

Supplementary Contribution Form



Application guide

Please use this form if you wish to make single or regular cash contributions to your SIPP. These can be personal contributions, or contributions that your employer will be making to your SIPP on your behalf. Please note that both you and your employer may be required to sign this form.

Please complete this form in BLOCK CAPITALS and black ink and return it to James Hay Partnership, Dunn's House, St Paul's Road, Salisbury, SP2 7BF. If you need any help to complete this form, please call your Customer Support Team or our general enquiry number 03455 212 414.

Please note: Contributions to our SIPPs must cease by age 75.

1 Personal details Applicant to complete

Title

Forename(s)

Surname

Member number

Date of birth

National Insurance number OR I have never had a National Insurance number

Address

 Postcode

Phone Mobile

Email

Please tick the most appropriate box below - one box must be ticked:

Employed Self employed Pensioner Child under the age of 16 years

Caring for one or more children under the age of 16 years Caring for a person aged 16 years or over

In full time education Unemployed

Other (please provide details)

Employer/business name

Nature of business

Employer/business address

 Postcode

Annual Earnings

1b Contribution requirements

For all contributions please complete Sections 1, 2a and 3. In addition, we require the following additional sections to be completed. Please note further documentation may also be required.

If the contribution you wish to make is:	Please also complete:
A one-off personal contribution	Section 2b
A regular personal contribution	Section 2b and the Direct Debit Mandate
A one-off contribution from a third party	Sections 2b and 2c
A regular contribution from a third party	Sections 2b, 2c and the Direct Debit Mandate
A one-off contribution from your employer	Sections 2d and 2e
A regular contribution from your employer	Sections 2d, 2f and the Direct Debit Mandate

2 Contributions

Applicant to complete

Important: Please note that if you applied for enhance or fixed lifetime allowance protection on or after 15 March 2023, any contribution made to this SIPP means you will lose this protection. You should speak to your financial adviser.

2a Entitlement to tax relief

Applicant to complete

Please tick one option only:

- i. I have relevant UK earnings chargeable to income tax, or general earnings from overseas Crown employment subject to UK tax, in this tax year.
- ii. I am, or have been, resident in the UK at some time during this tax year.
- iii. My spouse or civil partner has for this tax year general earnings from overseas Crown employment subject to UK tax.
- iv. I am, or my spouse or civil partner is, in overseas Crown employment but for this tax year do/does not have general earnings from overseas Crown employment subject to UK tax.
- v. I was resident when I became a member of the SIPP and have been resident in the UK at some time during five tax years immediately before this tax year.
- vi. None of the above.

If you have ticked (i) or (ii), we will reclaim basic rate tax on your personal contributions. If you are liable to income tax at a rate above basic rate, you will be able to claim any additional relief from HM Revenue and Customs (HMRC) either through your self assessment return or, if you do not complete one, by contacting HMRC.

If you have ticked (iii), (iv) or (v), we will reclaim basic rate tax on your personal contributions up to the basic amount of £3,600 gross.

If you have ticked (vi) or have not completed this section at all, we will not be able to determine if you are entitled to have basic rate tax reclaimed on your personal contribution and so will not be able to reclaim this.

Residency

If you are a Scottish resident (as determined by HMRC) your tax rate may differ.

For example, you may be liable to income tax at no more than the Scottish starter rate of 19%. For the 2024/25 tax year we will still claim tax relief of 20% where applicable. HMRC has stated that it will not recover the difference between the Scottish starter rate and the Scottish basic rate for the 2024/25 tax year.

If you are liable to income tax at a rate above the Scottish basic rate of 20%, you will be able to claim the additional relief from HMRC either through your self assessment return or, if you do not complete one, by contacting HMRC.

The Welsh government has the power to amend the rate of income tax paid by Welsh residents, and if they do, this may impact the amount of tax we can reclaim on contributions made by Welsh residents. The Welsh government has indicated that they will not amend the rate of income tax for the 2024/25 tax year.

2b Personal contributions

Applicant to complete

Please state the net amount that you would like to pay into your SIPP. If, as per Section 2a, we are able to reclaim basic rate tax on your personal contributions, this tax amount will be added to your stated net contribution amount. Please therefore note that the gross figure (the net amount you are contributing plus the value of any tax reclaim) is the figure used to calculate against your annual allowance or money purchase annual allowance.

Single contribution £ (net)

Payment method

Electronic Bank Transfer ¹ New/Existing Direct Debit ²

Date I wish the single Direct Debit amount to be taken

¹ If you wish to make a contribution by electronic bank transfer, you can view your SIPP bank account details, including the required payment reference on your James Hay Online account.

² If a single contribution is to be taken as part of a new regular Direct Debit, please also complete the attached Direct Debit Mandate.

2b Personal contributions (cont.)

Applicant to complete

Regular contribution £ (net)

Frequency of contributions

Monthly Quarterly Half-yearly Annually

Start date for regular contribution payments (this must be between 1st - 28th of the month)

If no start date is provided, we will set up the Direct Debit for the first of the month following the date that this form is signed. This may require us to take a backdated payment once the Direct Debit has been set up.

If regular contribution payments are to be made to your SIPP, please also complete the attached Direct Debit Mandate and send it to James Hay Partnership. Please allow at least 10 business days for us to set up any Direct Debits.

If applicable, we will reclaim basic rate tax on personal contributions. The tax reclaim will take between 7-11 weeks. Please note that the value of the reclaim can only be invested once it has been paid into your designated SIPP Bank Account and it has cleared.

Important: If your contributions in respect of a tax year exceed the annual allowance (£60,000³ for the 2024/25 tax year), then you may be subject to an annual allowance tax charge. It is possible for unused annual allowance to be carried forward for up to three years. You should speak to your financial adviser about this.

³ If you have adjusted income (that is your total income before the deduction of personal allowances or reliefs) of more than £260,000 per annum, your annual allowance will be reduced by £1 for every £2 of income above £260,000 with a maximum reduction of your annual allowance to £10,000.

Please note: The tax treatment depends on the individual circumstance and may be subject to change in the future.

Money Purchase Annual Allowance

If you have flexibly accessed your SIPP or any other money purchase pension you may have, you will be subject to the money purchase annual allowance (MPAA) limit (£10,000 for 2024/25 tax year).

If your contributions exceed this amount, you may be subject to an annual allowance tax charge. You must inform us if you have flexibly accessed another money purchase pension scheme within 91 days of doing so.

2c Third party contributions

Applicant to complete

Will contributions to your SIPP be paid to James Hay Partnership by a third party, other than your employer?

Yes No If **Yes**, please provide the name and address of the third party:Title Full name Any other name the third party has been, or is known by Date of birth

If not previously provided, you will need to supply documentary evidence of the identity and address of the third party.

Or,Organisation name Address of third party Postcode **2d Employer contributions - employer contact details (if applicable)**

Applicant to complete

Company name Contact name Country of establishment/
incorporation Registered number
(if applicable) Nature of business Correspondence address Postcode

2d Employer contributions - employer contact details (if applicable) (cont.)

Applicant to complete

Phone Fax Email I am happy for James Hay Partnership to correspond with my employer directly Yes No **If your employer wishes to regularly contribute to your SIPP please ask them to complete and sign Section 2f. They will also need to complete the attached Direct Debit Mandate and send it to James Hay Partnership. Please allow at least 10 business days for us to set up any Direct Debits.****2e Employer contributions - single payments (if applicable)**

Applicant to complete

All employer contributions are paid gross. How much will your employer pay into your SIPP?Single contribution £ (gross)

Payment method

Electronic Bank Transfer ⁴ New/Existing Direct Debit ⁵ Date I wish the single Direct Debit amount to be taken ⁴ If your employer wishes to make a single contribution by electronic bank transfer, you can provide them with your SIPP bank account details, including the required payment reference from your James Hay Online account.⁵ If a single contribution is to be taken as part of a new regular Direct Debit, please forward a completed Direct Debit Mandate.**To be signed on behalf of the employer**

I confirm that the information in this section is accurate and I will notify you if any of these details change.

Signed Print name Date Position Contact number (if different from details already given) **2f Employer's payment record for regular contributions (if applicable)**

Employer to complete

You, the employer, should complete this section if you will be making regular payments into your employee's SIPP, either deducted from the employee's salary, or from your own funds. Regular payments must be submitted via Direct Debit. You, the employer, must prepare and maintain a record of the payments due to be paid to your employee's SIPP.

Regular employer contribution amount (including salary sacrifice arrangements) £ (gross)**Please note that employer contributions to your SIPP (including salary sacrifice arrangements) are paid gross.**Regular employee contribution amount £ (net)**Employee contributions paid from your taxed income should be paid net of tax. If, as per Section 2a, we are able to reclaim basic rate tax on your personal contributions, this tax amount will be added to your stated net contribution amount. Please therefore note that the gross figure (the net amount you are contributing plus the value of any tax reclaim) is the figure used to calculate against your annual allowance or money purchase annual allowance.**

Frequency of contributions

Monthly Quarterly Half-yearly Annually Date of the first employer contribution (this must be between 1st - 28th of the month)

If no start date is provided, we will set up the Direct Debit for the first of the month following the date that this form is signed. This may require us to take a backdated payment once the Direct Debit has been set up.

Please allow 10 business days for us to set up the Direct Debit.

Any contributions due prior to the specified date above should be paid in accordance with Section 2e of this form.

We will use the day of the first contribution date as the ongoing collection day for the stated contributions. The due date for Pension Regulator purposes, in relation to these regular payments, will always be the 19th day of the following month.

To be signed on behalf of the employer

I confirm that the information in this section is accurate and I will notify you if any of these details change.

Signed Print name

Date

Position

Contact number (if different from details already given)

Additional information on contributions is available in the Notes section on page 5 of this form.

3 Declaration

Applicant to complete

- a. I confirm that to the best of my knowledge and belief, the particulars and declarations on this application form are correct and complete.
- b. I undertake to tell James Hay Partnership in writing within 30 days if:
 - there is any change in my residency status
 - there is any change in my name or permanent residential address.
- c. I accept that this application determines whether I am entitled to basic rate tax relief at source on my contributions.
- d. I agree that the total contributions to any registered pension schemes, in respect of which I am entitled to tax relief, will not exceed the higher of:
 - the basic amount of £3,600, **or**
 - my relevant UK earnings for that tax year.
- e. If I am no longer entitled to tax relief on my contributions I undertake to tell James Hay Partnership in writing no later than:
 - 5 April in the year of assessment in which this occurs, **or**
 - within 30 days of this change.
- f. I accept it is an offence to make false statements and that the penalties are severe and could lead to prosecution.

Applicant's signature

Applicant's name

Date

Notes**CONTRIBUTIONS**

- Legislation requires James Hay Partnership to monitor payments into a personal pension scheme by employers from their own bank account in respect of the employee, or on behalf of the employee out of deductions from the employee's earnings. The legislation also states that the employer must specify the 'Due Date' for such payments. This information is detailed in Section 2f of the application form.
- For payments deducted from an employee's earnings, the due date these payments must be received by James Hay Partnership is the 19th of the month after the end of the calendar month in which the contributions were deducted from the employee's pay. For example if the deduction from the employee's salary is 28 April then the due date is 19 May.
- The employer must make sure that the payments are correct and paid on time. By law, James Hay Partnership must monitor the payments to ensure they are made on time using the Employer's payment record information provided at Section 2f of this form.
- We must tell The Pensions Regulator if payments are missed or received late. The employer may be fined by The Pensions Regulator if late or incorrect payments are made.

Checklist of additional documentation required

Copies of supporting literature and forms are available at www.jameshay.co.uk

EVIDENCE OF A THIRD PARTY'S NAME AND ADDRESS (EXCEPT EMPLOYER) IF CONTRIBUTING TO YOUR SIPP

If the third party is an individual, please request a separate 'Confirmation of Verification of Identity' form from James Hay Partnership to be completed by your financial adviser.

OR

Black and white photocopies of two documents - one from list A and one from list B. Items from the same source cannot be used twice.

List A

- Unexpired passport
- Unexpired UK old style driving licence (not provisional)
- Unexpired UK photocard driving licence
- Firearms certificate or shotgun licence
- EEA or Switzerland National identity card
- Northern Ireland voters card.

List B

- Unexpired UK old style driving licence (not provisional)
- Unexpired UK photocard driving licence
- Council tax bill dated within the last 12 months
- Firearms certificate or shotgun licence
- Credit card or bank statement dated within the last three months (not internet printed)
- Utility bill dated within the last three months (not mobile phone, satellite/cable TV or internet printed bills)
- HM Revenue & Customs coding/assessment/statement/tax credit
- Northern Ireland voters card.

If the third party is an unincorporated business, please supply a photocopy of:

- Latest reports and accounts
- HM Revenue & Customs tax return or invoice.

Completed Direct Debit Mandate if regular contributions are to be paid by you or your employer (if applicable).

Your employer has completed and signed Section 2e and/or Section 2f if they are to pay into your SIPP.

We are able to provide literature in alternative formats. For a Braille, large print, audio or E-text version of this document call us on 03455 212 414 (or via the Tynetalk service on 18001 03455 212 414).

James Hay Partnership is the trading name of Nucleus Group Services Limited (NGSL) (registered in England number 02538532); James Hay Services Limited (JHS) (registered in Jersey number 77318); IPS Pensions Limited (IPS) (registered in England number 2601833); James Hay Administration Company Limited (JHAC) (registered in England number 4068398); James Hay Pension Trustees Limited (JHPT) (registered in England number 1435887); James Hay Wrap Managers Limited (JHWM) (registered in England number 4773695); James Hay Wrap Nominee Company Limited (JHWNC) (registered in England number 7259308); PAL Trustees Limited (PAL) (registered in England number 1666419); Sarum Trustees Limited (SarumTL) (registered in England number 1003681); The IPS Partnership Plc (IPS Plc) (registered in England number 1458445); Union Pension Trustees Limited (UPT) (registered in England number 2634371). JHS has its registered office at Aztec Group House, 11-15 Seaton Place, St Helier, Jersey, JE4 0QH. NGSL, IPS, JHAC, JHPT, JHWM, JHWNC, PAL, SarumTL, IPS Plc, and UPT have their registered office at Dunn's House, St Paul's Road, Salisbury, SP2 7BF. JHAC, JHWM, IPS and IPS Plc are authorised and regulated by the Financial Conduct Authority. (2/23)

IPS SIPP and IPS Family SIPP only

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:

PAL Trustees Limited Dunn's House St Paul's Road Salisbury SP2 7BF
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Service User Number

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Reference (SIPP member name or number)

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Name(s) of Account Holder(s)

Member Number

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Bank/Building Society Account Number

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Branch Sort Code

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Instruction to your Bank or Building Society

Please pay PAL Trustees Limited Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee.

I accept that this Instruction may remain with PAL Trustees Limited and, if so, details will be passed electronically to my Bank/Building Society.

Name and full postal address of your Bank or Building Society

To: The Manager	Bank/Building Society
Address	
Postcode	

Signature(s)
Date

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, PAL Trustees Limited will notify you 10 business days in advance of your account being debited or as otherwise agreed. If you request PAL Trustees Limited 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 PAL Trustees Limited 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 PAL Trustees Limited 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.

IPS Pension Builder SIPP and IPS 2008 SIPP only

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:

Union Pension Trustees Limited
Dunn's House
St Paul's Road
Salisbury
SP2 7BF

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	

Service User Number

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Reference (SIPP member name or number)

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Member Number

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Instruction to your Bank or Building Society

Please pay Union Pension Trustees Limited Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee.

I accept that this Instruction may remain with Union Pension Trustees Limited and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s)
Date

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, Union Pension Trustees Limited will notify you 10 business days in advance of your account being debited or as otherwise agreed. If you request Union Pension Trustees Limited 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 Union Pension Trustees Limited 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 Union Pension Trustees Limited 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.