

Personal Investing

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
- ullet mark your answers with a cross in the appropriate box like this: old X
- 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

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

The Fidelity SIPP $$\bf Application \ form \ for \ single/regular \ contributions \ and \ transfers.$

ı	About you
1.1	Your details
1.1.1	Title
	Mr Mrs Ms Other:
1.1.2	Surname
1.1.3	First and other names in full
1.1.4	Gender
1.1.4	Male Female
1.1.5	Date of Birth (DDMMYYYY)
1.1.5	
1.1.6	Employment status
	Employed Self-employed Unemployed Full-time education Pensioner Caring for children under 16 Other - please specify below.
	Pensioner Caring for children under 16 Other - please specify below.
1.1.7	Do you have a National Insurance (NI) number? You can find this on a payslip or a letter from HMRC or DWP.
	No Yes-
1.1.8	Are you a UK National only? (Please mark an X in the box)
1.1.9	Are you a UK National and National of one or more other countries? (Please mark an X in the box and list all other countries below)
1.1.10	Are you a National of Non-UK countries only? (Please mark an X in the box and list all other countries below)
	Nationality 1 Nationality 2
	Nationality 3 Nationality 4
1.1.11	Phone numbers
	Home
	Mobile
1 4 40	
1.1.12	Email

For office use only

PEN

Page 1 of 12

G 0 0 3 1 0 0 1

/0 40//40 0/

1	Ab	OU	t yo	U																										
1.1.13	You	r ac	ldres	ss. ′(Care	e of	' an	d PO	Вох	are	no	t ac	cep	otak	ole.															
	Hou	se n	umb	er/n	ame	Э																								
	Stree	et. c	itv. c	_L ount	v ar	I nd c	L :our	ll ntrv																						
			17/7																								Π			
				<u> </u>						<u> </u>																	<u></u>	\Box		
																					Do	ot o c	مام							
																					PO	SICC	ode					Ш		
1.1.14	Do	you	have	e an	ac	cou	nt v	with F	idel	ity?																		_		
	X	No	\geq	Ye	es -	ple	ase	give	US y	our (clie	nt re	efer	enc	ce ni	umk	oer	1	0											
				_																								_		
2	You	ur (anr	าบต	ıl c	ıllc	w	anc	е																					
0.1							• • •	.1.1.			,							•			•						_			
2.1								ed by	_	-	_		r p	en	ISIO	n p	oro	VIC	ler	s ti	nat	th	e c	amo	our	nt y	/OU	ca	n p	ay
	IIIIC	u	pen	1310	11 13	5 III	1111	eu i	0 2-	+,00																				
							٦.																							
		Yes	;				\	10																				—		
																1					ance		ndra	אאמ	le fr	om.	VOI	ur pe	onci	on
			nnuc ome					£4,00	00 wl	hen	did					y	our	anr	nual	l all	owo	anc	e m	ay	hav	e re	educ	ced	to	
	Date		ome	ene	CLIV	e 110	:۱۱۱																					ase <i>i</i> shou		ual
					Τ	Π	Γ	(D	DMI	мүү	ΥΥ	١				h	ave	tol	d y	OU.		is c	pp					u mi		
						1		, ,	,,,,			,				1 111	IIOH	III U	2 111	HH	s se	CLIC	ЛI.							

3 Contributions

3.1 Your contributions

Due to regulatory requirements we must obtain information about the source of your contributions before we can accept your application.

3.1.1	How did you acquire the money you are investing?
	Salary/bonus
	Divorce settlement
	Lottery/betting win
	Sale of investments
	Other - please specify:
3.2	Your single contributions
3.2.1	Do you want to make a single contribution?
	No - go to 3.3 Yes - what is the amount? $\mathfrak L$
3.2.2	How do I make a payment?
	Cheque/banker's draft - must be made payable to Fidelity from your personal or joint account as third party payments are not accepted. For building society cheques or banker's drafts please also ensure that the bank/building society enters your name and address on the reverse of the cheque/draft and adds their stamp.
3.3	Your regular contributions
3.3.1	Do you want to make regular contributions?
	No - go to section 4: Transfers ▶
	Yes - what is the regular amount you want to pay into your plan? (min £50) £
3.3.2	When would you like your regular contributions to be taken from your bank account?
	10th OR 25th
	10th OR 25th Please allow twelve working days for us to set up your Regular Savings Plan. Collections will then start on the next available payment date and follow the frequency you have selected.
3.3.3	Please allow twelve working days for us to set up your Regular Savings Plan.
3.3.3	Please allow twelve working days for us to set up your Regular Savings Plan. Collections will then start on the next available payment date and follow the frequency you have selected.

Please refer to Section 6: Appendix - Employer contributions if you wish your

employer to make contributions

Contributions (continued)



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



Reference	3	9	2	4					
Reference	:e				ı				
						-			
ᆜ│									
								Ш	L
Guarante	ee. I under	stand tha	t this Instru	ction may	remain v	vith Éina	ncial A	dmini	istr
Signature(s)								
Date									
	Please p detailed Guarante Services society. Signature(Please pay Financi detailed in this Inst Guarantee. I under Services Ltd and, if society. Signature(s)	Please pay Financial Admini detailed in this Instruction su Guarantee. I understand tha Services Ltd and, if so, detail society. Signature(s)	Please pay Financial Administration Se detailed in this Instruction subject to the Guarantee. I understand that this Instru Services Ltd and, if so, details will be p society. Signature(s)	detailed in this Instruction subject to the safegua Guarantee. I understand that this Instruction may Services Ltd and, if so, details will be passed ele society. Signature(s)	Please pay Financial Administration Services Ltd. Direct De detailed in this Instruction subject to the safeguards assure Guarantee. I understand that this Instruction may remain with Services Ltd and, if so, details will be passed electronically society. Signature(s)	Please pay Financial Administration Services Ltd. Direct Debits froi detailed in this Instruction subject to the safeguards assured by th Guarantee. I understand that this Instruction may remain with Fina Services Ltd and, if so, details will be passed electronically to my society. Signature(s)	Please pay Financial Administration Services Ltd. Direct Debits from the adetailed in this Instruction subject to the safeguards assured by the Direct Guarantee. I understand that this Instruction may remain with Financial A Services Ltd and, if so, details will be passed electronically to my bank/b society. Signature(s)	Please pay Financial Administration Services Ltd. Direct Debits from the accound detailed in this Instruction subject to the safeguards assured by the Direct Debiguarantee. I understand that this Instruction may remain with Financial Admini Services Ltd and, if so, details will be passed electronically to my bank/buildin society. Signature(s)



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.

	postal address of your bank or	building society
To: The Manager		Bank/buildii

ling society Address

Name(s) of account holder(s)

Bank/building society account number

Brar

nch s	ort code			

Service	User	Number

4 0

Reference

	 								ı
	 								ı
	 								ı
	 								ı
	 								 ı

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.

Sigr	nature(s)			
Date	e			

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

DDI2

Yo	ur 1	tra	nsf	ers	•																										
Are	yo	u tı	ans	sfer	ring	g ot	her	pe	ensi	ons	to	you	ır S	IPP	?																
	No) -	go	to s	ecti	ion	5	•																							
Yes - I confirm I have read and considered the warnings on pension transfers and opt outs in the Transfer fact sheet and I wish to continue with my pension transfer. Transfer scheme 1																															
Tra	nsi	er	sc	hei	me	1																									
									is onto				rom	у ус	ur p	orev	iou	s er	npl	oye	r or	ре	nsio	on n	nan	age	er a	nd	is n	orm	nally
																							1	Τ	Π		Τ				
									ne d									eme	es.												
	00	CCU	oati	ono	ılaı	rran	ger	mer	nt or	Cc	mp	any	∕ Pe	nsid	on		P	erso	onc	ıl Pe	ensi	on	arro	ang	eme	ent			Do	not	knc
ls ti	nis (a fu	ll o	r po	artic	al tr	ans	fer:	? (If :	this	is a	ра	rtial	trai	nsfe	r the	en p	oleas	se i	nclu	de '	the	exa	ıct a	moı	unt t	to b	– e tro	ansf	erre	ed ir
	Fu				artic												·														
Wh			e e	J			trai	nsfe	er vo	alue	e?																				
				Γ	T	T	Γ	7																							
£																															
balo only	7. Yo	טט V	vill	be (ea able	into e to	inv	sn v est	withi any	in y	our one	acc y tro	cour	it. T	he	le, o inve	stm	nent	ch	oice	es s	ecti	on	belo has	WC	is fo	or n	ew			
balo only	v. Yo	OU V	vill	be o	able	into e to	inv	sn v est	withi any	in y	our	acc y tro	cour	it. T	he	inve	stm	nent	ch	oice	es s	ecti	on	belo	WC	is fo	or n	ew			
only	v. Yo No	OU V	vill	be (able es	e to	inv	est	withi any	/ ḿc	one	y tro	cour	nt. T	he ed a	inve	stm	nent	ch	oice	es s	ecti	on	belo	WC	is fo	or n	ew			
only	v. Yo No	OU V	vill	be (able es	e to	inv	est	any	/ ḿc	one	y tro	cour	nt. T	he ed a	inve	stm	nent	ch	oice	es s	ecti	on	belo	WC	is fo	or n	ew			
only	v. Yo No	OU V	vill	be (able es	e to	inv	est	any	/ ḿc	one	y tro	cour	nt. T	he ed a	inve	stm	nent	ch	oice	es s	ecti	on	belo	WC	is fo	or n	ew			
The	v. Yo	hen	ne i	be o	ables ne f	e to	inv	hicl	any	/ ḿc	one	y tro	cour	nt. T	he ed a	inve	stm	nent	ch	oice	es s	ecti	on	belo	WC	is fo	or n	ew			
The	v. Yo	hen	ne i	be o	ables ne f	e to	inv	hicl	any	/ ḿc	one	y tro	cour	nt. T	he ed a	inve	stm	nent	ch	oice	es s	ecti	on	belo	WC	is fo	or n	ew			
The	No No	of	pen	be (n a	e to	inv	hicl	any	v mo	one	y tro	cour	nt. T	he ed a	inve	stm	nent	ch	oice	es s	ecti	on	belo	WC	is fo	or n	ew			
The Na:	No N	of	pen	be (n a	fron dm	inv	hicl	any	v mo	one	y tro	cour	nt. T	he ed a	inve	stm	nent	ch	oice	es s	ecti	on	belo	WC	is fo	or n	ew			
The Na:	No N	of	pen	be (n a	fron dm	inv	hicl	any	v mo	one	y tro	cour	nt. T	he ed a	inve	stm	nent	ch	oice	es s	ecti	on	belo	WC	is fo	or n	ew			
The Nai	No N	of p	pen	be (n a	e to	inv	hick	any	v mo	one	y tro	cour	nt. T	he ed a	inve	stm	nent	ch	oice	es s	ecti	on	belo	WC	is fo	or n	ew			
The Nai	No N	of p	pen	be (n a	fron dm	inv	hick	any	v mo	one	y tro	cour	nt. T	he ed a	inve	stm	nent	ch	oice	es s	ecti	on	belo	WC	is fo	or n	ew			
The Nai	No N	of p	pen	be (n a	e to	inv	hick	any	v mo	one	y tro	cour	nt. T	he ed a	inve	stm	nent	ch	oice	es s	ecti	on	belo	WC	is fo	or n	ew			
The Nai	No N	of p	pen	be (n a	e to	inv	hick	any	v mo	one	y tro	cour	nt. T	he ed a	inve	stm	nent	ch	oice	es s	ecti	on	belo	WC	is fo	or n	ew			
The Nai	No N	of p	pen	be (n a	e to	inv	hick	any	v mo	one	y tro	cour	nt. T	he ed a	inve	stm	nent	ch	oice	es s	ections	on fer	beldhas	cor	is fo	or n	ew			
The Nai	me dine	of p	pen of p	be of the property of the prop	ablees ne f	e to	inv	hick	any	v mo	vish	y tro	tra	nt. T	he ed a	inve	stm	nent	ch	oice	es s	ections	on fer	belo	cor	is fo	or n	ew			

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:

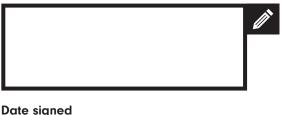
- I have read the literature relating to the Fidelity SIPP and I understand that this transfer will be bound by the Rules (as this term is defined in the Fidelity SIPP Terms & Conditions).
- I authorise you to release all necessary information to Fidelity to enable the transfer of funds to the Fidelity 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)





5 Your investment choices

5.1 About investing your contributions

We will follow your investment instructions below, but where we cannot achieve this we will hold your money as cash within your account. This form is for investing into funds and cash only. Should you wish to invest in exchange traded investments, then please specify cash at this point. Then you can use our online service at fidelity.co.uk to make your investment later.

Need help choosing funds? We've developed a range of easy options to help you choose funds to put in your Fidelity SIPP. Take a look at the guidance section of our website at **fidelity.co.uk**

IMPORTANT: Please ensure you include the **fund code** as your fund choice will be derived from the fund code and not the fund name. These can be found on each fund fact sheet at **fidelity.co.uk**

Single

Regular

Should any of your new funds pay income, then income payments will follow your preferences.

EXAMPLE OF HOW TO COMPLETE THIS SECTION:

Fund code	Fund name	contribution	contribution
WAMA	Fidelity American Fund W Acc	1 0 0 %	60%
JUSIA	Jupiter Strategic Bond I Class Acc	%	40%
Fund code	Fund name	Single contribution	Regular contribution
		%	%
		%	<u></u> %
		%	%
		<u></u> %	<u>%</u>
		%	<u>%</u>
		%	<u>%</u>
		<u>%</u>	<u>%</u>
		%	%
		%	%
	Amount to be paid into cash within my account	%	%
	Totals should add up to 100%	100%	100%

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 N	С
-------	---

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	_
	(DDMMYYYY)

You only need to complete the pages beyond this point if your employer is making contributions or you are transferring more than one pension

_	
7	Appendix - Employer contributions
•	Appendix - Employer Contributions

	Τ		Τ	T
		1		
nployer's registered address. 'Care of' and PO Box are not acceptable.				
uilding number/name	_	_	_	_
			\perp	
treet, city, county and country	$\overline{}$	1	_	$\overline{}$
	\perp		\perp	L
Postcode	T		T	T
ompany registration number				
your employer is making a regular contribution, please ask them to complete the direct debit is form, along with a separate, 'Employer Record of Payments Due Form'.	ins	truc	tior	ı in
mployer single contributions				
oes the employer want to make a single contribution?				
No - go to 7.3 Yes - what is the amount? £				
ow do I make a payment?				
heque - must be payable to Fidelity from your employer's account.				
egular contributions				
oes the employer want to make regular contributions?				
No				
	\top	Т	7	
Yes - what is the regular amount you want to pay into your plan? (min £50) £	\perp		•	
When would they like their regular contribution to be taken from their bank account?				
10th OR 25th				
Please allow twelve working days for us to set up your Regular Savings Plan. Collections will then start on the next available payment date and follow the frequency you have	ve s	ele	cte	d.
When would they like their regular contribution to be taken from their bank account?				
Monthly Quarterly Every 6 Months Annually				

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



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.

Address Postcode Postcode Reference Instruction to your bank or building society Please pay Financial Administration Services Ltd. Direct Debits from the detailed in this Instruction may remain with Financia Services Ltd and, if so, details will be passed electronically to my ban society. Signature(s)	To: The Manager	Bank/building society		l –				1 4	
Reference Instruction to your bank or building society Please pay Financial Administration Services Ltd. Direct Debits from the detailed in this Instruction subject to the safeguards assured by the Di Guarantee. I understand that this Instruction may remain with Financia Services Ltd and, if so, details will be passed electronically to my ban society.			4	3	9	2	4	1	
Postcode Instruction to your bank or building society Please pay Financial Administration Services Ltd. Direct Debits from the detailed in this Instruction subject to the safeguards assured by the Direct Debits from the detailed in this Instruction subject to the safeguards assured by the Direct Debits from the detailed in this Instruction subject to the safeguards assured by the Direct Debits from the detailed in this Instruction may remain with Financia Services Ltd and, if so, details will be passed electronically to my ban society.	Address]]
Name(s) of account holder(s) Instruction to your bank or building society Please pay Financial Administration Services Ltd. Direct Debits from the detailed in this Instruction subject to the safeguards assured by the Di Guarantee. I understand that this Instruction may remain with Financia Services Ltd and, if so, details will be passed electronically to my ban society.		Destroyle	Reference	:e					
Instruction to your bank or building society Please pay Financial Administration Services Ltd. Direct Debits from the detailed in this Instruction subject to the safeguards assured by the Di Guarantee. I understand that this Instruction may remain with Financia Services Ltd and, if so, details will be passed electronically to my ban society.		Postcode							
Instruction to your bank or building society Please pay Financial Administration Services Ltd. Direct Debits from the detailed in this Instruction subject to the safeguards assured by the Di Guarantee. I understand that this Instruction may remain with Financia Services Ltd and, if so, details will be passed electronically to my ban society.			, 						
Please pay Financial Administration Services Ltd. Direct Debits from the detailed in this Instruction subject to the safeguards assured by the Di Guarantee. I understand that this Instruction may remain with Financia Services Ltd and, if so, details will be passed electronically to my ban society.	lame(s) of account holder(s)				$\perp \perp$	$oldsymbol{ol}}}}}}}}}}}}}}}}}$		$\sqcup \sqcup$	ш
	ank/building society account number		Guarante Services society.	ee. I under Ltd and, if	rstand tha	t this Instru	uction may	remain v	with Éinanc
			Date						



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



DDI2

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

To: The Manag	ger			Вс	ınk/building	society
Address						
				Postco	ode	
Name(s) of a	account hol	der(s)				
Bank/buildir	ng society o	ccount nur	nber			
Branch sort	code			1	l	
			ĭ	1	1	

Service	User	Number

|--|

Reference

			ldot					

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.

Signature(s)			
_			
Date			

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

DDI2

FII SIPPIN

							r. Th					om y	nuoy	r pre	eviou	ıs er	nplo	oyeı	ror	per	nsio	n m	and	age	r ar	nd is	s no	ormo	ally
snc	wn T	on T	your	anr	ıual	Sto	ateme	ent c) 	net	IIS.		_				_	1				1							
							sche ers fi									nem	es.												
	0	CCU	patio	onal	arr	anç	geme	nt o	r Co	mp	any	Pen	sior	n [Pers	ona	l Pe	ensio	on c	arro	inge	eme	nt			00 1	not I	knc
ls t	his	a fu	ıll oı	r pa	tial	trc	ansfe	r? (If	this	is a	par	tial tr	rans	sfer t	hen	plea	se ir	nclu	de t	he e	exa	ct ar	nou	nt to	o be	e tra	nsfe	erred	d in
	F	ull		Pa	tial																								
Wh	at	is th	ne e	stim	ate	d t	ransi	er v	alue	?																			
£																													
Do If w	ve h	nold ss co	the alled	sam d re-	e fi egi	und istro	e sa Is in a	our f . Wh	und nere	sup this	erm s is i	iarke not p	et w	e wi sible	II tro , or	ansfe you	er yo sele	our ect l	pen Vo,	you	r fu	nds	will	l be	e so	ld c	ınd	the	ca
Do If w pro ba onl	ve hoces land ly. Y	nold ss co ce ti 'ou '	the alled ans will I	sam d re- ferre be a Ye:	e fi egi d ir ble	und istra nto to	ls in a ation) cash inves	our f . Wh with t an	und nere nin y ny ma	sup this our one	erm s is i acc y tro	iarke not p ount ansfe	et wooss Therre	re wi sible ne in d as	II tro , or vest	ansfe you men	er yo sele t ch	our ect l oice	pen Vo, es se	you ecti	r fu on (nds abo	will ve i	l be	so or no	ld c ew	ınd	the	ca
Do If w pro ba onl	ve hoces land ly. Y	nold ss co ce ti 'ou '	the alled ans will I	sam d re- ferre be a Ye:	e fi egi d ir ble	und istra nto to	ls in (ation) cash	our f . Wh with t an	und nere nin y ny ma	sup this our one	erm s is i acc y tro	iarke not p ount ansfe	et wooss Therre	re wi sible ne in d as	II tro , or vest	ansfe you men	er yo sele t ch	our ect l oice	pen Vo, es se	you ecti	r fu on (nds abo	will ve i	l be	so or no	ld c ew	ınd	the	ca
Do If w pro ba onl	ve hoces land ly. Y	nold ss co ce ti 'ou '	the alled ans will I	sam d re- ferre be a Ye:	e fi egi d ir ble	und istra nto to	ls in a ation) cash inves	our f . Wh with t an	und nere nin y ny ma	sup this our one	erm s is i acc y tro	iarke not p ount ansfe	et wooss Therre	re wi sible ne in d as	II tro , or vest	ansfe you men	er yo sele t ch	our ect l oice	pen Vo, es se	you ecti	r fu on (nds abo	will ve i	l be	so or no	ld c ew	ınd	the	ca
Do If w pro ba onl	ve hoces land ly. Y	nold as co ce ti ou '	the alled ans will I	sam d re- ferre be a Ye:	e fi egi d ir ble	und istra nto to	ls in a ation) cash inves	our f . Wh with t an	und nere nin y ny ma	sup this our one	erm s is i acc y tro	iarke not p ount ansfe	et wooss Therre	re wi sible ne in d as	II tro , or vest	ansfe you men	er yo sele t ch	our ect l oice	pen Vo, es se	you ecti	r fu on (nds abo	will ve i	l be	so or no	ld c ew	ınd	the	ca
Do If w pro ba onl The	ve hoces land land land Ny. Y	nold nold ss cce tr o o	the alled rans will I	sam d re- ferre be a Yes	e foreging distribution of the foreging distr	und istro nto om	ls in a ation) cash inves	our for What with the strain and the	und nere nin y ny ma	sup this our one	erm s is i acc y tro	iarke not p ount ansfe	et wooss Therre	re wi sible ne in d as	II tro , or vest	ansfe you men	er yo sele t ch	our ect l oice	pen Vo, es se	you ecti	r fu on (nds abo	will ve i	l be	so or no	ld c ew	ınd	the	ca
Do If w pro ba onl The	ve hoces land land land Ny. Y	nold nold ss cce tr o o	the alled rans will I	sam d re- ferre be a Yes	e foreging distribution of the foreging distr	und istro nto om	ds in a cation) cash inves	our for What with the strain and the	und nere nin y ny ma	sup this our one	erm s is i acc y tro	iarke not p ount ansfe	et wooss Therre	re wi sible ne in d as	II tro , or vest	ansfe you men	er yo sele t ch	our ect l oice	pen Vo, es se	you ecti	r fu on (nds abo	will ve i	l be	so or no	ld c ew	ınd	the	ca
Do If we proceed to the process of t	land land land land land land land land	of	the allectrans will I	sam	e for egging direction of the formal direction of the	om	ds in a cation) cash inves	our for the control of the control o	und nere	sup this our one	erm s is i acc y tro	iarke not p ount ansfe	et wooss Therre	re wi sible ne in d as	II tro , or vest	ansfe you men	er yo sele t ch	our ect l oice	pen Vo, es se	you ecti	r fu on (nds abo	will ve i	l be	so or no	ld c ew	ınd	the	CC
Do If we proceed to the process of t	land land land land land land land land	of	the allectrans will I	sam d re-i ferre oe a Yes sion sion ensie	e for egging direction of the formal direction of the	om	s in ation) cash inves	our for the control of the control o	und nere	sup this our one	erm s is i acc y tro	iarke not p ount ansfe	et wooss Therre	re wi sible ne in d as	II tro , or vest	ansfe you men	er yo sele t ch	our ect l oice	pen Vo, es se	you ecti	r fu on (nds abo	will ve i	l be	so or no	ld c ew	ınd	the	CC

8.1.9 Telephone number

Postcode

	Tro	ıns	fer	sc	her	ne	3																								
1									nis is nent (rom	уо	ur p	rev	iou	s en	npl	oye	r or	ре	nsic	n m	and	age	er ar	nd is	s no	orm	ally
<u>?</u>									e me from									eme	es.												
		0	CCU	pati	ona	l arr	an	gem	ent c	or Co	omp	any	Pe	nsid	on		F	'ers	onc	ıl Pe	ensi	on	arro	ange	eme	nt			00 1	not	kno
5	ls t	his	a fu	ıll o	r pc	rtia	l tro	ansf	er? (l	f this	is c	ра	rtial	trai	nsfe	r the	en p	olea	se i	nclu	de 1	he	exa	ct aı	nou	nt to	o be	e tra	nsfe	erre	d in
		Fι	II		Pc	ırtial																									
4	Wh	at i	s th	ie e	stin	nate	d t	ran	sfer v	valu	e?																				
	£																														
5	If w pro bal	e h ces anc y. Y	old s co e tr	the alle ans	sar d re ferr be a	ne f regi ed in able	unc istro nto	ds in atior cas	our to our to n). W n with est ar	fund here hin y	sup thi our/	ern s is aca	nark not cour	cet i po: nt. T	we ssib The	will le, inve	tra or y estn	nsfe ou : nent	er yo sele t ch	our ect oic	per No, es s	you ecti	ır fu on	nds abc	wil ve i	l be	e so or ne	ld o	ınd	the	ca
	If w pro bal only	re h ces anc y. Y	old s co e tr ou v	the allecans will	sar d re ferro be o	ne fi regi ed in able	unc istro nto to	ds in atior cas inve	our 1 1). W 1 witl	fund here hin y ny m	sup thi our one	pern s is acc y tro	nark not cour ansf	cet po: nt. T ferr	we ssib The ed	will le, inve	tra or y estn	nsfe ou : nent	er yo sele t ch	our ect oic	per No, es s	you ecti	ır fu on	nds abc	wil ve i	l be	e so or ne	ld o	ınd	the	ca
	If w pro bal only	re h ces anc y. Y	old s co e tr ou v	the allecans will	sar d re ferro be o	ne fi regi ed in able	unc istro nto to	ds in atior cas inve	our f n). W n with est ar	fund here hin y ny m	sup thi our one	pern s is acc y tro	nark not cour ansf	cet po: nt. T ferr	we ssib The ed	will le, inve	tra or y estn	nsfe ou : nent	er yo sele t ch	our ect oic	per No, es s	you ecti	ır fu on	nds abc	wil ve i	l be	e so or ne	ld o	ınd	the	ca
	If w pro bal only	re h ces anc y. Y	old s co e tr ou v	the allecans will	sar d re ferro be o	ne fi regi ed in able	unc istro nto to	ds in atior cas inve	our t n). W n with est ar	fund here hin y ny m	sup thi our one	pern s is acc y tro	nark not cour ansf	cet po: nt. T ferr	we ssib The ed	will le, inve	tra or y estn	nsfe ou : nent	er yo sele t ch	our ect oic	per No, es s	you ecti	ır fu on	nds abc	wil ve i	l be	e so or ne	ld o	ınd	the	ca
3	If w pro bal only	No sc	old s co e tr	the called answill	sar d re ferro be (ne for region of the control of the	unc istro nto to	ds in ation cas inve	our t n). W n with est ar	fund here hin y ny m	sup thi our one	pern s is acc y tro	nark not cour ansf	cet po: nt. T ferr	we ssib The ed	will le, inve	tra or y estn	nsfe ou : nent	er yo sele t ch	our ect oic	per No, es s	you ecti	ır fu on	nds abc	wil ve i	l be	e so or ne	ld o	ınd	the	ca
6	If w probal only	No sc	old s co e tr	the called answill	sar d re ferro be (ne for region of the control of the	unc istro nto to	ds in ation cas inve	our fin). Who with est ar	fund here hin y ny m	sup thi our one	pern s is acc y tro	nark not cour ansf	cet po: nt. T ferr	we ssib The ed	will le, inve	tra or y estn	nsfe ou : nent	er yo sele t ch	our ect oic	per No, es s	you ecti	ır fu on	nds abc	wil ve i	l be	e so or ne	ld o	ınd	the	ca
6	If w pro ball only	No sci	old s code to the code of the	the allegans will per per	sarrander sarran	ne fregional medical m	uncistronto to	nisti	our fin). Who with est ar	rou	sup thi our one	pern s is acc y tro	nark not cour ansf	cet po: nt. T ferr	we ssib The ed	will le, inve	tra or y estn	nsfe ou : nent	er yo sele t ch	our ect oic	per No, es s	you ecti	ır fu on	nds abc	wil ve i	l be	e so or ne	ld o	ınd	the	ca
6	If w pro ball only	No sci	old s code to the code of the	the allegans will per per	sarrander sarran	ne fregied in accordance from the free free free free free free free fr	uncistronto to	nisti	our in With a with a state of the state	rou	sup thi our one	pern s is acc y tro	nark not cour ansf	cet po: nt. T ferr	we ssib The ed	will le, inve	tra or y estn	nsfe ou : nent	er yo sele t ch	our ect oic	per No, es s	you ecti	ır fu on	nds abc	wil ve i	l be	e so or ne	ld o	ınd	the	ca
5	If w probal only The Na Ada Buil	No sc me	old s core transcription of of g n	the allerans will per	sarrand red red red red red red red red red re	me firegined in accordance for the control of the c	uncistronto to	ds in ation cas inve	our in North William W	rou	sup thi our one	pern s is acc y tro	nark not cour ansf	cet po: nt. T ferr	we ssib The ed	will le, inve	tra or y estn	nsfe ou : nent	er yo sele t ch	our ect oic	per No, es s	you ecti	ır fu on	nds abc	wil ve i	l be	e so or ne	ld o	ınd	the	ca
6	If w probal only The Na Ada Buil	No sc me	old s core transcription of of g n	the allerans will per	sarrand red red red red red red red red red re	me firegined in accordance for the control of the c	uncistronto to	nisti	our in North Williams and Market are start and start are start are start are start are start and start are start are start are start are start and start are start are start are start and start are start are start are start and start are start and start are start are start and start are start are start and start are	rou	sup thi our one	pern s is acc y tro	nark not cour ansf	cet po: nt. T ferr	we ssib The ed	will le, inve	tra or y estn	nsfe ou : nent	er yo sele t ch	our ect oic	per No, es s	you ecti	ır fu on	nds abc	wil ve i	l be	e so or ne	ld o	ınd	the	ca
6	If w probal only The Na Ada Buil	No sc me	old s core transcription of of g n	the allerans will per	sarrand red red red red red red red red red re	me firegined in accordance for the control of the c	uncistronto to	ds in ation cas inve	our in North Williams and Market are start and start are start are start are start are start and start are start are start are start are start and start are start are start are start and start are start are start are start and start are start and start are start are start and start are start are start and start are	rou	sup thi our one	pern s is acc y tro	nark not cour ansf	cet po: nt. T ferr	we ssib The ed	will le, inve	tra or y estn	nsfe ou : nent	er yo sele t ch	our ect oic	per No, es s	you ecti	ır fu on	nds abc	wil ve i	l be	e so or ne	ld o	ınd	the	ca
.6	If w probal only The Na Ada Buil	No sc me	old s core transcription of of g n	the allerans will per	sarrand red red red red red red red red red re	me firegined in accordance for the control of the c	uncistronto to	ds in ation cas inve	our in North Williams and Market are start and start are start are start are start are start and start are start are start are start are start and start are start are start are start and start are start are start are start and start are start and start are start are start and start are start are start and start are	rou	sup thi our one	pern s is acc y tro	nark not cour ansf	cet po: nt. T ferr	we ssib The ed	will le, inve	tra or y estn	nsfe ou : nent	er yo sele t ch	our ect oic	per No, es s	you ecti	ır fu on	nds abc	wil ve i	l be	e so or ne	ld o	ınd	the	ca

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.





Employer Contributions Record of Payments Due

If your employer is making regular contributions to your SIPP, please ask them to complete and return this form.

- The Employer will need to provide a new copy of this form if there are any changes to payments
- Please note that we, as the Scheme Trustee, are obliged to report any missed or late payments to the Pensions Regulator.

When completed, please return to Fidelity Personal Investing, PO Box 80, Tonbridge, TN11 9FF.

1	Personal and Employer Details
1.1	Employee's details
1.1.1	Title
	Mr Mrs Other:
1.1.2	Surname
1.1.3	First and other names in full
1.1.4	National Insurance number
1.1.5	Are you a UK National only? (Please mark an X in the box)
1.1.6	Are you a UK National and National of one or more other countries? (Please mark an X in the box and list all other countries below)
1.1.7	Are you a National of Non-UK countries only? (Please mark an X in the box and list all other countries below)
	Nationality 1 Nationality 2
	Nationality 3 Nationality 4
1.2	Employer's details
	Name of company
1.2.2	Contact Details
1.2.2	
	Telephone
	Email

1 Personal and Employer Details (continued)

Com Plea Plea Empl	et, city pany Limite pany se no	' Tyr	oe ompo	any ation r bus	nun	Lin	mite	d L	iabi																		
Com Plea Plea Empl	inpany Limited inpany	' Tyr	oe ompo	any ation r bus	nun	Lin		d L	iabi																		
Com Plea Plea Emp	Limite npany use no	Reg	gistro	ation		_		d L	iabi																		
Com Plea Plea Emp	Limite npany use no	Reg	gistro	ation		_		d L	iabi																		
Com Plea Plea Emp	Limite npany use no	Reg	gistro	ation		_		d L	iabi										_					 	 		
Com Plea Plea Emp	Limite npany use no	Reg	gistro	ation		_		d L	iabi									1									
Com Plea Plea Emp	Limite npany use no	Reg	gistro	ation		_		d L	iabi							1				Pos	stcc	ode				1	
Com Plea Plea Emp	ise no	Reg	gistro	ation		_		d L	iabi																		
Com Plea Plea Emp	ise no	Reg	gistro	ation		_				litv	Pa	rtn∈	ersh) ai	LLP)	. [F	Part	ner	ship			Sol€	e Tr	ade	er	
Plea Plea Em	ise no	te: If	you	r bus			•			,				-1- (/												
Plea Em	ise se	te: If	you	r bus	<u> </u>																						
Plea Em	ise se	te: If e the	you not	r bus																							
Emp		e me	3 11(1)		iness	s is r	not I	reg	iste	red	l wi	th c	om	par	nies	hou	Jse,	. WE	wi	ll re	quir	re fu	ırthe	er d	locu	ıme	nts
-	ΔM	or'e								m	nla	we															
M/h											-	-					-'-		2								
[at is t	ne re	egui	ar ar	nour	it yc	OU V	visr	1 10	pc	ıy ı	nto	tne	er	npi	oye	e s	pic	ın:								
£				•																							
Wh€	en wo	uld	you	like y	your	reg	ula	r co	ontri	ibu	ıtio	ns l	oe 1	tak	en f	ron	n yo	our	baı	nk a	ccc	ount	?				
	10th	C	R		25th	1																					
	ase al ectior				,		,								_			_			equ	ienc	у ус	ou t	ıave	∋ s∈	elec
Hov	v ofte	n w	ould	you	like	to n	nak	e a	ра	ym	nen	t?															
	Mont	hly		Q	uarte	erly			Eve	ry d	6 M	lont	hs			٩nn	uall	У									
Sign	ature	. The	e em	ploy	er m	ust s	sign	he	re .						Do	ate	sig	nec	k								
												*															
ı																											
ı																											
L																											
Prin	t nam	e																									
														-			-										

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

Issued by Financial Administration Services Limited, (a Fidelity Personal Investing company), which is authorised and regulated by the Financial Conduct Authority.