

Using the editable fields?

To ensure your information is saved correctly, we recommend you save the form to your desktop before you start completing the required fields.

Employer payer declaration

– *Collective Retirement Account (CRA)*

With this form you can:

- start employer contributions; we will also need a new account or top-up application
- amend employer contributions.

This form cannot be used:

- if you are setting up auto-enrolment payment, as this is not a qualifying workplace pension scheme
- if the investor is self-employed or a partner in a partnership – because the investor can't pay employer contributions to themselves.

We regularly update our forms; your financial adviser can confirm that this August 2023 version is the latest by checking the literature library on our website [quilter.com](https://www.quilter.com)

Completing this form

- Complete this form using BLOCK CAPITALS and blue or black ink. For dates, please use the format day/month/year.
- Missing or unclear information may result in delays. We are unable to correct errors or omissions retrospectively.
- References to 'investor' in this form mean the employee.

Giving us your instruction

- **By PROMPT:** our tool for financial advisers to upload documents direct to us, visit [quilter.com/help-and-support/tools/new-prompt/](https://www.quilter.com/help-and-support/tools/new-prompt/)
- **By email:** customers can send a scanned copy of the completed form to ask@quilter.com.
- **By post:** to Quilter, SUNDERLAND, SR43 4JP.

1. Investor details ▶ Please enter the details of the investor into whose CRA this payment will be made

Full name of investor

National Insurance number

▶ *If over 16*

Customer Reference

Account

CRA number

▶ *If known*

 A C –

If you do not answer the following questions, this application may be delayed.

Has the investor opted out, or declined to join, a pension their employer will contribute to?*

Yes

No

**This means, has the investor: (a) opted out of an occupational pension scheme or group personal pension scheme to which their employer contributes and of which they are a member, or (b) declined to become a member of an occupational pension scheme or group personal pension scheme to which their employer contributes and of which they are eligible to join, or will be eligible to join at the end of a waiting period; in favour of this personal pension scheme.*



2. Employer details

Employer's name

Employer's registered address

Postcode

Correspondence address
(if different from above)

Postcode

Name of person dealing with
correspondence

Company registration number

► *UK companies only*

Contact telephone number

► *In case of query*

3. Payment details

- Note** – All employer contributions must be paid gross.
– All employee contributions must be deducted from the employee's net pay (after tax has been paid).
– Basic rate tax relief will be added by us to employee contributions into the Collective Retirement Account. Any further tax relief due will need to be reclaimed by the employee via self-assessment.

Part A - Single payments

- Note** – Bank transfer: send to Quilter Life and Pensions Ltd Collections Account
NatWest Sort Code 56-00-68, Account Number 42086841
Reference - *the employee's account number with us*, starting with AC
– Cheque: make your cheque payable to Quilter Life and Pensions Ltd Collections Account
Please write *the employee's name* on the back of the cheque (and their account number with us, starting with AC)
– If you are sending payment **for more than one application**, please send a separate payment for each one.

Employer single payments

gross

Employee single payments

net, we will apply tax relief to make the payment gross

Payment method

Cheque number(s)

OR

Bank transfer

Part B - Regular payments

- Note** – **Bank account:** Regular payments will be collected from the bank account detailed in section 4. Please complete a separate application if payments are to be collected from the employee's own bank account.
– **Amendments:** If you are amending an existing regular payment amount, please show the new total payment, not just the amendment.
– **Annual escalation:** Regular payments can be increased automatically each year in line with Average Weekly Earnings. This is also known as 'escalation'. If escalation is required for employee payments, it will need to have been agreed with the employee. If left blank:
• for new regular payments, we will assume that no escalation is required
• for existing regular payments, the current escalation basis on your account will continue.
– **Additional collection:** this allows for any payments (which may have been missed or already deducted from salary but yet to be paid to the pension arrangement), to be collected in addition to the regular payment.

Employer payments

Total Regular Payment	£ <input type="text"/>	gross
First collection date	Please complete the first collection date on the Direct Debit Instruction in section 4.	
Frequency	Monthly	
	Which day of the month have you agreed to make this payment for your employee?	<input type="text"/> ^d <input type="text"/> ^d
	Annually	
	Which day and month of each year have you agreed to make this payment for your employee?	<input type="text"/> ^d <input type="text"/> ^d <input type="text"/> ^m <input type="text"/> ^m
Annual escalation	No escalation (0%)	Average Weekly Earnings
Additional Collection	£ <input type="text"/>	gross

Employee payments

Total Regular Payment	£ <input type="text"/>	net, this is the amount we will take from the bank account, and we will apply tax relief to make the payment gross
First collection date	Please complete the first collection date on the Direct Debit Instruction in section 4.	
Frequency	Monthly	
	Annually	
	Which day of the month do you deduct money from your employee's salary?	<input type="text"/> ^d <input type="text"/> ^d
	Is this payment made in the same month as it is deducted from your employee's salary?	Yes No
Annual escalation	No escalation (0%)	Average Weekly Earnings
Additional Collection	£ <input type="text"/>	net, this is the amount we will take from the bank account, and we will apply tax relief to make the payment gross

Late payments

The Pensions Regulator requires us to monitor and report late contributions, where an employer and employee agree that the employer will either:

- make an employer pension contribution, or
- deduct money from the employee's salary and pay this as an investor pension contribution on the employee's behalf.

A payment is considered late if:

- an employer pension contribution is not paid on the date agreed
- an employer has not paid the employee's contribution by the 22nd of the month (19th if paid by cheque) following the month it is deducted from the employee's salary.

You must tell us as soon as any agreement with your employee is terminated. If you cancel a Direct Debit without confirming to us that the agreement is terminated, we will assume the payment is late.

Further information about these requirements can be found on The Pensions Regulator website under Codes of Practice: 06, visit www.thepensionsregulator.gov.uk/

quilter.com

Please be aware that calls and electronic communications may be recorded for monitoring, regulatory and training purposes and records are available for at least five years.

Quilter is the trading name of Quilter Investment Platform Limited which provides an Individual Savings Account (ISA), Junior ISA (JISA) and Collective Investment Account (CIA) and Quilter Life & Pensions Limited which provides a Collective Retirement Account (CRA) and Collective Investment Bond (CIB).

Quilter Investment Platform Limited and Quilter Life & Pensions Limited are registered in England and Wales under numbers 1680071 and 4163431 respectively.

Registered Office at Senator House, 85 Queen Victoria Street, London, EC4V 4AB, United Kingdom. Quilter Investment Platform Limited is authorised and regulated by the Financial Conduct Authority. Quilter Life & Pensions Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Their Financial Services register numbers are 165359 and 207977 respectively. VAT number 386 1301 59.

4. Direct debit instruction

Complete the Direct Debit instruction below if this is a new Direct Debit, or you are changing bank details.

First collection date

► Any day from 01- 28

Frequency

Monthly – We will deduct the contribution on the same day each month. We will consider this the agreed date with your employee.

Annually – We will deduct the contribution on the same day and month each year. We will consider this the agreed date with your employee.

Note – If we receive your instruction less than 10 working days before the next collection date, we cannot guarantee that it will take effect from that date, in which case it will start on the following collection date. Please contact us if you would like to know more.

- Direct Debit investments will CONTINUE INDEFINITELY unless we hear otherwise from you.
- We will complete the 'reference' shown on the Direct Debit Instruction; please leave this blank.
- The instruction below must be dated, and signed in accordance with the authorised signature(s) for the bank account.



**INSTRUCTION TO YOUR BANK OR
BUILDING SOCIETY TO PAY
BY DIRECT DEBIT.**



Please complete the form and send to:

Quilter Life & Pensions Limited,
Quilter, SUNDERLAND, SR43 4JP.

Name and full postal address of your bank or building society

To: The Manager
bank/building society
Address

Name(s) of account holder(s)

Bank/building society account number

Branch sort code

 - -

Service user number

Reference

Instruction to your bank or building society

Please pay Quilter Life & Pensions Limited Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with Quilter Life & Pensions Limited and, if so, details will be passed electronically to my bank/building society.

Signature(s)

Date

*Banks and building societies may not accept
Direct Debit Instructions for some types of account.*

This Guarantee should be detached and retained by the payer.

The Direct Debit Guarantee.

- This Guarantee is offered by all banks and building societies that accept Instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit Quilter Life & Pensions Limited will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Quilter Life & Pensions Limited to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Quilter Life & Pensions Limited or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.
- If you receive a refund you are not entitled to, you must pay it back when Quilter Life & Pensions Limited asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.



5. Declaration ▶ Please read this section carefully before signing and dating the declaration

1. We declare that to the best of our knowledge and belief the statements made in this section and any related documents are correct and complete.
2. We agree to pay Quilter Life & Pensions Limited regular contributions for the investor of the amount shown in section 3B.
3. We declare that we are not using the CRA to meet our auto-enrolment responsibilities. We understand that the CRA cannot be used as an auto enrolment or qualifying workplace pension scheme.
4. We confirm that the member's personal net contribution will be deducted from their net pay.
5. We understand that:
 - a) although we can contribute to the investor's benefits, we have no legal rights under the personal pension contract, which is between Quilter Life & Pensions Limited and the investor.
 - b) we will be responsible for dealing and corresponding with Quilter Life & Pensions Limited regarding the payment or non-payment of contributions for the investor.
 - c) if any payment due is late Quilter Life & Pensions Limited may be required to advise The Pensions Regulator (TPR) and the investor.
 - d) it is our responsibility to ensure Quilter Life & Pensions Limited is provided with relevant information to monitor payments and that should we fail to provide it, we will be reported to TPR.
6. We will advise Quilter Life & Pensions Limited as soon as practical if the investor ceases to be employed by us or where contributions are reduced or terminated.
7. If we are paying regular contributions by Direct Debit:
 - a) we authorise the investor's financial adviser, to cancel the regular contribution at our request, if the investor no longer works for us or the agreement between us and the investor ends
 - b) and we cancel the Direct Debit instruction ourselves, at the bank we will also separately give Quilter Life & Pensions Limited a reason for cancellation
 - c) we understand that if we don't give a reason for cancellation, Quilter Life & Pensions Limited may be required to report us to TPR for late or missing contributions.
8. We confirm that we have read Quilter's privacy notice, available at quilter.com/privacy concerning use of the personal information of any party named in this form.

To be signed by an authorised signatory for the employer

Signature

Date

Print name

Capacity



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