

HOW TO MAKE A SIPP CONTRIBUTION BY BANK TRANSFER

The quickest and easiest way to make a personal contribution to the HL SIPP is by debit card. Just visit **www.hl.co.uk/SIPP** or call **0117 980 9897**. The maximum one-off payment on a debit card is £99,999, or you can make multiple payments if you want to invest more. Before making a large payment, please inform your bank to reduce the chance of the payment being blocked.

If you're unable to make a debit card payment, or your employer is making the contribution, you can make a bank transfer (BACS/CHAPS/Faster Payment).

Before making a contribution, **please read the Key Features** (including the Contribution Checklist and Important Investment Notes). Remember, you cannot normally access money in a pension until age 55 (57 from 2028), taking up to 25% tax free and the rest taxed as income. The value of investments can fall as well as rise so you could get back less than you invest. Tax rules can change and the value of any benefits depends on personal circumstances.

1. CONFIRM THE DETAILS OF THE TRANSFER

Before making the payment, please send us the following details:

- Your name, address and client number or National Insurance number
- The amount being transferred
- Whether it is a personal contribution (for which we will claim tax relief from HMRC), or a contribution made by your employer
- If a personal contribution, please also confirm the funds are from an account held in your name or joint names
- If an employer contribution, please also include the company name and registered address and confirm the funds are being drawn from an account in the name of the company

Send these details to:

- **EMAIL:** sippcontributions@hl.co.uk
- **ONLINE:** log in to your account on the Hargreaves Lansdown website and send a Secure Message.
- **FAX:** 0117 980 9888
- **PHONE:** 0117 980 9926
- **POST:** Hargreaves Lansdown, One College Square South, Anchor Road, Bristol, BS1 5HL


2. SEND THE PAYMENT TO:

- Bank Account Number: 03310401
- Sort Code: 30 - 92 - 13
- Account Name: Your full name
- Reference: Your HL client number

Once you have made the transfer and sent us confirmation, we will process your payment and send you an acknowledgement. The contribution will usually show in your SIPP by the close of business on the day of receipt, but please be aware it can take up to two working days. If you wish to use the contribution to place a trade straightaway, we suggest you make a debit card payment. Payments should be made from an account in your or your employer's name. If we cannot verify the source of funds we will require further evidence before we apply the money to your account. If we do not receive details of the contribution, we will return the funds to source.

If you have any questions, please contact our Pensions Helpdesk:

 SIPP@hl.co.uk

 **0117 980 9926**

(Monday to Thursday 8am to 7pm, Friday 8am to 6pm, Saturday 9:30am to 12:30pm).