

Application Form

for the Curtis Banks SIPP

This application form is a legally binding document between you (the applicant), Curtis Banks PLC and Colston Trustees Limited. Please complete all relevant sections of the form **in full** and return it to Curtis Banks PLC, Colston Tower, Colston Street, Bristol BS1 4UX.

There are a number of sections to the form:

Introducer Section	For completion by any professional adviser who has introduced you to us
Sections 1 – 9	For completion by you, and signature in Section 9
Deed of Appointment	For completion and signature by you, to appoint you as a trustee of your SIPP
Direct Debit Mandate	For completion and signature by you if you wish to pay regular contributions to your SIPP

If you have any queries on the completion of this form, please contact your professional adviser, or Curtis Banks PLC on (0117) 910 7910, and we will be pleased to help you.

Curtis Banks PLC is the operator and Administrator of the SIPP. Colston Trustees Limited is trustee of the SIPP.

Curtis Banks PLC (registered number 6758825) and Colston Trustees Limited (registered number 6867955) are companies registered in England & Wales with their registered addresses at Colston Tower, Colston Street, Bristol BS1 4UX.

Curtis Banks PLC is authorised and regulated by the Financial Services Authority.

www.curtisbanks.co.uk



Introducer Section

If you are making this application as a result of advice from a professional adviser, they should complete this section.

CLIENT DETAILS

Full name of client to whom this application relates

INTRODUCER DETAILS

Introducer's name

Name of firm

Address
Postcode

Contact numbers Phone Fax

Email

Regulatory authority (if applicable)

Regulatory authorisation number

INTRODUCER REMUNERATION

Please confirm details of any remuneration payable to the introducer:

Initial payment £ or % of initial contribution/transfer value

Renewal payments £ or % of fund value payable frequency

Are payments subject to VAT? YES NO

Name of introducer's bank

Sort code

Account number

Account name

Reference for payments

INTRODUCER DECLARATION

- I have advised this applicant to take out a Curtis Banks SIPP and have supplied the applicant with all relevant literature in the latest available version, including the Key Features Document, a Key Features Illustration, Terms and Conditions, schedule of fees and schedule of acceptable investments.
- I have verified the applicant's identity and address from original documentation as specified above and, where contributions are to be made to the SIPP, I confirm that I have obtained evidence of the source of wealth from which these contributions will be paid.
- Where transfers are to be made from other pension arrangements into the SIPP, I confirm that I have advised on the suitability of the transfer.
- I confirm that the above remuneration has been agreed with the applicant and that it is my responsibility to notify the applicant of all remuneration paid to me.
- I understand that no remuneration may be paid until the SIPP is in force and cleared funds have been received from contributions or transfer payments.
- I understand that, where renewal payments of remuneration are to be made, it is my responsibility to submit an invoice for payment at the appropriate date

Introducer's signature

Date

1 Personal Details

Please complete **all** the items in this section

Title	Mr/Mrs/Ms/Miss/Other	<input type="text"/>	<input type="checkbox"/> Male	<input type="checkbox"/> Female
Forename(s)	<input type="text"/>			
Surname	<input type="text"/>	Mother's maiden name	<input type="text"/>	
Permanent Residential Address	<input type="text"/>			
		Postcode	<input type="text"/>	
Date moved to this address	Year	Month		
Telephone numbers	Home	Mobile		
Email address	<input type="text"/>			
National Insurance number	<input type="text"/>	Date of birth	<input type="text"/>	
Are you married or in a registered civil partnership?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Expected retirement age	<input type="text"/>
Are you currently, or likely to be in the future, involved in divorce proceedings, bankruptcy proceedings, or making arrangements with your creditors?	<input type="checkbox"/> Yes	<input type="checkbox"/> No		

2 Status and Eligibility

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

- 1 **Employed** If this applies, please give your employer's details below:
- Employer's name
- Employer's address
- Postcode
- 2 **Receiving a pension chargeable to tax**
- 3 **Self-employed (In receipt of profits or gains which are chargeable to tax under Schedule D)**
If trading under a different name please write it in the box below
- Trading name
- 4 **A child under the age of 16 years**
- 5 **Caring for one or more children under the age of 16 years**
- 6 **Caring for a person aged 16 years or over**
- 7 **In full time education**
- 8 **Unemployed**
- 9 **Other**
-

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

- 1 **I am a UK Relevant 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
- 2 **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.
- 3 **I am not a UK Relevant Individual**
- You cannot receive any tax relief on contributions, but can transfer-in any other UK pension arrangements.
- 4 **I have enhanced protection on my pension arrangements**
- You must not pay any further contributions. We will need a copy of your protection certificate.

3 Identity Verification

If the Introducer Section of this form has been completed, please go to Section 4.

- Please supply copies of one item under each of the following headings to verify your identity and residential address:

Identity	Address
Current full passport	Bank/building society/credit union statement or passbook
National Identity card	Council tax bill
Current full UK driving licence	Utility bill (not mobile phone)
HM Revenue & Customs tax notification	Mortgage statement
Firearms certificate	Current full UK driving licence (not if used to confirm identity)
State pension or benefits book/letter	HMRC tax notification (not if used to confirm identity)

Copy documents should be certified by an appropriate person (doctor, lawyer or other professional person) and statements, bills etc must not be more than 3 months old (or 12 months for a mortgage or tax bill).

- 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:

- 1 Earnings – a P60, payslip or tax return
- 2 Sale of or 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 this section applies to you, your SIPP application cannot proceed until all documents have been received.

4 Contributions

If you are not intending to make any contributions to the SIPP, please go to section 5.

Personal Contributions

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

Single contribution	<input type="text" value="£"/>	
Regular contribution	<input type="text" value="£"/>	Frequency <input type="text"/>

Employer Contributions

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

Single contribution	<input type="text" value="£"/>	
Regular contribution	<input type="text" value="£"/>	Frequency <input type="text"/>

Single contributions are paid by cheque made payable to "Curtis Banks SIPP – your initials and surname". For regular contributions please complete the direct debit form at the back of this application.

5 Transfers

If you are not transferring funds into your SIPP from other pension arrangements, please go to section 6.

If you are transferring from more than 2 other arrangements, please complete further copies of this page and attach to your application.

	1	2
Name of other arrangement	<input type="text"/>	<input type="text"/>
Name of trustees/provider	<input type="text"/>	<input type="text"/>
Address	<input type="text"/>	<input type="text"/>
	Postcode	Postcode
Contact name/number	<input type="text"/>	<input type="text"/>
Policy/account number (if known)	<input type="text"/>	<input type="text"/>
HMRC reference number (if known)	<input type="text"/>	<input type="text"/>
Expected transfer value	£ <input type="text"/>	£ <input type="text"/>
Are any benefits already in payment under the scheme?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Does the transfer consist of assets other than cash?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
If yes, please list the types of assets and their values	<input type="text"/>	<input type="text"/>

To make a transfer into your SIPP, you should contact the other pension arrangement and request a transfer and ask for their form for this. Part of the form may need to be completed by ourselves, and you should forward it on to us at our address on the front of this application form.

If the other pension arrangement does not have any transfer forms, please contact us and we will issue our own transfer form.

7 Beneficiaries on Death

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

The actual beneficiaries, and the benefits to be paid to them, will be determined by the trustees of the SIPP. They will take account of all the information available on your death, including your nomination on this form. They will be guided by your nomination, 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				
% of fund				
Lump sum or pension				

Notes

- 1. You can nominate any person or organisation for a lump sum benefit – they do not need to be relatives. You can only nominate for a pension your spouse or civil partner or a child under age 23, or someone who is financially or mentally or physically dependent on you.**
- 2. You can change your nomination at any time by completing a further "Expression of Wishes" form, which is available on our website or on request.**
- 3. If you wish benefits to be paid to children under age 18, it may be advisable for benefits to be paid from the SIPP 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.**

8 Cancellation Rights

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 investment 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

9 Declaration

This declaration should be signed by the person applying for a Curtis Banks 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 Curtis Banks 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 PLC 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 Curtis Banks SIPP and agree to be bound by the Rules and the Terms and 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 Curtis Banks SIPP Key Features Document, Terms and 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 PLC 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 understand that Curtis Banks PLC will correspond with any introducer identified in the Introducer Section of this application rather than me directly unless I give written instructions to the contrary.
- I agree to the payment of the introducer's remuneration as set out in the Introducer Section.
- I agree and consent to Curtis Banks PLC using a pooled client account for the operation of my SIPP, as set out in the SIPP Terms & Conditions
- I authorise Curtis Banks PLC to accept investment instructions from any adviser identified in part 6 of 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 PLC and Colston 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 PLC in accordance with the Terms and Conditions and current data protection legislation. I consent to personal data being disclosed to any Introducer 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 undertake to use my best endeavours to inform Curtis Banks PLC 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 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.
- I agree to the anniversary of my Pension Input Period being 5 April each year unless I advise in writing to the contrary.
- I authorise any other pension arrangement of which I am or have been a member to supply to Curtis Banks PLC any information they may reasonably require in connection with the administration of my SIPP.
- Where funds from other pension arrangements are to be transferred to the SIPP, I consent to the payment of the transfers.
- 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.

Your signature

Your name

Date

Deed of Appointment

THIS DEED OF APPOINTMENT is made on

BETWEEN:-

- (1) **CURTIS BANKS PLC** (company registered number 6758825) whose registered office is at Colston Tower Colston Street Bristol BS1 4UX (in this deed called the "**Operator**")
- (2) of
(Name of Member)

.....
(Address of Member)

(in this deed called the "**Member**")

WHEREAS:-

- (A) By a deed dated 5 June 2009 between the Operator and Colston Trustees Limited the Operator established a registered pension scheme known as the Curtis Banks SIPP (in this deed called the "**Scheme**") and brought into effect rules (in this deed called the "**Rules**") governing the Scheme.
- (B) The Member is to become a member of the Scheme and a trustee of the Member's Personal Fund in accordance with the Rules (and as defined therein).
- (C) The Operator wishes to exercise the power in Rule 3.3 of the Rules to appoint the Member as a trustee of the Member's Personal Fund.

IT IS AGREED THAT:-

- 1. The Operator, in exercise of its powers under the Rules, appoints the Member as a trustee with effect from the date of this deed to act jointly with the Scheme Trustee (as defined in the Rules) as a trustee of the Member's Personal Fund.
- 2. The Member accepts the appointment as trustee in accordance with the Rules and agrees to be bound by the provisions of the Rules, including the obligations and duties contained therein.

IN WITNESS OF WHICH this document is executed as a deed and is delivered on the date stated above.

SIGNED as a deed and delivered when dated by **CURTIS BANKS PLC** acting by two directors or by a director and witness:

Director

Director/Witness

SIGNED as a deed and delivered when dated by

.....in the presence of:
(Name of Member) (Signature of member)

Witness
Signature
Name
Address
.....
.....
.....

Contributions by direct debit

Personal Contributions

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

Regular contribution Frequency

Employer Contributions

Employer contributions are paid gross into the SIPP. Please enter the amount below:

Regular contribution Frequency

Payment Date

Please confirm payment date:



Instruction to your bank or building society to pay by Direct Debit



Please fill in the whole form using a ball point pen and send to: Curtis Banks PLC, Colston Tower, Colston Street, Bristol BS1 4UX.

Name and full postal address of your bank or building society

To: The Manager	Bank/building society
Address	
Postcode	

Service user number

4	3	6	3	9	4
---	---	---	---	---	---

Reference

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Name(s) of account holder(s)

Instruction to your bank or building society

Please pay Curtis Banks PLC Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with Curtis Banks PLC and, if so, details will be passed electronically to my bank/building society

Bank/building society account number

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Signature(s)
Date

Branch sort code

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--



Banks and building societies may not accept Direct Debit Instructions for some types of account.

This Guarantee should be detached and retained by the payer.
The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits. If there are any changes to the amount, date or frequency of your Direct Debit Curtis Banks PLC will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Curtis Banks PLC to collect a payment, confirmation of the amount and date will be given to you at the time of the request
- If an error is made in the payment of your Direct Debit, by Curtis Banks PLC or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society
 - If you receive a refund you are not entitled to, you must pay it back when Curtis Banks PLC asks you to
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.