

SHARE DEALING

Additional Contribution Form

**Halifax Share Dealing
Self Invested Personal Pension**



a little extra help



Additional Contribution Form

This is an application form to pay an additional one-off contribution or establish a regular monthly contribution by Direct Debit. If you wish to vary your existing regular contribution Direct Debit arrangements, then please write to us with details of the changes and do not complete this form.

If you are a legal guardian applying on behalf of a member under the age of 18, please complete this form on behalf of the member and sign the declaration in Section 3.

We cannot process your contribution until we receive this form completed and signed.

Please use **BLOCK CAPITALS** only and blue or black ink, ticking circles where appropriate.

If you would like a copy of this or any other item of our literature in large print, Braille or in audio format, please contact us on 08457 22 55 25 or by e-mail at hdsipp@sippdeal.co.uk.

Checklist

Please ensure the following documents accompany this form when returning it to A J Bell Management Limited:

	Yes	N/A		Yes	N/A
Contribution cheque (member)	<input type="checkbox"/>	<input type="checkbox"/>	Direct Debit (member)	<input type="checkbox"/>	<input type="checkbox"/>
Contribution cheque (employer)	<input type="checkbox"/>	<input type="checkbox"/>	Direct Debit (employer) - see important note 3	<input type="checkbox"/>	<input type="checkbox"/>

Important Notes

1. All cheques must be made payable to 'Sippdeal Trustees Limited re (Your name)'.
2. Unless member contributions are made by cheque drawn on a UK bank or building society account, further checks may be required.
3. Where an employer intends to pay regular contributions by direct debit, payments **MUST** be made from a UK bank or building society account in the employer's name. Single contributions paid by an employer must also be paid by cheque drawn on a UK bank or building society account in the employer's name.

1. Personal Details

1.1 Member's Personal Details

Title	Mr / Mrs / Miss / Ms / Dr / Professor / Other	Surname	
Forenames			
Nat. Ins. No.			
Permanent Residential Address			
Town		County	
Post Code		Country	
Home Tel No.		Preferred Tel No.	
Email Address			
Home Fax No.		Preferred Fax No.	
Marital Status	Single / Married / Common Law / Divorced / Separated / Widowed / Civil Partner		
Approximate Annual Earnings	£		p.a
Your SIPP Reference (if known)			

1.2 Legal Guardian's Details

Only complete this section if the member is under the age of 18.

Title	Mr / Mrs / Miss / Ms / Dr / Professor / Other	Surname	
Forenames			
Permanent Residential Address			
Town		County	
Post Code		Country	
Home Tel No.		Preferred Tel No.	
Email Address			
Home Fax No.		Preferred Fax No.	
Marital Status	Single / Married / Common Law / Divorced / Separated / Widowed / Civil Partner		

2. Contributions

Please indicate the amount of contributions to be paid to your SIPP:-

Single Contribution

Member (net) £	Employer (gross) £
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Is the member's contribution to be paid in the form of a direct transfer of shares from a Sharesave maturity?

Yes No

If Yes, the amount of the net contribution shown above should be the estimated market value of the shares to be transferred. If the actual market value of the shares at the date of the transfer is different to the amount shown your net contribution will be amended to the actual market value.

Regular Contribution

Member (net) £	per month	Employer (gross) £	per month
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Member Contribution

Please tick one or more of the following boxes to indicate from which source member contributions are to be funded:

- | | | | |
|---------------------------|--------------------------|---------------------------|--------------------------|
| i) Income from employment | <input type="checkbox"/> | v) Divorce settlement | <input type="checkbox"/> |
| ii) Investment/Savings | <input type="checkbox"/> | vi) Other | <input type="checkbox"/> |
| iii) Inheritance | <input type="checkbox"/> | If Other (please specify) | <input type="text"/> |
| iv) Property sale | <input type="checkbox"/> | | |

Member contributions are contributions paid by the member personally, or by someone else on the member's behalf, e.g. a parent, grandparent or spouse. They do not include employer contributions.

All member contributions are payable net of basic rate tax (20% for the 2012/13 tax year). We will reclaim basic rate tax from HM Revenue & Customs (HMRC) and credit it to your SIPP. If the member is a higher rate tax payer, the difference between higher rate and basic rate tax relief can be reclaimed via self assessment. Please note that if you are paying contributions on behalf of the member you will not be entitled to reclaim the difference between higher rate and basic rate tax relief.

All employer contributions are payable gross. Where an employer intends to pay regular contributions by Direct Debit, the first payment MUST be made by cheque drawn on a UK bank or building society account in the employer's name. Single contributions must also be paid by cheque drawn on a UK bank or building society account in the employer's name.

If your employer is to pay contributions on your behalf, please advise your employer's name, registered office address and post code:-

Employer's Name

Address

Town County

Post Code Country

Is the employer listed on a recognised stock exchange? Yes No

3. Declarations

I declare that, to the best of my knowledge and belief the details provided in this form are correct, complete and not misleading and that the information provided in the application for my SIPP is still valid, except for any changes specifically advised to the Halifax Share Dealing SIPP Administration Team.

I further declare that:-

- a) I (or the member if this declaration is being made by a parent or legal guardian) am under age 75 and am a relevant UK individual (see Note 1);
- b) the total of the member contributions paid to this scheme and to other registered pension schemes, on which I (or the member, if this declaration is being made by a parent or legal guardian) am entitled to tax relief, under section 188 of Finance Act 2004, will not exceed, in any tax year, the higher of:
 - i) the basic amount (£3,600 gross for the 2012/13 tax year); or
 - ii) 100% of my (or the member's, if this declaration is being made by a parent or legal guardian) relevant UK earnings (see Note 2) in that tax year;
- c) the declaration in b) is correct, to the best of my knowledge and belief;
- d) I will give notice to the Scheme Administrator if an event occurs, as a result of which I (or the member, if this declaration is being made by a parent or legal guardian) will no longer be entitled to relief on member contributions, under section 188 of Finance Act 2004. I will give this notice by the later of:
 - i) 5th April in the year of assessment in which the event occurs; and
 - ii) the date which is 30 days after the occurrence of that event.

Note 1: An individual is a **relevant UK individual** for a tax year if they:

- a) have relevant UK earnings (see Note 2) chargeable to income tax for that tax year; or
- b) are resident in the UK at some time during that tax year; or
- c) were resident in the UK at some time during the five tax years immediately before the tax year in question and they were also resident in the UK when they joined the pension scheme; or
- d) have 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) are the spouse 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 individuals within b) to e) above, who do not have relevant UK earnings, the maximum member contribution is the basic amount (£3,600 gross for the 2012/13 tax year).

Note 2: 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); or
- b) income 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; or
- c) income arising from patent rights and treated as earned income under section 833 (5B) Income and Corporation Taxes Act 1988 (ICTA); or
- d) general earnings from an overseas Crown employment which are subject to tax in accordance with section 28 of ITEPA).

Where relevant UK earnings are not taxable in the United Kingdom due to a double taxation agreement (section 788 of ICTA 1988), those earnings are not regarded as chargeable to income tax and so will not count towards the annual limit for relief.

Please sign and date the application (if the member is under 18 the parent or legal guardian must sign) and return it to:-

**The Halifax Share Dealing SIPP Administration Team
A J Bell Management Limited
Trafford House
Chester Road
Manchester
M32 0RS**

Tel: 08457 22 55 25

Fax: 0845 54 32 601

I understand it is a serious offence to make false statements; the penalties are severe and could lead to prosecution.

Name	<input type="text"/>
Signature	<input type="text"/>
Date	<input type="text"/>

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