

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 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. To find out more about this visit: 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, please contact us at www.thepeoplespension.co.uk/contact-us before completing this form.

Please complete all the fields on pages 1 and 2 in this form. If you don't, we won't be able to claim tax relief for you.

First name(s)	Last name
<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 need to also provide proof of your new address. You could 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

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 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 holder's name
<input type="text"/>	<input type="text"/>	<input type="text"/>

If you're making additional payments through Direct Debit, you'll also need to complete the Direct Debit mandate form. Simply search for 'Direct Debit mandate' on our website or visit: www.thepeoplespension.co.uk/employee-direct-debit-mandate

Your identity

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 unable to complete our checks through SmartSearch™, we may ask for evidence of your identity and payment details.

Sign and date this 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 cannot 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 £60,000, providing I have the relevant UK earnings to support this. Also, if I earn over £260,000 in a tax year, my annual allowance will reduce on a tapered basis***.
- I will notify People's Administration Services Limited within 30 days if I'm no longer entitled to tax relief.
- 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 People's Partnership carrying out an electronic search 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 about making personal contributions.
- Any payments I send to People's Partnership are from my personal bank account not a business account and I'm not claiming corporation tax relief for these.
- I'm over the age of 16 and able to act and make my own decisions. Where applicable, my guardian/attorney has completed this form on my behalf and with my full knowledge.

I, have completed and signed this form on behalf of the member with their full knowledge as their guardian/power of attorney. I have given a copy of the power of attorney document to People's Partnership.

Signature

Date

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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: 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 People's Administration 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 some time during the 5 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 visit: 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

Please return your completed form to: **Freepost THE PEOPLES PENSION**

Or send it to us by email at personalpayments@peoplespartnership.co.uk, though emails aren't considered a secure way of sending us your information.

Once you've sent us the form(s) and we've successfully completed our checks, we'll contact you with information about how you can send us your personal contributions by BACS or we'll confirm we've set up your Direct Debit.