



Member QROPS Transfer Questionnaire

Scheme name	<input type="text"/>
Member name	<input type="text"/>
Member number	<input type="text"/>
National Insurance number	<input type="text"/>

This must be completed by you using the information gathered during the transfer process.

As a scheme administrator we have a duty to look for any warning signs that your pension is being transferred as part of a pension scam.

Pension scams may involve fraud and theft. A range of scams have been developed which claim to exploit tax and legal loopholes and can offer members cash payments if they transfer from legitimate pension schemes. Reported scams include promising unrealistic rates of return. These will not necessarily be unlawful, but members are often taking more risk than they realise, potentially risking their entire pension savings. You should protect yourself from scams and be aware of the consequences of falling victim to scams, whether by transferring to a liberation vehicle or by making poor investment choices with your pension fund. Please note the government has introduced a ban on cold calling. If you have received an unwanted call from an unknown caller about your pension, please report it to the Information Commissioner's Office on 0303 123 1113.

We don't know if this is the case here and so, as part of our standard due diligence checking process, we need to ask you to please provide the following additional information in relation to the proposed transfer:

QUESTION	YOUR RESPONSE
How did you become aware of the provider/adviser/receiving scheme?	
Did the receiving scheme/provider/adviser make the first contact (e.g. a cold call)?	
Please provide any contact details including Financial Conduct Authority (FCA) reference numbers	
What was the method of communication?	
Were you offered a free pension review?	
Have you received any advice in connection with transferring your pension benefits? If so, please provide details of the organisation or company that provided you with that advice including relevant FCA reference number.	

QUESTION	YOUR RESPONSE
Have you been given a formal Advice or Suitability Report which is specific to you and your circumstances and covers your attitude to risk and the investments that will be made on your behalf?	
During the transfer process, has the receiving scheme (or its administrators) contacted you with official documentation or has all communication been by text, email and/or telephone?	
Has a courier been sent to your home to collect signed documentation?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you received any promotional material or information about the receiving scheme? Information like a Key Features or Terms and Conditions document? If so, please provide copies.	
Have you been pressured by anyone to make a quick decision about transferring your pension?	Yes <input type="checkbox"/> No <input type="checkbox"/>
You have indicated the nature of the intended receiving scheme is a Qualifying Recognised Overseas Pension Scheme (QROPS). If this is incorrect let us know and we will send you information on UK transfers.	QROPS
Will you be receiving any cash payment, bonus, commission or loan from the receiving scheme or its administrators or anyone involved with the transfer, as a result of transferring your benefits?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you been told that you can access any part of your pension fund under the receiving scheme before age 55, other than on the grounds of ill health?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you been told that you will be able to draw a higher tax-free cash sum as a result of transferring?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you been promised a specific/guaranteed rate of return?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, what rate?	
How will the transfer payment be invested?	
Will any of your transfer payment be used to purchase an offshore investment bond? (https://www.fca.org.uk/news/news-stories/transferring-switching-uk-pensions-international-sipps)	
When the transfer is made, will the payment be held in a cash account?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Do you understand the nature of the underlying investments that you are planning to transfer into and do you know the risk involved?	Yes <input type="checkbox"/> No <input type="checkbox"/>

QUESTION	YOUR RESPONSE	
Do you know how the transfer payment will be invested?	Yes	No
Please provide any details you have that indicate where the money will be invested and its proportions.		
Are any of your investments of the type which are included on the FCA warning list? https://www.fca.org.uk/scamsmart/types-investment-and-pension-scams	Yes	No
Are all the UK investments regulated by the FCA?		
Are you transferring to a newly established scheme?	Yes	No
Do you know what fees will be charged and how these will affect the value of your investments over time?	Yes	No
Do you consider them low, medium or high fees?		
Are you aware of how the fees will be charged compared with fees that apply under your current pension arrangement?	Yes	No
Have you received written details of any fees or other charges that you will have to pay?	Yes	No
Has your Scheme Provider given you details of all the charges that will be made within the pension, including in relation to any offshore bonds and underlying investments?	Yes	No
Are any of your investments subject to an exit penalty if you wish to access or transfer the investments within an agreed period of time (e.g. within five to ten years)?	Yes	No
Do you have a separate investment company to manage your investments?	Yes	No
If yes, confirm where the company is based and provide their address and FCA reference number if relevant.		
Can you explain your reasons for requesting the transfer? What will you be able to achieve by transferring that you will not be able to do in your existing plan?		
Have any transfer requests from other pension plans (which you may have with other providers or administrators) to this receiving scheme been refused?		
If yes, do you know which providers or administrators refused to make the transfer/s and the reason/s for their refusal/s?		

QUESTION

YOUR RESPONSE

Has your adviser advised you not to transfer?

Yes

No

If yes, can you explain why you wish to proceed against that advice?

Who is the administrator of the QROPS (the administrator will be the company which is responsible for providing you with information about your pension savings)?

In which country are they based?

What is their address?

Signature

Date

D	D	M	M	Y	Y	Y	Y
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I confirm I have completed the above and based the answers on the information I have gathered in the transfer process.

To help reduce delays in any further communication, please provide the following contact information:

Telephone number

Email address