

Personal contributions paid by third parties

Please note we can only accept this form via our secure portal or by post.

Please use this form when a third party, for example a relative, is making or changing a contribution to your SIPP.

For Your Future SIPP, MasterSIPP, SmartSIPP, SimSIPP and Suffolk Life SIPP, please return your completed form via secure message or by post to:

Curtis Banks, 153 Princes Street, Ipswich, Suffolk, IP1 1QJ.

If you have any queries please email contributions@suffolklife.co.uk, or telephone 0370 414 7000.

For all other Curtis Banks SIPP products, please return your completed form via secure message or by post to:

Curtis Banks, 3 Temple Quay, Bristol, BS1 6DZ.

If you have any queries please email cashmanagement@curtisbanks.co.uk, or telephone 0370 414 7000.

For all other contribution types, please use our Personal and Employer contribution form, available on our website.

Please note: This form supersedes all previous instructions. Please read the notes below before completing this form.

Notes

- The annual allowance at 6 April 2024 is £60,000. If your income (including the value of any pension contributions) is over £260,000 your annual allowance may be reduced. Please refer to our Annual Allowance fact sheet, available on our website. The money purchase annual allowance at 6 April 2024 is £10,000. Please see the Terms and Conditions for your SIPP for further information about contribution limits, or speak to your financial adviser.
- In some circumstances if you hold transitional protection (previously known as Lifetime Allowance protection), making any single or regular payments could invalidate your protection.
- Contributions cannot be refunded without being unauthorised payments unless the contribution falls within HM Revenue & Customs' "genuine errors" guidelines or they are in excess of your relevant UK taxable earnings.
- The tax treatment outlined in this document is based on our understanding of tax law as at the date of this document and may be subject to change. The tax treatment depends on your individual circumstances and may be subject to change in the future.
- If you have a SmartSIPP contributions can not be made past your 75th birthday.
- We have a five-day holding period for all funds, at which point they will be returned to source if the completed document has not been received.
- In instances where clients are over the age of 75 at the time of contributing, a specific purpose of deposit must be provided. Individual cases will be referred to our Compliance team for approval and are not guaranteed to be accepted.

1 Accessing our services

If you experience difficulties accessing any of our services due to personal circumstances, we may be able to make some adjustments to help you. Please provide us with details of your needs so we can assess any reasonable adjustments that we can make for you.

The information you provide will help us assess your requirements and make any reasonable adjustments to improve how we work and communicate with you.

We will require your consent to process this information, and to enable us to share this data with other third parties where appropriate, e.g. investment firms or advisers, to help us, and others to continue to meet your needs. Please could you kindly provide this below.

I agree to my information being processed by Curtis Banks Group, to include being shared and gathered between relevant third parties.

Please refer to our Privacy Information Notice for Clients, should you require further guidance on how we collect use and protect your personal information. This can be found on our website www.curtisbanks.co.uk or please ask your adviser or us for a copy.

Your consent to share personal information is entirely voluntary and you may withdraw your consent at any time. Should you have any questions about this process, or wish to withdraw your consent, please contact us on the below:

For Your Future SIPP, MasterSIPP, SmartSIPP, SimSIPP and Suffolk Life SIPP, the SIPP Support Team on 0370 414 7000 or sippsupportteam@curtisbanks.co.uk.
For all other Curtis Banks SIPP products, the Client Management Team on 0370 414 7000 or cmt@curtisbanks.co.uk.

2 Policyholder details

Client name

Plan number / Application ID

3 Third party contributions

Please complete this section if a personal contribution is to be made by a third party, for example a relative or other entities. Please also sign section 9.

Name of third party

Please note: If this is the first time the third party is making a contribution to Curtis Banks, please also complete and return the "Identity Verification Certification - Private individual/Company or other group" form which is available on our website.

4 Personal contribution details

Please be aware we will require this form and the completed Direct Debit Instruction to be received a minimum of 11 working days prior to the collection date in order for the regular contributions to be processed on time.

Single contribution (net) £

Please see appendix B for payment details.

Regular contribution (net) £

One off catch up contribution (net) £

Please complete a Direct Debit Instruction if you are starting regular contributions, which is available on our website.

Payment frequency **Monthly** **Quarterly** **Yearly**
Start date* day/month/year
End date day/month/year

Payment type **Cheque** **Bank transfer** **Direct Debit**

If we can't collect the first contribution on the start date, we'll aim to take it one month later.

Please note: All personal contributions to the SIPP are made net of basic rate tax, which we reclaim from HMRC.

If payments are to be sent separately, please provide further details of individual amounts and dates below:

* For Your Future SIPP, Suffolk Life MasterSIPP, SimSIPP and Suffolk Life SIPP contributions can be paid on either the 1st or the 15th of the month.

For SmartSIPP contributions can only be paid on the 15th of the month.

For all other Curtis Banks products contributions can be paid on either the 1st, 8th, 15th or the last working day of the month.

5 Money purchase annual allowance (MPAA)

The MPAA is a £10,000 allowance which applies to your money purchase pension contributions. The MPAA is triggered by accessing any of your pensions in certain ways, such as receiving income in flexi access drawdown or from a flexible annuity. If you have triggered the MPAA, your scheme administrator or insurance company will have provided you with a statement confirming this.

If this section does not apply, please go to section 6.

Please confirm whether you have triggered the MPAA:

I have triggered the MPAA.

Date of MPAA trigger:

Scheme where trigger occurred:

6 Source of wealth

Section 6 only needs to be completed if the client's source of wealth differs from the original application form. If not applicable please go to section 7.

If you are making contributions to the SIPP, please tick the following to confirm the source of wealth from which they are being paid and supply evidence as indicated, if you have not received advice on this contribution:

- 1 **Earnings** - copy of a P60, payslip or tax return
- 2 **Sale of our income from investment** - copy of relevant document
- 3 **Gift or inheritance** - copy documents with relevant details
- 4 **Other** - please specify below and supply relevant copy documents

If you provide copy documents as evidence of source of wealth, these should be certified by an appropriate person (doctor, lawyer or other professional person). Copy documents should be; original, certified by an appropriate person and must be less than 3 months old

7 Investment/transfer instructions

Curtis Banks will reclaim tax relief at the basic rate on your personal contributions. It can take six to ten weeks for the tax reclaim to be paid into your plan.

For Your Future SIPP, Suffolk Life MasterSIPP, SmartSIPP, SimsIPP and Suffolk Life SIPP: if you have previously selected to transfer funds on receipt to an investment manager, platform or execution only broker, we will automatically send the funds across to your chosen account. Otherwise funds will remain on deposit until a valid instruction is received. Please contact us should you wish to place an instruction.

For all other Curtis Banks products: please refer to Appendix C to confirm how you would like the contribution(s) to be invested. If an instruction is not provided, all funds will remain on deposit until a valid instruction has been received.

Please note: for the effective operation of your SIPP, sufficient funds will be retained in the SIPP bank account to cover the minimum balance, and known outgoings due in the next three months, such as fees, adviser charges and income/pension payments as per the Terms and Conditions.

8 Client signature

Declaration

- I declare that to the best of my knowledge and belief all statements made in this application form (including the contents of this declaration) as at the date of completion (whether in my handwriting or not) are correct and complete.
- I agree and consent to Curtis Banks carrying out checks to confirm my identity, residence and source of wealth and I agree to supply all requested information deemed necessary for the purpose of these checks.
- I authorise Curtis Banks to pay my adviser (detailed in appendix A) the agreed adviser charges. I understand that any adviser charges will be paid from my SIPP bank account or paid by my nominated investment manager to my adviser.
- I confirm that any adviser charges are genuinely commercial arrangements between myself and my adviser and only relate to pensions advice and services provided.
- I declare that my total gross contributions to all UK registered pension schemes in respect of which I am entitled to tax relief will not exceed the higher of £3,600 or 100% of my UK relevant earnings.
- I understand that there is no entitlement under the SIPP to unauthorised payments (as defined in the Finance Act 2004). I will not knowingly carry out any action which could lead to an unauthorised payment.
- If the total gross third party contribution(s) to my SIPP in the current tax year exceed the Annual Allowance, I confirm that I have sufficient unused Annual Allowance to carry forward from the previous three tax years.
- If I am already subject to the Money Purchase Annual Allowance (MPAA), I have supplied the date the MPAA first applied to me in Section 5 of this application.
- I accept that Curtis Banks is not responsible for checking whether I am subject to the MPAA before accepting contributions and applying for tax relief on personal contributions.
- I understand that my SIPP is a money purchase scheme. If I have triggered the money purchase annual allowance and contribute more than £10,000 to my SIPP, I recognise that I will incur a tax charge and that I cannot use carry forward to mitigate this charge.
- I understand that if I hold Enhanced or Fixed Protections and make a single or regular contribution, there are circumstances under which this protection will be lost and the standard Lump Sum Allowance (LSA), Lump Sum and Death Benefit Allowance (LSDBA) and Overseas Transfer Allowance (OTA) will apply to my pension benefits.
- I will inform Curtis Banks in writing within 30 days if:
 - There is a change in my permanent residential address;
 - There is a change in my employment status or in my employer;
 - I cease to be a UK resident or I become UK resident again;
 - I cease to have UK relevant earnings;
 - I contribute more than 100% of my earnings to all my pension arrangements in a tax year;
 - Any other event occurs, as a result of which I am no longer entitled to tax relief on pension contributions; or
 - I lose my right to enhanced or fixed protection.

Signature of client

Print name

Date

9 Third party signature

- I agree to make the contributions detailed in section 4 to the pension of the client named in section 2.

Signature of third party

Print name

Date

Notes



Curtis Banks Group plc (registered number 07934492) and Curtis Banks Limited (registered number 06758825) are companies registered in England & Wales with their registered addresses at 3 Temple Quay, Bristol BS1 6DZ. Curtis Banks Limited is authorised and regulated by the Financial Conduct Authority (number 492502). Curtis Banks Pensions is a trading name of Suffolk Life Pensions Limited. Suffolk Life Pensions Limited is a company registered in England & Wales (registered number 1180742) and is authorised and regulated by the Financial Conduct Authority (number 116298). Suffolk Life Annuities Limited is a company registered in England & Wales (registered number 1011674) and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (number 110468). The registered address of both companies is 153 Princes Street, Ipswich, Suffolk IP1 1QJ. Call charges will vary. We may record and monitor calls.

Appendix A Adviser's declaration and signature (for adviser charges)

Please complete this appendix and confirm details of any adviser charges agreed in relation to this contribution.

Adviser's details

Name of authorised individual

Full name of regulated organisation

All required non-regulatory correspondence will be sent to this address. Copies can also be sent to the client at their request.

Contact address

Telephone number

Email address

Name of regulator

Financial Services Register reference number for organisation

Financial Services Register reference number for individual

If the regulated organisation is an appointed representative or part of a network, please give details below.

Name of principal or network

Financial Services Register reference number for principal or network

Adviser charges

	Fixed Amount (Excl.VAT)	and/or	Percentage (Excl.VAT)		Subject to VAT?	
Initial/one-off adviser charge	£ <input type="text"/>		<input type="text"/> %	of the gross single contribution to the plan included on this form	Yes	No
Future contribution payments	£ <input type="text"/>		<input type="text"/> %	of the gross amount of each regular contribution received	Yes	No

Please make ongoing payments at a frequency of:

- Yearly
- Half Yearly
- Quarterly
- Monthly (for Your Future SIPP only)

Declaration

- Where an initial adviser charge is to be paid, the organisation detailed in appendix A ("we/us") agrees in the event of any overpayment of any adviser charge in error, to inform Curtis Banks and repay the sum promptly. Until the sum has been repaid in full, it shall be due and payable as a debt. Curtis Banks are entitled to offset any sums owed to them by us against any other sum payable by any member of the Curtis Banks Group of companies to us.

Where an initial adviser charge is to be paid, please provide your organisation's bank account details overleaf.

Alternatively, please tick this box if Curtis Banks already hold your firm's bank details and email address for payment confirmation, by way of a completed Terms of Business document.

If ticked, please go to the adviser signature overleaf.

Appendix A Adviser's declaration and signature (for adviser charges) (continued)

Where an initial adviser charge is to be paid, and we do not already hold your firm's bank details and email address, please provide your organisation's bank account details below.

Adviser Charges - payment details *Must be completed if we do not already hold these details.*

Bank or building society

Address

Sort code

Account in the name(s) of

Account number

Roll number

Payment reference

Your organisation's email address for payment confirmation:

As detailed in appendix A

Other email address

Adviser signature

Name

Position in organisation

Signed

Date

Appendix B Payment details

Please find below contribution payment details. Please ensure you use the correct details for your scheme/product type. If unsure, please contact us on the details below.

For Your Future SIPP, Suffolk Life MasterSIPP, SmartSIPP, SimsIPP and Suffolk Life SIPP telephone 01473 296 810 or email contributions@suffolklife.co.uk.

For all other Curtis Banks products telephone 0370 414 7000 or email cashmanagement@curtisbanks.co.uk.

Please ensure you use the exact reference when paying by cheque or bank transfer. Failure to do so could result in delays allocating the funds to your SIPP or return of funds.

Trustee Company	Products	Cheque payment details	Bank transfer details
Suffolk Life Trustees Limited	Your Future SIPP SimSIPP SmartSIPP Suffolk Life MasterSIPP	'Suffolk Life Trustees Re [plan number]'	Account name: Suffolk Life Trustees Ltd Account number: 93670430 Sort code: 20-46-67 Reference: 'CBT [plan number and client surname]'
Suffolk Life Trustees Limited	Suffolk Life MasterSIPP (where former protected rights are held by Suffolk Life Annuities)	'Suffolk Life Annuities Re [plan number]'	Account name: Suffolk Life Annuities Ltd Account number: 93936856 Sort code: 20-46-67 Reference: 'CBT [plan number and client surname]'
Suffolk Life Annuities Limited	Suffolk Life SIPP	'Suffolk Life Annuities Re [plan number]'	Account name: Suffolk Life Annuities Ltd Account number: 43620352 Sort code: 20-46-67 Reference: 'CBT [plan number and client surname]'
Colston Trustees	Axminster SIPP Flexible Family Trust Fusion SIPP Giant SIPP Humphries IFA SIPP Prydis SIPP PSS SIPP RPS SIPP The Curtis Banks Group SIPP The Curtis Banks SIPP The Curtis Banks ST SIPP The Curtis Banks 2002 SIPP The Curtis Banks Universal SIPP The Curtis Banks 2005 SIPP The MPS SIPP	'Colston Trustees Re [plan number]'	Account name: Colston Trustees Ltd Account number: 13962741 Sort code: 20-57-57 Reference: '[plan number and client surname]'
Tower Pension Trustees	Curtis Banks Full SIPP	'Tower Pension Trustees Re [plan number]'	Account name: Tower Pension Trustees Ltd Account number: 83144283 Sort code: 20-57-69 Reference: '[plan number and client surname]'
Temple Quay Pension Trustees	The Temple Quay SIPP Curtis Banks Horizon SIPP - please contact us directly for payment details	'Temple Quay Pension Trustees Re [plan number]'	Account name: Temple Quay Trustees Ltd Account number: 60418285 Sort code: 20-51-01 Reference: '[plan number and client surname]'
Montpelier Pension Trustees	Montpelier Protected Rights SIPP Montpelier SIPP MPAS SIPP	'Montpelier Pension Trustees Re [plan number]'	Account name: Montpelier Pension Trustees Ltd Account number: 63694992 Sort code: 20-57-69 Reference: '[plan number and client surname]'

Appendix B Payment details (continued)

Trustee Company	Products	Cheque payment details	Bank transfer details
Bridgewater Pension Trustees	The Pathfinder Private Pension	'Bridgewater Pension Trustees Re [plan number]'	Account name: Bridgewater Pension Trustees Account number: 43319660 Sort code: 20-57-69 Reference: '[plan number and client surname]'
Crescent Trustees	Family Trusts The Pointon York Self Invested Personal Pension The Pointon York SIPP The PY Protected Rights Scheme The PY SIPP PY - Zurich	'Crescent Trustees Re [plan number]'	Account name: Crescent Trustees Ltd Account number: 03384969 Sort code: 20-57-69 Reference: '[plan number and client surname]'

Appendix C Investment/transfer instructions

For Your Future SIPP, Suffolk Life MasterSIPP, SmartSIPP, SimSIPP and Suffolk Life SIPP please refer to section 7 for details of how to invest/transfer your contribution. Please do not complete the below table unless you do not have a default receiver, in which case please provide your investment instructions below.

For all other Curtis Banks products, please provide your investment instructions below. Please note: you may have a standing instruction to invest money with a specific investment provider, in which case we will continue to send these funds. If you are unsure please contact us on 0370 414 7000.

Name of investment provider	Policy / plan number	Amount to transfer in £ sterling or %	Specific fund instructions

Curtis Banks Limited,
3 Temple Quay,
Bristol, BS1 6DZ

T 0370 414 7000
F 0117 929 2514
curtisbanks.co.uk

Curtis Banks,
153 Princes Street,
Ipswich, IP1 1QJ

T 0370 414 7000
F 0370 414 8000

Call charges will vary. We may record and monitor calls.

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Curtis Banks Pensions is a trading name of Suffolk Life Pensions Limited. Suffolk Life Pensions Limited is a company registered in England & Wales (registered number 1180742) and is authorised and regulated by the Financial Conduct Authority (number 116298). Suffolk Life Annuities Limited is a company registered in England & Wales (registered number 1011674) and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (number 110468). The registered address of both companies is 153 Princes Street, Ipswich, Suffolk IP1 1QJ.
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