

# The Fidelity SIPP

**Junior SIPP top up form** for making additional contributions to a Fidelity Junior SIPP

## Use this form to:

- set up regular contributions by Direct Debit to a Fidelity Junior SIPP account.
- set up payments by a Third Party using Direct Debit, Cheque or Bank Transfer to a Fidelity Junior SIPP account.

## Don't use this form if:

- you haven't yet opened a Fidelity Junior SIPP
- you want to amend a regular savings plan that you already have set up in a Fidelity Junior SIPP

## 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.

## Checklist

- Check that you have answered all the relevant questions.
- If you are making a single contribution by cheque, remember to attach the cheque(s).
- If you are making regular contributions, remember to complete and sign the Direct Debit Instruction in section 4.
- Read and sign the Declaration in section 6.
- If a third party is making a payment, the Declaration in section 7 must also be signed and dated.

## What's next?



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

**Fidelity**  
**PO Box 391**  
**Tadworth**  
**KT20 9FU**

We will write to confirm when we have set up the regular contributions



**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](https://www.fidelity.co.uk/sippinfo)**

- Key Features Document – this summarises everything you need to know about the Fidelity Junior SIPP
- When choosing investments make sure you read the key information document which sets out key information about the investment including the objectives and risks, what it invests in and its charges.

**Want to talk to us?**

Freephone **0800 358 7480**





### 3 About the third party making a payment - continued

Section 3 must also be completed if a third party is making a payment. The Declaration in section 7 must be signed and dated.

#### 3.1 Their details

##### 3.1.1 Title

Mr  Mrs  Ms  Other:

##### 3.1.2 Surname

##### 3.1.3 First and other names in full

##### 3.1.4 Date of birth (DDMMYYYY)

##### Town of birth

##### 3.1.5 Country of birth

##### 3.1.6 Employment status

Employed  Self-employed  Unemployed  Full-time education  
 Pensioner  Caring for children under 16  Other - please specify below.

##### 3.1.7 Driving Licence number (if applicable - 18 characters as shown on your photocard)

##### 3.1.8 Their address. 'Care of' and PO Box are not acceptable.

House number/name

Street, city, county and country

Postcode

### 4 Contributions to the Junior SIPP (to be completed by the payer)

The majority of minors are non-taxpayers. Non-taxpayers can currently contribute £2,880 to a pension in any one tax year and receive tax relief (£3,600 after tax relief). Please refer to the HMRC website for further information on pension tax relief and the annual allowance.

#### 4.1 Contributions

We currently offer up to two regular contributions to a Junior SIPP account at the same time. One from the guardian and another from a third party. Any further instructions after this will replace the existing equivalent instruction.

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



## 4 Contributions to the Junior SIPP (to be completed by the payer) - continued

Please note that a Guardian can make single contributions within the account online, or use this form. Third parties that want to make single contributions by cheque or bank transfer have to complete this page.

### 4.3 Single contributions

#### 4.3.1 To make a single contribution by cheque or bank transfer, please enter the amount below and then put an X in a box in 4.3.2 to confirm which payment method you are using.

Yes - what is the amount? £

#### 4.3.2 Making a payment by cheque

**Cheque/banker's draft** - must be made payable to Fidelity and include the account holder's name. E.G. "Fidelity re: account holder's name". Cheques must be issued from a personal or a joint bank account in your/their name. Payments from other parties are not permitted. In addition, for banker's drafts and building society cheques, the reverse of the draft/cheque must contain the details of the original account debited including the full name, account number and sort code and must be endorsed with the bank's official stamp.

OR

**Bank transfer** (including faster payments) - please use the following details:

Bank: **BARCLAYS BANK PLC** Account number: **33039005**

Account Name: **FIL SIPP TRUSTEE (UK) LIMITED** Sort code: **20-93-32**  
**DEPOSIT TRUSTEE ACCOUNT**

Reference: **IMPORTANT:** Please ensure the **SIPP ACCOUNT NUMBER** or the applicant's **NATIONAL INSURANCE NUMBER**, is entered into 'payment reference' when submitting the payment electronically.

This form must be received within five working days of the payment, otherwise monies will be returned to the payer's bank account. Please DO NOT use the bank details above to send a payment without completing and returning a form.

## 5 Investment choices - to be completed by the guardian

### 5.1 About investing the contributions

Once we hold the money in cash, we will follow the investment instructions below. If you want to invest in exchange-traded investments (ETIs), you can do this online once the money is in the account.

**Need help choosing investments?** We offer a wide range of investment options for personal pensions. If you don't know where to start and need some support, there's Retirement Builder - a single fund idea for pensions. Information about Retirement Builder is available alongside this form. All our investment options are available to view on our website: [fidelity.co.uk/sipp-investments](https://fidelity.co.uk/sipp-investments)

Please ensure you include the fund code as the 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](https://fidelity.co.uk). If you are starting a new regular contribution we will also use the investment choices below to invest any existing regular contributions to this account.

Should any of the new funds pay income, we will follow your existing preferences for income payments on your account.

Fund code	Fund name	Single contribution	Regular contribution
<input type="text"/>	<input type="text"/>	<input type="text"/> %	<input type="text"/> %
<input type="text"/>	<input type="text"/>	<input type="text"/> %	<input type="text"/> %
<input type="text"/>	<input type="text"/>	<input type="text"/> %	<input type="text"/> %
<input type="text"/>	<input type="text"/>	<input type="text"/> %	<input type="text"/> %
<input type="text"/>	<input type="text"/>	<input type="text"/> %	<input type="text"/> %
<input type="text"/>	<input type="text"/>	<input type="text"/> %	<input type="text"/> %
<input type="text"/>	<input type="text"/>	<input type="text"/> %	<input type="text"/> %
<input type="text"/>	<input type="text"/>	<input type="text"/> %	<input type="text"/> %
<input type="text"/>	<input type="text"/>	<input type="text"/> %	<input type="text"/> %
<input type="text"/>	<input type="text"/>	<input type="text"/> %	<input type="text"/> %
<b>Amount to be paid into cash within my account</b>		<input type="text"/> %	<input type="text"/> %
<b>Totals should add up to 100%</b>		<input type="text"/> %	<input type="text"/> %

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## 6 Form summary

### 6.1 Declarations

I understand that the information I provide on this form will be processed in accordance with Fidelity's data protection statement contained in the Fidelity SIPP Terms & Conditions.

I declare that:

- I am the legal guardian of the Applicant; and the Applicant is under 18 years of age.
- I have been provided with and read:
  - the latest version of the Key Features Document - Doing Business with Fidelity incorporating the Fidelity Client Terms
  - the key information documents relevant to the chosen fund(s).
- The information given by me is correct to the best of my knowledge and I will inform Fidelity immediately of any changes to the information contained therein.
- I confirm that I have not received advice from Fidelity in connection with this Regular Savings Plan set-up and/or Junior SIPP top-up.

#### Signature of legal guardian of the Applicant

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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### 6.2 Tax Relief Declarations:

If the Applicant is under 16 year of age only declaration (1) should be signed (by the legal guardian of the Applicant). If the Applicant is 16 or 17, only declaration (2) should be signed (by the Applicant).

- (1) If the Applicant is under 16 years of age and if contributions are to be paid I, the legal guardian of the Applicant confirm that:
- a) the total of the contributions paid to the Fidelity Junior SIPP and to other registered pension schemes, on which the Applicant is entitled to tax relief, under Section 188 of Finance Act 2004, will not exceed, in any tax year, the basic amount (currently £3,600 gross. This means that you can make a maximum contribution of £2,880 as tax relief of £720 will be added.); or
  - b) the declaration in a) is correct, to the best of my knowledge and belief;
  - c) will give notice to the Scheme Administrator if an event occurs, as a result of which the Applicant will no longer be entitled to relief on 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

### Signature of legal guardian of the Applicant

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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- (2) If the Applicant is 16 or 17 years of age and if contributions are to be paid I, the Applicant, confirm that:
- 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 Junior 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. This means that you can make a maximum contribution of £2,880 as tax relief of £720 will be added.); 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; and
  - 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 your 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

### Signature of Applicant

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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## 7 Your application summary

### 7.1 Declarations

I understand that the information I provide on this form will be processed in accordance with Fidelity's data protection statement contained in the Fidelity SIPP Terms & Conditions.

I declare that:

- I have been provided with and read:
  - the latest version of the Key Features Document - Doing Business with Fidelity incorporating the Fidelity Client Terms
  - the key information documents relevant to the chosen fund(s).
- The information given by me is correct to the best of my knowledge and I will inform Fidelity immediately of any changes to the information contained therein.
- I confirm that I have not received advice from Fidelity in connection with this Regular Savings Plan set-up and/or Junior SIPP top-up.
- If I have selected Retirement Builder as the investment choice - I understand that the fund that Retirement Builder currently invests in may be swapped for an alternative fund following periodic reviews. If this happens, I agree to the investment being automatically switched into the replacement fund. Fidelity will inform me once this has been done.

### Signature of third party

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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**Important: A Direct Debit Guarantee should be retained by the relevant payer.**

## 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.