



HM Revenue & Customs

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Pension Schemes Services
HM Revenue and Customs
BX9 1GH



Phone 03000 519 617
Monday to Friday 9.00am to 5.00pm

Web www.gov.uk

Date 30 January 2020
Our Ref APSS530
SRN S0000002800

Dear Mr Kneafsey

Notification of rejection for registration for tax relief and exemptions

Scheme name: Kennedy Kneafsey SSAS

You applied to register the pension scheme named above under Finance Act 2004 on 24 October 2019.

We have rejected your application in under section 153(5) of Finance Act 2004 as it appears that you have not provided sufficient evidence that you are a fit and proper person. You state that Retirement Capital will become the scheme practitioner but this must be done before the scheme can be registered. If you need a scheme practitioner to supply administration services you should have ticked the box stating 'I do not have a working knowledge of pensions and I have appointed an adviser'. I recommend that you make a fresh application with the adviser/practitioner in place.

If the scheme is not registered

Please note that:

- contributions received before the scheme is registered won't meet the conditions for tax relief and exemptions
- we will treat transfers received from a registered pension scheme into this scheme before it is registered as unauthorised payments

If you continue to operate the pension scheme without registering, it will not:

- be governed by the tax regime for registered pension schemes
- meet the conditions for tax relief and exemptions

Appealing against our decision

If you don't agree with our decision, you can appeal against it.

Information is available in large print, audio and Braille formats.
Text Relay service prefix number – 18001

