



HSC Pension Service Application for a refund of pension contributions

IMPORTANT – Please read these notes carefully before you complete the form, and return it to your employer.

Briefly these are the main rules.

You **cannot** have a refund of contributions if:

- you are entitled to or are already in receipt of a HSC pension; or
- you continue to do any pensionable work (including bank employment) in the HSC without having a total break of at least 24 hours; or
- you have a period of membership which has been deferred; or
- you are over Normal Retirement Age* with less than 2 years membership of the Scheme. You are entitled to receive a lump sum and pension; or
- you have had a transfer of pension rights into the Scheme from a personal pension, regardless of the length of membership.

You **can** have a refund of your contributions if:

- you are under Normal Retirement Age*; and
- you have ceased membership of the Scheme; and
- your total membership in the HSC Pension Scheme is less than 2 years. These 2 years include any qualifying membership.

About your refund

HSC Pension Service needs to obtain information from your employer and the Inland Revenue before your refund can be paid. As a result it normally takes 3 months for us to pay a refund.

Applying for your refund

If you want to apply for a refund of your contributions please complete Parts 1 - 3 of this form, then sign and date the declaration at Part 4. Send the form to the HSC employer where you last paid pension contributions. They will complete Part 5 and return to HSC Pension Service. Payment will be made directly into your bank or building society.

Deductions from your refund

If you claim a refund, you will get your own contributions back, but not your employer's. Deductions will be made from the refund for:

- your share of the National Insurance Contributions which must be paid to secure your rights in the State Second Pension Scheme (S2P) during your period of HSC Scheme membership, and
- Income tax at 20% for refunds up to £10,800, and at 40% for refunded contributions above £10,800.

The amounts to be deducted will be detailed in the quotation we send you. If any of your personal details change you must tell us at once.

*Your normal retirement age is 60 if you are in the 1995 Section of the HSC Pension Scheme

*Your normal retirement age is 65 if you are in the 2008 Section of the HSC Pension Scheme

HSC Pension Service

Application for a refund of contributions

Please complete Parts 1, 2 and 3 in BLOCK CAPITALS, then sign and date the declaration at Part 4. Please send the form to the HSC employer where you last paid pension contributions. They will complete Part 5 and return to HSC Pension Service.

1. Personal Details

Title Dr Mr Mrs Miss Ms

Surname

All Forenames

Date of Birth

National Insurance Number

Contact Number

Your current address

Post Code

2. Employment Details

Name and address of employer

Start date in Scheme Date of last contribution

3. Payment details

Payments will be made directly to a bank or building society in the UK, please give the following information:

Name of account holder

Sort code _____ - _____ - _____

Account No _____ - _____ - _____ - _____ - _____

Name and address of bank or building society

Building Society Roll Number _____

4. Declaration

I apply for a refund of contributions I made to the HSC Pension Scheme. I understand that I must fully repay any overpayment of the refund.

Signature Date

PLEASE FORWARD THIS FORM TO YOUR EMPLOYER FOR COMPLETION OF PART 5.

5. Employer details

TO BE COMPLETED BY THE EMPLOYING AUTHORITY

Last day of Scheme membership

Was employment terminated voluntarily (please circle) YES NO

Reason for Termination (complete in all cases)

Form SD55 attached/Date sent to HSC Pension Service (delete as appropriate)

The above particulars have been checked and are correct

Sign here

Name

Official Designation

Date

Telephone Number

Fax Number

E-Mail

Stamp:

NOTE: Where FRAUD or MISCONDUCT is involved a separate letter must always be sent to HSC Pension Service setting out the circumstances, even if the applicant was not DISMISSED and has RESIGNED.