

# SIPP Contribution Application Form

Please use this form if you, your employer or a third party intends to make single or regular contributions to your SIPP. Where contributions are paid by an employee or self employed individual, they should be paid net of basic rate tax. If eligible we will reclaim the tax from HMRC. Any higher rate tax should be claimed via your self-assessment return.

**Please note:** you or your employer will need to set up a standing order for the payment of regular contributions. Cheques should be made payable to the name of your pension scheme.

**Please complete this form accurately and fully.** Failure to provide relevant information will delay us processing your contribution and we may return the form and any payment to you.

There are penalties if you, your employer or a third party together contribute more than the Annual Allowance to all your pensions unless you have the carry forward allowance (unused annual allowance from the previous three tax years). You must have been a member of a registered pension scheme in the tax year(s) that you are using carry forward for. We will process your contribution and apply for any tax relief based on the information that you provide in this form. It is your responsibility to ensure that the amount you contribute does not exceed the annual allowance or any available carry forward annual allowance taking into account any adjustments that you need to make if you are subject to the money purchase annual allowance or tapered annual allowance.

**Please contact us if you would like this document in an alternative format.**

## Your personal details

Title (circle or insert as appropriate)	Mr	Mrs	Ms	Miss	Other:
Forename					
Middle Name(s)					
Surname					
National Insurance Number					
Permanent Residential Address					
			Postcode		
Daytime Phone Number			Mobile Number		
Email Address					
Account Number					

## Opting Out

Have you opted out or declined to join an occupational pension, group personal/ stakeholder pension scheme or employer sponsored auto-enrolment pension arrangement in favour of making payments to this Plan? Yes  No

## Annual Allowance

Are you subject to the Money Purchase Annual Allowance (MPAA) rules as you have flexibly accessed your pension savings? Yes  No

## Contribution Details

Please confirm the type and amount of contribution that you wish to make:

Personal (net)	<input type="checkbox"/>	Employer (gross)	<input type="checkbox"/>	Third Party (net)	<input type="checkbox"/>
Amount		£ <input type="text"/>			

Please confirm how often the contributions are to be made:

Single	<input type="checkbox"/>	Monthly	<input type="checkbox"/>	Quarterly	<input type="checkbox"/>	Annually	<input type="checkbox"/>
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Start date for regular contribution  (please set up a standing order online)

Should you wish to change the level or type of contribution that is paid to your SIPP at any time please let us know.

## Personal Contributions - Only complete for personal contributions

### Occupation and Eligibility

Occupation	<input type="text"/>	
Please tick one of the following	<input type="checkbox"/> Employed	<input type="checkbox"/> Self-employed
	<input type="checkbox"/> Pensioner	<input type="checkbox"/> Unemployed
	<input type="checkbox"/> Child (under 16)	<input type="checkbox"/> Full time education
	<input type="checkbox"/> Caring for one or more children under 16	
	<input type="checkbox"/> Caring for a person aged 16 or over	
	<input type="checkbox"/> Other (please specify)	<input type="text"/>

### Source of funds

Please tick one or more to indicate how the contributions are being funded	<input type="checkbox"/> Employment income	<input type="checkbox"/> Property sales
	<input type="checkbox"/> Savings/investment	<input type="checkbox"/> Gift
	<input type="checkbox"/> Divorce settlement	<input type="checkbox"/> Other please specify
	<input type="checkbox"/> Inheritance	<input type="text"/>

If applicable we will reclaim basic rate tax from HMRC on personal contributions which will take between 7 – 11 weeks. The value of the reclaim can only be invested once it has been paid into your designated SIPP bank account and it has cleared and upon written instructions from yourself or your financial adviser.

## Employer Contributions - Only complete for Employer contributions

Please confirm the type of legal entity that will be making the payment

Public Company (quoted)	<input type="checkbox"/>	Public company (unquoted)	<input type="checkbox"/>	Private Limited Company	<input type="checkbox"/>
Limited Liability Partnership	<input type="checkbox"/>	Partnership	<input type="checkbox"/>	Other	<input type="checkbox"/>

If Other, please provide further details

Company Name

Registered Number	<input type="text"/>	Contact Name	<input type="text"/>
Registered Address	<input type="text"/>		
	<input type="text"/>	Postcode	<input type="text"/>

It is presumed that the entity making the contribution(s) is subject to the laws of England and Wales. If this is not the case, please indicate below the legal jurisdiction to which the entity is subject to:

If contributions are being paid by the deduction from pay these must be paid to the pension scheme by the 22<sup>nd</sup> (19<sup>th</sup> if you pay by cheque) day of the next month. You may be fined by The Pensions Regulator if you don't pay by the time you've agreed. For further information please refer to the 'Contribution Notes for Employers' which can be found on our website.

Any personal contributions received through the deduction of employees pay will be net contributions and we will reclaim basic rate tax as detailed above. All employer contributions received are gross contributions.

### Declaration by your Employer

1. We declare that to the best of our knowledge and belief, the particulars given in this Section and any other supporting documents are complete and correct.
2. We undertake to advise DP Pensions Ltd within 30 days of the Member ceasing to be employed by us or where contributions are reduced, increased or terminated.
3. We agree to DP Pensions Ltd carrying out checks to establish proof of our identity. Should these checks prove unsatisfactory, we may be required to provide proof of identity to the satisfaction of DP Pensions Ltd, who may at its sole discretion determine whether to accept our contribution(s).
4. We confirm that we have read and understood the 'Contribution Notes for Employers' Booklet.
5. Where we are paying regular contributions, we understand that if any payment due is not received within 90 days of the due date or where DP Pensions Ltd feel that non-payment is of material significance, then DP Pensions Ltd may be required to advise The Pensions Regulator and the SIPP member. We understand that it is our responsibility to ensure DP Pensions Ltd is provided with relevant information to monitor payments and that should we fail to provide it we may also be reported to the Pensions Regulator.

<b>Signed for and on behalf of employer</b>	<input type="text"/>
Name	<input type="text"/>
Capacity	<input type="text"/>
Date	<input type="text"/>

### Third Party contributions

Please complete this section if your personal contributions will be paid to your SIPP by a third party other than your employer.

Title	<input type="text"/>
Forenames	<input type="text"/>
Surname	<input type="text"/>
Date of Birth	<input type="text"/>

Address   
 Postcode

**Declaration by third party:**

I agree to DP Pensions Ltd carrying out checks to establish proof of my identity and residence. Should these checks prove unsatisfactory, I will be required to provide proof of identity to the satisfaction of DP Pensions Ltd, who may at its sole discretion determine whether to accept the contribution.

Signature of third party   
Name   
Date

Please note cheques are banked on the day of receipt.

If applicable we will reclaim basic rate tax from HMRC on third party contributions which will be treated as personal contributions from you. This will take between 7 – 11 weeks. The value of the reclaim can only be invested once it has been paid into your designated SIPP bank account and it has cleared and upon written instructions from yourself or your financial adviser.

**Initial Adviser Charge to be paid directly from the SIPP**

Please complete this section if you have agreed to pay your Financial Adviser for the initial advice and services that your Financial Adviser has provided to you in relation to the contribution(s). We will pay the initial adviser charges from your SIPP bank account once the relevant contributions have been paid into your Plan. Please select one of the following options:

**A percentage** of each contribution payment received  %

**A fixed amount** of each contribution payment received  £

**Another basis** agreed with your Financial Adviser (give details below)

**Investments**

Please confirm below what should happen when contribution funds are received:

Contribution funds should remain in the SIPP bank account

Contribution funds should be transferred to the following investment account

If we do not receive confirmation of how the contribution funds should be invested they will remain in the SIPP bank account until we receive instructions on how to invest them.

## Agreement & Declaration

### I declare that:

If contributions are paid to my Plan on which relief is sought:

- a. I am under the age of 75 and am a relevant UK individual (see Note 1);
- b. The total of the contributions paid to this Scheme and to other registered pension schemes, in respect of which I am entitled to tax relief under section 188 of Finance Act 2004, will not exceed, in any tax year, the higher of:
  - The basic amount of £3,600 gross, or
  - My relevant UK earnings (see Note 2 below) in that tax year;
- c. The information and any declaration provided is correct, to the best of my knowledge and belief;
- d. I will give notice to the scheme administrator if an event occurs, as a result of which I will no longer be entitled to relief on contributions, under section 188 of Finance Act 2004. I will give this notice by the later of:
  - 5<sup>th</sup> April in the year of assessment in which the event occurs; and
  - The date which is 30 days after the occurrence of that event.

### General Declaration (please ensure the form is fully completed before signing):

- a) I agree to DP Pensions Ltd carrying out checks to establish proof of my identity and residence, and those of my employer where employer contributions are to be paid. Should these checks prove unsatisfactory, I will be required to provide proof of identity to the satisfaction of DP Pensions Ltd, who may at its sole discretion determine whether to accept my application.
- b) I declare that the information provided in this form, and any other documents completed in connection with it is, to the best of my knowledge and belief, correct and complete.
- c) I understand it is a serious offence to make false statements; the penalties are severe and could lead to prosecution.
- d) I understand that it is my responsibility to ensure that the contributions paid to my plan do not exceed the annual allowance or any available carry forward annual allowance after taking into account any adjustments required if I am subject to the money purchase annual allowance or tapered annual allowance. I will notify DP Pensions Ltd immediately should I become aware that an overpayment has been made
- e) I will notify DP Pensions Ltd in writing (within 30 days) if:
  - i) There is a change in my employment status
  - ii) There is a change in my permanent residential address
  - iii) I lose or give up the right to enhanced or fixed protection

Signature	<input type="text"/>	Date	<input type="text"/>
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Note 1: An individual is a relevant UK individual for a tax year if they:

- a) have relevant UK earnings (see Note 2) chargeable to income tax for that tax year; or
- b) are resident in the United Kingdom at some time during that tax year; or
- c) were resident in the UK at some time during the five tax years immediately before the tax year in question and they were also resident in the UK when they joined the pension scheme; or
- d) have for that tax year general earnings from overseas Crown employment subject to UK tax (as defined by section 28 of the Income Tax (Earnings and Pensions) Act 2003 (ITEPA)), or
- e) are the spouse of an individual who has for the tax year general earnings from overseas Crown employment subject to UK tax (as defined by section 28 of ITEPA).

For individuals within (b) to (e) above, who do not have relevant UK earnings, the maximum member contribution is the basic amount of £3,600 gross.

Note 2: Relevant UK earnings are:

- a) employment income such as salary, wages, bonus, overtime, commission providing it is chargeable to tax under Section 7 (2) Income Tax (Earnings and Pensions) Act 2003 (ITEPA),
- b) income derived from the carrying on or exercise of a trade, profession or vocation (whether individually or as a partner acting personally in a partnership) chargeable under Part 2 Income Tax (Trading and Other Income) Act 2005,
- c) Income which is chargeable under Part 3 of Income Tax (Trading and Other Income) Act 2005 (ITTOIA 2005) and is immediately derived from the carrying on of a UK (and / or an EEA) furnished holiday lettings business (whether individually, or as a partner acting personally in a partnership)
- d) Patent income meaning royalties or other sums paid regarding patent use and charged to tax under section 579 ITTOIA 2005, amounts on which tax is payable under Section 587 ITTOIA or section 593 ITTOIA, amounts on which tax is payable under section 472 (5) of the Capital Allowance Act 2001 or paragraph 100 of schedule 3 to that Act but only where the individual alone or jointly devised the invention for which the patent in question is granted.

Relevant UK earnings are to be treated as not being chargeable to income tax if, in accordance with arrangements having effect by virtue of Section 2(1) TIOPA 2010 (double taxation agreements), they are not taxable in the United Kingdom.

Please return your completed form to

DP Pensions Ltd  
Bridewell House  
Bridewell Lane  
Tenterden  
Kent TN30 6FA

Tel 01580 762 555  
Fax 01580 766 444

[www.dapco.co.uk](http://www.dapco.co.uk)  
[enquiries@dapco.co.uk](mailto:enquiries@dapco.co.uk)

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