

The Fidelity SIPP

Application form for single/regular contributions and transfers.
You can also apply online at **fidelity.co.uk**

Use this form to:

- apply for the Fidelity SIPP
- make single or regular payments
- transfer other pension policies to the Fidelity SIPP
- tell us which funds you want to invest in and how much you want to invest.

Don't use this form if:

- you want to increase your payments to an existing plan
- you are not resident in the UK for tax purposes
- you are setting up a SIPP for another person – please use the third party application form or Junior SIPP form which can be found in the forms section of our website.

Before you fill in this form:

- make sure you read the important documents shown in the box to the right.

How to fill in this form

- please use black ink and write clearly inside the boxes provided using capital letters
- mark your answers with a cross in the appropriate box like this:
- if you make a mistake, please correct it but don't use correction fluid
- if your employer wants to make a single contribution, or regular contributions, they should complete section 7.

Checklist

- Check that you have answered all the relevant questions
- If you are making a transfer, please read our Transfer fact sheet
- If you are making a single contribution by cheque, remember to attach the cheque(s) as per section 3. Please ensure that your payment is made separate to any other investment product you are applying for with Fidelity and is drawn from your personal or joint account as we are unable to accept third party payments. Where you are paying using a building society cheque or bank draft please ensure that the building society/bank enters your name and address on the reverse of the cheque/draft and adds their stamp
- If you are making regular contributions, remember to complete and sign the Direct Debit Instruction(s) in section 3 (for employer contributions please refer to Section 7: Appendix - Employer contributions)
- Read and sign the Declaration in section 6.

What's next?



Remove and keep this cover page and the Direct Debit Guarantees, then send your completed form to:

Fidelity Personal Investing
PO Box 80
Tonbridge
TN11 9FF

We will open your SIPP and send you a welcome pack. We will also send you a statement of your pension value at least once a year.



Further information on [fidelity.co.uk](https://www.fidelity.co.uk)

You should read these documents before completing this form. You will find them at **fidelity.co.uk/sippinfo**

- Fidelity Client Terms - this document governs our relationship with you and forms the agreement between us in relation to the Fidelity SIPP.
- Key Features Document – this summarises everything you need to know about the Fidelity SIPP
- When choosing your funds make sure you read the key information document which sets out key information about the fund including the objectives and risks, what it invests in and its charges.
- Our Transfer fact sheet

Want to talk to us?

Freephone **0800 358 7480**

Mon Fri 8am-6pm, Sat 9am-6pm

We are currently changing our administration system. Please complete both of the attached Direct Debit forms on this page. We will then set up your regular contribution using only those details necessary to complete your instruction.

3 Contributions (continued)



Instruction to your bank or building society to pay by Direct Debit



Please fill in the whole form using a ballpoint pen and send to: Fidelity Personal Investing, PO Box 80, Tonbridge, TN11 9YA.

Name and full postal address of your bank or building society

To: The Manager	Bank/building society
Address	
Postcode	

Service User Number

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Reference

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Name(s) of account holder(s)

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Instruction to your bank or building society

Please pay Financial Administration Services Ltd. Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with Financial Administration Services Ltd and, if so, details will be passed electronically to my bank/building society.

Bank/building society account number

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Branch sort code

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Signature(s)									
Date									

Banks and building societies may not accept Direct Debit Instructions for some types of account

DD12



Instruction to your bank or building society to pay by Direct Debit



Please fill in the whole form using a ballpoint pen and send to: Fidelity Personal Investing, PO Box 80, Tonbridge, TN11 9YA.

Name and full postal address of your bank or building society

To: The Manager	Bank/building society
Address	
Postcode	

Service User Number

4	4	9	7	0	6
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Reference

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Name(s) of account holder(s)

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Instruction to your bank or building society

Please pay FIL SIPP Trustee (UK) Limited. Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with FIL SIPP Trustee (UK) Limited and, if so, details will be passed electronically to my bank/building society.

Bank/building society account number

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Branch sort code

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Signature(s)									
Date									

Banks and building societies may not accept Direct Debit Instructions for some types of account

DD12

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4 Transfers (continued)

4.3 Declaration and signature for transfers

I confirm that where I do not understand any or all of the information relating to my transfer application for the Fidelity SIPP, I will seek suitable advice before proceeding.

Declarations

In relation to my transfer application for the Fidelity SIPP, I make the declarations set out below.

I declare that:

- I have read the literature relating to the Fidelity SIPP and I understand that this transfer will be bound by the Rules (as this term is defined in the Fidelity SIPP Terms & Conditions).
- I authorise you to release all necessary information to Fidelity to enable the transfer of funds to the Fidelity SIPP.
- I authorise and instruct you to transfer funds from the plans listed in this application directly to Fidelity. Where you have asked me to give you any original policy document(s) in return for the transfer of funds and I am unable to do so, I promise to accept responsibility for any claims, losses and expenses of any nature which you may incur as a result of having made the transfer(s) listed in this application.
- Where I have requested a transfer re-registration, I authorise and instruct you to re-register the assets from the plan(s) to Financial Administration Services Limited. I authorise you to sell and transfer in cash any assets which cannot be re-registered or held by Fidelity.
- If an employer is paying contributions to any of the plans as listed in this application, I authorise you to release to that employer any relevant information in connection with the transfer of funds from the relevant plan(s). Until this application is accepted and complete, Fidelity's responsibility is limited to the return of the total payment(s) to the current provider(s).
- Where the payment(s) made to Fidelity represent(s) all of the funds under the plan(s) listed in this application, then payment made as requested will discharge the current provider(s) of all claims and responsibilities in respect of the plan(s) listed.
- Where the payment(s) made to Fidelity represent(s) part of the funds under the plan(s) listed in this application, then the current provider(s) will be discharged of all claims and responsibilities only in respect of the part of the plan(s) represented by the payment(s).

- I promise to accept responsibility in respect of any claims, losses and expenses that Fidelity and the current provider(s) may incur as a result of any incorrect information provided by me in this application or of any failure on my part to comply with any aspect of this application.

- I confirm that, where I am transferring Protected Rights, I wish to transfer these from the current provider(s) to Fidelity.

Your signature

By signing here you confirm that you've read and completed all relevant sections as per the instructions on this form.

Signature (If you are transferring funds from a pension to your Fidelity SIPP, you must sign here and in section 6)



Date signed

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(DDMMYYYY)

6 Your application summary

6.2 Declarations

Have you opted out of an occupational pension scheme or are you planning to opt out of an occupational pension scheme in favour of making payments to the Fidelity SIPP?

Yes No

I confirm that where I do not understand any or all of the information relating to my application for the Fidelity SIPP, I will seek suitable advice before proceeding.

In relation to my application for the Fidelity SIPP, I make the declarations set out below.

I declare that:

- I have been given copies of the Fidelity SIPP Terms & Conditions, Key Features Document and key information documents to read, and acknowledge that I have read these documents relevant to the chosen fund(s) and will be bound by them (as may be amended from time to time) in the event of my application being successful.
- I agree to pay all the charges related to the Fidelity SIPP as set out on the Key Features Document.
- I confirm that the information I have provided on the application, and any other documents completed in connection with this application, is correct, complete and not misleading.
- I confirm that I will not request the withdrawal of monies held in my Fidelity SIPP Account to provide benefits for me or any income or distribution earned on those monies, other than in accordance with the Rules (as this term is defined in the Fidelity Client Terms).
- I confirm that any penalty or tax charge arising as a result of an unauthorised payment being made, except as a result of an error or omission in the part of the Fidelity SIPP Scheme Administrator (as this term is defined in the Fidelity Client Terms), can be deducted from my Fidelity SIPP Account and paid to the Revenue. If there are insufficient funds in my Fidelity SIPP Account to cover this amount, I agree to pay the Scheme Administrator the balance of the penalty and/or tax charge.
- If contributions are to be paid:
 - a) I am under age 75 and a relevant UK individual under Section 189 of Finance Act 2004 and not a US person
 - b) The total of the member contributions paid to my Fidelity SIPP 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:
 - The basic amount (currently £3,600 gross); or
 - 100% of my relevant UK earnings (as defined in Section 189 of Finance Act 2004 in the 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 my contributions, under section 188 of Finance Act 2004. I will give this notice by the later of:
 - end of the tax year in which the event occurs; and
 - 30 days of the event.
- I confirm that I have read the data protection statement set out in the Fidelity Client Terms and agree that my personal data (including any sensitive data) may be used for the purposes described (subject to me exercising my right not to be contacted with details of other products and services).
- I am aware that you may make searches at credit or electronic reference agencies, for the purpose of verifying my identity. I am also aware that the credit reference agencies will record details of the search whether or not my application is successful and that this is not a credit check and will not be used or seen by lenders to assess my ability to obtain future credit.
- Where I have made this application electronically in accordance with the Electronics Communications Act 2000, please accept a copy of this declaration as my authority to release all necessary information to Fidelity.
- I confirm that I have not received advice from Fidelity in connection with this application.

How can Fidelity's experts help me?

We want to help you stay informed about how to make the most of your savings. To tell us how you want to receive your expert financial insights, simply visit www.fidelity.co.uk/preferences now.

Your signature

By signing here you confirm that you've read and completed all relevant sections as per the instructions on this form.

Signature



Date signed

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(DDMMYYYY)

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, Financial Administration Services Ltd will notify you ten working days in advance of your account being debited or as otherwise agreed. If you request Financial Administration Services 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 Financial Administration Services 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 Financial Administration Services 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.

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, FIL SIPP Trustee (UK) Limited will notify you ten working days in advance of your account being debited or as otherwise agreed. If you request FIL SIPP Trustee (UK) Limited 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 FIL SIPP Trustee (UK) Limited 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 FIL SIPP Trustee (UK) Limited 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.

2 Contribution Notes for Employers

Introduction

From 6 April 2006 the 'Reporting late payment of contributions to personal pensions' Code of Practice came into effect. This Code of Practice gives guidelines to Fidelity, and other pension managers, about employers who have agreed with an employee to pay contributions on the employee's behalf to the SIPP.

Such an agreement between an employer and an employee is known as a 'direct payment arrangement' and applies to all contributions paid by an employer which are:

- Deducted from an employee's pay
- Paid on the employer's own account, or
- Both of the above.

The code applies in the following circumstances:

- If there is a late payment* of a contribution which is likely to be of material significance to the Pensions Regulator
- If information is not provided by an employer when requested to do so by Fidelity for contribution monitoring purposes.

The code requires Fidelity to report to the Pensions Regulator in these circumstances.

*Late payment means a payment that is not received at all, a payment that is received but is not on time, or a payment that is not received in full. Payments are deemed to be late via reference to the selected 'due date'.

Reporting Late Payments

The late payment of a contribution applies to any type of contribution which falls into the category of 'direct payment arrangement' that is not paid to Fidelity by the due date. The due date is the latest date this type of payment must be received by Fidelity.

For employer contributions the due date is the latest date by which the employer has notified Fidelity that the contribution will be paid into the SIPP. This notification may be made in writing to Fidelity by the employer, or by the employer completing the 'Record of Payments Due Form'.

Please note when submitting regular employer payments, please ensure the selected payment due date is after the date the monies are expected into the SIPP. Please allow 20 working days for Fidelity to set up any Direct Debit Mandate. Monies received after the due date will be regarded as a 'late payment'.

Deciding Whether to Report

If Fidelity has reasonable cause to believe a late payment is likely to be of material significance to the Pensions Regulator we will report to the Pensions Regulator. For example, a report will be made if:

- Contributions remain unpaid 90 days after the due date

- We become aware that an employer does not have adequate procedures or systems in place to ensure the normal correct and timely payment of contributions due.

Timescales for Making the Report to the Pension Regulator

Fidelity will report to the Pensions Regulator within 10 working days of identifying that a late payment is of material significance.

For example, in the case of non-payment of contributions 90 days after the due date, Fidelity should report at the latest within 10 working days after the end of the 90 day period.

Timescales for Fidelity to Inform Employees

Where Fidelity makes a late payment report to the Pensions Regulator, we will usually inform employees/their representatives of this event at the same time, and in all cases no later than 30 working days after the late payment report.

For example, in the case of non-payment of contributions 90 days after the due date, Fidelity will report to the employees within 30 working days after the end of the 90 day period.

However, if Fidelity considers that it may cause the employer to rectify the situation more quickly, we can report late payment to employees earlier than 90 days after the due date, whether or not we consider it to be of material significance.

Reporting Non-Provision of Information from an Employer

If Fidelity asks employers for information to enable them to monitor the payment of contributions, employers must provide the required information within 30 days of the original request by Fidelity.

Documents required for Partnerships and Sole Traders

We need further documentary evidence of your business trading type to enable us to accept your employer contributions.

Sole Trader:

- Letter from HMRC confirming the traders full name and 'trading as' style
- A pay slip (dated within the last 3 months) from the employee OR a letter from your accountant confirming the employer number and confirmation that the staff member is currently working for your company.

Partnership:

- Partnership Deed
- ID Verification of all partners