

# The Fidelity SIPP

## Junior Application form

This form is quick and easy to fill in, it should only take a short time to complete.

### Use this form to:

- apply for the Fidelity Junior SIPP for someone under 18 years old
- make single or regular contributions
- tell us which funds to invest in
- transfer an existing Junior Pension to Fidelity.

### Don't use this form if:

- you want to increase payments to an existing plan.

### 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 a single contribution is made by cheque, remember to attach the cheque(s) as per section 4.
- If making regular contributions, remember to complete and sign the Direct Debit Instruction in section 4.
- Read and sign the declarations in sections 5, 7 and 8.

### What's next?



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

**Fidelity Personal Investing**  
**PO Box 80**  
**Tonbridge**  
**TN11 9YA**

We will open the Junior SIPP and send you a welcome pack explaining how to register for online services to view your child's account. We will also send you a statement of your child's pension value at least once a year.



**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)

- Terms and Conditions - this document governs our relationship with you and forms the agreement between us in relation to the Fidelity Junior SIPP.
- Key Features Document - this summarises everything you need to know about the Fidelity Junior SIPP.
- When choosing 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.

**Want to talk to us?**

Freephone **0800 358 7480**



**1 About the Applicant** (this should be the details of the child you are applying for)

**1.1 Applicant's 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 Date of birth (DDMMYYYY)**

**Town of birth**

**1.1.5 Country of birth**

**1.1.6 Employment status**

Employed  Self-employed  Unemployed  Full-time education  Other - please specify below.

**1.1.7 Do they have a National Insurance (NI) number?** A National Insurance number is usually issued by HMRC shortly before the child's 16th birthday

No  Yes -

**1.1.8 Are they a UK National only?** (Please mark an X in the box)

**1.1.9 Are they 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 they 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 Driving Licence number** (if applicable - 18 characters as shown on their photocard)





### 3 About the third party making a payment

If you as the guardian are looking to contribute to the Junior SIPP then please go to section 4. Please only complete this section if you are looking to open the account with a payment from a third party.

#### 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 their 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

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

#### 4.1.1 Source of this investment

- Income from salary     Divorce Settlement     Sale of Property     Inheritance  
 Gift     Sale of Investment/transfer     Savings from income  
 Other - please specify:

### 4.2 Single contributions

#### 4.2.1 Do you/the third party want to make a single contributions?

- No - go to 4.3     Yes - what is the amount?    £

#### 4.2.2 How do I/they make a payment?

- 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 you/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 you/they provide the SIPP ACCOUNT NUMBER or the applicant's **NATIONAL INSURANCE NUMBER**, as the 'payment reference' when submitting your/their 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.

### 4.3 Regular contributions

#### 4.3.1 Do you/the third party want to make regular contributions?

- No - go to section 5  
 Yes - what is the regular amount you/they want to pay into the plan? (min £50)    £

#### 4.3.2 When would you/they like your/their regular contributions to be taken from your/their bank account?

- 10th    OR     25th

Please allow twelve working days for us to set up the Regular Savings Plan.

Collections will then start on the next available payment date and follow the frequency selected.

If you or the third party are already making a regular contribution, then this instruction will replace that contribution.

#### 4.3.3 How often would you/they like payments to contribute?

- Monthly     Quarterly     Every 6 Months     Annually

Please complete the Direct Debit form on this page. We will then set up the regular contribution.



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.

**Name and full postal address of your bank or building society**

To: The Manager	Bank/building society
Address	
Postcode	

**Service User Number**

4	4	9	7	0	6
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**Reference**

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**Name(s) of account holder(s)**

**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.

**Bank/building society account number**

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**Branch sort code**

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Signature(s)
Date

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

DD12





## 5 Transfer a Junior pension to Fidelity (continued)

### 5.3 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 Junior SIPP, I will seek suitable advice before proceeding.

In relation to my transfer application for the Fidelity Junior SIPP, I make the declarations set out below.

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).
- 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 cash transfer, I authorise and instruct you to sell any existing assets held by the current pension provider, and transfer the cash to 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.
- I confirm that I have not received advice from Fidelity in connection with this transfer.

#### Your signature

By signing here I confirm I have read and completed all relevant sections as per the instructions on this form. (If you are transferring from another pension then you must sign here and in section 7).

#### Signature

	
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#### Date signed

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## 6 Investment choices – to be completed by the guardian

### 6.1 About investing the contributions

We will follow the investment instructions below, but where we cannot achieve this we will hold the money as cash within the 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](http://fidelity.co.uk) to make the investment later. Any transfer instructed as part of this application will come across as cash. You will be able to choose investments after the transfer has arrived within the account.

**Need help choosing funds?** We've developed a range of easy options to help you choose funds to put in the Fidelity Junior SIPP. Take a look at the guidance section of our website at [fidelity.co.uk](http://fidelity.co.uk)

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](http://fidelity.co.uk)

Should any of your new funds pay income, then income payments will be automatically reinvested on your account.

#### EXAMPLE OF HOW TO COMPLETE THIS SECTION:

Fund code	Fund name	Single contribution	Regular contribution
W A M A	Fidelity American Fund W Acc	1 0 0 %	6 0 %
J U S I A	Jupiter Strategic Bond I Class Acc		4 0 %
<b>Amount to be paid into cash within my account</b>			
<b>Totals should add up to 100%</b>		1 0 0 %	1 0 0 %

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## 7 Your application summary

### 7.1 General Declarations

In relation to the application for a Fidelity Junior SIPP, I make the declarations set out below.

- In respect of the individual named in this application (the "Applicant") I declare that:
- I am the legal guardian of the Applicant; and
- the Applicant is under 18 years of age.
- Until the Applicant reaches 18 years of age I will be responsible for the Fidelity SIPP Account as if I were the Account holder. During this time the Applicant will remain the beneficial owner of the Fidelity SIPP Account.
- 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).
- I agree to pay all the charges related to the Fidelity Junior SIPP as set out in the Key Features Document.
- I confirm that the information I have provided on the application, and any other documents completed in connection with the application, is correct, complete and not misleading.
- I confirm that I will not request the withdrawal of monies held in the Fidelity Junior SIPP Account to provide benefits or any income or distribution earned on those monies, other than in accordance with the Rules (as this term is defined in the Fidelity SIPP Terms & Conditions).
- 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 Scheme Administrator (as this term is defined in the Fidelity SIPP Terms & Conditions), can be deducted from the Fidelity Junior SIPP Account and paid to the Revenue. If there are insufficient funds in the Fidelity Junior SIPP Account to cover this amount, I agree to pay the Scheme Administrator the balance of the penalty and/or tax charge.
- I confirm that I have read the data protection statement set out in the Fidelity SIPP Terms & Conditions and agree that 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 identity verification. I am also aware that the credit reference agencies will record details of the search whether or not the application is successful and that this is not a credit check and will not be used or seen by lenders to assess ability to obtain future credit.
- I confirm that I have not received advice from Fidelity in connection with this application.

### 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

	
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#### Date signed

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## 7 Your application summary (continued)

### 7.2 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.);
- 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

(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 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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#### 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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## 8 Your application summary - third party

Please complete this section only if a third party is making a contribution.

### 8.1 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.

### Signature of the third party

By signing here you confirm that you've read and completed all relevant sections as per the instructions on this form.

#### Signature

	
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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.