

If you want to transfer sums or assets held within a UK registered pension scheme to a Qualifying Recognised Overseas Pension Scheme (QROPS) you must give certain information to the scheme administrator of the registered pension scheme.

This information must be given to the scheme administrator of the UK registered pension scheme in order for the transfer to be completed. The scheme administrator will need this information before proceeding with your transfer request and HM Revenue & Customs (HMRC) may ask to see this.

You can use form APSS263 to give this information to the scheme administrator as it covers all the information needed. These notes will help you to complete the form. You can find guidance in the Registered Pension Schemes Manual (RPSM). Go to www.hmrc.gov.uk

About you

2 National Insurance number

Your National Insurance number (NINO) is a nine-digit reference made up of letters and numbers in the following format: QQ123456A.

This will be on:

- a P60 certificate from your employer
- a PAYE Coding Notice or a letter from us
- a payslip from your employer
- any letter from the Department for Work and Pensions or Jobcentre Plus.

If you are unsure if you qualify for a NINO you should contact the Jobcentre Plus Helpline on **0845 6060 643** to book a Right To Work interview. After the interview Jobcentre Plus will either give you a NINO or a letter telling you that you are not entitled to one.

If you don't have a NINO, you will need to confirm that you are not entitled to a NINO.

If you have just lost or can't remember your NINO and have been unable to trace it from official paperwork you should either complete and return a form CA5403 Your National Insurance number (available on the HMRC website) or phone the National Insurance Registrations Helpline on 0845 915 7006.

If you cannot provide the NINO or written confirmation that you are not entitled to a NINO, please provide any other HMRC reference that you have received, such as a Self Assessment reference number from a Self Assessment return or notice to file.

Acknowledgement

Conditions for transfer

By ticking the first box of the acknowledgement you show that you are fully aware of the implications of a scheme not meeting the requirements to be a QROPS.

By ticking the second box of the acknowledgement you show that you are fully aware that UK tax charges may apply to future payments made by the overseas pension scheme.

The scheme administrator will not be able to proceed with your transfer request unless both boxes are ticked.

HMRC expects that you will have fully considered the overseas scheme to which you are transferring your pension savings. You need to be satisfied that the overseas scheme meets the requirements to be a QROPS. The UK legislation applies tax charges to 'unauthorised payments' that are made from UK registered pension schemes.

Generally speaking, 'authorised' payments will cover the pension benefits and associated lump sums you would expect to receive from the registered scheme. Whilst your UK tax-relieved pension savings can be transferred to an overseas scheme, the UK legislation will still continue to apply to payments from the transferred fund. This is regardless of whether you are resident in the UK or not at the time of the payment. More detailed information on the charges and when they may apply can be found in the Registered Pension Scheme Manual (RPSM). Go to www.hmrc.gov.uk

If the transfer is not made to a QROPS then the transfer will not be a 'recognised transfer' and will lead to unauthorised payments tax charges. Some overseas schemes that have notified HMRC that they meet the requirements to be a QROPS agree to their details being published on the HMRC website.

As explained at the head of this published list, the list is only a confirmation that these schemes have notified HMRC that they meet the requirements. HMRC will not necessarily have checked these statements.

The list should not be relied upon by you, the member, in deciding whether a scheme is a QROPS.

Data Protection Act

How we use your information

HM Revenue & Customs is a Data Controller under the Data Protection Act 1998. We hold information for purposes specified in our notification to the Information Commissioner, including the assessment and collection of tax and duties, the payment of benefits and the prevention and detection of crime, and may use this information for any of them.

We may get information about you from others, or we may give information to them. If we do, it will only be as the law permits to:

- check the accuracy of information
- prevent or detect crime
- protect public funds.

We may check information we receive about you with what is already in our records. This can include information provided by you, as well as by others, such as other government departments or agencies and overseas tax and customs authorities. We will not give information to anyone outside HM Revenue & Customs unless the law permits us to do so. For more information go to www.hmrc.gov.uk and look for *Data Protection Act* within the *Search* facility.