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lan Gough-Williams 12 Hamhaugh Island SHEPPERTON Middlesex TW17 9LP Pension Schemes Services HM Revenue and Customs BX9 1GH

Phone 03000 519 617 Monday to Friday 9.00am to 5.00pm

Web www.gov.uk



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Date Our Ref 13 December 2018

Our Ref SRN APSS530 S0000000215

Dear Mr Gough-Williams

Notification of rejection for registration for tax relief and exemptions

Scheme name: Zico OTS Ltd Pension Scheme

You applied to register the pension scheme named above under Finance Act 2004 on 24 July 2018.

We have rejected your application in under section 153(5) of Finance Act 2004 as it appears that you are not a fit and proper scheme administrator. You state in your response to our previous letter that it is your intention to employ a pension practitioner to advise you on the governance of the pension scheme. A fit and proper administrator would not need to do this, therefore I am rejecting the scheme application. I would advise you to make a fresh application, obtain the services of an advisor and on the application, tick the box where you do not have working knowledge of pension schemes.

If the scheme is not registered

Please note that:

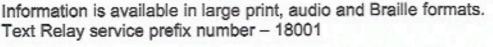
- contributions received before the scheme is registered won't meet the conditions for tax relief and exemptions
- we will treat transfers received from a registered pension scheme into this scheme before it is registered as unauthorised payments

If you continue to operate the pension scheme without registering, it will not:

- be governed by the tax regime for registered pension schemes
- · meet the conditions for tax relief and exemptions

Appealing against our decision

If you don't agree with our decision, you can appeal against it.





If you want to appeal, you should write to us at the address at the top of this notice. You must do so within 30 days of the date of this notice, giving your reasons why you do not agree with our decision. Please include any more information that you want us to consider.

If you appeal we'll consider the information you send us and try to reach an agreement with you. If we can't agree, you can:

- ask for an HMRC officer not previously involved in the matter to review our decision
- make an appeal to an independent tribunal

If you ask for a review, you can still make your appeal to the tribunal after the review has finished.

For more information about appeals and reviews, go to www.gov.uk/tax-appeals or phone the number at the top of this notice. You can find out more about tribunals on the Tribunals Service, go to www.justice.gov.uk/tribunals/tax or you can phone them on 0300 123 1024.

If we do not hear from you within 30 days of the date of this notice we will take this to mean that you agree with our decision.

Your rights and obligations

'Your Charter' explains what you can expect from us and what we expect from you. For more information, go to www.gov.uk/hmrc/your-charter

If you contact us, we can deal with you more quickly if you quote our reference number and provide a daytime phone number.

Yours sincerely

John Bhandal **HMRC Pensions**

Join the millions of taxpayers already using their Personal Tax Account to access a range of HMRC services. It takes just a few minutes to get started, go to www.gov.uk/personal-taxaccount

To find out what you can expect from us and what we expect from you go to www.gov.uk/hmrc/your-charter and have a look at 'Your Charter'.