

# Transfer Request - Customer Questionnaire

<b>Your Name</b>	Jean El Omar
<b>Your Pension Plan Number</b>	AV2596795
<b>Receiving Scheme name</b>	El Omar SASS

**Please note; it is a legal requirement that this questionnaire is completed and returned by you directly to us. If the questionnaire and evidence is returned by someone else, you may have to obtain transfer guidance from MoneyHelper before the transfer proceeds.**

## Part A – The Receiving Scheme

<b>Q1</b>	<p>What type of pension is the Receiving Scheme?</p> <p>An Occupational Pension Scheme is a pension scheme established by an employer to provide pension benefits for its employees. It is set up under trust, with trustees responsible for running the scheme. Examples include small self-administered schemes (SSAS), defined benefit schemes and money purchase schemes.</p> <p>A Personal Pension is a pension scheme established by a provider/insurer. Each member has an individual pension contract with the provider/insurer. An employer can establish a group personal pension for its employees. Examples also include individual or group stakeholder pensions.</p>	<p>Tick which applies:</p> <p><input type="checkbox"/> (a) Occupational Pension Scheme (answer questions 2 to 4 below)</p> <p><input type="checkbox"/> (b) Personal Pension or Self-Invested Personal Pension Scheme (SIPP) (answer question 5 below)</p> <p><input type="checkbox"/> (c) Other (please provide details and answer question 5 below. Please check with the Receiving Scheme's provider)</p>
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<b>Note</b>	<p><b>Your Employment.</b></p> <p><b>Complete questions 2 to 4 if you are transferring to an Occupational Pension Scheme</b></p> <p>Note: A transfer to an Occupational Pension Scheme can usually proceed if an employment link is demonstrated, provided there are no other indications of a pension scam. To demonstrate a link, you must provide the evidence requested in questions 2 to 4 below. The following must apply in the 3 months prior to making your transfer request;</p> <ul style="list-style-type: none"> <li>• you are, and have been continuously, employed by the sponsoring, or participating, employer of the Receiving Scheme; and</li> <li>• your average gross weekly salary is at or above the Lower Earnings Limit; and</li> <li>• contributions have been paid by you and the employer, or by the employer only.</li> </ul> <p>If the employment link cannot be demonstrated, you may be required to take guidance from MoneyHelper before the transfer can proceed – we will tell you if this applies.</p>
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## Part A – The Receiving Scheme

<b>Q2</b>	<p>What is the name and address of the employer who established the Receiving Scheme?</p> <p>(a) please give the employer's Company or, if applicable, the Charity Registration Number (CRN) or Mutuels Public Registration Number (this can usually be found on any letters, or communications you have received from the employer)</p> <p>(b) Please provide details of the type of company (e.g. partnership, sole trader etc.) if it doesn't have a Company Registration Number or a Charity Registration Number (CRN) or a Mutuels Public Registration Number.</p>	<p>(a)</p> <p>(b)</p>
<b>Q3</b>	<p>Is the employer actively trading?</p> <p>If the employer is a newly established company and has not yet filed company accounts, please provide a letter from the company's accountant confirming:</p> <p>(a) that the company was actively trading at the point the scheme was established; and</p> <p>(b) that the company is currently actively trading.</p>	<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>(a)</p> <p>(b)</p>
<b>Q4</b>	<p>Are you employed by the employer who established the Receiving Scheme (or another employer that participates in the Receiving Scheme)?</p> <p>If you are employed by a participating employer please provide the participating employer's name, address and Company, Charity or Mutuels Public Registration Number (if it has one).</p> <p><b>If No;</b></p> <p>(a) What is your connection to the employer?</p>	<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>(a)</p>

	<p><b>If Yes;</b> please provide all of the following;</p> <p>(b) A letter from the employer confirming:</p> <ul style="list-style-type: none"> <li>i. the employer is the sponsoring employer of the Receiving Scheme (or they are a participating employer in that scheme); and</li> <li>ii. that you are employed by them; and</li> <li>iii. the date from which you have been continuously employed by them; and</li> <li>iv. that the contributions due to be paid for the last 3 months have been paid (the contributions due are set out in the Receiving Scheme's payment schedule or schedule of contributions) or the amounts actually paid if different and the dates they were paid.</li> </ul> <p>(c) A copy of;</p> <ul style="list-style-type: none"> <li>i. the schedule of contributions or a payment schedule showing; <ul style="list-style-type: none"> <li>• the amount of each contribution due to be paid by you and/or the employer (excluding any Additional Voluntary Contributions); and</li> <li>• the due dates for those contributions for the last 3 months.</li> </ul> </li> <li>ii. payslips, (or other written evidence of pay) showing salary paid by the employer to you for the last 3 months; and</li> <li>iii. your personal bank/building society statements showing the deposit of salary for the last 3 months.</li> </ul> <p>(d) If the employer is not paying contributions, please provide the reason why.</p>	<p>(b) Please provide the employer's letter containing points in (b) i. to iv. or explain why this cannot be provided</p> <p>(c) Please include the evidence requested in (c) i. to iii. or explain why this cannot be provided</p> <p>(d)</p>
<p><b>Q5</b></p>	<p><b>Only complete if you are transferring to a Personal Pension, a Self- Invested Personal Pension (SIPP) or other non-Occupational Pension Scheme</b></p> <p>(a) Who is the provider/insurer of the Receiving Scheme?</p> <p>(b) Is the provider/insurer regulated by the Financial Conduct Authority (you can find this in Receiving Scheme literature and you can check the register at <a href="https://register.fca.org.uk/s/">https://register.fca.org.uk/s/</a>)?</p>	<p>(a)</p> <p>(b) Yes <input type="checkbox"/> No <input type="checkbox"/></p>

	(c) <b>If Yes;</b> please provide their FCA Registration Number	(c)
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## Part B

### Unexpected Contact

<b>Q1</b>	<p>Were you first contacted about the transfer unexpectedly? For example, by email, text, phone call, letter or through social media (e.g. Facebook or LinkedIn) or in person.</p> <p>Please provide details of this person or firm in Q2, Q3 and Q4 below as relevant.</p> <p><b>If Yes;</b></p> <p>(a) Was the person known to you, for example your employer or someone working for the scheme, or an alternative pension scheme?</p> <p>(b) Did you give prior consent for them to contact you, for example, through an online contact form?</p> <p>(c) Did you search or make your own enquiries about the Receiving Scheme?</p>	<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>(a) Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>(b) Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>(c) Yes <input type="checkbox"/> No <input type="checkbox"/></p>
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### UK FCA Regulated Adviser

<b>Q2</b>	<p>Did a person or a firm in the UK offer you FCA regulated advice about the transfer?</p> <p><b>If Yes:</b></p> <p>(a) What is the name of the person?</p> <p>(b) If applicable, what is the name of the firm they represent?</p> <p>(c) What is the firm' business address?</p>	<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>(a)</p> <p>(b)</p> <p>(c)</p>
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	<p>(d) What is the firm's Financial Conduct Authority reference number(s)?</p> <p>(e) What is the firm's website address?</p>	<p>(d)</p> <p>(e)</p>
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### Overseas Adviser

<b>Q3</b>	Are you working with a financial adviser or company based outside the UK?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
	<b>If Yes:</b>		
	(a) What is the name of the adviser?	(a)	
	(b) If applicable, what is the name of the company?	(b)	
	(c) What is their address?	(c)	
	(d) Please provide the name and reference number of the regulatory body which regulates the adviser or company?	(d)	
	(e) Is this the first time you have dealt with this adviser or company?	(e) Yes <input type="checkbox"/>	No <input type="checkbox"/>
<b>If No to (e):</b>			
	(f) What is your previous relationship and dealings with them?	(f)	

### Anyone else involved in the transfer

<b>Q4</b>	Is anyone else involved in the transfer? For example, this could be a person or firm acting as introducers or providing another role in the transfer process. Do not include details of the person or firms that you may have completed in Q2 or Q3 above.	Yes <input type="checkbox"/>	No <input type="checkbox"/>
	<b>If Yes:</b>		
	(a) Who contacted you?	(a)	
	(b) please provide their name and address	(b)	

<p>(c) How do you know them?</p> <p>(d) Did they advise or recommend that you consider a pension transfer?</p> <p>(e) Do you believe that this person or company is regulated by the FCA?</p> <p>Please give the details above if more than one person or company is involved.</p> <p>Please continue on a separate page, if required.</p>	<p>(c)</p> <p>(d) Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>(e) Yes <input type="checkbox"/> No <input type="checkbox"/></p>
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## Incentives

<p><b>Q5</b></p>	<p>Were you offered any form of incentive to make this transfer?</p> <p>An incentive can be any form of financial benefit. For example:</p> <ul style="list-style-type: none"> <li>• free gift</li> <li>• pension contribution (other by you and your employer)</li> <li>• cash sum</li> <li>• prize draw entry</li> <li>• gift voucher</li> <li>• fee reduction or waiver</li> <li>• reimbursement of penalties or fees</li> </ul> <p>Also, were any of the following offered to you? Tick all that apply.</p> <p>(a) An offer of 'a free pension review'?</p> <p>(b) Early access to cash, access to some or all of your pension savings before age 55 (normal minimum pension age), or a savings advance?</p> <p>(c) Cashback from your pension savings or a loan?</p> <p>(d) A 'time limited' offer?</p> <p>(e) Legal loopholes, which you use and take advantage of?</p> <p>(f) Were you told that if you die, your relatives would lose some or all of your pension fund unless you transferred?</p>	<p><input type="checkbox"/> I confirm I did <b>not</b> receive, and was <b>not</b> offered, an incentive to make this transfer</p> <p><input type="checkbox"/> I confirm I received, or was offered, an incentive to make this transfer</p> <p>(a) Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>(b) Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>(c) Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>(d) Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>(e) Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>(f) Yes <input type="checkbox"/> No <input type="checkbox"/></p>
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	<p><b>If you received, or were offered, any form of incentive:</b></p> <p>(g) Who offered you the incentive? Please provide the name and address of the person and/or company offering the incentive.</p> <p>(h) What incentive(s) were offered to you?</p> <p>(i) What's the value of the incentive offered (estimate the value if you're unsure)?</p> <p>If you were offered more than one incentive, please list them all. Continue on a separate page, if required.</p>	<p>(g)</p> <p>(h)</p> <p>(i)</p>
<p><b>Your experience</b></p>		
<p><b>Q6</b></p>	<p>Do you feel you were put under any pressure to make the transfer?</p> <p><b>If Yes:</b></p> <p>(a) Was a courier sent to your address to collect signed documentation e.g. a courier waited and would not leave until you signed documents?</p> <p>(b) Were there any repeat phone calls/texts/emails?</p>	<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>(a) Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>(b) Yes <input type="checkbox"/> No <input type="checkbox"/></p>
<p><b>Q7</b></p>	<p>Please tell us about any other concerns you may have about the proposed transfer</p> <p><b>If none, please state 'none'</b></p> <p>If left BLANK, we will assume you have no concerns</p>	

## Investments

The information needed to complete this section can be found in Receiving Scheme literature such as key features documents, illustrations, investment guides and fund fact sheets. **Please provide information on your current investments in the Receiving Scheme and those that will be made with the transfer value.** If you are unsure on how to complete this section, please speak to your FCA regulated financial adviser or the Receiving Scheme.

<b>Q8</b>	(a) What are your current investments in the Receiving Scheme and what investments are you intending to make with the transfer value? (i.e. the names of the funds or assets.)	Please list your investments below or provide documents from the Receiving Scheme which show your current and intended investments.
<b>(a)</b>	Name of investment:	Type of investment (e.g. fund, shares, property etc):
	<p>(b) Have you been promised a specific or guaranteed rate of return once you transfer? (Do not include tracker funds, guarantees on with profits, guaranteed annuity rates, government bonds, national savings)</p> <p>(c) Have you been provided with any written information about the investments, rates of return or what the fee structure will be?</p>	<p>(b) Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p><b>If Yes;</b> please provide details:  name of investment(s):  rate(s) of return or specified return:</p> <p>(c) Yes <input type="checkbox"/> No <input type="checkbox"/></p>



	<p>(d) Do your current or intended investments in the Receiving Scheme include overseas assets? (do not include UK FCA regulated funds e.g. global equity funds. Please ensure these are listed under Q8a)</p>	<p>(d) Yes <input type="checkbox"/> No <input type="checkbox"/></p>
<b>Q9</b>	<p><b>Only complete if the Receiving Scheme is a Small Self-Administered Scheme (SSAS):</b></p> <p>(a) Have you or will you be making a loan to the sponsoring/participating employer?</p> <p><b>(b) If Yes,</b> please provide confirmation from the Scheme Administrator that the loan complies with the HMRC guidelines laid out in PTM123200. See <a href="https://www.gov.uk/hmrc-internal-manuals/pensions-tax-manual/ptm123200#IDA0JHMD">https://www.gov.uk/hmrc-internal-manuals/pensions-tax-manual/ptm123200#IDA0JHMD</a></p>	<p>(a) Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>(b) please provide confirmation from scheme administrator</p>
<b>Q10</b>	<p>Are any of your investments subject to an exit penalty if you wish to access or transfer the investments within an agreed period of time, for example, within 5 or 10 years. (Do not include with profits adjustments)?</p> <p><b>If Yes;</b></p> <p>(a) What is the penalty and when will it have to be paid?</p>	<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>(a)</p>
<b>Q11</b>	<p>Are you investing in an offshore investment bond as described in the FCA warning in the link below? If you do not have internet access, we can provide a paper copy.</p> <p><a href="https://www.fca.org.uk/news/news-stories/transferring-switching-uk-pensions-international-sipps">https://www.fca.org.uk/news/news-stories/transferring-switching-uk-pensions-international-sipps</a></p>	<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p>
<b>Q12</b>	<p>Are any of the investments on the FCA's Warning List (see the link below)? If you do not have internet access, we can provide a paper copy</p> <p><a href="http://www.fca.org.uk/scamsmart/types-investment-and-pension-scams">www.fca.org.uk/scamsmart/types-investment-and-pension-scams</a></p>	<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p>

<b>Q13</b>	<p>Are you investing directly in property?</p> <p><b>If Yes;</b></p> <p>(a) Please confirm type of property</p> <p>(b) Is the property based in the UK?</p> <p>(c) Do you know and understand how your funds will be released from the property investment if you wish to access or transfer the investment? For example, you are aware of the process and the timescales involved. This will be in the Receiving Scheme literature such as the terms and conditions.</p>	<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>(a) commercial <input type="checkbox"/> residential <input type="checkbox"/></p> <p>(b) Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>(c) Yes <input type="checkbox"/> No <input type="checkbox"/></p>
<b>Q14</b>	<p>Do you have a separate investment/fund management company to manage your investment?</p> <p><b>If Yes:</b></p> <p>(a) What is their name and address?</p> <p>(b) Is this company authorised by the FCA? If so, please provide their FCA reference number.</p>	<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>(a)</p> <p>(b)</p>

## Charges

<b>Q15</b>	<p>(a) Please provide amounts and/or percentages of all policy charges and fees that are applied by the Receiving Scheme, when you transfer, whilst your savings remain invested and when benefits are taken. Your Receiving Scheme will be able to provide this information.</p>	<p>(a)</p>
	<p>(b) Please provide amounts and/or percentages for any advice charges or fees, including fees that may be payable to a discretionary fund or investment manager, that apply in respect of this transfer. Your adviser(s) will be able to provide details of all of their charges.</p>	<p>(b)</p>
	<p>(c) Please provide amounts and/or percentages for any additional charges or fees from any other person or company that may be involved in the transfer along with details of what the charge is for and who the charge is payable to.</p>	<p>(c)</p>
	<p>(d) Will any charges apply if you cancel your transfer?</p>	<p>(d) Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p><b>If Yes:</b> What is the charge and who is it payable to?</p>
	<p>(e) Have you received an illustration (or other document) of how the charges and fees which will be charged, will affect the value of your investments over time?</p>	<p>(e) Yes <input type="checkbox"/> No <input type="checkbox"/></p>

## Other transfers to the Receiving Scheme

<b>Q16</b>	<p>Please give details of all other transfers to the Receiving Scheme include the following for each transfer:</p> <ul style="list-style-type: none"> <li>the name of the transferring scheme,</li> <li>the provider of the transferring scheme,</li> <li>the date the transfer was made and</li> <li>the approximate transfer value.</li> </ul> <p>If none, please state 'none'</p>	
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## Your Declaration

### I confirm:

- I have completed this questionnaire, and the evidence and information is being provided by me; and
- I have not been told or coached in how to answer the questions by a third party such as an agent or introducer involved in the pension transfer; and
- to the best of my knowledge the information provided is true; and
- I have read The Pensions Regulator's leaflet on Pension Scams available from the link below. If you do not have internet access, please request a paper copy. [https://www.thepensionsregulator.gov.uk/-/media/thepensionsregulator/files/import/pdf/16423\\_pensions\\_consumer\\_leaflet\\_screen.ashx](https://www.thepensionsregulator.gov.uk/-/media/thepensionsregulator/files/import/pdf/16423_pensions_consumer_leaflet_screen.ashx)

<b>Signature</b>	<b>Print name</b>
	<b>Date</b>
Please provide a daytime telephone number and email address so we can contact you if we have any further questions	<b>Contact details</b>