Curtis Banks,
3 Temple Quay,
Bristol, BS1 6DZ
T 0370 414 7000
F 0370 414 8000

curtisbanks.co.uk

Personal and Employer Contributions

Please note we can only accept this form via our secure portal or by post.

Personal contributions - please use this form when:

- you are making a single contribution;
- you are changing your regular contribution; or
- you are establishing a regular contribution to your plan. A Direct Debit Instruction will also need to be completed. This can be found on our website.

Please complete sections 2, 3, 6 to 9.

Employer contributions - please use the form when:

- making a single employer contribution;
- changing a regular contribution; or
- establishing a regular contribution. A Direct Debit Instruction will also need to be completed. This can be found on our website.
- if the client is age 75 or over, please also complete section 2.1 ‘Clients over 75’.

Employers are obliged by the Pensions Regulator to provide a new employer contributions form for any amendments to contributions.
Please complete sections 2, 4, 5 to 9 and section 2.1 ‘Clients over 75’.

For Your Future SIPP, MasterSIPP, SmartSIPP, SimSIPP and Suffolk Life SIPP, please return your completed form via secure message or by post to:
Curtis Banks, 153 Princes Street, Ipswich, Suffolk, IP1 1QJ.
If you have any queries please email contributions@suffolklife.co.uk, or telephone 0370 414 7000.

For all other Curtis Banks SIPP products, please return your completed form via secure message or by post to:
Curtis Banks, 3 Temple Quay, Bristol, BS1 6DZ.
If you have any queries please email cashmanagement@curtisbanks.co.uk, or telephone 0370 414 7000.

Please note: This form supersedes all previous instructions. Please read the notes below before completing this form.

Notes

- The current annual allowance is £60,000. If your income (including the value of any pension contributions) is over £260,000 your annual allowance may be reduced. Please refer to our Annual Allowance fact sheet, available on our website. The current money purchase annual allowance is £10,000. Please see the Terms and Conditions for your SIPP for further information about contribution limits, or speak to your financial adviser.
- In some circumstances if you hold transitional protection (previously known as Lifetime Allowance protection), making any single or regular payments could invalidate your protection.
- Contributions cannot be refunded without being unauthorised payments unless the contribution falls within HM Revenue & Customs’ “genuine errors” guidelines or they are in excess of your relevant UK taxable earnings.
- The tax treatment outlined in this document is based on our understanding of tax law as at the date of this document and may be subject to change. The tax treatment depends on your individual circumstances and may be subject to change in the future.
- Curtis Banks will reclaim tax relief at the basic rate on your personal contributions. It can take six to ten weeks for the tax reclaim to be paid into your plan.
- If you have a SmartSIPP, contributions can not be made past your 75th birthday.
- Please note, once you reach the age of 75, personal contributions no longer qualify for income tax relief.
- We have a five-day holding period for all funds, at which point they will be returned to source if this completed document has not been received.
- In instances where clients are over the age of 75 at the time of contributing, a specific purpose of deposit must be provided. Individual cases will be referred to our Compliance team for approval and are not guaranteed to be accepted.
- Please be aware we will require the completed Direct Debit Instruction to be received a minimum of 10 working days prior to the collection date in order for the regular contributions to be processed on time.
- If this is the first time the employer is making a contribution to Curtis Banks, please also complete and return the ‘Identity Verification Certification - Private Individual/Company or other group’ form, which is available on our website.
- For Your Future SIPP, Suffolk Life MasterSIPP, SimSIPP and Suffolk Life SIPP contributions can be paid on either the 1st or the 15th of the month.
- For SmartSIPP contributions can only be paid on the 15th of the month.
- For all other Curtis Banks products contributions can be paid on either the 1st, 8th, 15th or the last working day of the month.

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 Nucleus Financial Platforms Group, to include being shared and gathered between relevant third parties.

Please refer to our Group Privacy Notice, should you require further guidance on how we collect use and protect your personal information. This can be found at www.nucleusfinancial.com/privacy-notice 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 us on the below:

For Your Future SIPP, MasterSIPP, SmartSIPP. SimSIPP and Suffolk Life SIPP, the SIPP Support Team on 0370 414 7000 or sippsupportteam@curtisbanks.co.uk.
For all other Curtis Banks SIPP products, the Client Management Team on 0370 414 7000 or cmt@curtisbanks.co.uk.

2 Policyholder details

Client / employee's name

Plan number / Application ID

2.1 Clients over 75

Please complete this section if you are aged 75 or over, and your employer wishes to make a contribution to your pension.

Are you a controlling director of your employer's firm?

☐ **Yes** ☐ **No**

Do the contributions outlined in section 4.1 qualify for corporation tax relief for your employer?* If you do not know the answer, please refer to your employer.

☐ **Yes** ☐ **No**

***HMRC will usually confirm that tax relief applies if the contributions are made wholly and exclusively for the purposes of the employer's trade or profession.**

Please note: any contributions paid by employers for clients who are aged 75 or over will be reviewed on a case by case basis. If we have any queries we will contact you directly. Please consider this prior to transferring any funds to Curtis Banks.

3 Personal contribution

Please be aware we will require this form and the completed Direct Debit Instruction to be received a minimum of 10 working days prior to the collection date in order for the regular contributions to be processed on time.

3.1 Personal

Single contribution (net) £ ______ Please see appendix A for payment details.

Regular contribution (net) £ ______

Please complete a Direct Debit Instruction if you are starting regular contributions, which is available on our website.

One off catch up contribution (net) £ ______

Please note: All personal contributions to the SIPP are made net of basic rate tax, which we reclaim from HMRC, if eligible. If you're a higher-rate tax payer, any additional amounts to be reclaimed can be claimed directly by you from HMRC via Self-Assessment.

For regular contributions please also complete the below:

Payment frequency Monthly ☐ Quarterly ☐ Yearly ☐

Start date* Day/Month/Year

End date Day/Month/Year

3.2 Payment type

Payment type ☐ Cheque ☐ Bank transfer ☐ Direct Debit

If we can't collect the first contribution on the start date, we'll aim to take it one month later.

If payments are to be sent separately, please provide further details of individual amounts and dates below:

4 Employer details and signature

4.1 Employer

Employer single contribution (gross) £ ______

Please see appendix A for payment details.

Employer regular contribution (gross) £ ______

Employee regular contributions deducted from net pay (net) £ ______

Employer catch up contribution (gross) £ ______

Employee catch up contribution (net) £ ______

Complete the above boxes if one or more collection dates have been missed. We will collect this amount as a one-off collection.

Please complete a Direct Debit Instruction in respect of the regular contributions detailed above, which is available on our website. If the employer has not contributed previously, please complete an 'Identity Verification Form for a Company or other group', which can be found on our website.

Please note: All employee contributions to the SIPP are made net of basic rate tax, which we reclaim from HMRC, if eligible. If you're a higher-rate tax payer, any additional amounts to be reclaimed can be claimed directly by you from HMRC via Self-Assessment.

4 Employer contribution (continued)

4.2 Regular contributions

For regular contributions please also complete the below:

Payment frequency **Monthly** ☐ **Quarterly** ☐ **Yearly** ☐

Start date* Day/Month/Year

End date Day/Month/Year

4.3 Payment details

Payment type ☐ **Cheque** ☐ **Bank transfer** ☐ **Direct Debit**

If we can't collect the first contribution on the start date, we'll aim to take it one month later.

You (the employer) have a duty to pay employee contributions to us by the 'payment due date'. This is the 19th of the month following the date of the deduction from pay. For example, a contribution deducted from pay on 5 May must be received by us no later than 19 June. We have a duty to report the late payment of any contribution that is of material significance to the Pensions Regulator.

Please also complete section 2.1 if you are aged 75 or over and your employer wishes to contribute to your pension.

4.4 Employer contribution

Employer's name

Employer's address

Name of contact

Company registered number

Telephone number

- We agree to pay the above contributions until further notice, or until the end date where applicable, and will notify Curtis Banks of any change and provide a new employer contributions form.

Signature for and on behalf of the employer

Print name

Date

Please note: If this is the first time the employer is making a contribution to Curtis Banks, please also complete and return the "Identity Verification Certification - Private individual/Company or other group" form which is available on our website.

5 Money purchase annual allowance (MPAA)

The MPAA is a £10,000 allowance which applies to your money purchase pension contributions. The MPAA is triggered by accessing any of your pensions in certain ways, such as receiving income in flexi access drawdown or from a flexible annuity. If you have triggered the MPAA, your scheme administrator or insurance company will have provided you with a statement confirming this.

If this section does not apply, please go to section 6.

Please confirm whether you have triggered the MPAA:

☐ **I have triggered the MPAA.**

Date of MPAA trigger: ☐ ☐ ☐

Scheme where trigger occurred: ☐

6 Source of wealth

Section 6 only needs to be completed if the client's source of wealth differs from the original application form. If not applicable please go to section 7.

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, if you have not received advice on this contribution:

1. ☐ **Earnings -** copy of a P60, payslip or tax return.
2. ☐ **Sale of or income from investment** - copy documents with relevant details.
3. ☐ **Gift or inheritance** - copy documents with relevant details.
4. ☐ **Other** - please specify below and supply copy documents with relevant details.

Copy documents must be certified by an appropriate person (doctor, lawyer or other professional person) and must be less than 3 months old.

7 Investment/transfer instructions

Please provide details of how to invest/transfer your contribution in the table below.

If you have previously selected to transfer funds on receipt to an investment manager, platform or execution only broker, we will automatically send the funds across to your chosen account. Otherwise, funds will remain on deposit until a valid instruction is received. If you are unsure please contact us on 0370 414 7000.

Curtis Banks will reclaim tax relief at the basic rate on your personal contributions. It can take six to ten weeks for the tax relief to be paid into your plan.

Please note: for the effective operation of your SIPP, sufficient funds will be retained in the SIPP bank account to cover the minimum balance, and known outgoings due in the next three months, such as fees, adviser charges and income/pension payments as per the Terms and Conditions.

Name of investment provider	Policy / plan number	Amount to transfer in £ sterling or %

8 Client/employee signature

Declaration

- 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 all requested information deemed necessary for the purpose of these checks.
- I declare that my total gross contributions to all UK registered pension schemes in respect of which I am entitled to tax relief in any tax year, will not exceed the higher of £3,600 or 100% of my UK relevant earnings.
- 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 an unauthorised payment.
- If the total gross contributions (personal and employer) to my SIPP in the current tax year exceed the Annual Allowance, I confirm that I have sufficient unused Annual Allowance to carry forward from the previous three tax years.
- If I am already subject to the Money Purchase Annual Allowance (MPAA), I have supplied the date the MPAA first applied to me in Section 5 of this application.
- I accept that Curtis Banks is not responsible for checking whether I am subject to the MPAA before accepting contributions and applying for tax relief on personal contributions.
- I understand that my SIPP is a money purchase scheme. If I have triggered the money purchase annual allowance and contribute more than £10,000 to my SIPP, I recognise that I will incur a tax charge and that I cannot use carry forward to mitigate this charge.
- I understand that if I hold Enhanced or Fixed Protections and make a single or regular contribution, there are circumstances under which this protection will be lost and the standard Lump Sum Allowance (LSA), Lump Sum and Death Benefit Allowance (LSDBA), and Overseas Transfer Allowance (OTA) will apply to my pension benefits.
- 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 a 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.

Signature of client/employee

Print name

Date

CURTIS BANKS

Appendix A Payment details

Please find below contribution payment details. Please ensure you use the correct details for your scheme/product type. If unsure, please contact us on the details below.

For Your Future SIPP, Suffolk Life MasterSIPP, SmartSIPP, SimSIPP and Suffolk Life SIPP telephone 0370 414 7000 or email contributions@suffolklife.co.uk.

For all other Curtis Banks products telephone 0370 414 7000 or email cashmanagement@curtisbanks.co.uk.

Please ensure you use the exact reference when paying by cheque or bank transfer. Failure to do so could result in delays allocating the funds to your SIPP or return of funds.

Trustee Company	Products	Cheque payment details	Bank transfer details
Suffolk Life Trustees Limited	Your Future SIPP SimSIPP SmartSIPP Suffolk Life MasterSIPP	'Suffolk Life Trustees Re [plan number]'	Account name: Suffolk Life Trustees Ltd Account number: 93670430 Sort code: 20-46-67 Reference: 'CBT [plan number and client surname]'
Suffolk Life Trustees Limited	Suffolk Life MasterSIPP (where former protected rights are held by Suffolk Life Annuities)	'Suffolk Life Annuities Re [plan number]'	Account name: Suffolk Life Annuities Ltd Account number: 93936856 Sort code: 20-46-67 Reference: 'CBT [plan number and client surname]'
Suffolk Life Annuities Limited	Suffolk Life SIPP	'Suffolk Life Annuities Re [plan number]'	Account name: Suffolk Life Annuities Ltd Account number: 43620352 Sort code: 20-46-67 Reference: 'CBT [plan number and client surname]'
Colston Trustees	Axminster SIPP Flexible Family Trust Giant SIPP Humphries IFA SIPP Prydis SIPP PSS SIPP RPS SIPP The Curtis Banks Fusion SIPP The Curtis Banks Group SIPP The Curtis Banks SIPP The Curtis Banks ST SIPP The Curtis Banks 2002 SIPP The Curtis Banks Universal SIPP The Curtis Banks 2005 SIPP The MPS SIPP	'Colston Trustees Re [plan number]'	Account name: Colston Trustees Ltd Account number: 13962741 Sort code: 20-57-57 Reference: '[plan number and client surname]'
Tower Pension Trustees	Curtis Banks Full SIPP	'Tower Pension Trustees Re [plan number]'	Account name: Tower Pension Trustees Ltd Account number: 83144283 Sort code: 20-57-69 Reference: '[plan number and client surname]'
Temple Quay Pension Trustees	The Temple Quay SIPP Curtis Banks Horizon SIPP - please contact us directly for payment details	'Temple Quay Pension Trustees Re [plan number]'	Account name: Temple Quay Trustees Ltd Account number: 60418285 Sort code: 20-51-01 Reference: '[plan number and client surname]'
Montpelier Pension Trustees	Montpelier Protected Rights SIPP Montpelier SIPP MPAS SIPP	'Montpelier Pension Trustees Re [plan number]'	Account name: Montpelier Pension Trustees Ltd Account number: 63694992 Sort code: 20-57-69 Reference: '[plan number and client surname]'
Bridgewater Pension Trustees	The Pathfinder Private Pension	'Bridgewater Pension Trustees Re [plan number]'	Account name: Bridgewater Pension Trustees Ltd Account number: 43319660 Sort code: 20-57-69 Reference: '[plan number and client surname]'
Crescent Trustees	Family Trusts The Pointon York Self Invested Personal Pension The Pointon York SIPP (including all Pointon York cSIPPs and eSIPPs) The PY Protected Rights Scheme The PY SIPP PY - Zurich	'Crescent Trustees Re [plan number]'	Account name: Crescent Trustees Ltd Account number: 03384969 Sort code: 20-57-69 Reference: '[plan number and client surname]'

For literature in alternative formats, such as Braille, large print, audio or E-text, please call us on 0370 414 7000, or via the Relay UK service on 18001 0370 414 7000.

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SL247.202606.2
June 2026