



If you have any questions, please call our Customer Services Team on

**01382 573737**

Calls may be recorded for training and monitoring purposes.  
Lines are open 8am – 5pm Monday to Friday.



# Self Invested Pension Plan (SIPP)

## Employer Contributions Consent Form

Please read the Important notes to employers overleaf before completing this form. You should be aware that the Alliance Trust Savings SIPP is not a qualifying scheme for auto enrolment purposes. The SIPP can be used for customers who wish to opt out of an employers auto enrolment scheme. If you have any questions, please call our Customer Services Team on **01382 573737**.

Complete in block capitals and black ink.

### 1. Employee's details

Alliance Trust Savings Client Reference Number (if known):						Permanent residential address:
<hr/>						
Title:	<hr/>					
First names(s):	<hr/>					Postcode:
Surname:	<hr/>					

### 2. Employee purchase instructions

Complete this section to give us your purchase instructions:  
If you complete the section below our offline dealing charges will apply. Alternatively you or your Financial Adviser can log in to your platform Account and set your investment instructions online.  
You can consult our *Charges Guide* at [alliancetrustsavings.co.uk](http://alliancetrustsavings.co.uk) for further details. If you fail to pay charges related to your SIPP we reserve the right to disinvest in order to pay any outstanding charges.

Investments to purchase <sup>1</sup>		Amount to invest £ or % <sup>3</sup>	Source of cash <sup>4</sup>	Income options <sup>2</sup>	
Name (inc.class)	ISIN/ TIDM code			Name (inc.class)	ISIN/ TIDM code
<b>Total</b>		£		%	

#### Notes to accompany table

- Enter the full name and class of each investment. This is important as there may be different classes available. Quote the ISIN/TIDM code which you can find in the Investment Options available in the SIPP Forms and Documents section at [alliancetrustsavings.co.uk](http://alliancetrustsavings.co.uk).
- Any income received from each investment will be placed in your Security Account and automatically be used to purchase more of the same investment when your Minimum Purchase Level is reached, unless you wish to:
  - Use it to purchase another investment – enter name and ISIN/TIDM code
  - Direct it to your Deposit Account – enter 'deposit'.
- State the amount or percentage of cash you wish to allocate to each investment. Ensure that the percentage amounts in this column add up to 100%.
- Enter source of cash. For cash from additional contributions enter 'cheque'. For transfers from your Deposit Account enter 'deposit'.

**How we will place your order**  
We may purchase your investments for you along with other customer instructions as part of the same deal. We will take all reasonable steps to ensure that the purchase is dealt on the best terms generally available in the market for transactions of a similar size and nature at the time of execution, as described in our *Order Execution Policy*. This may work to your advantage or disadvantage.

## 2. Employee purchase instructions (continued)

If you wish to invest in a fund (an OEIC, ETF or investment trust) you must confirm that you have read an up-to-date version of the Key Investor Information Document (KIID)/Key Information Document (KID) for the fund and in addition, confirm that you are not a US Person or applying on behalf of a US Person. Tick **both boxes below**.

Copies of the fund KID/KIID can be found in the Investment Selector/Investment Information section of our website at [alliancetrustsavings.co.uk](http://alliancetrustsavings.co.uk) or are available from the fund provider directly.

I confirm that I have read the relevant KID/KIID for the fund(s) in which I wish to invest

I confirm that I am not a US Person or applying on behalf of a US Person

## 3. Employee's signature

Signature: **X**

Date: | D | D | M | M | Y | Y |

Name of person signing:

Position:

## 4. Employer's details

Employer name:

Employer address:

Employer contact:

Postcode:

Phone number:

Email address:

## 5. Employer's declaration

I/We, the employer of the individual named above, agree to contribute to the SIPP in respect of the above named employee as follows:

### Lump sum payments by cheque

Investment Amount: £ (minimum £50)

Cheques are payable to Alliance Trust Savings Limited.

### Regular payments by Direct Debit

Investment Amount: £ (minimum £50)

Commencing in (month/year): | M | M | Y | Y | Y | Y |

Collection on this day of the month (tick one box only): 1st  8th  15th  22nd

Direct Debits will be automatically collected on a monthly basis. If you wish Direct Debits to be collected quarterly, tick here.

Make sure you complete Section 6. Tick this box to confirm you have done this. Remember to allow at least 10 working days before the first collection is due to be paid to allow your bank time to set up the Direct Debit.

## 6. Employer's signature

Signature: **X**

Date: | D | D | M | M | Y | Y |

Name of person signing:

Position:

## Important notes to employers

Employers making contributions to the personal pensions of their employees have statutory duties under the relevant pensions legislation. Please read our *Guide for Employers* available in the literature centre of our website or by calling our Customer Services Team on **01382 573737** and note the following:

Where the employer is deducting the employee's own contribution from the employee's pay and paying it over to the pension provider, the payment must be received by the provider no later than the 19th day following the month in which the payment is deducted.

Where the employer is making a contribution out of its own resources to the employee's pension, the payment must be received by the pension provider by the due date agreed with the employee. This does apply in the case of the SIPP and all employers should be aware of their statutory responsibilities which are summarised below:

**You have a duty under pensions legislation to prepare, maintain and from time to time revise a record of the payments you have agreed to make to the SIPP, showing the rate of contribution and the due date. You also have a duty to send us a copy of this record.**

You need to consider whether the information on the form overleaf is a complete record of all the payments you have agreed to a separate record of payments. You must send us a copy of this document. For example, you may be sending a cheque now, but if you have already agreed with the employee that you will make other lump sum payments later in the year, you have a statutory duty to tell us now what these agreed payments are and when they are due. If you have agreed now that you will increase your Direct Debit later, you must tell us now in writing what the increased Direct Debit will be and when it will take effect.

If you consider that the information on the form overleaf is a record of all the payments you have agreed to make to your employee's SIPP (by cheque and/or Direct Debit) you should still consider your obligations under the pensions legislation and decide whether you need to submit to us a separate record of payments (which we suggest you do).

You must make sure we receive the contributions as agreed (in the case of Direct Debits we make the collection but you must make sure there are funds in the Account).

For the avoidance of doubt, employer contributions can always be revised in the future and at that time you must let us know what revisions have been agreed by submitting a record of payments to us.

**Employers making contributions to the SIPP must be aware that we have a duty to report you to the Pensions Regulator if you do not make contributions to the SIPP by the due date. The Pensions Regulator encourages us also to report any failure to supply us with a complete payment record. In some cases we have a duty to report your failure to the employee. This is the case even though the SIPP is a personal pension and not an occupational pension scheme.**

**Our SIPP does not meet the requirements to be considered under the qualifying scheme rules for auto-enrolment. Our SIPP can be used by employees who decide to opt out of their employers auto-enrolment scheme. We cannot provide any advice to the employee or employer on whether or not this approach is appropriate.**

**We cannot accept a debit card payment as an employer contribution.**

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Employers will not be consulted or informed of the level of personal contributions or investments made within the Account. The SIPP is personal to the employee.

All communications to the employer will identify the employee by name and National Insurance Number.

Our *SIPP Guide for Employers*, is available to download from our website, [alliancetrustsavings.co.uk](http://alliancetrustsavings.co.uk) or by calling our Customer Services Team on **01382 573737**. Otherwise a Guide will be sent to you when this form is acknowledged.

**Alliance Trust Savings**

PO Box 164, 8 West Marketgait, Dundee DD1 9YP

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Alliance Trust Savings Limited is registered in Scotland No. SC 98767, registered office, PO Box 164, 8 West Marketgait, Dundee DD1 9YP; is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, firm reference number 116115. Alliance Trust Savings Limited gives no financial or investment advice. 'Alliance Trust Savings', 'ATS' and 'AT Savings' are all brand names of Alliance Trust Savings Limited together with the 'Alliance Trust Savings' logo are owned by and used with the permission of Alliance Trust PLC, the previous owner of Alliance Trust Savings Limited.



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**Alliance Trust Savings**

## Direct Debit Form

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

Alliance Trust Savings number (Alliance Trust Savings use only): | | | | | | | |

Originator's ID number: | 8 | 0 | 7 | 3 | 4 | 1 |



### Full name and address of your Bank/Building Society

To the Manager: \_\_\_\_\_

Address: \_\_\_\_\_

Postcode: \_\_\_\_\_

Name(s) of Account holder(s): \_\_\_\_\_

Name(s) of Account holder(s): \_\_\_\_\_

Branch Sort code: | | | | | | | |

Account number: \_\_\_\_\_

### Direct Debit instruction

Pay Alliance Trust Savings 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 Alliance Trust Savings Limited and, if so, details will be passed on electronically to my bank/building society.

Signature: **X** \_\_\_\_\_

Date: | D | D | M | M | Y | Y |

Signature: **X** \_\_\_\_\_

Date: | D | D | M | M | Y | Y |

### Alliance Trust Savings

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### Direct Debit guarantee

This guarantee should be detached and retained by the payer.

- The 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 Alliance Trust Savings will notify you (normally 10 working days) in advance of your account being debited or as otherwise agreed. If you request Alliance Trust Savings 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 Alliance Trust Savings 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 Alliance Trust Savings 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.

