



REGISTERED SCHEME ADMINISTRATORS LIMITED
Venture Wales
Pentrebach
Merthyr Tydfil
CF48 4DR

PO Box 342
Runcorn
WA7 9EF

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DO NOT IGNORE THIS COMMUNICATION

REGISTERED SCHEME ADMINISTRATORS LIMITED must comply with the directions in this notice by: 7 December 2023

Unpaid contributions notice

Issued under sections 37 and 38 of the Pensions Act 2008

The Pensions Regulator is of the opinion that you, an employer, have failed to pay relevant contributions to an occupational or personal pension scheme on, or before, the 'due date' for payment. This opinion is based on The Pensions Regulator having received a report from the trustee or manager of the pension scheme you use to fulfil your employer duties. The details of the pension scheme reported to The Pensions Regulator are:

- Scheme name: Smart Pension Master Trust
- Pension scheme reference: 12011089
- Employer pension scheme reference: SMART10120545

The report confirms that contributions due to be paid between 22 June 2023 and 22 September 2023 have not been paid to the scheme.

Your pension scheme provider may already have contacted you regarding these unpaid contributions.

Please note you are responsible for calculating and paying all contributions due to the pension scheme, which may differ from those reported by your pension scheme provider.

What you need to do now

The Pensions Regulator is directing you to take the following steps to remedy your contravention, namely:

Step 1: Calculate unpaid contributions

- A. You must calculate the amount of unpaid contributions due in respect of each worker who has been automatically enrolled or opted in to an automatic enrolment scheme, ('the unpaid relevant contributions').
- B. Where jobholder contributions have already been deducted from earnings and the unpaid contributions are being paid within three months of the appropriate date, you must pay all of the employer and jobholder unpaid relevant contributions to the scheme.
- C. Where the jobholder contributions have not been deducted from earnings and the contributions are being paid within three months of the appropriate date, you must pay the employer unpaid relevant contributions, and notify the worker they are not required to pay the jobholder unpaid relevant contributions but if they choose to do so, they may pay this amount in instalments.
- D. If the contributions are not being paid within three months of the appropriate date you must pay all of the employer and jobholder unpaid relevant contributions.

The *appropriate date* is:

- the 22nd day of the month after the month that the contributions were deducted by the employer, and/or
- the 22nd day of the month after the month that the contributions were due to be paid to the pension scheme by the employer but not paid.

If you fail to calculate and pay the unpaid contributions, The Pensions Regulator may estimate the amount of contributions you have failed to pay and vary this notice to require you to pay this estimated amount. The Pensions Regulator may also direct you to pay interest on any outstanding amount. This is separate to any penalty that may be imposed.



What you need to do now

Step 2: Contact the pension scheme provider and pay the contributions

You must make contact with your pension scheme provider and pay the contributions to the manager or trustee of the pension scheme.

You must ensure that contributions are fully up to date. If your scheme provider informs the Pensions Regulator that there are still outstanding contributions that haven't been paid, we may issue a further Unpaid Contributions Notice under section 37 of the Pensions Act 2008. You should contact your scheme provider directly to resolve any issues if you dispute any outstanding unpaid contributions.

Step 3: Provide evidence of compliance

When you have met the requirements in steps 1 and 2 above, or even if you are of the opinion that the contributions identified in this notice have already been paid, you must provide evidence of compliance to The Pensions Regulator by email to CandE@autoenrol.tpr.gov.uk or by post to;

The Pensions Regulator

PO Box 342
Runcorn
WA7 9EF

For evidence to be acceptable it must include;

- (i) the relevant contribution schedules with the amount(s) calculated clearly stated

AND

- (ii) proof that those amount(s) have been paid and the date(s) on which they were paid. This might be in the form of a letter, email statement from your provider or screenshots from your pension account.

For the avoidance of doubt, providing just a copy of a bank statement showing an amount(s) being paid on a given date to your pension provider will not be acceptable. A supporting document and / or screenshot showing clearly that all outstanding contributions have been paid is necessary and where possible this should show the EPSR of the scheme to which the contributions have been paid.

If a payment plan has been agreed with your pension provider you will need to show confirmation of the plan from your pension provider.

You must complete steps 1-3 above by: 7 December 2023

What happens if you do not comply with this notice

If you don't complete the steps required by this notice by 7 December 2023, The Pensions Regulator may issue you with a £400 Fixed penalty notice.

If you continue not to comply, The Pensions Regulator may issue you with an Escalating penalty notice. The escalating penalty would accrue at a daily rate which varies between £50 and £10,000.

Your right to seek a review of this notice

If you object to this Unpaid contributions notice, you can apply for a review. Your application along with supporting documentation must be submitted within 28 days of the notice being issued.

You can apply for a review online at: www.tpr.gov.uk/review

If you are unable to apply online, please call us on: **0345 600 2475**

Further details of the review process can be found on our website at:
www.tpr.gov.uk/employers/appealing-an-enforcement-notice