

## Transfer out discharge form

You can use this form to request the transfer of some or all of the funds within your SIPP to another pension provider.

Do not use this form to request an annuity purchase or a transfer to a QROPS. 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.

For Your Future SIPP, MasterSIPP, SmartSIPP, SimSIPP and Suffolk Life SIPP, please return your completed form to:

Curtis Banks, 153 Princes Street, Ipswich, Suffolk, IP1 1QJ.

For all other Curtis Banks SIPP products, please return your completed form to:

Curtis Banks, 3 Temple Quay, Bristol, BS1 6DZ.

## 1 Client's personal details and membership

### Client and scheme details

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Client name

Scheme name (if known)

Plan number(s)

## 2 Protect your pension from scams

Before completing the remaining sections, please ensure you have read and understood the important points below. If you have any queries please contact your adviser or the Transfer Out team directly.

- 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 5.
- 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 plan. These checks are in place to help protect you and your pension fund.

## 3 Important points to consider

- Transfer out fees are payable for both cash and in specie transfers. Please refer to the Schedule of Fees for your plan which is available on our website [www.curtisbanks.co.uk](http://www.curtisbanks.co.uk) or on request from us.
- If your plan 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 SIPP bank account.

# Don't let a scammer enjoy your retirement

Be ScamSmart  
with your pension.

Check who you're dealing with:  
[www.fca.org.uk/scamsmart](http://www.fca.org.uk/scamsmart)



**Pension scams often include:**

- contact out of the blue
- promises of high / guaranteed returns
- free pension reviews
- access to your pension before age 55
- pressure to act quickly

# Pension scams: what to look out for and how to protect yourself

We conducted a YouGov poll of over 1,000 pension holders aged 45-65.\*  
Here's what we found...

Nearly a third (32%) said they wouldn't know how to check whether they are speaking with a legitimate pensions adviser or provider



Sophisticated scammers lure people into transferring their pensions, stealing an average of **£91,000 per scam**



One in eight (12%) said they would trust an offer of a 'free pension review' from someone claiming to be a pensions adviser



38% would get advice from a financial adviser if changing their pension arrangements – **check who you're dealing with**



Scam tactics include:

- contact out of the blue
- promises of high / guaranteed returns
- free pension reviews
- access to your pension before age 55
- pressure to act quickly

## Four simple steps to protect yourself from pension scams:



Reject unexpected pension offers



Check who you're dealing with before changing your pension arrangements



Don't be rushed or pressured into making any decision about your pension



Consider getting impartial information and advice

Find out more:

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

\*YouGov online survey of 1,018 adults aged 45-65 with a pension



**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)

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



Be a **ScamSmart** investor

### 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)**

## 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 plan 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 or email 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).

**If you are aged 50 or over and transferring uncrystallised funds, are you intending on taking any benefits within 3 months of this transfer?**

**Yes** If yes, please select one of the MoneyHelper options detailed in section 7 and complete section 8.

**No**

### 4.2 Disinvestments

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

## 4 Transfer expectations (continued)

### 4.3 Amount of your fund to be transferred

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Do you wish for the whole of your Curtis Banks plan to be transferred to another provider?

**Yes, full transfer.** [Please continue to section 5.](#)

**No, partial transfer.** [Please complete 4.4 below.](#)

### 4.4 Partial transfer instructions

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I wish to define the amount to be transferred by nominating:

**The value or proportion of my fund that is to be transferred.** [Please provide details below.](#)

**A list of assets to be transferred.** [Please provide details of which assets are to be transferred and where they are to be held below.](#)

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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 Curtis Banks plan contains more than one crystallised arrangement, you may choose which arrangements are to be transferred and which are to remain at Curtis Banks.

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## 5 Property

[If your plan does not contain an investment in commercial property, please skip to section 6.](#)

### 5.1 Solicitor details

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If your SIPP contains an investment in property that is to be transferred, please provide details of the solicitor that you wish to appoint to act for the SIPP:

**Firm**

**Contact**

**Address**

**Telephone**

**Fax**

**Email address**

## 5 Property (continued)

### 5.2 Solicitor for the receiving scheme

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

Firm

Contact

Address

Telephone

Fax

Email address

### 5.3 Leases

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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

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

**Yes, I 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, I would like to use my 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

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If the property is subject to a loan, will the loan be redeemed prior to the transfer?

**Yes, the loan will be redeemed.**

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



## 6 Additional transfer information

### 6.1 Transfer reasons

Did you receive advice from an 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.

Name of authorised individual

Full name of regulated organisation

Contact address

Financial Services Register reference  
number for organisation

Financial Services Register reference  
number for individual

No.

If you received advice to transfer away from Curtis Banks 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 Curtis Banks.

### 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 cash entitlements you have.

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

Client name

Plan number

Client name

Plan number

## 6 Additional transfer information (continued)

### 6.3 Pension income payments

If you do not receive income from your plan, please skip to section 6.4.

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

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 SIPP is exhausted.
- When all other elements of your transfer have completed and the final transfer of cash to the chosen receiving scheme is required.
- If you specifically ask us to stop making pension income payments by ticking the box above.

### 6.4 Lost policy declaration

This section is only to be completed if you have a Suffolk Life SIPP. For all other Curtis Banks products, please skip to section 7.

If you wish to fully transfer all of your SIPP, please attach your original policy documents when returning this form to Curtis Banks. If these documents cannot be found, please read and sign the declaration below.

**I declare that:**

- The original policy documents have been lost or destroyed.
- Neither the policy nor the benefits accrued within it have been transferred, charged, lent, deposited or assigned or dealt with in any manner affecting the absolute title and/or the person entitled to receipt of the benefits.
- I request that, if my SIPP is to be fully transferred, the Directors of Suffolk Life Annuities Limited should treat my policy documents as being permanently destroyed. In return for them doing so, I promise to take responsibility for any loss or expenses which are incurred as a result of any untrue, misleading or inaccurate information given by me or on my behalf, either on this form or in respect of any request to take or transfer benefits from the policy.
- I promise to deliver the original policy documents to the company, should they ever be recovered, so that they may be cancelled.

**Print name**

**Signature of client**

or person signing on behalf of a client who is under 18 and/or who is incapable by reason of mental disorder of managing and administering his/her affairs

**Date**

## 7 MoneyHelper guidance

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

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](http://www.moneyhelper.org.uk)

Please tick one of the following:

- |                 |  |
|-----------------|--|
| <b>Option A</b> | I will book a free appointment with MoneyHelper myself.<br>Please go to option A below. Please note that we cannot proceed with your request until we have confirmed with you that you've attended your MoneyHelper appointment.                             |
| <b>Option B</b> | I would like Curtis Banks to book a free appointment with MoneyHelper on my behalf.<br>Please go to option B below. Please note that we cannot proceed with your request until we have confirmed with you that you've attended your MoneyHelper appointment. |
| <b>Option C</b> | I wish to opt out because I have received advice from a regulated financial adviser.<br>Please go to option C below.   |
| <b>Option D</b> | I wish to opt out because I have already received guidance from MoneyHelper.<br>Please go to option D below.   |
| <b>Option E</b> | I wish to opt out without receiving guidance from MoneyHelper or advice from a regulated financial adviser.<br>Please go to section 8.   |

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### Option A

If you have chosen to book an appointment with MoneyHelper, please go to [www.moneyhelper.org.uk](http://www.moneyhelper.org.uk). Alternatively, you can telephone MoneyHelper on 0800 138 3944. Please note that we cannot proceed with your request until we have received confirmation you have received regulated financial advice, or guidance from MoneyHelper.

Please confirm the date of your appointment with MoneyHelper below.

We will contact you after the date of your appointment to check you have attended the appointment and received guidance.

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### Option B

Please confirm some suitable dates and times to enable Curtis Banks to book your free MoneyHelper appointment below. Alternatively, if you wish for us to telephone you to discuss a suitable appointment time, please confirm below:

Please confirm your email address below. MoneyHelper will send you confirmation of your appointment by email.

Please confirm the phone number you wish MoneyHelper to call you on.

Please provide us with a memorable word. A MoneyHelper pension specialist will repeat this word when they call so you know it's them.

Please provide details below if you require an adjustment to help you access an appointment, e.g. accessibility adjustments.

Please tick this box to confirm that you authorise Curtis Banks to share the above details with MoneyHelper as part of booking your appointment.

Please confirm if you consent to MoneyHelper sharing your contact details with their trusted research partner. Ipsos MORI may contact you to ask if you would like to provide feedback and you can decide then if you want to take part.

Yes      No

Curtis Banks will send you confirmation with details of your appointment, if we book this for you. We will also contact you after the date of your appointment to check you have attended the appointment and received guidance.

## 7 MoneyHelper guidance (continued)

### Option C

If you have already received advice from a regulated financial adviser please provide details of who gave you advice below:

Please tick this box if the adviser named in section 6.1 gave you advice. If an alternative adviser has provided you with regulated financial advice, please provide their details below:

Name of authorised individual

Full name of regulated organisation

Financial Services Register reference  
number for organisation

Financial Services Register  
reference number for individual

Date you received advice

### Option D

If you have already received guidance from MoneyHelper, please confirm your booking reference below.

Please confirm the date of your appointment with MoneyHelper below.

Please note: if you have selected options B, C, D or E, you may still benefit from receiving guidance, if your personal circumstances or the value of your pension fund has changed significantly.

[Please go to section 8.](#)

## 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).

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 cash 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

## 8 Risk warnings (continued)

### 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

### 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 £40,000. If you take income whilst in flexi-access drawdown, your annual allowance for 'money purchase' pensions, such as your SIPP, will be reduced to £4,000. Are you, or anyone on your behalf, likely to contribute more than £4,000 to money purchase pensions in the future?

Yes/unsure

No

## 8 Risk warnings (continued)

### 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

### 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

### 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

### Contact details

We may need to contact you if we have any questions on the information you have given. Please provide us with your email address and a contact telephone number and your preferred hours of contact (during our opening hours).

Email address

Home telephone number

Mobile telephone number

Preferred hours of contact

[Please continue to section 9.](#)

## 9 Client declaration

### Declaration

- I have read and understood the important points in section 2 of this form.
- I formally request a transfer value to be made from the above Curtis Banks plan(s) (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 plan to be sold at a specific time or for a specific value, I will notify Curtis Banks using this form and will contact my investment manager to arrange the disinvestment myself.
- 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 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 my Curtis Banks plan. These will be paid from my 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 plan 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.
- If my Curtis Banks plan is to be fully closed, I understand that if any further values are received by my SIPP after the transfer to my chosen receiving scheme has been made, these will be collected in a non-interest bearing account and transferred separately, six months after the initial transfer. I accept that, should such a payment be required, Curtis Banks will take a charge from the value to be transferred to the receiving scheme. This is detailed on our current schedule of fees which is available from our website: [www.curtisbanks.co.uk](http://www.curtisbanks.co.uk).
- I authorise Curtis Banks to request monies back from the receiving scheme, to cover any genuine costs that are incurred by my SIPP after my transfer out has been completed.
- Where applicable, I authorise Curtis Banks to provide the details in section 7 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), 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; and
    - >The transfer would be a recognised transfer for the purposes of the Finance Act 2004.

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 client

or person signing on behalf of a client who is under 18 and/or who is incapable by reason of mental disorder of managing and administering his/her affairs

Date

## 10 Receiving scheme information

### 10.1 Receiving scheme details

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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

Is the receiving scheme a Qualifying Recognised Overseas Pension Scheme (QROPS)?

**Yes.** Please contact us for a QROPS transfer form.

**No.** Please provide the HMRC scheme reference and documented evidence to support this:

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

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

**Yes**

**No**

Is the receiving scheme capable of receiving interim cash payments before the transfer is fully completed?

**Yes (all transfers)**

**Yes (uncrystallised transfers only)**

**No**

### 10.2 Pension scam protection

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In order to comply with The Pension Scheme Act Section 95 (6za), 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

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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 10.4 below.



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

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Name  
Firm register number  
Address

## 10.5 Details of trustees or administrator

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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 Receiving scheme contact details

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Contact name  
Address to which correspondence  
should be sent

Contact telephone number

## 10.7 Payment details for receiving scheme

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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 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; and
  - The transfer would be a recognised transfer for HMRC's purposes.
- I acknowledge that, by signing this form, the client has authorised Curtis Banks to request money back to cover any genuine costs that may be incurred by the SIPP after the transfer has completed.

Signature

Date

For, or on behalf of

Capacity in which signed

## Notes

Curtis Banks Group plc,  
3 Temple Quay,  
Bristol, BS1 6DZ

T 0117 910 7910  
F 0117 929 2514

[curtisbanks.co.uk](http://curtisbanks.co.uk)

**Call charges will vary. We may record and monitor calls.**

If you're contacting us by email, please remember not to send any personal, financial or banking information because email is not a secure method of communication.

Curtis Banks Group plc (registered number 07934492) and Curtis Banks Limited (registered number 06758825) are companies registered in England & Wales with their registered addresses at 3 Temple Quay, Bristol BS1 6DZ. Curtis Banks Limited is authorised and regulated by the Financial Conduct Authority (number 492502).

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