

## SSAS Transfer out discharge form

You can use this form to request the transfer of some or all of the funds within your SSAS to another pension provider. Please ensure you read our Transfer Out Guidance Note, available on our website [www.curtisbanks.co.uk](http://www.curtisbanks.co.uk).

Do not use this form to request an annuity purchase or a transfer to a ROPS. Please contact us if you need a different form.

**Please note failure to complete all the sections relevant to your application will cause delays with your request.**

**Please return your completed form to:**

**SSAS Team, Curtis Banks, 3 Temple Quay, Bristol, BS1 6DZ.**

If you have any queries, please email [ssas.admin@curtisbanks.co.uk](mailto:ssas.admin@curtisbanks.co.uk), or telephone 0117 332 4051.

## 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 <https://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 the SSAS Team on 0117 332 4051 or [ssas.admin@curtisbanks.co.uk](mailto:ssas.admin@curtisbanks.co.uk).

## 2 Member's personal details and SSAS details

### 2.1 Member and SSAS details

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**Member name**

**SSAS name**

**SSAS reference**

**Email address**

**Phone number**

### 3 Important points to consider

Please ensure you have read and understood the important points below, before completing the rest of this form. If you have any queries please contact your adviser or the SSAS team directly.

#### Please note

Please ensure you have read and understood the pension scam information on pages 2 to 5.

- Please ensure you have read and understood the warnings on pages 2 to 5. Investment scams are often sophisticated and difficult to spot. If you have any concerns, we recommend you contact the FCA immediately. The contact details for the FCA are on page 2.
- Before we start a pension transfer, we are required to check that the scheme we're transferring to, meets HMRC requirements for the transfer to be classed as a recognised pension transfer. Completing these checks will increase the time taken to complete your transfer and your transfer will remain on hold during this time. Your fund will continue to be invested in your Curtis Banks SSAS. These checks are in place to help protect you and your pension fund.
- If your SSAS holds an investment in commercial property which is sold or transferred, both Curtis Banks and third party fees will be payable.
- Any fees charged by third parties to sell or transfer investments will be taken directly from either the investment account or SSAS bank account.
- You must check and satisfy yourself that your chosen new scheme will be able to accommodate and honour your protected pension retirement age, if you have one.

## Investment and pension scams are often sophisticated and difficult to spot



### Be a ScamSmart investor and spot the warning signs

#### Fraudsters will often:

- contact you out of the blue
- apply pressure to invest quickly
- downplay the risks to your money
- promise tempting returns that sound too good to be true
- say that they're only making the offer available to you or even ask you to not tell anyone else about it



#### How to avoid investment and pension scams

##### 1 Reject unexpected offers

Scammers usually cold call, but contact can also come by email, post, word of mouth or at a seminar. If you've been offered an investment out of the blue, chances are it's a high risk investment or a scam.

##### 2 Check the FCA Warning List

Use the FCA Warning List to check the risks of a potential investment – you can also search to see if the firm is known to be operating without our authorisation.

##### 3 Get impartial advice

Get impartial advice before investing – don't use an adviser from the firm that contacted you.

#### If you're suspicious, report it

You can report the firm or scam to us by contacting our **Consumer Helpline** on **0800 111 6768** or using our reporting form using the link below.

If you've lost money in a scam, contact Action Fraud on 0300 123 2040 or [www.actionfraud.police.uk](http://www.actionfraud.police.uk)



**Be ScamSmart and visit**  
**[www.fca.org.uk/scamsmart](http://www.fca.org.uk/scamsmart)**



Be a **ScamSmart** Investor

**Investment and pension scams  
are often sophisticated and  
difficult to spot...**

Be a **ScamSmart** investor



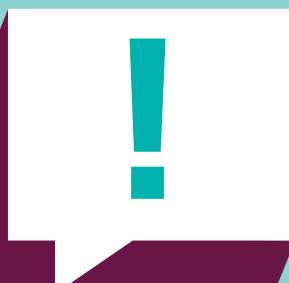
**Reject**  
unsolicited  
investment  
offers



**Check**  
the FCA  
Warning  
List of firms  
to avoid



**Get**  
impartial  
advice before  
investing



[www.fca.org.uk/scamsmart](http://www.fca.org.uk/scamsmart)

January 2025



**PSAG**  
Pension Scams Action Group

United action against pension scams

## Steps to stay **scam safe**

**Scammers appear professional** and it's becoming increasingly harder to spot the difference between something that's credible and something that's fraudulent.

**The Pension Scams Action Group** has put together a checklist to go through if you're ever approached about your pension.

**Your pension is your future – keep it safe**



FINANCIAL  
CONDUCT  
AUTHORITY



**STEP  
1****Is the offer unexpected?**

Legitimate pension providers are highly unlikely to contact you out of the blue about your pension. Be wary of free pension review offers and/or promises of high/guaranteed returns.

**STEP  
2****Have you checked who you're dealing with?**

The Financial Conduct Authority's (FCA) website has a Financial Services Register you can check to make sure that anyone offering you advice or services is authorised to do so.

A firm pretending to be an authorised firm is known as a 'clone firm' and may have a clone website that looks exactly like the real deal. **Tip:** double check their contact details against the register and see if they match. Always ensure a firm is FCA-authorised or you won't be protected by the Financial Ombudsman Service or Financial Services Compensation Scheme if something goes wrong.

Website: [register.fca.org.uk](http://register.fca.org.uk) Phone: 0800 111 67 68

**STEP  
3****Stop and think – are you being rushed or pressured?**

Pressure to act quickly or you will miss out is often a warning sign. Take your time to make all the checks you need and remember, if it sounds too good to be true, it probably is.

**STEP  
4****Should you seek impartial advice or guidance?****MoneyHelper**

Free and impartial information and guidance available online, over the phone and via webchat.

Website: [Moneyhelper.org.uk](http://Moneyhelper.org.uk) Phone: 0800 011 3797

**Financial advisers**

If you can, it's a good idea to invest in speaking to a financial adviser. Often large amounts of money are at stake and they will be able to help you make the right decision for you. **Tip:** check any adviser you choose to use is regulated by the FCA.

**Stop! Think Fraud**

Learn more about how to spot and avoid scams.

Website: [stophinkfraud.campaign.gov.uk](http://stophinkfraud.campaign.gov.uk)

**If you suspect a scam, report to Action Fraud**

Website: [Actionfraud.police.uk/contact-us](http://Actionfraud.police.uk/contact-us)

Phone: 0300 123 2040. In Scotland, call 101.

## 4 Transfer expectations

### 4.1 Transfer requirements

Please confirm whether the transfer will be in cash or as an in specie transfer.

**All as cash**

**All in specie**

**Part cash, part in specie**

- If you select all as cash, we will contact your investment manager(s) and/or asset provider(s) to arrange for all of the assets in your Curtis Banks SSAS to be sold and transferred as cash.
- If you select all in specie we will not sell any of the assets within your plan, but will arrange for their transfer in their current state.
- If you select part cash, part in specie we will arrange for the in specie transfer of only those assets that you specifically list in your transfer request. All other assets will be sold and transferred as cash.
- If any assets cannot be transferred in specie or cannot be accepted by the receiving scheme we will contact you.
- If you subsequently wish to change the basis of the transfer from the option you select in this section, you must send us a signed letter, email or secure message to confirm your wishes.
- If you choose to transfer any of your assets in specie, please be aware that some investment managers or fund providers may treat this event as a trigger for a change in asset share class.

Please confirm how the cash element of your transfer is to be sent to the chosen receiving scheme.

**By Faster Payment or CHAPS**

**By BACS**

- Faster Payments and CHAPS payments are same-day electronic bank transfers, BACS transfers take between three and five working days. Payments of £250,000 or more cannot be sent via Faster Payments.
- All cash payments will be made by BACS, unless Faster Payments or CHAPS is requested. CHAPS will only be used when Faster Payments is unavailable.
- Faster Payments and CHAPS payments are subject to a fee, as detailed on our current Schedule of Fees which is available from our website: [www.curtisbanks.co.uk](http://www.curtisbanks.co.uk).

### 4.2 Disinvestments/Transfer Instructions

You can help progress the transfer by instructing your adviser to sell assets in your SSAS that are to be transferred as cash, before the transfer begins. Please provide details below of any instructions relating to this transfer that the Member Trustees have given to your investment manager or platform provider:

### 4.3 Amount of your fund to be transferred

Do you wish for the whole of your fund share of the SSAS to be transferred to another provider?

**Yes, full transfer. Please continue to section 5.**

**No, partial transfer. Please complete 4.4 below.**

## 4 Transfer expectations (continued)

### 4.4 Partial transfer instructions

The amount to be transferred/sold should be split as follows:

- 1 Uncrystallised partial value:
- 2 Crystallised arrangement: Please complete the below table.

Name of Investment/Cash Account	SEDOL	Transferred or Disinvested	Amount in £ Sterling or %
Example - SSAS Bank Account	N/A	N/A	£50,000
Example - ABC Plc	12345678A	Disinvested	100%

Please note: partial transfers of crystallised funds cannot be made. If a crystallised arrangement is to be transferred, that arrangement must be transferred in full. If your fund contains more than one crystallised arrangement, you may choose which arrangements are to be transferred and which are to remain in the SSAS. For partial transfers you may be required by the investment manager to arrange the sales. If you wish to provide additional instructions, please provide these on a separate sheet or contact us directly.

## 5 Property

If your plan does not contain an investment in commercial property, please skip to section 6. Please ensure you have read and completed our SSAS Property Disposal Guide, available on our website.

### 5.1 Solicitor details

If your SSAS contains an investment in property that is to be transferred, please provide details of the solicitor that the Member Trustees wish to appoint to act for the SSAS.

Would you like to use a Curtis Banks panel solicitor?

**Yes, the Trustees would like to use a Curtis Banks panel solicitor. A Panel of Property Professionals document, including a schedule of their fees, is available on our website.**

**No, the Trustees would like to use their own solicitor. Please give details of the preferred solicitor below.**

**Firm**

**Contact**

**Address**

**Telephone**

**Fax**

**Email address**

## 5 Property (continued)

### 5.2 Solicitor for the receiving scheme

Please provide details of the solicitor that will be acting for the receiving scheme:

**Firm**

**Contact**

**Address**

**Telephone**

**Fax**

**Email address**

### 5.3 Leases

If the property is subject to an existing lease, is the lease to be transferred to the new provider?

**Yes, transfer the lease.**

**No, surrender the lease.** [Please complete the valuer details section below.](#)

### 5.4 Valuer details

If the lease is to be surrendered, we are required to instruct a valuer. Would the Member Trustees like to use a Curtis Banks panel valuer?

**Yes, the Trustees would like to use a Curtis Banks panel valuer.** [A Panel of Property Professionals document, including a schedule of their fees, is available on our website.](#)

**No, the Trustees would like to use their own valuer.** [Please give details of the RICS \(Royal Institution of Chartered Surveyors\) registered valuer below.](#)

**Firm**

**Contact**

**Address**

**Telephone**

**Fax**

**Email address**

### 5.5 Property Loan

If the property is subject to borrowing/a mortgage, will this be redeemed prior to the transfer?

**Yes, the borrowing/mortgage will be redeemed.**

**No, the borrowing/mortgage will not be redeemed.** [Please provide details below.](#)

## 6 Additional transfer information

### 6.1 Transfer reasons

Did you receive advice from an FCA authorised financial adviser to transfer away from Curtis Banks?

**Yes.** If you were advised to transfer out by an authorised financial adviser, please provide details of the adviser and firm below. This is the adviser that we will correspond with to arrange your transfer.

**No.**

**Name of authorised individual**

**Full name of regulated organisation**

**Contact address**

**Email address**

**Phone number**

**Financial Services Register reference number for organisation**

**Financial Services Register reference number for individual**

If you received advice to transfer away from the SSAS from anyone other than an FCA authorised individual/firm, please complete the below box with the name and contact details of the person who gave the advice.

Please tell us why you decided to transfer away from the Curtis Banks SSAS.

### 6.2 Block transfer

Do you wish for your transfer out to be completed as a block transfer out?

**Yes.** Please complete the below.

**No.** Please go to section 6.3.

Your transfer can only be completed as a block transfer if you have scheme specific protection or benefits which you transferred to Curtis Banks as part of a single block transfer agreement, with a group of one or more other clients. If you do not transfer out as part of a similar single block transfer agreement, you will lose any protected pension age or protected tax-free lump sum entitlements you have. Please refer to the block transfer fact sheet on our website for more information.

If the transfer is to be completed as part of a block transfer, please give the names and plan numbers of each client included in the block transfer below.

**Client name**

**Plan number**

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**Client name**

**Plan number**

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**Client name**

**Plan number**

## 6 Additional transfer information (continued)

### 6.3 Pension income payments

If you do not receive income from your SSAS, please go to section 7.

We will continue your existing pension income payments from your Curtis Banks SSAS until your transfer is complete. If you wish to stop receiving pension income while your transfer is in progress, please tick the box below.

If you would like to cancel your income payments, we require at least 10 working days' notice before the payment date so that we can make any changes. If there is insufficient time to cancel your payment, we will cancel the payment from the end of the following period.

Please note that Curtis Banks will cease to pay pension income in the following circumstances:

- When the cash currently held with the deposit account in your SSAS is exhausted.
- When all other elements of your transfer have completed and the final transfer of cash to the chosen receiving scheme is required.

## 7 Receiving guidance or advice

The FCA requires us to tell you about a service called MoneyHelper.

### 7.1 MoneyHelper guidance

MoneyHelper is a free, impartial service from the Government, which offers guidance to help you make an informed decision about what to do with your pension savings. This includes providing the different options available to you, in order to access your pension savings. Pensions guidance is delivered at an appointment with an independent pensions specialist, which you can choose to book yourself, or alternatively Curtis Banks can arrange this on your behalf. You can also receive advice from a regulated financial adviser. Advisers may charge you for their services.

Please ensure you have read the MoneyHelper privacy policy, which is available on their website, [www.moneyhelper.org.uk/en/about-us/privacy-notice](http://www.moneyhelper.org.uk/en/about-us/privacy-notice).

You can book online at [www.moneyhelper.org.uk/pensionwise](http://www.moneyhelper.org.uk/pensionwise) or call MoneyHelper on 0800 138 3944. Alternatively call us using the contact details on page 1 and we'll book an appointment for you.

Please note that we are unable to arrange appointments with MoneyHelper for anyone below the age of 50, so these appointments would need to be arranged by you directly.

### 7.2 Regulated financial advice

Before making a decision about taking your pension benefits you should also get advice from a financial adviser. If you don't have a financial adviser, you can visit [www.moneyhelper.org.uk/choosing-a-financial-adviser](http://www.moneyhelper.org.uk/choosing-a-financial-adviser) to find one.

The regulations require you to confirm the following options before we can proceed with your application.

If you plan to take guidance and/or advice you should do this before completing this form.

**Have you received guidance from MoneyHelper relating to this transaction in the last 12 months?**

Yes      Date guidance received

No. If you don't want to use MoneyHelper you need to opt-out. Please tick the relevant option below.

I've received regulated financial advice related to this transaction within the last 12 months.

**Date advice received**

I don't want guidance from MoneyHelper or regulated financial advice from an adviser.

Please go to section 8.

If you've already received guidance or regulated financial advice, you may want to do this again if there's been any significant change to your pension fund or personal circumstances.

## 8 Risk warnings

Please note: this section should be completed by:

- clients aged 50 or over who are transferring uncrystallised funds and taking benefits within 3 months of the transfer
- all drawdown transfers

Please answer the following question.

Prior to applying to transfer benefits have you taken advice in relation to the transfer from an authorised adviser?

Yes please go to section 9.

No\* please answer the below questions to highlight the risks.

\* Having considered the matter, I will not be seeking financial advice and accordingly I wish to deal with Curtis Banks on an execution-only basis on making the application to transfer benefits. As an execution-only client I confirm that I have received all relevant key features documents, including personal illustration(s).

## 8 Risk warnings (continued)

The Financial Conduct Authority requires us to make sure you have considered the potential risks of accessing and transferring your pension benefits. We are required to ask questions about your circumstances, so that we can provide warnings about the risks which might apply to you.

Once we have received your answers to the below questions, we will send you a statement highlighting the potential risks. If you still wish to proceed, you will need to sign and return the declaration on the statement, to confirm that you've read and understand the risk warnings and wish to proceed.

We will not be able to process your request until we have received this signed declaration. We can accept copies by secure message, or by post to the address on page 1.

Please note that this exercise is only intended to highlight potential risks - your answers won't affect your options.

### Guaranteed income

Annuities offer a guaranteed income, but in drawdown there is no guarantee about the amount of income you might be able to take in the future. This is because the available income depends on your fund value, which is affected by many factors, such as investment performance. Are you comfortable with there being no guarantee of future income in drawdown?

Yes

No/unsure

### Tax

Aside from your tax-free lump sum entitlement, any money you take from your pension is taxed as income. It is added to any other taxable income you receive during the tax year, and might push you into a higher tax bracket. It is also possible that the tax we deduct from any payments is not the final amount due: you may need to pay additional tax at the end of the year. Are you confident that you fully understand the tax implications of the option you've chosen?

Yes

No/unsure

### Investment scams

Some investment scams encourage people to withdraw money from their pensions in order to invest elsewhere. For example, they may offer unusually high rates of return, special offers, or there may be pressure to act quickly. The schemes can appear very genuine, but you risk losing some or all of your money. Are you aware of how to protect yourself from investment scams?

Yes

No/unsure

### Health

Annuities provide a guaranteed income for life and although the return may appear low, if your life expectancy is reduced because of poor health you may qualify for enhanced annuities which pay better rates. Are there aspects of your health or lifestyle which could make you consider whether you are potentially eligible for a better value annuity?

Yes

No/unsure

### Inflation

When planning your long term income needs you need to take into account of future inflation, which will erode the buying power of your money. For example, if inflation is 2% p.a., £1 today will be worth 82p in 10 years time. If you are planning to take a level of income or a large lump sum from your pension, do you understand that inflation will erode the value of what will be available for you in the future?

Yes

No

### Shopping around

There are several ways in which you can access your pension savings. Different products, with different options and charges, are available from various providers. We recommend that you research the options available to you. Are you happy that you've researched your options and have made an informed choice?

Yes

No/unsure

### Debt

Are you aware that money taken from your pension could be available to creditors in respect of any unpaid debts you might have?

Yes

No

### Benefits

Are you aware that taking money from your pension could affect your entitlement to means-tested benefits?

Yes

No

### Ongoing income

Any money taken from your pension now will reduce the amount that may be available to you in the future. Are you expecting this pension to provide you with income for the rest of your life?

Yes/unsure

No

### Contributions

The annual allowance is the maximum amount you, or anyone on your behalf, can contribute to your pensions each year without incurring a tax charge. It is currently £60,000. If you take income whilst in flexi-access drawdown, your annual allowance for 'money purchase' pensions, such as your SIPP, will be reduced to £10,000. Are you, or anyone on your behalf, likely to contribute more than £10,000 to money purchase pensions in the future?

Yes/unsure

No

### Further investment

If you withdraw money from your pension to invest elsewhere, the charges on the new investments may differ from the charges applicable to your pension. The new investments are also likely to be subject to income tax and capital gains tax, whereas investments in your pension are exempt from these charges. If you plan to invest your money elsewhere, do you understand the difference in charges and how this could affect the value?

Yes/not applicable

No/unsure

### Inheritance tax

Money taken from your pension becomes part of your estate, which will be assessed for inheritance tax purposes on your death. Money in your pension is held outside your estate and is highly unlikely to be subject to inheritance tax. Have you considered the inheritance tax implications of taking money from your pension?

Yes

No/unsure

### Beneficiaries

When you die, the remaining money in your pension can pass to beneficiaries, such as a spouse or other family members. Any money you take from your pension will reduce the amount which may be available to them on your death. Are you relying on this pension to provide for your beneficiaries when you die?

Yes

No/unsure

## 9 Member declaration

### Declaration

- I have read and understood the important points in section 3 of this form.
- I formally request a transfer value to be made from the above Curtis Banks SSAS (less any outstanding fees) to the chosen receiving scheme.
- I understand that any cash elements of my transfer will be sent by BACS, unless I specifically request otherwise.
- I understand that all of the assets that make up my chosen transfer value will be disinvested and transferred as cash, except for those assets that cannot be sold or those that I have specifically nominated for a transfer in specie, unless I have elected for my fund to be fully transferred in specie.
- I understand that if I have elected for my fund to be transferred in specie, it is my responsibility to check that the assets can be held by the chosen receiving investment firm and check whether they will carry out any share class conversions as part of the transfer.
- I understand that any disinvestments that Curtis Banks must complete in order to provide sufficient cash to meet my chosen transfer value will be requested by letter.
- I agree that, should I require existing assets in my Curtis Banks SSAS to be sold at a specific time or for a specific value, the Trustees will notify Curtis Banks using this form and will contact the investment manager to arrange the disinvestment.
- I understand that the ability to sell or transfer some assets, such as those held in fixed term bank accounts, may be limited and as a result the transfer of these assets may be delayed.
- I understand that selling my holdings prior to transfer will incur transaction fees as stated in the Schedule of Fees for my product and transferring my holdings in specie is likely to incur CREST transfer or other re-registration fees for each holding, which are payable from my share of the SSAS fund.
- I understand that the applicable investment transaction/transfer fees (whether payable to Curtis Banks or to third parties) will be applied on any in specie transfers out of the SSAS. These will be paid from my share of the SSAS fund without prior consultation with me or my adviser, unless I give prior instruction in writing to the contrary.
- I agree the transfer shall be sufficient to end any of my claims to pension benefits from the portion of the SSAS that is transferred.
- I understand that my transfer will only be completed if my chosen receiving scheme is capable of accepting the transfer and the receiving scheme provider has properly completed this form.
- I declare that to the best of my knowledge and belief, the statements made on this form and its attachments (whether in my handwriting or not) are correct and complete.
- I promise to take responsibility for any losses or expense that result from any untrue, misleading or inaccurate information that is given by me or on my behalf, on this form, or in respect of the transfer.
- Where applicable, I authorise Curtis Banks to provide the necessary details to MoneyHelper.

### Pension Liberation

- I have read and understood the Pensions Regulator's leaflet about pension liberation on pages 2 and 3 of this discharge form and I am happy to proceed with the transfer.
- I understand that, if the receiving scheme provides access to my pension benefits earlier than is permitted (normally before age 55, due to increase to 57 in 2028), there will be significant tax charges; and there may also be a risk that the receiving scheme charges significant fees.
- I agree and acknowledge that:
  - Curtis Banks will undertake appropriate checks on the receiving scheme, however, I am not permitted to rely in any way on this and understand I am responsible for undertaking my own checks on the receiving scheme.
  - Should the receiving scheme provide access to my pension benefits earlier than permitted, I will be responsible for all tax charges and penalties applied. This includes authority for Curtis Banks to recover any charges or penalties applied to them, from me. I will have no recourse to Curtis Banks for these charges or penalties.
  - Curtis Banks may delay to make the transfer until it has satisfied itself that:
    - >The receiving scheme is registered with HMRC;
    - >The transfer would be a recognised transfer for the purposes of the Finance Act 2004; and
    - >The transfer meets the conditions of The Occupational and Personal Pension Schemes (Conditions for Transfer) Regulations 2021
- In consideration of the payment of the Transfer Value, I hereby release the Trustees of the Transferring Scheme from all liability to provide benefits for or in respect of my membership of the Transferring Scheme.

Curtis Banks is entitled to reject and cancel the transfer in the event that it is unable to satisfy itself of the above.

Print name

Signature of member

Date

## 10 Receiving scheme information

### 10.1 Receiving scheme details

To be completed by the receiving scheme provider or administrator. We require all of the following information, before the transfer out can be initiated. Note that the transfer will be delayed if all requirements are not met or the supporting enclosures are not sent.

Receiving scheme name  
Reference/Policy number  
Contact name  
Contact telephone number  
Address to which correspondence should be sent

#### Please note

If your scheme is a ROPS, our transfer out discharge form for a recognised overseas pension scheme (ROPS) is available on our website, or please contact us directly for an alternative form.

Please provide the HMRC scheme reference and documented evidence to support this:

**Evidence of HMRC registration attached/enclosed.**

**If you do not have a HMRC scheme reference we are unable to transfer to your scheme.**  
**If the scheme is a ROPS, please contact us for an alternative form.**

Is the receiving scheme capable of receiving funds that are designated to flexi-access drawdown?

**Yes**

**No**

### 10.2 Pension scam protection

In order to comply with The Occupational and Personal Pension Schemes (Conditions for Transfers) Regulations 2021, please confirm the type of pension scheme below:

**A public service pension scheme**

**A master trust**

**A collective defined contribution scheme**

**None of the above**

### 10.3 Receiving scheme type

What is the receiving scheme type?

**Personal or stakeholder pension.** Please complete section 10.4 below.

**Insured occupational scheme.** Please complete section 10.4 below.

**Non-insured occupational and other schemes.** Please complete section 10.5 below.

### 10.4 Details of insurer, life office or personal pension operator

Name  
Firm register number  
Address

## 10.5 Details of trustees or administrator

We have enclosed a copy of the HM Revenue and Customs pension scheme certificate or registration document. Please note that this is a mandatory requirement.

**Name**

**Address**

## 10.6 Payment details for receiving scheme

**Payee or account name**

**Bank name**

**Account number**

**Sort code**

**International bank account number**

**Swift code (if applicable)**

- Payments can only be made to the life office or trustee of the scheme.
- All cash payments will be made by BACS, unless Faster Payments or CHAPS is requested.

## 11 In specie transfers

If an in specie transfer has not been requested, please skip to section 12.

### 11.1 In specie transfer acceptance

Before we can initiate the in specie transfer, we require confirmation that you are able to accept the assets.

**Please tick this box to confirm you can accept the assets and also complete section 11.2.**

**Please note:** we do not directly control the assets, and can only place an instruction to transfer following your acceptance. If you have any queries, our contact details are on page 1.

### 11.2 In specie transfer requirements

If assets in the fund at Curtis Banks are to be transferred in specie, please provide details of the receiving Investment Manager.

**Receiving investment manager or broker name**

**Full address of investment manager or broker to which all correspondence should be sent**

**Telephone**

**Account number**

If any of the assets to be transferred must be held at an alternative location, please confirm which assets and where they are to be held.

## 12 Receiving scheme declaration

To be signed by an authorised signatory of the receiving scheme.

### Declaration

- I confirm that the receiving scheme is a registered pension scheme, capable of receiving the transfer payment proposed above.
- I confirm that the receiving scheme will only use the transferred pension benefits to provide pension benefits and will not take any action or omit to take any action which would result in an unauthorised payment.
- I confirm the above statements are true and that upon receipt of the transfer value it will be applied to provide benefits for or in respect of the member under the receiving scheme.
- Should any of these statements turn out to be false, the receiving scheme administrator will be responsible to Curtis Banks for any charges, penalties, or losses associated with having made the transfer, including but not limited to any unauthorised member payment charges and scheme sanction charges, to the extent that it has been unable to recoup these from the member.
- I give authority for Curtis Banks to contact HMRC to obtain confirmation of the status of the receiving scheme.
- I acknowledge that Curtis Banks may delay to make the transfer until it has satisfied itself that:
  - The receiving scheme is registered with HMRC;
  - The transfer would be a recognised transfer for HMRC's purposes; and
  - The transfer meets the conditions of The Occupational and Personal Pension Schemes (Conditions for Transfer) Regulations 2021
- I acknowledge that, by signing this form, the member has authorised Curtis Banks to request money back to cover any genuine costs that may be incurred by the SSAS after the transfer has completed.

Signature

Date

For, or on behalf of

Capacity in which signed

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

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