



# Halifax Share Dealing SIPP

Application Pack



# Halifax Share Dealing Self Invested Personal Pension Application Pack

For convenience, we've included everything you need to open a Halifax Share Dealing Self Invested Personal Pension (SIPP) in one pack. The pack contains a:

- Halifax Share Dealing SIPP Application Form
- Transfer Form
- Direct Debit Instruction

## How to fill in these forms

1. Please ensure you sign all relevant completed forms within this Application Pack.
2. Please use **BLOCK CAPITALS** only and blue or black ink, ticking boxes where appropriate.
3. Initially you will need to fill in an Application Form and also a Direct Debit Instruction if you want to set up regular payments into your SIPP.
4. For those who already have a Halifax Share Dealing Account with us you will still need to fill in an Application Form for your SIPP, but will be able to use your existing login details to access your account.

### keyfacts

® The Financial Conduct Authority is the independent financial services regulator. It requires us, AJ Bell Management Limited, to give you this important information to help you to decide whether the Halifax Sharedealing SIPP is right for you. You should read this document carefully so that you understand what you are buying, and then keep it safe for future reference.



# Halifax Share Dealing SIPP

Application Form



This is an application form to establish a Halifax Share Dealing SIPP administered by AJ Bell Management Limited. If you wish to transfer in pension benefits from other registered pension schemes please also complete a Transfer Form in respect of each transfer. If Benefits are to commence immediately please contact us to discuss your Benefit options.

We strongly recommend that you read the following documents before completing this application. These documents can be found on our website: [www.halifax.co.uk/sharedealing/our-accounts/sipp](http://www.halifax.co.uk/sharedealing/our-accounts/sipp)

- Halifax SIPP Key Features
- Scheme Terms & Conditions
- Service Terms & Conditions
- Order Execution Policy
- Conflicts of Interest Policy

You should also ensure you understand the charges and risks associated with SIPP products, the different types of investments available and also how we protect your money.

**We do not offer any advice** - so you are responsible for the investment decisions you make. If you want the protection of knowing your investment is appropriate or suitable you should speak to a financial adviser. You can find details of Independent Financial Advisers near you at: [www.moneyadvice.service.org.uk](http://www.moneyadvice.service.org.uk)

Under the terms of an agreement between AJ Bell Management Limited and Halifax Share Dealing Limited, AJ Bell Management Limited provides the pension administration services for your SIPP and Halifax Share Dealing Limited provides the investment services for your SIPP. Sippdeal Trustees Limited, a wholly owned subsidiary of AJ Bell Management Limited, is the trustee of the Scheme and is the legal owner of assets within the Scheme. If your application is accepted by AJ Bell Management Limited, Sippdeal Trustees Limited will authorise you to give investment instructions in relation to your SIPP directly to Halifax Share Dealing Limited. We refer to this as you acting as an agent of Sippdeal Trustees Limited.

As part of this application, you will be signing up as agent of Sippdeal Trustees Limited to the Halifax Share Dealing Service Terms & Conditions which govern the provision of the investment services for your SIPP by Halifax Share Dealing Limited. This will only take effect when you have been notified that your SIPP application has been accepted by AJ Bell Management Limited.

If you are a responsible person applying on behalf of an applicant under the age of 18, please complete this form on behalf of the applicant and sign the declaration in Section 8. We cannot proceed with your application until we receive this form completed and signed.

Please use **BLOCK CAPITALS** only and blue or black ink, ticking boxes 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 Halifax Share Dealing on 03457 22 55 25 or by e-mail at [hsdlsipp@sippdeal.co.uk](mailto:hsdlsipp@sippdeal.co.uk)

**In this Application form, please note that when we refer to “We” or “Us” we are referring to Halifax Share Dealing Limited, AJ Bell and Sippdeal Trustees unless otherwise indicated.**

## Checklist

Please ensure the following documents accompany this form when returning it to the address at the end of the declaration in Section 8.

	Yes	N/A		Yes	N/A
Contribution cheque (member)	<input type="checkbox"/>	<input type="checkbox"/>	Contribution cheque (employer)	<input type="checkbox"/>	<input type="checkbox"/>
Birth certificate (minors only)	<input type="checkbox"/>	<input type="checkbox"/>	Direct Debit (member)	<input type="checkbox"/>	<input type="checkbox"/>
Transfer Form - see important note 4	<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.
4. For all transfers, please complete the Transfer Form(s) and then send the form to the address at the end of the declaration in Section 8. AJ Bell will then contact the transferring pension provider.

## 1. Personal details

### 1.1 Personal information

Title <b>Dr/Mr/Mrs/Miss/Ms/Other</b>	<input type="text"/>				
Surname	<input type="text"/>				
Forename(s)	<input type="text"/>	Date of Birth	<input type="text"/>		
Permanent residential address	<input type="text"/>				
<input type="text"/>					
Town	<input type="text"/>	County	<input type="text"/>		
Post code	<input type="text"/>	Country	<input type="text"/>		
Previous permanent residential address (if applicable)	<input type="text"/>				
<input type="text"/>					
Town	<input type="text"/>	County	<input type="text"/>		
Post code	<input type="text"/>	Country	<input type="text"/>		
Home number	<input type="text"/>	Work number	<input type="text"/>	Mobile number	<input type="text"/>
Email address	<input type="text"/>				
National Insurance number (not required if the applicant is under age 16)	<input type="text"/>				
Marital status (Single/married/civil partner/ divorced/widowed/other)	<input type="text"/>				

Gender  
(male/female/unspecified)

Occupation

Approximate annual earnings  
(if applicable)

Nationality

(depending on your Nationality(ies), we may need more details from you before you start trading)

Spouse's/partner's name

Spouse's/partner's date of birth

If benefits are to commence immediately please tick here and contact us to discuss your Benefit options.

## 1.2 Responsible person's details - only complete this section if the member is under the age of 18.

Title **Dr/Mr/Mrs/Miss/Ms/Other**

Surname

Forename(s)

Date of Birth

Nationality

(depending on your Nationality(ies), we may need more details from you before you start trading)

Permanent residential address

Town

County

Post code

Country

Previous permanent residential  
address (if applicable)

Town

County

Post code

Country

Home number  Work number  Mobile number

Email address

Gender (male/female/unspecified)

Note: If you are applying as a responsible person on behalf of an applicant who is under age 18, AJ Bell will send all correspondence to you and not the applicant.

If you are over 18 and would like to be registered for the online share dealing service please provide your email address.

## 2. Security questions

Please supply the following security information that may be requested when you call us.

**Note:** If you are applying as a responsible person, please provide the information for yourself, not the applicant.

Mother's maiden name  First Job /employment

## 3. Applicant's status

Please advise which category of status is applicable to the applicant (if more than one, indicate the category that is most applicable).

**Employed**

Chargeable to tax under Chapter 2 of Part 2 of the Income Tax (Earnings and Pensions) Act 2003 (ITEPA) for the income tax year of assessment concerned in respect of employment income as defined in the Act.

**Pensioner**

Chargeable to tax under Part 9 of ITEPA for the income tax year of assessment concerned in respect of a pension.

**Self Employed**

Chargeable to tax under Chapter 2 of Part 2 of the Income Tax (Trading and Other Income) Act 2005 for the income tax year of assessment concerned in respect of annual profits or gains arising or accruing from any trade, profession or vocation carried on by the individual.

**Child**

The applicant is under the age of 16.

**Other**

Please indicate which of the following categories of status is applicable (if more than one, the most applicable):-

i. Caring for one or more children under the age of 16	<input type="checkbox"/>	ii. Caring for a person aged 16 or over	<input type="checkbox"/>
iii. In full-time education	<input type="checkbox"/>	iv. Unemployed	<input type="checkbox"/>
v. Other	<input type="checkbox"/>		

If other please specify

## 4. Contributions

Please indicate the amount of contributions to be paid to your SIPP (if any)

### Single Contribution

Member (net)	<input type="text"/>	Employer (gross)	<input type="text"/>
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### Regular Contribution

Member (net)	<input type="text"/>	Employer (gross)	<input type="text"/>
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### Member Contributions

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

Income from employment	<input type="checkbox"/>	Property sale	<input type="checkbox"/>
Investment/Savings	<input type="checkbox"/>	Divorce settlement	<input type="checkbox"/>
Inheritance	<input type="checkbox"/>		

Other (please specify)

Member contributions are contributions paid by the applicant personally, or by someone else on the applicant'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 2021/22 tax year). We will reclaim basic rate tax from HM Revenue & Customs (HMRC) and credit it to your SIPP. If you pay tax at a higher rate than basic rate you can claim any further tax relief to which you are entitled via self-assessment. If you are a Scottish or Welsh taxpayer and you pay tax at a rate higher than basic rate, you will be entitled to claim further tax relief at that higher rate. If you pay tax at lower than the basic rate of tax you will still be entitled to receive tax relief at the basic rate. Please note that if you are not the member named on the form but are paying a contribution on their behalf you will not be entitled to claim any further tax relief.

All employer contributions are payable gross. 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 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	<input type="text"/>	Company number	<input type="text"/>
Registered office address	<input type="text"/>		
<input type="text"/>			
Town	<input type="text"/>	County	<input type="text"/>
Post code	<input type="text"/>	Country	<input type="text"/>

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

## 5. Transfers

Are you going to transfer your benefits under one, or more, registered pension scheme(s) into your SIPP? Yes  No

If Yes, please provide the following information. You must also complete a separate Transfer Form for each transfer. Forms are available on the Halifax Share Dealing website, [www.halifax.co.uk/sharedealing](http://www.halifax.co.uk/sharedealing) or by calling **03457 22 55 25**.

Name of transferring scheme/provider	Cash or in specie*	Approximate transfer value	Final Salary Transfer	
			Yes	No
<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>

\*An in-specie transfer is a transfer of existing assets held under the transferring scheme, rather than cash.

**Note:** Transfers from other UK registered pension schemes can be paid into your SIPP. We will only accept a transfer of assets (in-specie) which are permitted investments under your SIPP. Please see the Halifax Share Dealing website, [www.halifax.co.uk/sharedealing](http://www.halifax.co.uk/sharedealing) or call on **03457 22 55 25** for more information. Please send us details of the assets you wish to transfer.

**By transferring from a final salary pension you will be giving up guarantees over the kind of benefits, the amount you will receive and the level of any increases that will be applied to your pension in the future. You must take regulated financial advice before transferring from most final salary pensions.**

## 6. Death benefit expression of wishes

You should complete this form to tell AJ Bell who you wish to receive death benefits from your SIPP in the event of your death.

The nomination below ensures that as wide a range of people as possible are eligible to receive death benefits. [Please read our death benefit expression of wishes guide for help with completing this form].

Please note that if you are unsure about the implications of making the nomination and related expression of wishes or would like any advice about the effect of doing so, you should consult a financial adviser or other appropriately qualified professional.

### Nomination

In the event of my death, I nominate all individuals who are Eligible Benefits Recipients (as defined in the scheme trust deed and rules) as the persons to whom you should consider allocating any death benefits from my SIPP.

### Expression of wishes

In the event of my death, my wishes are that AJ Bell considers allocating any death benefits from my SIPP between my 'Eligible Benefits Recipients' as follows:

Full name							
<input type="checkbox"/>	Individual or	<input type="checkbox"/>	Trust	Relationship	<input type="text"/>	<input type="text"/>	%
Full name							
<input type="checkbox"/>	Individual or	<input type="checkbox"/>	Trust	Relationship	<input type="text"/>	<input type="text"/>	%
Full name							
<input type="checkbox"/>	Individual or	<input type="checkbox"/>	Trust	Relationship	<input type="text"/>	<input type="text"/>	%
Full name							
<input type="checkbox"/>	Individual or	<input type="checkbox"/>	Trust	Relationship	<input type="text"/>	<input type="text"/>	%
							100%

Note: If you wish to nominate a trust to receive the death benefits payable from your SIPP, please ensure you provide full details of the trust in the 'Full name' section, i.e. The Trustees of the <Name of Trust> established on <date>.

## 7. Who looks after your personal information

Your personal information will be held by AJ Bell Management Limited and Halifax Share Dealing Limited, part of the Lloyds Banking Group. More information on Lloyds Banking Group can be found at [www.lloydsbankinggroup.com](http://www.lloydsbankinggroup.com)

### How we use your personal information

Your personal information will be used by AJ Bell Management Limited and Halifax Share Dealing Limited:

- to provide products and services, manage your relationship with us and to comply with any laws or regulations we are subject to (for example the laws that prevent financial crime or the regulatory requirements governing the products we offer).
- for other purposes including improving our services, exercising our rights in relation to agreements and contracts and identifying products and services that may be of interest.

To support us with the above we analyse information we know about you and how you use our products and services, including some automated decision making. You can find out more about this and in what circumstances you can ask us to stop processing your data, in our full privacy notices.

### Who we share your personal information with

Your personal information will be shared within AJ Bell Management Limited and Lloyds Banking Group and other companies that provide services to you or us, so that we and any other companies in our Groups can look after your relationship with us. By sharing this information it enables us to better understand our customers' needs, run accounts and policies, and provide products and services efficiently. This processing may include activities which take place outside of the European Economic Area. If this is the case we will ensure appropriate safeguards are in place to protect your personal information. You can find out more about how we share your personal information in our full privacy notices.

### Where we collect your personal information from

AJ Bell Management Limited and Lloyds Banking Group will collect personal information about you from a number of sources including:

- Information given to us on application forms, over the phone or through the device you use and when new services are requested.
- from analysis of how you operate our products and services, including the frequency, nature, location, origin and recipients of any payments.
- from or through other organisations (for example fraud prevention agencies).
- in certain circumstances we may also use information about health or criminal convictions but we will only do this where allowed by law or if you give us your consent.

You can find out more about where we collect personal information about you from in our full privacy notices.

### Do you have to give us your personal information

We may be required by law, or as a consequence of any contractual relationship we have, to collect certain personal information. Failure to provide this information may prevent or delay us fulfilling these obligations or performing services.

### What rights you have over your personal information

The law gives you a number of rights in relation to your personal information including:

- the right to access the personal information we have about you. This includes information from application forms, statements, correspondence and call recordings.
- the right to get us to correct personal information that is wrong or incomplete.
- in certain circumstances, the right to ask us to stop using or delete your personal information, or restrict the processing of your personal data.
- the right to receive any personal information we have collected from you in an easily re-usable format when it's processed on certain grounds, such as consent or for contractual reasons. You can also ask us to pass this information on to another organisation.

You can find out more about these rights and how you can exercise them in our full privacy notices.

### Other Individuals you have financial links with

AJ Bell Management Limited may also collect personal information about other individuals who you have a financial link with. This may include people who you have joint accounts or policies with such as your partner/spouse, dependents, beneficiaries or people you have commercial links to, for example other directors or officers of your company.

We will collect this information to assess any applications, provide the services requested and to carry out credit reference and fraud prevention checks. You can find out more about how we process personal information about individuals with whom you have a financial link in our full privacy notice.

## How we use Credit Reference Agencies (CRAs)

In order to process your application AJ Bell Management Limited may supply your personal information to Credit Reference Agencies (CRAs) including how you use our products and services and they will give us information about you, such as about your financial history. We do this to assess product suitability, check your identity, manage your account and prevent criminal activity.

Halifax Share Dealing Limited may also exchange information about you with CRAs, including about any fees not paid on time.

CRAs will share your information with other organisations, for example other organisations you ask to provide you with products and services. Your data will also be linked to the data of other financial associates as explained above.

You can find out more about the identities of the CRAs, and the ways in which they use and share personal information, in our full privacy notice.

## How we use fraud prevention agencies

The personal information AJ Bell Management Limited has collected from you and anyone you have a financial link with may be shared with fraud prevention agencies who will use it to prevent fraud and money laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment. Further details of how your information will be used by us and these fraud prevention agencies, and your data protection rights, can be found in our full privacy notice.

## Our full privacy notices

It is important that you understand how the personal information you give us will be used. Therefore, we strongly advise that you read our full privacy notices, which you can find at <https://www.halifax.co.uk/sharedealing/important-information/personal-information> and [https://www.ajbell.co.uk/sites/ajbell.co.uk/files/AJ\\_Bell\\_Data\\_Privacy\\_Notice\\_HSDL.pdf](https://www.ajbell.co.uk/sites/ajbell.co.uk/files/AJ_Bell_Data_Privacy_Notice_HSDL.pdf).

## How you can contact us

If you have any questions or require more information about how Halifax uses your personal information please contact us using <https://www.halifax.co.uk/sharedealing/contact-us-form>. You can also call Halifax on 0345 722 5525.

If you feel we have not answered your question Lloyds Banking Group has a Group Data Privacy Officer, who you can contact on 0345 602 1997 and tell us you want to speak to our Data Privacy Officer.

You can find out more about how AJ Bell uses your personal information by contacting us at [hsdlsipp@sippdeal.co.uk](mailto:hsdlsipp@sippdeal.co.uk).

**This notice was last updated in February 2018.**

# 8. Declaration

## 8.1 General declaration

Please read the following carefully **before** you sign.

I hereby apply for a Halifax Share Dealing SIPP and to become a member of the Sippdeal e-sipp ("the Scheme").

## SIPP Scheme arrangements with AJ Bell Management Limited

The Halifax Share Dealing SIPP Scheme Terms & Conditions, SIPP Key Features, and the trust deed and rules of the Scheme shall govern my arrangements with AJ Bell Management Limited and the basis on which my SIPP will be administered. I confirm that I have been informed that I should read and save a copy of the Halifax Share Dealing SIPP Key Features and SIPP Scheme Terms & Conditions and that a copy of the trust deed and rules of the Scheme is available on the Halifax Share Dealing website. I agree to be bound by the Halifax Share Dealing SIPP Scheme Terms and Conditions and the trust deed and rules of the Scheme, as amended from time to time.

In return for the services provided by AJ Bell Management Limited, the Scheme administrator, I agree to pay the charges set out on the Halifax Share Dealing website (as amended from time to time) from my SIPP.

## Halifax Share Dealing Service Arrangements

The Halifax Share Dealing Service Terms & Conditions shall govern the provision of investment services for my SIPP by Halifax Share Dealing Limited.

I confirm that I understand I will not receive advice as part of this application and that any investment decisions are my own.

I acknowledge that, if my application is accepted, Sippdeal Trustees Limited will open an appropriate share dealing account for my SIPP with Halifax Share Dealing Limited. I confirm that I have been informed that I should read and save a copy of the Halifax Share Dealing Service Terms & Conditions which apply to the operation of that account.

I agree (acting as the agent of Sippdeal Trustees Limited) to the Halifax Share Dealing Service Terms & Conditions, as amended from time to time, in relation to the operation of that account. I acknowledge that this will only be effective once AJ Bell Management Limited has accepted my application and confirmed that I am able to act as agent in this way and that this application is effective to bind Sippdeal Trustees Limited to the Halifax Share Dealing Service Terms & Conditions. I acknowledge that the charges for the sharedealing services and account shall be payable from my SIPP.

There are several obligations in the Halifax Share Dealing Service Terms & Conditions which are stated to apply to me personally, and not as agent of Sippdeal Trustees Limited. I agree to be bound by the Halifax Share Dealing Service Terms, in my personal capacity, in relation to these obligations.

## General

I confirm that the information provided in this Application Form, and any other documents completed in connection with this application, is to the best of my knowledge and belief, correct, complete and not misleading. I also acknowledge that this application will only be effective once I have been notified that it has been accepted by AJ Bell Management Limited.

I will not require, nor attempt to require, the withdrawal of funds held to provide benefits for me under the Scheme, or the income on those funds, other than in accordance with the rules of the Scheme. In the event that an unauthorised payment is made, I agree to AJ Bell Management Limited deducting the amount of any scheme sanction charge, or other charge, levied by HMRC on the Scheme Administrator from the funds held for me under the Scheme in order to pay that charge to HMRC. If there are insufficient funds held for me under the Scheme, I agree to pay AJ Bell Management Limited the amount by which the charge exceeds the amount of available cash held in my account under the Scheme.

### 8.2 Declarations where contributions are to be paid

If contributions are to be paid, I declare that

- a. I am under age 75 and am a relevant UK individual under Section 189 of Finance Act 2004;
- b. the total of the member contributions paid to this Scheme and to other registered pension schemes, on which I 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 2021/22 tax year); or
  - ii. 100% of my relevant UK earnings as defined in Section 189 of Finance Act 2004 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 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.

### 8.3 Parent or responsible person declaration

If this application is being made on behalf of an applicant who is under the age of 18, I declare that:-

- I am making this application on behalf of the applicant named in Section 1 of this application form;
- I will be responsible for the applicant's pension arrangements under the Scheme until the applicant reaches age 18; and
- I have made the declarations in 8.2 based on the applicant's tax status and earnings and I confirm that I will give notice to the Scheme Administrator if the applicant is no longer entitled to tax relief on member contributions.

I understand that contributions paid into the Scheme may only be returned to the applicant in the form of benefits payable under the rules of the Scheme (after age 55, except in the case of earlier serious ill health).

I agree to advise the Halifax Share Dealing SIPP Administration Team of the applicant's National Insurance number when they reach age 16.

Please sign and date the application (if the applicant is under age 18 the parent or responsible person must sign) and return it to:-

The Halifax Share Dealing SIPP Administration Team  
AJ Bell Management Limited  
4 Exchange Quay  
Salford Quays  
Manchester  
M5 3EE

Tel: 03457 22 55 25

Email: [hsdlsipp@sippdeal.co.uk](mailto:hsdlsipp@sippdeal.co.uk)

Name

Date

Signature

AJ Bell Management Limited is the Scheme Administrator of the Halifax Share Dealing SIPP. AJ Bell Management Limited is registered in England No. 3948391. Registered Office: 4 Exchange Quay, Salford Quays, Manchester, M5 3EE. Authorised and regulated by the Financial Conduct Authority and on the FCA register under FCA register number 211468. Sippdeal Trustees Limited is a wholly owned subsidiary of AJ Bell Management Limited, registered in England No. 4050222. Registered Office: 4 Exchange Quay, Salford Quays, Manchester M5 3EE. Sippdeal Trustees Limited does not conduct any regulated activities, and is, therefore, not regulated.

Dealing and stock broking administration services are provided by Halifax Share Dealing Limited. Registered in England and Wales No. 3195646. Registered Office: Trinity Road, Halifax, West Yorkshire, HX1 2RG. Authorised and regulated by the Financial Conduct Authority under registration number 183332. A member of the London Stock Exchange and an HM Revenue & Customs Approved ISA Manager.



# Halifax Share Dealing SIPP

Transfer Form



## Transferring member instructions

This form is an application to transfer benefits from another registered pension scheme into a Halifax Share Dealing SIPP administered by AJ Bell Management Limited (the "receiving scheme"). This form is supplementary to the Application Form completed by the transferring member.

If you would like a copy of this or any other item of our other literature in large print, Braille or in audio format, please contact us on 03457 22 55 25 or by e-mail: [hsdlsipp@sippdeal.co.uk](mailto:hsdlsipp@sippdeal.co.uk).

You must complete all of the details requested on the following page, sign the declaration and return the form to us at the address below.

The Halifax Share Dealing SIPP Administration Team  
AJ Bell Management Limited  
4 Exchange Quay  
Salford Quays  
Manchester  
M5 3EE

Tel: 03457 22 55 25  
Fax: 0345 54 32 601

### To be completed by the transferring member

Full name of member	<input type="text"/>		
Date of Birth	<input type="text"/>	Phone number	<input type="text"/>
Email address	<input type="text"/>		
Your SIPP reference (if known)	<input type="text"/>		
Full name of transferring pension scheme (if known)	<input type="text"/>		
Full name of administrator of transferring scheme	<input type="text"/>		
Address of administrator of transferring scheme	<input type="text"/>		
<input type="text"/>			
Town	<input type="text"/>	County	<input type="text"/>
Post code	<input type="text"/>	Country	<input type="text"/>
Existing plan or policy number under transferring scheme	<input type="text"/>		
Is the transferring scheme a final salary pension scheme?	Yes	<input type="checkbox"/>	No <input type="checkbox"/>
By transferring from a final salary pension you will be giving up guarantees over the kind of benefits, the amount you will receive and the level of any increases that will be applied to your pension in the future. You must take regulated financial advice before transferring from most final salary pensions.			
Is the transfer cash only?	Yes	<input type="checkbox"/>	No <input type="checkbox"/>

Approximate fund value to be paid to the receiving scheme

Does this represent the full value of the plan?

Yes

No

**Are the funds being transferred:**

a. Already entirely in drawdown

b. Already partially in drawdown

c. Not in drawdown

**If the transfer is in full or partial drawdown you must also complete our SIPP Transfer In Drawdown Benefit Form.**

For an in-specie transfer, please provide the name and address of the existing investment manager/stockbroker below (if applicable). Please also complete the list of the assets to be transferred and their values in the assets to be re-registered section below. If this section is not completed this may lead to delays in processing the transfer.

Name of investment manager/stockbroker

Address of investment manager/stockbroker

Town

County

Post code

Country





I authorise you to release all necessary information to Halifax Share Dealing SIPP or AJ Bell Management Limited or Sippdeal Trustees Limited to enable the transfer of funds to the receiving scheme. I agree that a copy of this authority should have the validity of the original.

I authorise the receiving scheme administrator, the current provider(s) and any contributing employer named in this application to obtain from each other, and release to each other, any information that may be required to enable to transfer of sums and assets to the receiving scheme administrator.

If an employer is paying contributions to any of the plans as listed in this form, I authorise you release to that employer any relevant information in connection with the transfer of funds from the relevant plan.

Until this application is accepted and complete, the receiving scheme administrator's responsibility is limited to the return of the total payment to the current provider.

When payment is made to the receiving scheme administrator as instructed, this means that I shall no longer be entitled to receive pension benefits from the whole of the plan(s) listed in this form where the whole of the plan(s) is transferring, or that part of the plan(s) represented by the payment(s) if only part of the plan(s) is transferring.

I have read any information provided or made available to me by the current provider(s) in connection with the transfer.

I accept responsibility in respect of any claims, losses, expenses, additional tax charges or any penalties that Halifax Share Dealing SIPP or AJ Bell Management Limited or Sippdeal Trustees Limited and the current provider may incur as a result of any incorrect, untrue or misleading information in this application given by me, or on my behalf, or of any failure on my part to comply with any aspect of this application.

I apply to the scheme administrator of the receiving scheme to accept the transfer from the transferring scheme and to pay it into my SIPP. I confirm that the information provided relevant to my application to transfer benefits into my SIPP is correct and complete, to the best of my knowledge and belief.

I confirm that I have not received any advice or recommendation in relation to the transfer from, a representative of Halifax Share Dealing SIPP or AJ Bell Management Limited or Sippdeal Trustees Limited.

### **Additional declaration for transfers of income drawdown benefits (if applicable)**

I declare that all, or a part, of the transfer payment has been designated to provide income drawdown pension benefits for me under the transferring scheme. I understand that the transferring scheme is responsible for confirming the amount (if any) designated to provide these benefits.

I further understand that the amount of the transfer payment representing these benefits will be applied to provide me with income drawdown benefits under the receiving scheme and will be subject to the same maximum income limit (if any) as under the transferring scheme, until such time as a further review of this limit is triggered.

Customer's name	<input type="text"/>	Date	<input type="text"/>
Customer's signature	<input type="text"/>		

## Transferring scheme instructions

If you require any further forms to be completed by the transferring member please contact the member directly.

For a cash transfer, your cheque must be made payable to 'Sippdeal Trustees Limited re [insert name of transferring member]' and sent to the address shown above.

For all transfers you must provide us with full details of the benefits being transferred. The information that you provide must confirm:

- That the transferring scheme is a registered pension scheme under Finance Act 2004.
- The transferring scheme's HMRC Pension Scheme Tax Reference.
- The Total Transfer Value.
- Whether the transfer contains any crystallised benefits and, if so, full details of them.
- Whether you have reason to believe the transferring member has flexibly accessed their pension rights (whether in the transferring scheme or otherwise) and, if so, specify the date you believe the rights were first accessed.
- Whether any of the transfer value derives from a beneficiary's drawdown fund and, if so, whether it is a dependant's, nominee's or successor's drawdown fund, and if it is a dependant's drawdown whether the funds are in capped drawdown (and full details) or flexi-access drawdown.
- Details of any transitional protection relating to the benefits or the transferring member and, if relevant, whether the transfer is part of a block transfer.
- Whether the transfer value derives from a Pension Sharing Order or Provision, or whether an Earmarking Order is in force in relation to the transferring benefits.

For all transfers you must also return this Transfer Authority Form, or a copy of it, to us at the address shown above.

AJ Bell Management Limited is the Scheme Administrator of the Halifax Share Dealing SIPP. AJ Bell Management Limited is registered in England No. 3948391. Registered Office: 4 Exchange Quay, Salford Quays, Manchester, M5 3EE. Authorised and regulated by the Financial Conduct Authority and on the FCA register under FCA register number 211468. Sippdeal Trustees Limited is a wholly owned subsidiary of AJ Bell Management Limited, registered in England No. 4050222. Registered Office: 4 Exchange Quay, Salford Quays, Manchester M5 3EE. Sippdeal Trustees Limited does not conduct any regulated activities, and is, therefore, not regulated.

Dealing and stock broking administration services are provided by Halifax Share Dealing Limited. Registered in England and Wales No. 3195646. Registered Office: Trinity Road, Halifax, West Yorkshire, HX1 2RG. Authorised and regulated by the Financial Conduct Authority under registration number 183332. A member of the London Stock Exchange and an HM Revenue & Customs Approved ISA Manager.

# Halifax Share Dealing SIPP

## Direct Debit form



Please complete the whole form and send it to:  
Sippdeal Trustees Ltd, 4 Exchange Quay, Salford Quays. Manchester, M5 3EE

Originator's Identification

6	0	0	2	5	0
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Name(s) of account holders

Name and address of your  
Bank or Building Society

Postcode

Bank/Building Society  
Account Number

--	--	--	--	--	--	--	--

Bank/Building Society  
Sort Code

--	--	--	--	--	--	--	--

SIPP reference number

For Sippdeal Trustees Ltd

**OFFICIAL USE ONLY.** This is not part of the instruction  
to your Bank or Building Society

## Instruction to your Bank or Building Society to pay by Direct Debit

Please pay Sippdeal Trustees Ltd

Direct Debits from the account detailed on this Instruction subject to the safeguards assured by The Direct Debit Guarantee. I understand that this instruction may remain with Sippdeal Trustees Ltd and if so, details will be passed electronically to my Bank/Building Society.

Name

Date

Signature

Bank and Building Societies may not accept Direct Debit Instructions for some types of accounts

Please retain this section for your information.

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 Sippdeal Trustees Ltd will notify you 5 working days in advance of your account being debited or as otherwise agreed. If you request Sippdeal Trustees Ltd 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 Sippdeal Trustees Ltd 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 Sippdeal Trustees Ltd 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.

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