



Transferring your pension to another scheme application form

Transfer Discharge

To be completed by you

Action required

If you wish to proceed with transferring your Pension Plan, you will need to complete and return the Transfer Discharge form. You will also need to send the Warranty and Undertaking form to the Scheme Administrator of your new Scheme. This will ensure that we have full information about the type of scheme you are transferring to.

Please note that we can only proceed once all of our requirements have been received. At this point and under normal circumstances, the transfer payment should be with your new provider within 15 working days, although we are reliant on the transferring scheme to return the warranty and undertaking.

Please note: It may not be in your interest to transfer to another Pension Provider. In transferring to another pension scheme you should carefully consider:

- if your plan provides for payment of a loyalty bonus (applicable for Life Based 2 to 4 contracts only please refer to your Product particulars for further information), the loyalty bonus will be lost on transfer. This may apply, if contributions have been paid to your pension plan for 10 or more years and you commenced your plan after April 1994
- potential loss of tax efficient benefits (life cover and waiver of premium) with contracts taken out prior to 6 April 2001.

All documentation should be returned to:

HSBC Life (UK) Limited
Customer Services Centre
PO Box 6176
Coventry CV3 9HN

All fields must be completed

The Pensions Regulator has produced a leaflet called "Predators stalk your pension" which includes the warnings that we have reproduced below:

Companies are singling out savers like you and claiming that they can help you cash in your pension early. If you agree to this you could face a tax bill of more than half your pension savings.

'Pension loans' or cash incentives are being used alongside misleading information to entice savers as the number of pension scams increases. This activity is known as 'pension liberation fraud' and it's on the increase in the UK.

In rare cases – such as terminal illness – it is possible to access funds before age 55 from your current pension scheme. But for the majority, promises of early cash will be bogus and are likely to result in serious tax consequences.

What to watch out for

- Being approached out of the blue over the phone or via text message.
- Pushy advisers or 'introducers' who offer upfront cash incentives.
- Companies that offer a 'loan', 'saving advance' or 'cash back' from your pension.
- Not being informed about the potential tax consequences.

Five steps to avoid becoming a victim

1. Never give out financial or personal information to a cold caller
2. Find out about the company's background through information online. Any financial advisers should be registered with the Prudential Regulation Authority.
3. Ask for a statement showing how your pension will be paid at retirement, and question who will look after your money until then
4. Speak to an adviser that is not associated with the proposal you've received, for unbiased advice
5. Never be rushed into agreeing to a pension transfer.

Be alert to offers like this and if in any doubt, take advice from a registered adviser. If you think you may have been made an offer, contact; Action Fraud 0300 123 2040

For impartial information and guidance, visit:
www.pensionsadvisoryservice.org.uk

Your Pension
Plan number(s)

BCMORXG

1. Your personal details

| | | |
|----------------|---|---------------------------------|
| Gender | <input checked="" type="checkbox"/> Male <input type="checkbox"/> Female | |
| Title | <input checked="" type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Dr Other (please specify) <input type="text"/> | |
| Surname | GREENAWAY | |
| First name(s) | NICHOLAS | |
| Home address | 21 WESTMORLAND ROAD, SWINDON | |
| | WILTSHIRE | Postcode SN1 2ND |
| Work tel. no | <input type="text"/> | |
| Mobile tel. no | 07786820116 | Home tel. no 01793 434073 |
| Date of Birth | 17021984 | Email nickgreenaway@yahoo.co.uk |

2. Reason for transfer

Please tick all that apply:

| | | |
|--|--|---|
| <input checked="" type="checkbox"/> Transfer to employer's pension | <input type="checkbox"/> Taking benefits | <input type="checkbox"/> Poor customer service |
| <input type="checkbox"/> Improved product | <input type="checkbox"/> Greater fund choice | <input type="checkbox"/> Lack of regular review |
| <input type="checkbox"/> Lower charges | <input type="checkbox"/> Poor fund performance | <input type="checkbox"/> Consolidation of all my pensions |
| <input type="checkbox"/> Other | | |

3. Application to transfer to a new scheme/plan

The full transfer value of your Pension Plan(s) will be sent directly to your chosen pension provider.

| | | | |
|-------------------------|------------------------|----------|---------|
| Name of new Scheme/Plan | NGCS Retirement Scheme | | |
| Address | 21 WESTMORLAND ROAD | | |
| | SWINDON, WILTSHIRE | | |
| | | Postcode | SN1 2ND |
| Tel. no | 07786820116 | | |

- I hereby apply for the transfer value of my Pension Plan(s) to be paid to the scheme administrator of the above receiving scheme.
- I understand the amount paid to the receiving scheme will be based on the value of the units held in my HSBC Pension Plan(s) on the day after receipt of all of the fully completed requirements of HSBC Life (UK) Limited/HSBC Trust Company (UK) Limited.
- I understand the amount paid to the receiving scheme will be based on the value of the units held in my Marks & Spencer Pension Plan(s) on the day of receipt of all of the fully completed requirements of HSBC Life (UK) Limited.
- I can confirm that the receiving scheme will be used only for the payment of retirement and death benefits in accordance with the Finance Act 2004 and will not be used for the purposes of pension liberation.
- When this transfer has been completed I understand that liability for the rights under my Pension Plan(s) will pass in full from HSBC Life (UK) Limited/HSBC Trust Company (UK) Limited to the above receiving scheme.
- I understand that once the transfer has been completed, I will have no right to reinstate my Pension Plan.
- I authorise HSBC Life (UK) Limited/HSBC Trust Company (UK) Limited (as the case may be) to provide any relevant information to the receiving scheme to enable completion of the transfer of my Pension Plan(s).

Signature:



Date

15122014

Please note that we can only proceed if this form has both an original signature and is dated correctly.

Warranty and Undertaking

To be completed by the Administrators of your new scheme

All fields must be completed

Customer name

MR NICHOLAS GREENAWAY

Date of Birth

17021984

Pension Plan number(s)

BCM ORXG

Scheme/plan details

New scheme number/policy number

X

Pension scheme Tax Reference (if applicable)

X

Is the customer taking retirement benefits immediately?

☐

Yes

☒

No

Type of scheme – please tick

A) A Personal Pension Scheme

☐

B) A Stakeholder Pension Scheme

☐

C) A Retirement Annuity Contract

☐

D) A Free Standing Additional Voluntary Contribution Scheme

☐

E) Buy Out or Section 32(A) plan

☐

F) A Money Purchase Retirement Benefit Scheme

☐

G) A Final Salary Retirement Benefit Scheme

☐

H) A Relevant Statutory Scheme

☐

I) Self-Invested Personal Pension (SIPP)

☐

J) Small Self-Administered Scheme (SSAS)

☒

ECON number (if applicable):

Please note: Payment is only available by cheque for customers with a Marks & Spencer Pension Plan.

Payment Details

Please indicate

Payment to your account ☒

Cheque ☐

Please provide bank account details to enable the settlement to be issued directly to the nominated bank account.

Details to allow payment to the new provider from HSBC Life (UK) Limited/HSBC Trust Company (UK) Limited.

Plan number

Name of bank

Bank address

Postcode

Sort code

Account number

Account/payee name

Declaration

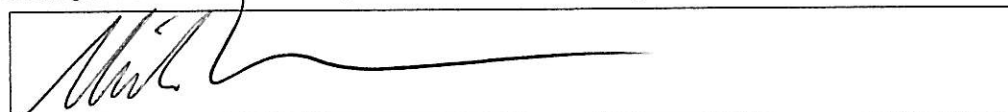
I declare that the answers I have given are not misleading, and are true, accurate and complete. I have attached confirmation of the transfer request (eg, a copy of our application form).

I declare that the receiving scheme is a UK Registered Pension Scheme.

I authorise you to contact HM Revenue and Customs, as required, to confirm the pension scheme continues to be a UK Registered Pension Scheme.

I understand that the provider of the above Pension Plan, being HSBC Life (UK) Limited/HSBC Trust Company (UK) Limited (as the case may be) is discharged from all liabilities relating to this Pension Plan on completion of the transfer.

Signed for/on behalf of
the Trustees/Scheme
Administrator of the
receiving scheme



Print full name

Date

Position within
company:

Please note that we can only proceed if this form has both an original signature and is dated correctly.

Notes

- This information has been requested in response to HM Revenue & Customs measures aimed at combating the misuse of pension transfers.
- We will be unable to complete any transfer request without the information requested on this form.
- Transfer payments will only be made payable to Life Offices or Trustees/Scheme Administrators as appropriate.
- HM Revenue & Customs rules prevent us from making transfer payments to, or via, third parties (including independent brokers or financial advisers).