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please enclose your certificate with this form.

National Insurance number

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Note: if you have contacted Jobcentre Plus and are not entitled to a National Insurance number, please give the reason why and provide an HMRC ref number

Former employer

Date of leaving the employer above

<p>Is the QROPS receiving the transfer?</p> <p><i>The QROPS you are transferring to will know if they fall within the definition of an 'overseas public service scheme' under regulation 3(1B) or the definition of an 'international organisation' under regulation 2(5) of the Pension Schemes (Categories of Country and Requirements for Overseas Pension Schemes and Recognised Overseas Pension Schemes) Regulations 2006 [SI 2006/206].</i></p>	<p>Please tick the appropriate box:</p> <p style="text-align: right;">a) An Occupational Pension Scheme? <input type="checkbox"/></p> <p style="text-align: right;">b) An Overseas Public Service Scheme? <input type="checkbox"/></p> <p style="text-align: right;">c) An International Organisation? <input type="checkbox"/></p> <p style="text-align: right;">d) None of the above? <input type="checkbox"/></p> <p style="text-align: center;">(if you tick box (d) please skip the next 5 questions and go to the question "Have you been told...55)</p>
Name of your current employer	
Your current job title	
Address of your current employer	
Address of your current employer	
Address of your current employer	Postcode
Date your current employment began	
Date your current employment began	
Date your current employment began	
Date your current employment began	
Date your current employment began	
Your current payroll tax reference number (if not known – state 'not known')	

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Have you been told that you can access some or all of the value of this transfer, either directly or indirectly before you reach the age of 55?	You must tick the appropriate box: Yes <input type="checkbox"/> No <input type="checkbox"/> (if you tick 'yes' to the above then unless you are transferring to an overseas public service scheme or an international organisation you must provide the information requested in the next question)
Please provide written evidence from the QROPS to which you are transferring, documenting the circumstance(s) in which you are able to access your transferred benefits prior to age 55? Please note, that it is unlikely that you will be able to proceed with this transfer unless the written evidence confirms that the only circumstance you are able to access your transferred benefits prior to age 55 is on health grounds.	

YOUR OTHER PENSION BENEFITS

Ignoring the benefits you wish to transfer to the QROPS named below, have you got any other UK pension rights (excluding state pension rights)? NOTES: You should answer "no" if you have already transferred these to Strathclyde Pension Fund. <u>If you answer "no" there is no need to answer any other questions in this section (the "YOUR OTHER PENSION BENEFITS" section).</u>	Yes	No
	<input type="checkbox"/>	<input type="checkbox"/>

Are you receiving any pension benefits that came into payment before 6 April 2006?	Yes	No
	<input type="checkbox"/>	<input type="checkbox"/>
If YES , please confirm the current annual total amount of pension you receive from all sources added together (before deduction of tax). Please write the total amount in the box to the right:	<input type="text"/>	
	£	

Are you receiving any pension benefits that came into payment after 5 April 2006 but before this transfer request?	Yes*	No
	<input type="checkbox"/>	<input type="checkbox"/>
* Note: if "YES", you must enclose a statement from your other schemes that tells you how much of your "lifetime allowance" you have already used up. Information about the lifetime allowance is available at: http://www.hmrc.gov.uk/pensionschemes/lifetime-allowance.htm		

Are you due to receive or make a transfer of any pension benefits that are due to come into payment on the same date as you are transferring your retirement benefits from Strathclyde Pension Fund?	Yes	No
	<input type="checkbox"/>	<input type="checkbox"/>

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If **YES**, you need to confirm the order in which benefits will be taken from each scheme. This is particularly important if you are likely to exceed your "lifetime allowance", as the order which benefits are taken will determine which scheme(s) will be responsible for settling any tax liability.

Name of scheme/policy number	Contact details	Order in which taken (e.g. 1 st , 2 nd , 3 rd , etc)
1.		
2.		
3.		

Have you applied for and been granted an "enhanced lifetime allowance" factor or "primary protection" entitlement?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If YES , please send me a copy of the certificate from HMRC that confirms your entitlement to protection. We cannot apply protection to your transfer without first seeing your certificate.		

Have you previously transferred any benefits to an overseas scheme? We only need to know about any transfers that took place on or after 6 April 2006.	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If YES , we need to know the date(s) of the transfer(s) and the amount(s) transferred.		

Amount of "lifetime allowance" you have available to cover the proposed transfer of your benefits to the QROPS

Further information

DECLARATION AND REQUEST FOR TRANSFER TO QROPS

I understand that transferring to a QROPS will incur a tax charge of 25% unless both I and the QROPS are within the EEA or the QROPS is provided by my employer.	Yes <input type="checkbox"/>	No <input type="checkbox"/>
I also recognise that UK tax charges will apply to a tax-free transfer if, within five tax years, I become resident in another country so that the exemptions would not have applied to the transfer.		

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I certify that I am aware that in some circumstances:

- A transfer of funds might not be a recognised transfer and may be treated as an unauthorised payment giving rise to a liability to pay tax in the UK.
- A future payment made or treated as made by a QROPS may be treated as an unauthorised payment giving rise to a liability to pay tax in the UK.

I declare that:

- I have emigrated from the UK on a permanent basis and do not intend returning to the UK.
- I have received details of the deferred benefits (if any) I hold in Strathclyde Pension Fund and details of the cash equivalent transfer value (CETV) of them.
- To the best of my knowledge and belief the information given in this form is correct and complete.
- I am a member of the QROPS named below.
- If the QROPS named below is an occupational pension scheme, an overseas public service scheme or an international organisation, I am in employment to which the QROPS named below applies.
- I have received a statement from the QROPS named below showing the benefits the transfer payment would buy for me in that scheme and the conditions (if any) on which those benefits could be forfeited or withheld.
- I am / am not [*please delete as appropriate*] already in receipt of a pension from the LGPS (other than (i) a widow's, widower's, civil partner's or surviving cohabiting partner's pension or (ii) a pension derived from a Pension Credit granted to me following a divorce or dissolution of a civil partnership)
- In addition to the rights I am electing to transfer to the QROPS named on this form, I hold / do not hold [*please delete as appropriate*] any other LGPS pension rights that are not in payment (other than a pension derived from a Pension Credit granted to me following a divorce or dissolution of a civil partnership)
- I am / am not [*please delete as appropriate*] still an active member of the LGPS (i.e. still paying pension contributions to the LGPS)
- If the QROPS named on this form offers 'flexible benefits', flexible benefits meaning in this circumstance a transfer to any pension arrangement that offers a money purchase benefit, cash balance benefit, or benefit, other than a money purchase benefit or cash balance benefit, calculated by reference to an amount available for the provision of benefits to or in respect of the member (whether the amount so available is calculated by reference to payments made by the member or any other person in respect of the member or any other factor).:
 - other than the pension rights to which this transfer relates, I do / do not [*please delete as appropriate*] have other rights (other than in respect of (i) Additional Voluntary Contributions or (ii) a widow's, widower's, civil partner's or surviving cohabiting partner's pension) in the LGPS and, if I do, I attach details of those benefits, and
 - if the transfer value of my total LGPS rights (other than in respect of (i) Additional Voluntary Contributions or (ii) a widow's, widower's, civil partner's or surviving cohabiting partner's pension including pension credit rights) is more than £30,000, I have taken appropriate independent advice from an authorised independent adviser and attach a copy of the advice confirmation form signed by that adviser.

I understand and accept that:

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- The CETV represents the whole of my benefits in Strathclyde Pension Fund including, if any, GMP and post 1997 contracted out rights and any additional voluntary contributions I made.
- The QROPS named below may not be regulated in any way by the law of the United Kingdom and that as a consequence there may be no obligation under that law on the QROPS or its trustees or administrators to provide any particular value or benefit in return for the CETV.
- In some circumstances a future payment made or treated as made by a QROPS may be treated as an unauthorised payment giving rise to a liability to pay tax in the UK.

I wish to have the cash equivalent value of my pension rights transferred to the QROPS named below. I understand that:

- The benefits the CETV buys in the QROPS may not be equal or equivalent to those I or my dependants may otherwise have become entitled to from Strathclyde Pension Fund.
- On payment of the CETV I will have no further benefits from Strathclyde Pension Fund based on the rights to which the CETV relates.
- Neither I nor my dependants will have any further claim in any circumstances on Strathclyde Pension Fund or my former employer for any rights to which the CETV relates.
- It is my sole responsibility to ensure that the benefits the CETV buys in the QROPS are suitable for me and my family.

Signed

Dated

ABOUT THE QROPS YOU WISH TO TRANSFER YOUR PENSION RIGHTS TO

QROPS HMRC ref no

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QROPS full name

Country or territory under the law of which the QROPS is established and regulated

The address, business telephone number and, where available, the electronic mail address of the trustees/manager of the QROPS

Address
Tel

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email

QROPS scheme manager's full name

QROPS scheme manager ID

QSM

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QROPS scheme manager's address, business telephone number and, where available, electronic mail

Address

Tel

email

QROPS CERTIFICATE:

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In my capacity as administrator (or equivalent) of the above named QROPS, I certify that:

- This scheme is a qualifying recognised overseas pension scheme (QROPS) under UK tax law and has NOT been excluded from being a QROPS by HM Revenue and Customs (HMRC) in the UK. **I enclose a copy of the letter from HMRC accepting the scheme's status as a QROPS.** I will let you know immediately if the scheme is excluded from being a QROPS at any time before the transfer takes place.
- This QROPS is able and willing to receive the transfer payment and we will use the transfer payment to provide retirement benefits in this QROPS for the person named above.
- Both the member and we understand that the transfer value represents the whole of the member's benefits including any GMP and post 1997 contracted out rights and any additional voluntary contributions the member made.
- We have given the member a statement showing the benefits we will award for the transfer payment and the conditions (if any) on which those benefits could be forfeited or withheld. We enclose a copy of that statement, signed by us and endorsed by the member.
- Except where the QROPS falls within regulation 3(1A) of The Pension Schemes (Categories of Country and Requirements for Overseas Pension Schemes and Recognised Overseas Pension Schemes) Regulations 2006 [SI 2006/206], the benefits payable to the member under the scheme, to the extent that they consist of the member's relevant transfer fund, are payable no earlier than they would be if pension rule 1 in section 165 of the Finance Act 2004 applied (as modified by the Pensions Schemes (Application of UK Provisions to Relevant Non-UK Schemes) Regulations 2006 [SI 2006/207]), or if payable earlier, are only payable in circumstances in which they would be authorised member payments if they were made by a registered pension scheme. In addition, I confirm that I satisfy regulation 3(1)(b) of those regulations [SI 2006/206].
- The scheme is / is not* a money purchase scheme, cash balance scheme, or a scheme, other than a money purchase scheme or cash balance scheme, whose benefits are calculated by reference to an amount available for the provision of benefits to or in respect of the member (whether the amount so available is calculated by reference to payments made by the member or any other person in respect of the member or any other factor).
* delete as appropriate

Please select ONE of the following statements:

- This QROPS is an occupational pension scheme. The person named above is in an employment to which the QROPS applies and is a member of this QROPS.
OR
- This QROPS is an overseas public service scheme falling within the definition of regulation 3(1B) of Pension Schemes (Categories of Country and Requirements for Overseas Pension Schemes and Recognised Overseas Pension Schemes) Regulations 2006 [SI 2006/206]. The person named above is in an employment to which the QROPS applies and is a member of this QROPS.
OR
- This QROPS is an international organisation falling within the definition of regulation 2(5) of Pension Schemes (Categories of Country and Requirements for Overseas Pension Schemes and Recognised Overseas Pension Schemes) Regulations 2006 [SI 2006/206]. The person named above is a member of the QROPS and is employed by that international organisation.
OR
- This QROPS is not an occupational scheme but the person named above is a member of this QROPS and is resident in the country where the receiving QROPS is based.
OR
- This QROPS is not an occupational scheme but the person named above is a member of the QROPS and is resident in a country in the European Economic Area (EEA) and the QROPS is based in another EEA country.
OR
- None of the above apply, please insert alternative description and provide scheme documentation:

Instructions for payment of transfer value

Please pay the transfer value for this person **either** to the following account **or** as detailed in the attached instruction (please delete one of the either/or instructions in the line above as applicable):

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Signed		QROPS Stamp
Date		
Designation		

Please return this form with any statements/certificates to the Strathclyde Pension Fund Office, P.O. Box 27001, Glasgow G2 9EW, Scotland.

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Protecting your data

The Strathclyde Pension Fund Office collects and holds certain information about you (personal data) which we need to administer the Local Government Pension Scheme. We have a responsibility to protect your information and would like to explain:

- what we do with it
- who we share it with
- how long we keep it for
- why we are allowed to collect it

We have summarised some of the key ways in which we deal with this information below. Further information can be found in the Full Privacy Notice at the following link:

<https://www.spfo.org.uk/index.aspx?articleid=14527>

Who we are:

When organisations offer their employees membership of the Local Government Pension Scheme (LGPS), you may become a member of Strathclyde Pension Fund. Strathclyde Pension Fund Office is a department of Glasgow City Council (GCC), as the LGPS Regulations require a local authority to be responsible for the local administration of pensions and other benefits payable under the LGPS regulations.

GCC's head office is located at City Chambers, George Square, Glasgow G2 1DU, United Kingdom. You can contact GCC's Data Protection Officer by post at that address or by email at dataprotection@glasgow.gov.uk or by telephone on 0141 287 1055.

Why do we need your personal information and what do we do with it?

You are giving us your personal information to allow us to handle all matters relating to the LGPS. For example, we need to process your data to contact you by post, email or telephone; to maintain our records; calculate and provide you with benefits (and, if you are a member of the Fund, your beneficiaries if you die); for statistical and financial modelling and for reference purposes (for example, when we assess how much money is needed to provide members' benefits and how that money should be invested); and to comply with our legal obligations.

We obtain personal data directly from you. We may also obtain data from your employer (for example, salary information) and from other sources including public databases.

Legal basis for using your information:

Our legal basis for processing your personal information is because it is necessary to carry out our function for administering the Local Government Pension Scheme and managing Strathclyde Pension Fund. Our role is set out in the Local Government Pension Scheme (Scotland) Regulations 2018. In data protection legislation, this is known as processing information because it is 'necessary for the performance of a task carried out in the public interest or in the exercise of official authority'. You can find more details of our role on our website at www.spfo.org.uk

Where we obtain information concerning certain "special categories" of particularly sensitive data, such as health information to administer an ill health retirement, extra protections apply under data protection legislation. We will only process this type of data with your consent, unless we can lawfully process this data for another reason permitted by that legislation. You have the right to withdraw your consent to the processing special categories of personal data at any time by notifying us in writing. However, if you do not give consent, or subsequently withdraw it, we may not be able to pay certain LGPS benefits.

Who do we share your information with?

We are legally obliged to safeguard public funds. So we are required to verify and check your details internally for fraud prevention. We may share this information with other public bodies (and also receive information from these other bodies) for fraud checking purposes. We are also legally obliged to share certain data with other public bodies, such as HMRC and will do so where the law requires this. We will also generally comply with requests for specific information from other regulatory and law enforcement bodies where this is necessary and appropriate. Your information is also analysed internally to help us improve our services. This data sharing is in accordance with our Information Use and Privacy Policy and covered in our full privacy notice on our website. It also forms part of our requirements in line with our Records Management Plan approved in terms of the Public Records (Scotland) Act 2012.

From time to time we will share your personal data with third parties, including our contractors, advisors, government bodies and dispute resolution and law enforcement agencies in order to comply with our obligations under law, and in connection with the provision of services that help us carry out our duties,

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rights and discretions in relation to the Fund. These organisations are listed in the Full Privacy Notice. In some cases these recipients may be outside the UK. If this occurs, we will make sure that appropriate safeguards are in place to protect your data in accordance with applicable laws. Please use the contact details below if you want more information in connection with this.

How long do we keep your information for?

We only keep your personal information for the minimum period of time necessary. Sometimes this time period is set out in the law, but in most cases it is based on business need. GCC maintains a records retention and disposal schedule which sets out how long we hold different types of information for at <https://www.glasgow.gov.uk/CHttpHandler.ashx?id=40660&p=0> or you can request a hard copy from GCC's contact address stated above.

Your rights under data protection law:

- **access to your information** – you have the right to request a copy of the personal information that we hold about you
- **correcting your information** – we want to make sure that your personal information is accurate, complete and up to date. Therefore you may ask us to correct any personal information about you that you believe does not meet these standards
- **deletion of your information** – you have the right to ask us to delete personal information about you where:
 1. you think that we no longer need to hold the information for the purposes for which it was originally obtained
 2. we are using that information with your consent and you have withdrawn your consent – where we use your personal information with your consent you may withdraw that consent at any time and we will stop using your personal information for the purpose(s) for which consent was given
 3. you have a genuine objection to our use of your personal information
 4. our use of your personal information is contrary to law or our other legal obligations
- **restricting how we may use your information** – in some cases, you may ask us to restrict how we use your personal information. This right might apply, for example, where we are checking the accuracy of personal information that we hold about you or we are assessing the objection you have made to our use of your information. This right might also apply if we no longer have a basis for using your personal information, but you don't want us to delete the data.
- **withdrawing consent to use your information** – where we use your personal information with your consent (for example, for the purposes of administering an ill-health retirement) you may withdraw that consent at any time and we will stop using your personal information for the purpose(s) for which consent was given. However, if you withdraw your consent, we may not be able to pay certain LGPS benefits.

Please contact us if you wish to exercise any of these rights.

Information you have given us about other people:

If you have provided anyone else's details on this form, please make sure that you have told them that you have given their information to Glasgow City Council. We will only use this information for the purposes set out in this privacy notice. If they want any more information on how we will use their information they can visit our website at <https://www.spfo.org.uk/index.aspx?articleid=14527> or email dataprotection@glasgow.gov.uk

Complaints:

We aim to directly resolve all complaints about how we handle personal information. However, you also have the right to lodge a complaint with the Information Commissioner's Office, who can be contacted by post at: Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF. By phone on 0303 123 1113 (local rate) or 01625 545 745. You can visit their website for more information at <https://ico.org.uk/concerns>

More information:

For more details on how we process your personal information visit <https://www.spfo.org.uk/index.aspx?articleid=14527>

If you do not have access to the internet you can contact us via telephone to request hard copies of our documents.

Ref: GDPR privacy notice, dated 03 05 2018

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