



# Contribution Form

## SIPP

This form should be used if you, your employer or a third party wish to make a single contribution and/or regular contributions to your SIPP. If you have any doubt as to your eligibility or how much can be contributed, please seek professional financial advice. We will not normally accept contributions on or after your 75th birthday unless payment of contributions has been recommended by your financial adviser or accountant.

Before completing this form please read the current EBS SIPP Terms of Business and Key Features Document, which govern the making of contributions as well as your SIPP generally. Copies are available on request. If you have any questions on how to complete this form you should speak to your financial adviser or call us on 020 3953 1060. When completed, please return the form to EBS Pensions Limited (EBS), 5th Floor, 100 Cannon Street, London, EC4N 6EU.

- The Glossary provided with this form explains some of the words and terms used in the form.
- Where relevant, you should take into account the rules relating to the annual allowance, money purchase annual allowance, the lifetime allowance and recycling before contributions are made to your SIPP.
- Your annual allowance could be subject to tapering if your adjusted annual earnings are more than £150,000 and your threshold income is £110,000 or more. For every £2 of adjusted income over £150,000, your annual allowance will be reduced by £1 down to a minimum of £10,000.
- Tax relief on contributions (other than those from an employer) is normally only available on the greater of £3,600 gross (£2,880 net of 20% basic rate tax) and 100% of your relevant UK earnings.
- The value of investments and income from them can fall as well as rise and there is a risk to the capital invested. Pension investments should normally be held for the long term and pension benefits cannot normally be taken until age 55. The tax treatment of pensions depends on individual circumstances and may be subject to change in the future.
- The information included in this form is provided for your convenience only and should not be relied upon. It is based on EBS's interpretation of current pensions and tax legislation all of which may be subject to change. While we believe this interpretation to be correct, EBS can give no guarantee in this respect. EBS does not provide financial or investment advice. You should seek such advice from your own professional advisers before proceeding.
- You have no cancellation rights. Once the contribution has been made it cannot be cancelled and returned.
- If you have Enhanced Protection or any form of Fixed Protection, paying a contribution will invalidate that protection.

The amounts you enter in the form for a Member or Third Party Contribution should be the net amount (i.e. less basic rate tax). For example, if you wish to contribute £10,000 (gross) you should enter £8,000 (net). We will reclaim the basic rate tax relief. You will need to claim any entitlement to higher rate tax relief either by contacting HM Revenue & Customs (HMRC) or through your self-assessment tax return. If you have any entitlement to additional rate tax, this must be claimed through your self-assessment tax return.

# Contribution Form

## Section 1 Your Personal Details

Title  Mr  Mrs  Miss  Ms  Other

First Name(s)

Surname

Home Address

Postcode

Telephone Number

Email Address

## Section 2 Your Eligibility

Eligibility

Are you a relevant UK individual?  Yes  No

Current relevant UK earnings  £

Occupation

## Section 3 Member Contribution(s)

**Member Single Contribution**  
Net amount  £

I enclose my cheque drawn on a UK clearing bank or building society for the above amount, made payable to <the name of your SIPP> crossed 'A/C Payee Only'; or

I have transferred the above amount via BACS/CHAPS into my SIPP Bank of Scotland account.

**Member Regular Contribution**  
Net amount  £  p.m./p.a

If you have completed this section please also complete section 8.

## Section 4 Employer Contribution(s)

**Employer Single Contribution**  
Gross amount  £

I enclose my employer's cheque drawn on a UK clearing bank or building society for the above amount, made payable to <the name of your SIPP> crossed 'A/C Payee Only'; or

My employer has transferred the above amount via BACS/CHAPS into my SIPP Bank of Scotland account.

**Employer Regular Contribution**  
Gross amount  £  p.m./p.a

**Employer Regular Contribution (from your salary)**  
Net amount  £  p.m./p.a

(In accordance with the Pensions Regulator's requirements for regular contributions, we will send your employer a 'Record of payments due' form for completion and return.)

If you have completed this section please also complete section 5.

## Section 5 Employment Identity Verification

Employer Name	<input type="text"/>
Employer Address	<input type="text"/>
	<input type="text"/>
Postcode	<input type="text"/>
Company Number	<input type="text"/>

Name of individuals who exercise control over the management of the company

Name of legal and beneficial owners (i.e more than 25% of shareholding or voting rights)

Anti-money laundering regulations require EBS to verify the identity and address of any individuals named above.

Please supply address and date of birth for each person named above so that we may carry out an electric check to perform this verification. This electronic check will verify if they have a credit history but will not disclose any details. The system will add a note to their credit file to show that an identity check was made but this information will not be available to third parties for credit assessment purposes.

Please ensure the people named in this section are aware of the above.

## Section 6 Third Party Contribution(s)

**Third Party (who is not your employer) Single Contribution.**  
net amount

I enclose their cheque drawn on a UK clearing bank or building society for the above amount, made payable to <the name of your SIPP> crossed 'A/C Payee Only', or

They have transferred the above amount via BACS/CHAPS into my SIPP Bank of Scotland account.

**Third Party Regular Contribution**  
net amount  p.m./p.a

If you have completed this section please also complete section 7 and 8.

## Section 7 Third Party Identity Verification

If a third party (other than your employer) is contributing on your behalf please provide their full name and home address, together with the identity and address verification details below.

**Identity & Address Verification of Third Party Donor Anti-Money Laundering Regulations** require us to verify the identity and address of the contributor. We may be able to do this using the information you provide, together with either their driving licence number or passport number – please complete this section and, where possible, include a photocopy of their passport or driving licence.

## Section 7 (Continued) Third Party Identity Verification

For UK passports, this is the machine-readable alphanumeric set of 30 characters at the bottom of the principal page of the contributor's passport.

Full Name	<input type="text"/>
Address	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
Postcode	<input type="text"/>
Full passport reference	<input type="text"/>
Passport Expiry Date	<input type="text" value="D D M M Y Y Y Y"/>
OR	
Driving Licence Number	<input type="text"/>

Where an electronic check is carried out, the system will also check if you have a credit history, but it will not disclose any details. The system will add a note to your credit file to show that an identity check was made but this information will not be available to third parties for credit assessment purposes.

In the event that we cannot process the application electronically using the information provided to us we will request certified copies of additional documentation. A consulate, bank or other regulated firm can certify copies for overseas individuals. For UK clients, certification can also be carried out by an accountant, solicitor, building society, bank or Financial Conduct Authority authorised firm.

## Section 8 Source of Wealth (Member and Third Party Contributions)

Please tick one or more of the following boxes to indicate how the contributions are being funded:

	Member Contribution	Third Party Contribution
Earnings	<input type="checkbox"/>	<input type="checkbox"/>
Savings	<input type="checkbox"/>	<input type="checkbox"/>
Divorce Settlement	<input type="checkbox"/>	<input type="checkbox"/>
Inheritance	<input type="checkbox"/>	<input type="checkbox"/>
Lottery or other winnings	<input type="checkbox"/>	<input type="checkbox"/>
Property Sale	<input type="checkbox"/>	<input type="checkbox"/>
Gift	<input type="checkbox"/>	<input type="checkbox"/>
Other	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="text"/>	

Please note that a contribution by a third party other than your employer is treated for tax relief purposes as if it is a contribution by you.

## Section 9 Declaration

The EBS SIPP ('the Scheme') is a registered pension scheme as defined in Part 4 of the Finance Act 2004. EBS Pensions Limited ('EBS') is the Trustee and Administrator of the Scheme.

I declare that

- Total contributions to the scheme and to any other registered pension schemes in respect of which I am entitled to tax relief under Section 188 of Finance Act 2004 will not exceed the higher of
  - The basic amount or
  - My relevant UK earnings within the meaning of Section 189 of Finance Act 2004 for that tax year.
- I will give notice to the Scheme Administrator if any event occurs, as a result of which I will no longer be entitled to relief for my contributions under Section 188 of Finance Act 2004 and I will give this notice by the later of
  - a) 5th April in the year of assessment in which the event occurs and
  - b) The date which is 30 days after the occurrence of that event.

## Section 9 (Continued) Declaration

- I agree to inform EBS within thirty days should any of the following occur
  - My permanent residential address changes
  - I cease to be UK resident
  - I cease to have relevant UK earnings
  - I start to have relevant UK earnings again
  - My employment status changes
  - Total contributions, referred to in A above, exceed 100% of my relevant UK earnings in any tax year
  - I register for an enhanced lifetime allowance in respect of a pension credit or a transfer from an overseas pension scheme
  - I acknowledge that any Enhanced Protection or Fixed Protection I have will be lost once a contribution has been paid to my SIPP and that I will advise HMRC accordingly.
- Where my employer is to contribute to my SIPP, I authorise you to provide and obtain information relating to my SIPP to/from my employer
- Every statement made in this form is to the best of my knowledge and belief true and complete and I understand that the making of false claims connected with an application for or in connection with my continued membership of the Scheme may constitute an offence rendering me liable for prosecution. If I discover that I have provided incorrect or incomplete details, I will provide the additional information to EBS.

Signed  
(by applicant)

Date Signed

D	D	M	M	Y	Y	Y	Y
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## Explanatory Note

The basic amount for the 2017/18 tax year is £3,600

Where a UK relevant individual has UK relevant earnings of less than the basic amount, the basic amount is the maximum amount that a member is allowed to contribute, or contributed on the member's behalf, and receive tax relief.

**Section 188 of the Finance Act 2004** sets the maximum relievable contribution limits of the basic amount and 100% of UK relevant earnings.

**Relevant UK earnings within the meaning of Section 189 of Finance Act 2004 are:**

- employment income;
- income which is chargeable under Part 2 of Income Tax (Trading and Other Income) Act 2005 and is immediately derived from the carrying on or exercise of a trade, profession or vocation (whether individually or as a partner acting personally in a partnership);
- income which is chargeable under Part 3 of Income Tax (Trading and Other Income) Act 2005 and is immediately derived from the carrying on of a UK furnished holiday lettings business (whether individually or as a partner acting personally in a partnership); and patent income where the individual, alone or jointly, devised the invention from which the patent in question was granted.

If you are no longer entitled to claim tax relief on your contributions, you must tell EBS before the end of the tax year in which the change occurred or within 30 days (if it happens after 5 March).

You must also tell EBS if you:

- move house;
- move abroad;
- stop receiving earned income;
- start receiving earned income again;
- change how you are employed, or;
- make a contribution of more than your UK relevant earnings but not if the total is less than or equal to £3,600.