

Application Form

The Pointon York Individual and Single Investment SIPP

This application form is a legally binding document between you (the applicant), Curtis Banks and Crescent Trustees Limited. Please complete all relevant sections of the form in full and return it to Curtis Banks, Pointon York House, Valley Way, Market Harborough LE16 7PS.

There are a number of sections to the form:

Adviser Section for completion by any professional adviser who has introduced you to us, **and signature by you at the bottom of page 2**

Sections 1 – 8 for completion by you, **and signature in Section 9**

If you have any queries on the completion of this form, please contact your professional adviser, or Curtis Banks on 01858 419300 and we will be pleased to help you.

Status and Eligibility

Part 3

Please indicate your status by ticking ONE of the boxes below:

Employed (if this applies, please give your employer's details below:)

Employer's Name
Employer's Address
Postcode

Receiving a pension chargeable to tax

Self-employed (In receipt of profits or gains which are chargeable to tax under Schedule D)

Trading Name

A child under the age of 16 years

Caring for one or more children under the age of 16 years

Caring for a person aged 16 years or over

In full time education

Unemployed

Other

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Please indicate your eligibility by ticking one or more of the boxes below:

I am a relevant UK Individual (as defined below)

You can receive tax relief on annual contributions of the higher of £3,600 gross or 100% of your earnings (but this is restricted to the Annual Allowance).

A "UK Relevant Individual" is one who:

- has relevant UK earnings chargeable to income tax for that year: or
- is resident in the UK at some time during that tax year; or
- was resident in the UK at some time during the 5 tax years immediately before the tax year in question and was also resident in the UK when the individual joined the SIPP; or
- has general earnings for that tax year from overseas Crown employment subject to UK tax, or is the spouse of such an individual

I am not a UK Relevant Individual but was UK resident or had earnings charged to UK tax in the last 5 years

You can receive tax relief on annual contributions up to £3,600 gross).

I am not a UK Relevant Individual

You cannot receive any tax relief on contributions, but can transfer-in any other UK **pension arrangements**.

I have enhanced protection on my pension arrangements

You must not pay any further contributions. We will need a copy of your protection certificate.

Annual Allowance and Registration for Protection

Part 4

Please provide details regarding the Annual Allowance:

Have you Flexi-Accessed any other pension and actually taken pension payments under that scheme and hence are subject to the reduced Annual Allowance?

Yes No

Your first 'pension input period' for Annual Allowance purposes will start on the first day contributions are made to your arrangement(s), as appropriate, under The Pointon York SIPP and will end on the following 5th April. Subsequent 'pension input periods' will then run from 6th April to 5th April (aligned with the tax year start and finish).

Please provide details regarding HMRC protection:

Have you registered with HMRC for protection?

Yes No

If you have answered yes, please provide a copy of the certificate from HMRC confirming this.

Contributions

Part 5

If you are not intending to make any contributions to your SIPP, please go to Part 6

PERSONAL CONTRIBUTIONS

All personal contributions to the SIPP are made net of any tax relief, which we reclaim from HMRC. Please enter the intended **net** amounts below.

Single Contribution:

Regular Contribution: Annual Monthly

EMPLOYER CONTRIBUTIONS

Employer contributions are paid gross into SIPP. Please enter the intended **gross** amounts below.

Single Contribution:

Regular Contribution: Annual Monthly

If your employer wishes to contribute to your SIPP please arrange for them to complete our Direct Debit mandate. Your bank account details and designation number will be confirmed in your welcome pack.

Single contributions should be made payable to Crescent Trustees Ltd. For regular contributions please complete our Direct Debit mandate.

Start date for regular contributions

Investment Details

Part 6

Please supply the details below in order to help us set up the appropriate arrangements for you.

If someone will be assisting you with investments, including your professional adviser, please give their details below.

Name of Firm	
Contact Name	
Address	
Post code	
Telephone Number	FCA Number
Email	

Do you want us to accept instructions from them?

Yes

No

Please indicate which of the following are intended for your SIPP

- Investment dealing using an execution-only broker. Please complete the details below
- Investment dealing using a discretionary fund manager. Please complete the details below
- Investments using application forms provided by your adviser. Please indicate brief details of the proposed investments:

- Commercial property purchase. You will need to complete our property questionnaire. This is available by contacting us on the number on the front of this application form.

Name of Broker/Discretionary Fund Manager	
Contact Name	
Address	
Post code	
Telephone Number	FCA Number

If you purchase an asset jointly your scheme's ownership will depend upon the amount deducted from your fund and invested in that asset.

This section allows you to nominate who you would like benefits to be paid to on your death.

Benefits on death can be paid to a wide range of beneficiaries, including relatives, dependants, beneficiaries under your Will and anyone specifically nominated by you. The beneficiaries are determined by the administrator of the Scheme, taking account of all the information available on your death.

This form allows the eligible range of beneficiaries to be as wide as possible, and for you to nominate any specific persons who you would like benefits to be paid to on your death. It overrides any previous nomination you may have made. The administrator will be guided by your nomination in determining the actual beneficiaries, but it is not binding on them.

Benefits on death are paid out either as a lump sum or a pension. For more details of the benefits payable, please refer to our Benefits guidance notes, available online or by calling the number on the front of this application form.

	Beneficiary 1	Beneficiary 2	Beneficiary 3	Beneficiary 4
Name				
Address				
Postcode				
Relationship				
% Fund				
Lump Sum or Pension				

1. You can nominate any person or organisation to receive benefits – they do not need to be relatives. You can change your nomination at any time by completing a further Expression of Wish form.
2. If you wish benefits to be paid to children under age 18, it may be advisable for benefits to be from the Scheme into a trust for their benefit. You should discuss the setting up of a trust with your solicitor and enter the details of the trust above.

I nominate the persons named above to receive benefits on my death and in addition, to allow the Scheme to pay drawdown income to as wide a range of beneficiaries as possible, I nominate for the purposes of the relevant tax legislation any individual who is eligible to receive a lump sum on my death, so that the Scheme is able to offer drawdown to any such person as an alternative.

Cancellation Rights

Part 8

You have rights to cancel the SIPP and also withdraw from any transfers into the SIPP and these rights are important, but whilst they are in force we will not be able to invest any funds received into the SIPP, and you may therefore want to take action by ticking these boxes below.

I wish to waive my rights to my statutory 30 day period in which to cancel the SIPP and understand that I will then be unable to cancel my SIPP within this period.

Yes No

Although I cannot waive my rights to withdraw from the transfer of any funds to the SIPP, I would like these funds to be invested when received and if I subsequently withdraw from the transfer I accept that the funds which will be returned may be lower due to changes in investment values.

Yes No

If you tick the “YES” boxes above then we can invest funds straight away, but we cannot complete any investments of transferred funds into illiquid assets (properties etc) until the 30 day cancellation period has expired.

Please contact us if you would like us to explain the consequences of waiving your cancellation rights in more detail.

This declaration should be signed by the person applying for a Pointon York SIPP or, if that person is under age 18 or incapable of managing their affairs, a parent or guardian with authority to act on their behalf. References to “I” and “you” below are references to the person signing this declaration.

Your attention is drawn to the Pointon York SIPP Key Features Document, Terms & Conditions, Schedule of Fees and Personal Illustration, upon which we intend to rely. For your own benefit and protection you should read these documents carefully before signing the declaration below. If you do not understand any point please ask for further information.

Curtis Banks will rely on your declaration as part of your contract with us. If you do not understand any part of it, please ask us for further guidance.

- I apply for membership of the Pointon York SIPP and agree to be bound by the Rules and the Terms & Conditions of the SIPP in force from time to time. I request that the benefits arising from membership be provided for me under the SIPP.
- I confirm that I have received, and been given the opportunity to read and understand the Pointon York SIPP Key Features Document, Terms & Conditions, Schedule of Fees, and Key Features Illustration. I understand that I have the opportunity to read the Rules of the SIPP.
- 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 such further information as necessary for the purpose of these checks.
- I consent to Curtis Banks using the information supplied in order to administer my membership of The Pointon York SIPP and acknowledge that the information will be held on Curtis Banks computer records. Such information may be disclosed in confidence to regulatory bodies, the bank operating the SIPP bank account, Crescent Trustees Limited as Trustee of The Pointon York SIPP, and to any associate and any agent appointed to assist Curtis Banks in administering my membership.
- I understand that Curtis Banks will correspond with any adviser (including employees of the adviser) identified in the Adviser Section of this application rather than me directly unless I give written instructions to the contrary.
- I agree and consent to Curtis Banks using a pooled client account for the operation of my SIPP, as set out in the SIPP Terms & Conditions.
- I authorise Curtis Banks to accept investment instructions from any adviser identified in this application form until such time as I give written instructions to the contrary.
- I confirm that I will rely on my own decisions or advice received from my advisers when making investment transactions and I am solely responsible for the outcome of those transactions. I acknowledge that Curtis Banks and Crescent Trustees Limited do not give any advice in relation to the SIPP and its investments.
- I consent to my personal data being processed by Curtis Banks in accordance with the Terms and Conditions and current data protection legislation. I consent to personal data being disclosed to any adviser identified in this form either orally or in writing or via online log-in to the Curtis Banks website.
- 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 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 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
- 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 unauthorised payments.
- I understand that Curtis Banks will administer The Pointon York SIPP by dividing my membership into one thousand separate segments.
- I would like benefits on my death to be paid out in accordance with Section 7 above and understand that my nomination is not binding on the trustees.
- Where funds from other pension arrangements are to be transferred to the SIPP, I consent to the payment of the transfers.
- I promise to accept responsibility in respect of any claims, losses and expenses that Curtis Banks and the administrator of any transferring plan may incur as a result of any incorrect information provided by me in this application or any failure on my part to comply with any aspect of this application.
- I accept that Curtis Banks is not responsible for checking whether I have accessed my benefits through Flexi-Access Drawdown with any other provider and hence subject to reduced Annual Allowance, before accepting contributions and applying for tax relief on personal contributions.
- If I am making this application on behalf of a person under age 18 or who is incapable of managing their affairs, I confirm that I have the necessary capacity and authority to enter into this application. Please read all of the following carefully before signing at the end.
- Crescent Trustees Limited and/or Curtis Banks have not provided me with advice with regard to the establishment of my SIPP or its suitability for my circumstances.

Data Protection Statement

- I hereby consent to Curtis Banks and related companies within the Group, to:
 - Set-up and administer my SIPP
 - Send me details relating to my SIPP
 - Share my details with associated companies to provide administration services in respect of my SIPP

Member's Signature

Date



Curtis Banks Ltd. is registered in England No. 06758825. Curtis Banks is the Scheme Provider and Administrator and Crescent Trustees Limited is the Scheme Trustee.

Curtis Banks Ltd (registered number 6758825) and Crescent Trustees Limited (registered number 03915165) are companies registered in England & Wales with their registered addresses at 3 Temple Quay, Bristol BS1 6DZ.

Curtis Banks Ltd is authorised and regulated by the Financial Conduct Authority. FCA Number 492502

Curtis Banks Administration Address

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