

Please complete this form if you want to make a single contribution or regular personal contributions to your **Barnett Waddingham SIPP**, or if your employer is to make contributions (see Notes below).

Member forename(s): .....

Member surname: .....

SIPP number: .....

Adviser name (if applicable): .....

Adviser's Firm name (if applicable): .....

Have you received financial advice from the Adviser named above regarding the contribution(s) on this form?  Yes  No

| Contribution type | Personal - amount | Employer - Amount (please supply employer's details below) |
|-------------------|-------------------|--|
| Single (one-off)  |                   |  |
| Regular           |                   |  |

Frequency of regular contributions:  Monthly  Quarterly  Half-Yearly  Annually

Date of Direct Debit for regular personal contributions (tick one box only):  1st of the month  15th of the month

Regular personal contributions must be made by Direct Debit. Please complete the Direct Debit Instruction at the back of this form. Employer contributions are payable gross and must be paid from a UK bank account in the employers name. Please request a 'Schedule of regular employer pension payments' form for your employer to complete.

All contributions must be paid to: **Account number:** 06980157 **Sort code:** 80-26-92 **Account name:** "BWSIPP LLP Client Receipts Account" using your SIPP number as the payment reference/narrative.

Please provide your employer's details below if your employer is to make a contribution, or if your employer will be deducting your personal contributions from your salary and paying these to us on your behalf.

Name of employer: .....

Address of employer: .....

Postcode: .....

Please note that funds may be returned and contributions rejected if we have not received this completed form within five days of a single or initial regular payment."

## Notes

- All personal contributions must be paid net of basic rate income tax by you personally or by someone else on your behalf. We will reclaim basic rate income tax from **HMRC** and credit this to your **Barnett Waddingham SIPP**. If you are a higher or additional rate income tax payer, you may be able to reclaim the difference between the basic and higher or additional rate through your self assessment return. (Please note that this only applies to a tax reclaim in respect of contributions paid by you and not in respect of contributions paid by someone on your behalf).
- It is **your responsibility** to ensure contributions paid are eligible for **tax relief**.
- You must notify us in writing of all future changes to employer contributions, contributions from a third party or ad hoc additional personal contributions.
- Lifetime Allowance Protections:** Making a contribution into your **Barnett Waddingham SIPP** if you have Enhanced or Fixed Protection will invalidate your protection and your SIPP may become subject to a Lifetime Allowance charge. If you have not already informed us of any Protection that you hold, please provide a copy of the certificate or permanent protection notification number and scheme administrator reference (if applicable).
- Money Purchase Annual Allowance (MPAA):** If you have triggered the MPAA, you will be subject to a reduced annual allowance of £4,000 (gross) each tax year. Contributions made above the MPAA during each tax year may incur a tax charge. If you are subject to the MPAA but have not told us about this, please confirm the date that the MPAA was triggered: .....

## Declaration

### I declare that:

1. I am under age 75 and am a relevant UK individual (see Notes 1 and 2 below).
2. The total contributions paid to my Barnett Waddingham SIPP and to other registered pension schemes, in respect of which I am entitled to tax relief under section 188 of Finance Act 2004 will not exceed, in any tax year, the higher of:
  - the basic amount (£3,600 for the 2018/2019 tax year and from then on until the Government notifies otherwise);or
  - my relevant UK earnings (see Note 2 below) in that year.
3. The declaration in 2 is correct, to the best of my knowledge and belief.
4. I will notify the operator in writing if an event occurs, as a result of which I will no longer be entitled to tax relief by the later of:
  - 5th April in the year of assessment in which the event occurs; and
  - the date which is 30 days after the occurrence of that event.

### **i** Note 1 to Declaration

#### An individual is a relevant UK individual for a tax year if he/she:

- a. has relevant UK earnings (see Note 2) chargeable to income tax for that tax year; or
- b. is resident in the United Kingdom at some time during that tax year; or
- c. was resident in the UK at some time during the five tax years immediately before the tax year in question and was also resident in the UK when he/she joined the pension scheme; or
- d. has for that tax year general earnings from overseas Crown employment subject to UK tax as defined by section 28 of the Income Tax (Earnings and Pensions) Act 2003 (ITEPA); or
- e. is the spouse or civil partner of an individual who has for the tax year general earnings from overseas Crown employment subject to UK tax (as defined by section 28 of ITEPA).

For an individual within b to e above, who does not have relevant UK earnings, the maximum member contribution is the basic amount (£3,600 for the 2018/2019 tax year and from then on until the Government notifies otherwise).

### **i** Note 2 to Declaration

#### Relevant UK earnings are:

- a. employment income such as salary, wages, bonus, overtime, commission chargeable to tax under section 7(2) Income Tax (Earnings and Pensions) Act 2003 (ITEPA);
- b. income immediately derived from the carrying on or exercise of a trade, profession or vocation (whether individually or as a partner acting personally in a partnership) chargeable under Part 2 Income Tax (Trading and Other Income) Act 2005 (ITTOIA)(trading income);
- c. patent income within the meaning of section 579 ITTOIA, or amounts on which tax is payable under section 587 or 593 ITTOIA, or amounts on which tax is payable under section 472(5) of the Capital Allowances Act or paragraph 100 of Schedule 3 to that Act, in each case where the recipient alone or jointly devised the invention for which the patent in question was granted;
- d. income which is chargeable under Part 3 of ITTOIA and is immediately derived from the carrying on of a UK or an EEA furnished holiday lettings business (whether individually or as a partner acting personally in a partnership); and
- e. general earnings from an overseas Crown employment which are subject to tax in accordance with section 28 of ITEPA.

Relevant UK earnings are to be treated as not being chargeable to income tax if by virtue of section 2(1) Taxation (International and Other Provisions) Act 2010 (double taxation arrangements), they are not taxable in the United Kingdom. To the extent that they are not chargeable in this way, they will also not count towards the annual limit for relief.

Signed: ..... Date: .....

Name (in CAPITALS): .....

**Important: It is a serious offence to make false statements or false claims. The penalties for this can be severe and may lead to prosecution.**

**Please post your completed form to:**

BW SIPP LLP  
PO Box 1209  
Cheltenham  
Gloucestershire  
GL50 9WE

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# 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 it to:

BW SIPP LLP  
PO BOX 1209  
CHELTENHAM  
GL50 9WE

Service user number

|   |   |   |   |   |   |
|---|---|---|---|---|---|
| 5 | 0 | 3 | 0 | 4 | 1 |
|---|---|---|---|---|---|

FOR BW SIPP LLP OFFICIAL USE ONLY  
This is not part of the instruction to your bank or building society.

Please complete this Direct Debit (apart from the Reference section below) and sign it.

BW SIPP LLP will use this Direct Debit to collect any regular personal contributions that are to be paid into your Barnett Waddingham SIPP

Name(s) of account holder(s)

|  |
|--|
|  |
|  |

Bank/building society account number

|  |  |  |  |  |  |  |  |  |  |
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Branch sort code

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Name and full postal address of your bank or building society

|                 |                       |
|-----------------|-----------------------|
| To: The Manager | Bank/building society |
| Address         |                       |
|                 |                       |
| Postcode        |                       |

**Instruction to your bank or building society**

Please pay BW SIPP LLP 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 BW SIPP LLP and, if so, details will be passed electronically to my bank/building society.

|              |      |
|--------------|------|
| Signature(s) |      |
| Full Name    |      |
| NI Number    | Date |

Reference

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

DD11

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, BW SIPP LLP will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request BW SIPP LLP 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 BW SIPP LLP 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 BW SIPP LLP 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.