

# Making personal contributions to your pension



Use this form if you'd like to make additional payments into your pension by Direct Debit or by a lump sum payment through your online banking (sometimes known as BACS).

If your employer uses The People's Pension, it may be quicker to make a personal contribution through your employer's payroll instead. We can only accept contributions from your own personal bank account, we can't accept payment for contributions from other third parties or employers not registered with The People's Pension.

When you contribute to your pension, we usually claim a government top up (as tax relief) and then add this to your pension pot. Find out more about this at [www.thepeoplespension.co.uk/tax-relief](http://www.thepeoplespension.co.uk/tax-relief)

Please note, if you're 75 and over any contributions you make won't receive tax relief. If you don't think you're entitled to tax relief because of this or another reason, please contact us at [www.thepeoplespension.co.uk/contact-us](http://www.thepeoplespension.co.uk/contact-us) before completing this form.

**Please complete all the fields below with your current details and sign and date the declaration on the second page. If we don't have this information, we won't be able to claim tax relief for you.**

First name(s)	Surname
<input type="text"/>	<input type="text"/>

Address

Please include your current address. If this address doesn't match the one on our records, we'll need you to confirm your updated address by sending us a confirmation letter with this form. This letter will need to confirm your current and previous addresses. You'll also need to provide proof of your new address. You can check our 'Confirming your identity' leaflet for details about what you can send to help us check your identity. Visit: [www.thepeoplespension.co.uk/confirming-your-identity](http://www.thepeoplespension.co.uk/confirming-your-identity)

Town	County
<input type="text"/>	<input type="text"/>

Postcode	Date of birth	National Insurance number
<input type="text"/>	<input type="text" value="DD MM YY"/>	<input type="text"/>

Email address

Phone number

Please tick your payment method and confirm your bank details below:

- A regular monthly or annual Direct Debit payment
- A lump sum payment through your online banking (sometimes called BACS)

Sort code	Bank account number	Bank account name
<input type="text"/>	<input type="text"/>	<input type="text"/>

If you're making personal payments through Direct Debit, you'll also need to complete the Direct Debit mandate form. This can be found by searching for 'Direct Debit mandate' on our website, or by copying and pasting this link: [www.thepeoplespension.co.uk/employee-direct-debit-mandate](http://www.thepeoplespension.co.uk/employee-direct-debit-mandate)

## Your identity and bank details

To protect both you and us from financial crime, for your initial set up and future personal payments, we need to carry out some checks to confirm your identity and to verify your bank account. We use SmartSearch™ – an electronic verification service. We need to do this to check where your payments come from, in line with banking regulations. These checks are only visible to you on your credit file and won't affect your credit rating.

If we're not able to carry out our checks through SmartSearch™, we may contact you for evidence of your identity and payment details.

## Your declaration

This declaration confirms your eligibility to make pension contributions into The People's Pension and receive tax relief from HM Revenue & Customs (HMRC). We'll use this declaration to claim tax relief on your behalf, at the basic rate, and add this to your pension. If you don't sign and date this declaration, we'll be unable to accept your contributions.

### By completing this declaration, I confirm that:

- I am a relevant UK individual\*.
- The total of all contributions paid into any registered pension schemes on which I am entitled to tax relief will not exceed the higher of £2,880 net (£3,600 gross) or my relevant UK earnings\*\*.
- I'm aware that the amount I can pay into my pension in a tax year and receive tax relief on is £40,000, providing I have the relevant UK earnings to support this. Also if I earn over £240,000 in a tax year, my annual allowance will reduce on a tapered basis\*\*\*.
- I will notify B&CE Financial Services Limited within 30 days, if my circumstances change and the result of which is that I'm no longer entitled to tax relief on my contributions.
- The information shown on this form and the declarations I am making are correct and complete to the best of my knowledge.
- I understand that it is an offence to make false statements, the penalties for which are severe and could lead to prosecution by HMRC.
- I agree to B&CE carrying out an electronic search in order to check my identity.
- I have not asked for, or received, advice from any representative of The People's Pension Trustee Limited or its agents regarding this application to make contributions.
- I confirm that any payments I send to B&CE are from my personal bank account, not a business account and I am not claiming corporation tax relief for these.

### Please sign and date

Signature

Please note, electronic signatures can't be accepted.

Date

## Your personal data

We need to collect personal data about you so that we can look after your pension and improve our service to you. You can find out more about this by reading our privacy notice at [www.thepeoplespension.co.uk/privacy](http://www.thepeoplespension.co.uk/privacy)

The People's Pension Scheme is an occupational pension scheme, governed by The People's Pension Trustee Limited and administered by B & C E Financial Services Limited. The Scheme is approved by HMRC under Chapter 2 Part 4 of the Finance Act 2004 (PSTR number 00785199RQ).

\* A relevant UK individual is someone who meets at least one of the following HMRC conditions:

1. The individual has relevant UK earnings chargeable to income tax for that tax year.
2. The individual is resident for tax purposes in the UK at some time during that tax year.
3. The individual was resident in the UK both at some time during the five tax years immediately before that tax year and when the individual became a member of the pension scheme.
4. The individual, or the individual's spouse/civil partner, has for that tax year general earnings from overseas Crown employment subject to UK tax.

\*\* Relevant UK earnings include employment income, income from a trade, profession or vocation that is chargeable under Part 2 of the Income Tax (Trading and Other Income) Act 2005 (ITTOIA 2005), income from a UK and/or EEA furnished holiday lettings business, which is chargeable under Part 3 of the ITTOIA 2005 and certain patent income. For more information on earnings that attract tax relief, you can visit [www.gov.uk/hmrc-internal-manuals/pensions-tax-manual/ptm044100#earnings](http://www.gov.uk/hmrc-internal-manuals/pensions-tax-manual/ptm044100#earnings)

\*\*\* For more information about the annual allowance and tapered annual allowance visit: [www.thepeoplespension.co.uk/jargonbuster/annual-allowance/](http://www.thepeoplespension.co.uk/jargonbuster/annual-allowance/)

### Please return your completed form to:

**FREEPOST B&CE**

You can also send this form to us by email at [personalpayments@bandce.co.uk](mailto:personalpayments@bandce.co.uk), though this isn't considered a secure way of sending us your information.



**B & C E Financial Services Limited**  
Manor Royal, Crawley, West Sussex, RH10 9QP. Tel 0300 2000 555 Fax 01293 586801.  
Registered in England and Wales No. 2207140. To help improve our service we may record your call.  
B & C E Financial Services Limited is authorised and regulated by the Financial Conduct Authority  
Ref: 122787. It acts as a distributor of, and an administrator for, pensions (including The People's Pension Scheme), accident and death insurance and a range of financial welfare products.

**For people, not profit**