

International Bank Account form

For use with Your Future SIPP, MasterSIPP, SimSIPP, SmartSIPP and Suffolk Life SIPP.

Curtis Banks will make income payments to UK bank accounts as standard. Whilst we understand in some circumstances this is not always possible, we will only make payment to a non UK bank account when you do not reside in the UK and have no access to a UK bank account.

Please complete this form and return to Curtis Banks, 153 Princes Street, Ipswich, Suffolk, IP1 1QJ.

Alternatively, you can send it via a secure message.

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 the SIPP Support Team on 01473 296969 or sippsupportteam@curtisbanks.co.uk.

2 Client's details

Client's name

Plan number

Sub plan number (if applicable)

3 Personal bank account details to receive income payments

Please provide the details of the non UK bank account you would like us to arrange payment to below. We are only able to make payments to a personal account in your own name, which includes joint accounts.

Please also provide accompanying bank account verification either with a bank statement or a void cheque.

Bank

Bank Address

Account in the name(s) of

IBAN number

Account number

Swift/IBC code

Routing number (USA only)

Country specific banking requirements, if any

3 Personal bank account details to receive income payments (continued)

To make a payment to a non UK bank account, we will charge an international payment fee. Please refer to the relevant Schedule of Fees.

Payments to overseas bank accounts may attract additional fees charged by the intermediary and receiving banks. These fees will be deducted from the payment and Curtis Banks have no prior knowledge of any additional charges you may incur.

We are only able to make a maximum of 2 international payments per tax year.

Where we are requested to make payment to a bank account we have not previously paid funds to, we will contact you to verify these details before they are added to our system

Regular payments will normally be made on the last business day of the month. Where the whole fund crystallised is to be paid out as pension income in a single payment, the payment will be made when the plan has been reconciled. This will incur a fee in line with the relevant Schedule of Fees.

We require 10 working days' notice to establish or amend income payments.

We also need sufficient cleared funds in your SIPP bank account ten business days prior to each payment date as otherwise the payment will not be made. It is your responsibility to ensure sufficient funds are available in the SIPP bank account.

Please note: if you haven't previously taken benefits from your SIPP, we will not have a tax code for you. If you have received a P45 from your previous employment and it's dated in the same tax year in which you are commencing income, please forward parts 2 and 3 of the P45 to us along with this form. We will check that the P45 can be used and, where permitted, we will apply the tax code from your P45 when we process your first income payment; this code has to be applied on a month 1 basis.

If we have no tax code and no P45, HMRC rules state that we must apply an emergency tax code on a month 1 basis until HMRC issues us with your tax code, which we will then be able to apply against future payments. The emergency tax code may result in you initially paying too much, or too little, tax to HMRC.

4 Client's declaration

Before signing the declaration, you should carefully read the following for your own benefit and protection:

- This declaration;
- Key Features;
- Schedule of Fees;
- Terms and Conditions

Declaration:

- I confirm my understanding of the above and that payment to an overseas bank account is an exception made by Curtis Banks and is subject to the above charges, detailed in Section 3
- I declare to the best of my knowledge and belief the statements made in all sections of this international income payment request form (whether in my handwriting or not) are correct and complete.
- I accept that if I receive income from a flexi-access drawdown arrangement, I will trigger the Money Purchase Annual Allowance, if I have not already done so.
- I acknowledge that by taking any income under flexi-access drawdown, contributions to all of my money purchase pensions will be subject to the Money Purchase Annual Allowance, if they are not already.
- I understand that if my plan is in capped drawdown and an income limit review is outstanding, I'm unable to receive any income payments until the income limit review has been completed.
- I understand that when I begin to take income, my payments may be subject to an emergency tax code. This may result paying too much, or too little tax to HMRC. I acknowledge that Curtis Banks can only accept tax code notification from HMRC directly, or from a P45.
- While Curtis Banks will request funds in a timely manner, I understand that Curtis Banks is not responsible for the timely receipt of funds from my investment provider.

Print name

Signature of client

Date

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

T 0370 414 7000
F 0370 414 8000

curtisbanks.co.uk

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

If you're contacting us by email, please remember not to send any personal, financial or banking information because email is not a secure method of communication.

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. SL196.202403 March 2024

