



SECURE PORTAL USER GUIDE

How to guide

Your future, our focus.

curtisbanks.co.uk

Contents

Section	Page
1 Features	3
What is the secure portal used for?	3
How do I access the secure portal?	3
Quick guide to features	3
2 Detailed view	4
Your details	4
Secure messages	4
Contributions	6
Transfers	6
Drawdown	7
Pension	7
Assets	8
Invoices	9
Transactions	10
3 Troubleshooting	11
FAQs	11
4 Appendix	12

1 Features

What is the secure portal used for?

Please note this guide is for Curtis Banks heritage products only.

For Your Future SIPP portal guides, please refer to the How to Guides on our website, www.curtisbanks.co.uk.

The Curtis Banks Secure Portal allows users to monitor their SIPP, send instructions, and request information quickly and easily. This guide will explain the main features of the secure portal, so that you can use it confidently and effectively:

- Clear and easy contents page;
- Guidance page - advises which portal to access, how to log in, and what the portal is used for;
- Features - describes each tab and what it shows. For example, the asset tab shows the value of your SIPP, etc. (example attached);
- Secure messaging - how to send one, what can be attached to the message, and when secure messages should be sent;
- Secure messaging quick reference table - highlights which category you should select when sending secure messages; and
- Troubleshooting - how to change and reset your password, FAQs, etc.

How do I access the secure portal?

To access the portal, follow the below steps:

1. Go to: <https://www.curtisbanks.co.uk/>;

2. Click on the  icon in the top right hand corner;

3. Click on the middle  icon; and

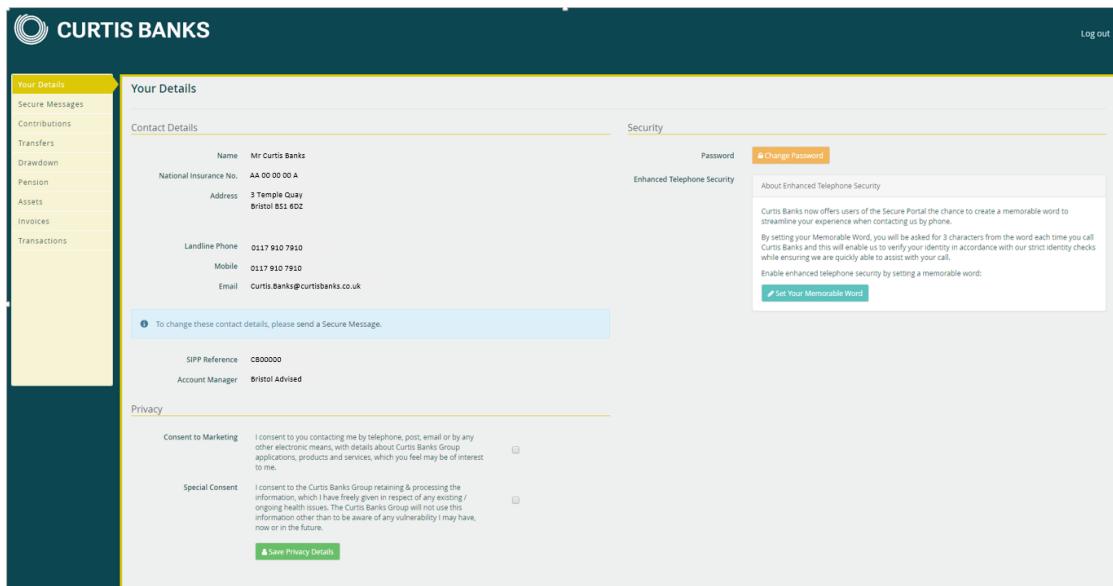
If you are asked a security question, then you are not signing in through the correct heritage Curtis Banks login and should restart from step 1.

4. Enter your username and password (first-time users will find this information on the letter sent to them by Curtis Banks after their SIPP was established).

You should now be able to access your account. If you are unable to access your account for any reason, please go to the Troubleshooting section of this guide.

Quick guide to features

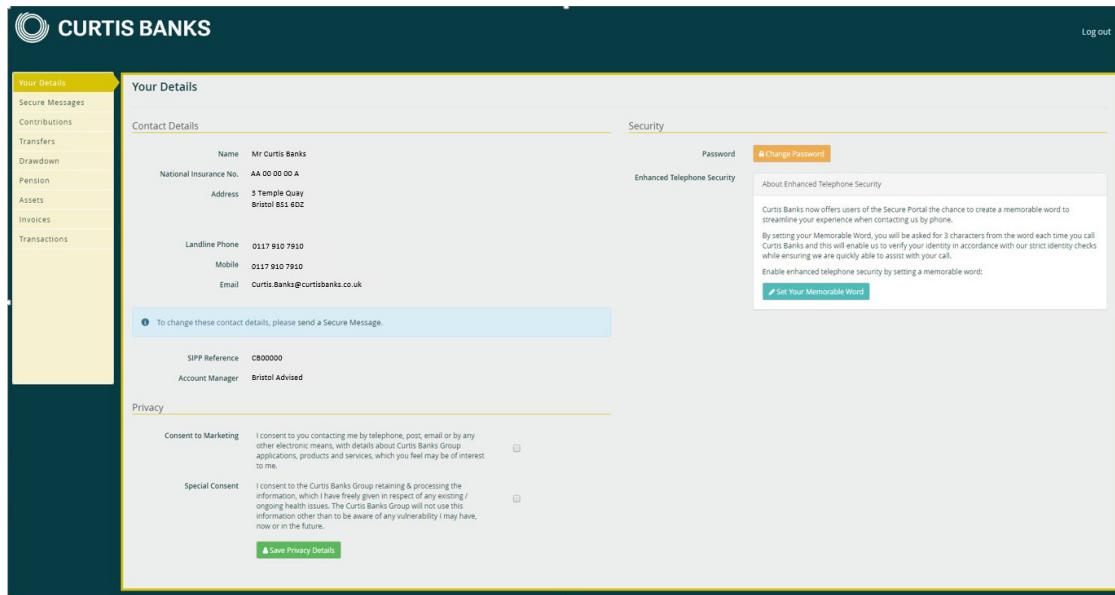
This guide can be used to see quickly all the features of the secure portal. For a more detailed explanation of the sections, please go to the next section.



2 Detailed view

Your details

On this page you are able to see the information that we hold on record, as well as your marketing preferences, memorable word, and where you can change your password.



Log out

Your Details

Secure Messages

Contributions

Transfers

Drawdown

Pension

Assets

Invoices

Transactions

Your Details

Contact Details

Name: Mr Curtis Banks
National Insurance No.: AA 00 00 00 A
Address: 5 Temple Quay, Bristol BS1 6DZ

Landline Phone: 0117 910 7910
Mobile: 0117 910 7910
Email: Curtis.Banks@curtisbanks.co.uk

Security

Change Password

Enhanced Telephone Security

About Enhanced Telephone Security

Curtis Banks now offers users of the Secure Portal the chance to create a memorable word to streamline your experience when contacting us by phone.

By setting your Memorable Word, you will be asked for 3 characters from the word each time you call Curtis Banks and this will enable us to verify your identity in accordance with our strict identity checks while ensuring we are quickly able to assist with your call.

Enable enhanced telephone security by setting a memorable word:

Set Your Memorable Word

To change these contact details, please send a Secure Message.

SIPP Reference: CB00000
Account Manager: Bristol ADVISED

Privacy

Consent to Marketing: I consent to you contacting me by telephone, post, email or by any other electronic means, with details about Curtis Banks Group applications, products and services, which you feel may be of interest to me.

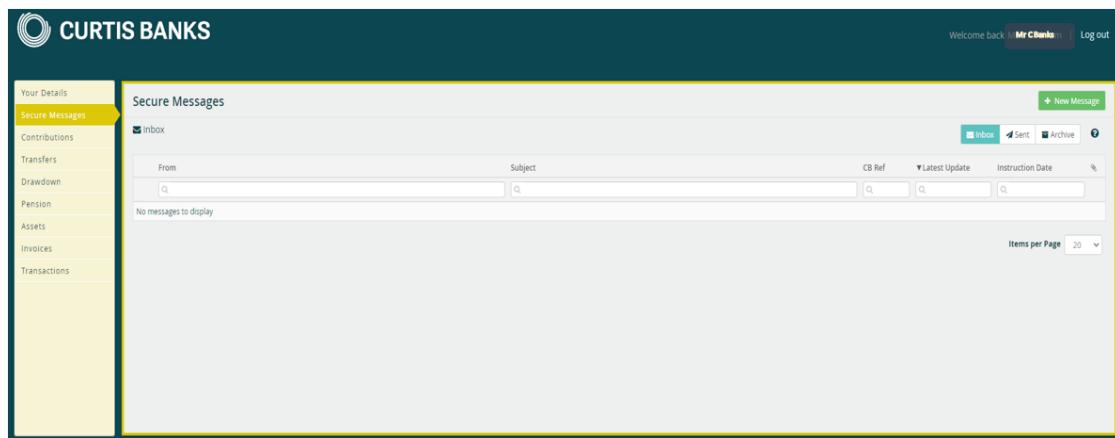
Special Consent: I consent to the Curtis Banks Group retaining & processing the information, which I have freely given in respect of any existing / ongoing health issues. The Curtis Banks Group will not use this information other than to be aware of any vulnerability I may have, now or in the future.

Save Privacy Details

Secure messages

Secure messages are the best way to send documents, ask questions, and instruct Curtis Banks to take action. Because clients - and Curtis Banks - need to log in to access this portal, it is regarded as being a more stable and secure medium to exchange confidential information, and is our preferred contact method.

To send a secure message, please click on the 'Secure Messages' tab when logged into the secure portal, then click on the **+ New Message** icon.



Welcome back, **Mr Banks** | Log out

Your Details

Secure Messages

Contributions

Transfers

Drawdown

Pension

Assets

Invoices

Transactions

Secure Messages

Inbox

New Message

From: Subject: CB Ref: Latest Update: Instruction Date:

Items per Page: 20

What instructions can be accepted through secure messaging?

Almost all instructions can be accepted through secure messaging. For a detailed list, please see Appendix 1. If you are unsure about the instruction you are sending, please get in contact.

2 Detailed view (continued)

Secure messages (continued)

Which category should I choose?

Below is a quick-reference guide to what different secure message categories mean:

Category	Type	Used for
Investment instruction	Make an investment	Setting up a new portfolio/investing funds
	Make a switch	Switching funds
	Make a disinvestment	Move money from investment portfolio to SIPP bank account
	Request a valuation	Get an up-to-date value of your investment portfolio
	General investment enquiry	All other investment enquiries
Property technical	New property enquiry	
	Property purchase	
	Property completion payment	
	Property sale	All property enquiries relating to the buying, selling, or maintenance of a property
	New lease	
	Amendments to lease	
	Lease renewal	
Property management	Planning, developing, and building works	
	Insurance	
	VAT administration	
	Vacant properties	
	Service charges, utility bills, and invoices	All property enquiries in relation to rent, invoices, or general information on properties
	Mortgage maintenance	
	Other property enquiry	
Benefits	Rent review	
	Rent arrears and rental invoices	
Benefits	General pension/benefits enquiry	All enquiries in relation to tax free cash or income
Change my details	Change my address	
	Change my email	
	Change my contact number	All amendments to client personal details
	Change my beneficiary	
Adviser remuneration	Submit an invoice	
	General adviser remuneration query	Adviser charging information
General	Other enquiry	

Please note: If a secure message reads 'closed' after Curtis Banks has replied, it means that we are investigating the enquiry and does not mean that the case has been closed. You can re-open a closed message by replying.

Contributions

In this section you can see records of funds that have been contributed (paid) into the SIPP.

Received	Frequency	Personal (£)	Employer (£)	Total (£)
16 Apr 2020		3,600.00		3,600.00
07 Aug 2019		3,600.00		3,600.00
25 Nov 2016		6,250.00		6,250.00
25 Nov 2016		12,500.00		12,500.00
22 Sep 2016		7,500.00		7,500.00
28 Jul 2016		10,000.00		10,000.00
24 Feb 2016		12,500.00		12,500.00
07 Jul 2015			4,552.00	4,552.00
22 May 2015			21,622.00	21,622.00
05 May 2015			4,552.00	4,552.00

Total items: 31 [CSV](#) [PDF](#) Max rows: 10 [1](#) [2](#) [3](#) [4](#) [»](#)

Please note that amounts received under the column named Personal will include the amount added in relation to the basic rate of tax relief of 20%.

It contains the following details:

- Received - the date the contribution was received;
- Frequency - whether there is any set frequency for the contribution (e.g. monthly, annually, etc.);
- Personal - the total amount of personal contributions received, including any tax relief applied by HMRC;
- Employer - the amount of employer contributions received; and
- Total - the total of the contribution received.

By clicking on 'CSV' or 'PDF', all of the contribution data can be exported in .csv or .pdf format. Note that if no contributions have been made, there may be no data contained in this tab.

Transfers

This section provides information on the money that has been transferred from other providers into the SIPP.

Paid / Requested	Transfer Source	Amount (£)
16 Apr 2019	Standard Life	135.52
13 Sep 2017	Standard Life	224,667.05

Total items: 2 [CSV](#) [PDF](#) Max rows: 10 [1](#) [»](#)

It contains the following details:

- Paid/Requested - displays when the transfer was requested, or funds have been received into the SIPP bank account;
- Transfer Source - indicates the source of the transfer payment (the ceding pension provider); and
- Amount - the total transfer amount. Note that if there is no transfer amount present (as in the Scottish Widows example below), the transfer has not yet been received. Therefore, the date in the 'Paid/Requested' field - 24 January 2019 - is the date the transfer was actually requested, rather than the date it was received.

By clicking on 'CSV' or 'PDF', a complete transaction history can be exported in .csv or .pdf format.

Drawdown

This tab displays information about your drawdown status. Note that drawdown status will only apply if you have crystallised benefits. If you have not crystallised funds within your SIPP, the status will show as 'Active'.

Drawdown Summary							
Tranche	Type	Status	Max GAD (£ p.a.)	Annual Pension (£ p.a.)	Review	Latest Valuation (£)	Valuation
01-001	Active					221,615.67	10 Mar 2021
02-001	Capped	Drawdown		76,977.15	01 Apr 2022	518,364.67	10 Mar 2021
Total Items: 2 CSV PDF Max rows: 10							

The information contained in this section includes the following:

- The number of tranches contained within the SIPP;
- The type of drawdown which has been accessed - full or partial Flexi-access or Capped Drawdown;
- The status of the SIPP - 'Drawdown' (Crystallised) or 'Active' (Uncrystallised);
- Max GAD - the figure displayed is how much income can be taken from the SIPP per annum (only applicable to Capped Drawdown policies);
- Review - the date that the 'Max GAD' figure is to be reviewed next (only applicable to Capped Drawdown policies);
- Latest Valuation - the value of the tranches as part of the SIPP from the last fund split run on the account; and
- Valuation - the date that the last valuation was carried out.

Pensions

On the 'Pensions' tab, you can view details of income payments that have been made previously, and information regarding future pension payments. This page also contains information that we share with HMRC regarding your SIPP, such as your allocated tax code and National Insurance number.

Benefit Payments	
Mr C	
Income Tranche	01-001
Tax Code	
Selected Payment Day	
National Insurance Number	
Month1	
Frequency	
Tranche start date	20 Jul 2011
Pension Payments For Tranche 01-001	
Paid	Gross Amount
06 Sep 2019	13,173.04
13 Aug 2018	13,173.03
26 Jul 2017	13,173.03
06 Aug 2016	13,823.72
19 Aug 2015	13,823.72
11 Sep 2014	13,823.72
25 Sep 2013	10,491.31
07 Jan 2013	8,742.76
Total Items: 8 CSV PDF Max rows: 10	
BACS pension payments are made three days prior to the payroll date selected.	

The information contained in this section includes the following:

- Income Tranche - the tranche to which the data refers. Note that if the client has multiple tranches, the others can be viewed by selecting them from the dropdown menu next to this heading;
- Selected Payment Day - if the client is receiving regular income from the SIPP, the specific day of the month on which they would like to receive their benefits;
- Month 1 - if Curtis Banks cannot verify, or has not been provided with, the client's tax code, income payments to the client will be taxed under an emergency or 'month1' code. If this is the case, this will be indicated here;
- Frequency - how often the client is receiving the payments from the SIPP; and
- Tranche Start Date - the date the particular tranche being viewed commenced.

Assets

This page is useful to check on the overall value of your SIPP. Here you will be able to see the split between the value of your investment portfolio, property, or bank account, and any funds held within the SIPP client bank account. The SIPP client bank account is held with Barclays*, and is typically used to pay your scheme fees, as well as to hold any funds when they are first paid into the SIPP. In the description, you can find the name of any assets held within the SIPP, as well as any third party identifiers pertaining to these assets. Here you can also see the latest valuation of the assets and the date this was carried out (please note that, as we are reliant upon information from third party investment companies, these values may not be up-to-date. Due to our system refresh time, the values will be a minimum of two working days behind the actual current value).

Summary of Assets					
Mr C					
Asset Type	Manager	Description	Units Held	Valuation	Valuation (£)
Bank Account	SIPP Client Bank Account			08 Mar 2021	96.98
Investment Trust	Meteor Prima		25	15 Sep 2008	0.00
Trustee Investment Plan	Metlife Europe Services Limited		1	10 Jun 2019	185,368.10

Total Items: 3 [CSV](#) [PDF](#) Max rows: 10

Total Valuation: £185,465.08

Current valuations of investments will be dependent on us being able to receive daily data in respect of the investment. Not all investments are valued daily and not all investment managers supply daily data. Please also note that the value shown in relation to any bank accounts will be balance as at the last transaction made or statement received.

The information contained in this section includes the following:

- Asset Type - the type of asset, for example investment portfolio, OEIC, Unit Trust, etc. For a description of each asset, please click the 'For a description of each asset type, click here' button on your 'Asset Type' page;
- Manager - the name of the firm entered in the 'Company Name' of the asset on our system;
- Description - the reference number of the asset given to us by the firm that administers it. If the asset is an investment portfolio, the manager of the portfolio is also identified here;
- Units Held - if the asset is a directly-held fund, Curtis Banks will own a specific quantity of investments, or 'units', in the fund. These are specified in this field;
- Valuation - the date the asset was last valued;
- Valuation (£) - the cash value of the asset at the above valuation date; and
- Total Valuation - the sum of the client's investment assets.

By clicking on one of the buttons below, asset data can be exported in .csv or .pdf format.

Property assets

If you hold a property asset, you will see a separate section within 'Assets', which displays your property bank accounts, pending transactions, as well as your property value.

Summary of Assets					
Mrs E					
Asset Type	Manager	Description	Units Held	Valuation	Valuation (£)
Bank Account	SIPP Client Bank Account			16 Jul 2021	1,733.69
Trustee Investment Plan	St. James's Place Trustee Investment Account			23 Jul 2021	131,607.42

Total Items: 2 [CSV](#) [PDF](#) Max rows: 10

Property Assets
For a description of each asset type, click here.

Asset Type	Description	Valuation	Valuation (£)
Bank Account	Client Property Account	27 Jul 2021	0.00
Pending	Pending - Transactions Out	27 Jul 2021	-626.65
Property	Ground Floor	27 Jul 2021	72,500.00

Total Items: 3 [CSV](#) [PDF](#) Max rows: 10

Total Valuation: £205,211.46

Current valuations of investments will be dependent on us being able to receive daily data in respect of the investment. Not all investments are valued daily and not all investment managers supply daily data. Please also note that the value shown in relation to any bank accounts will be balance as at the last transaction made or statement received.

Property assets (continued)

The information contained in this section includes the following:

- Bank Account (Property Bank Account) - this account is used for all payments in and out of the property including rent and property fees;
- Bank Account (Client Property Account) - this account is used for movements between the client property account and the SIPP client bank account; and
- Property - This is the value of your property investment. Please note this is representative of the last formal market valuation obtained, or the value at the point of purchase if a subsequent valuation has not been carried out. This value can only be updated when a valuation from a RICS-registered valuer is provided to us.

The PR number is your property reference. You can quote this number when calling with a property enquiry.

Some clients, such as CB Full SIPP clients, may still have Carter Allen bank accounts instead.

The interest rate applicable to the Barclays bank account can be found on our website at www.curtisbanks.co.uk.

Invoices

In the 'Invoices' section, you can see a detailed history of any currently outstanding invoices Curtis Banks has raised for services provided on your SIPP, and historic invoices which have already been settled. An invoice will be raised on the portal for any billable services we provide to you, including our annual fees. The screen displays a list of invoices which have been for the SIPP. Note that if the SIPP has only just been created, no invoices may have been raised for it yet. The information contained in this section includes the following:

- Invoice ID - the unique Curtis Banks portal ID generated for each invoice;
- Invoice # - the unique invoice number which is generated and contained within each invoice;
- Total (Net) - the total of each invoice, excluding VAT;
- Total (Gross) - the total of each invoice, including VAT;
- Issue Date - the date the invoice was issued;
- Due Date - the date on which the invoice is due for settlement; and
- Paid Date - the date on which the invoice was actually paid. If it has not yet been paid, this field is blank.

To view the contents of an individual invoice, click on any information held within these columns:

Invoices		
Invoice: CBBK		Download (PDF)
Mrs		
Compton Surrey GU3		
		Invoice No.: Date of issue and tax point:
		CBBK 1st May 2018
CB: - Mrs		
Annual fee in connection with the administration of the above scheme for the period 1 May 2018 to 30 April 2019		
Annual Administration Fee - Simple SIPP		£245.00
Sub-total		£245
VAT @ 20%		£49
Total		£294
Vat No. 207 996 471		
Curtis Banks Ltd, is a Limited company, registered number: 6758825 whose registered office and principal place of business is 3, Temple Quay, Temple Back E, Bristol BS1 6DZ.		
Curtis Banks Ltd is authorised and regulated by the Financial Conduct Authority.		

This lists any charges and the reasons for them. It also indicates any VAT applicable to the invoice. Each invoice may contain multiple charges. If this is the case, each charge will be listed separately within the invoice, as in the example below:

Initial Setting-Up Fee	£100.00
Annual Administration Fee - Simple SIPP	£245.00
Sub-total	£345
VAT @ 20%	£69
Total	£414

Transactions

The transactions tab allows you to see an up-to-date* record of the movement of funds in and out of the SIPP's designated cash account. Note that if money has been sent to another platform for investment, it will not provide any record of transactions made by third parties.

Please note: The portal takes 24 hours to update, and does not provide a live display of your transactions.

The last transaction date on the portal will be the last transaction made into the account. The transactions do not update daily for this reason.

Account Transactions						
Bank Name		Account Number		Sort Code		
Mr B						
Category	Description	Credit (£)	Debit (£)	End Balance (£)	Date	▲
Investment Portfolio	Purchase		83,510.35	1,000.00	23 Jul 2021	▲
Transfer Value	TV - A	83,510.35		84,510.35	22 Jul 2021	▲
Investment Portfolio	Purchase		1,000.00	1,000.00	05 Jul 2021	▲
Contribution	Cont - EE Mr B	1,000.00		2,000.00	02 Jul 2021	▲
Scheme Fees	CB		432.00	1,000.00	17 May 2021	▲
Investment Portfolio	Purchase		88,260.11	1,432.00	12 May 2021	▲
Transfer Value	TV - A	89,692.11		89,692.11	11 May 2021	▲
Opening Balance		0.00		0.00	23 Apr 2021	▲

The information contained in this section includes the following:

- Date - the date of the transaction;
- Description - additional information concerning the transaction, e.g. invoice number, contribution type, investment name;
- Credit - if the transaction represents money received by the SIPP, it will appear in this column;
- Debit - if the transaction represents money paid out of the SIPP, it will appear in this column;
- End Balance - the balance of the account after the transaction was made; and
- Category - the type of transaction made. Transaction types include:
 - Bank Interest - applied to the account monthly;
 - Borrowing - repayment for a commercial loan, typically a mortgage on a SIPP;
 - Contribution - a contribution paid into the SIPP. The description field specifies employee or employer origin;
 - Dividend Income - investment profits from an asset held within the SIPP;
 - Investment Portfolio - movement of funds to (purchase) or from (sale) an investment portfolio. The description field specifies its name and identities, whether the transaction is a sale (also evident as the sale amount will always appear in the 'Credit' column);
 - Investment Trust - an investment purchase or sale from an asset directly held within the SIPP;
 - Opening Balance - the opening balance of the account;
 - PAYE - tax paid on a pension income payment, which is sent to HMRC;
 - Property Expense - an expense relating to a property. Further details are provided in the 'Description' field;
 - Pension Payment - the pension income paid to and received by the client;
 - Rental Income - rental income from a property held within a SIPP;
 - Scheme Fees - payment of a Curtis Banks SIPP fee. The invoice reference is shown in the 'Description' field;
 - Tax Claim - a tax reclaim received from HMRC, either in respect of an investment tax reclaim or personal contribution;
 - Transfer Value - a transfer into the SIPP;
 - Transfer Value Out - a transfer away from the SIPP to a new SIPP provider;
 - TT Fee - a payment of a banking transactional fee, e.g. same day faster payment, international, or CHAPS fee. Further notes on the fee type may be present in the 'Description' field; and
 - VAT Payment - payment to HMRC in respect of VAT due on a property.

3 Troubleshooting

FAQs

Q The portal is no longer accepting my login details
A It's likely that you are trying to log in to the wrong portal for your product. Please go to page 3 for a guide on how to log in via the heritage Curtis Banks portal. If you still experience issues, then please contact CMT@CurtisBanks.co.uk or call 0117 332 4080.

Q I am being asked a security question when I try to log in, but I don't remember setting one
A It's likely that you are trying to log in to the wrong portal. Please go to page 3 for a guide on how to log in via the heritage Curtis Banks portal.

Q My username is no longer being accepted
A At Curtis Banks we will never change your username. It is likely you are attempting to log in via the incorrect portal (please go to page 3), or you are inputting something other than your username. Please refer back to the welcome letter that contains your online username.

Q I have forgotten my password
A Please click the 'forgotten password' link in the first instance. This will send you an email to the address recorded on our system, with instructions on how to change your password.

Q I have forgotten my username
A Please contact the CMT team at CMT@CurtisBanks.co.uk or call 0117 332 4080.

Q I want to send you an instruction, but cannot log into the portal; will you accept this by email?
A Due to the security risks associated with email, we cannot accept any instructions via email. If you are unable to log into the portal because you have no login details, please contact us on 0117 910 7910, and we will discuss your options. In most instances, we will be able to send your login details to your address on record. If the instruction is urgent, we suggest sending this via recorded delivery to our Bristol address.

Q The forgotten password link is not working
A Please ensure that you are logging in through the correct portal; go to page 3 for instructions on how to log in through the Curtis Banks portal. Please note that the email will only be sent to the email address that we have on record. To update your email address, please call the Bristol office on 0117 910 7910.

Q I do not have access to the secure portal; how do I arrange getting access?
A Please contact us and, if possible, we will arrange to send your login details via post to your address on record. Please note that not all policies will be able to gain access to the secure portal.

Q I have received the below email from you; is it genuine?
A If you have received an email similar to the below, it is likely genuine. However, if you suspect that this may not be a genuine email, please get in contact on 0117 910 7910.

You have received a new Secure Message.

To view the details, please [click this link](#).

Note: Please do not reply to this email as the mailbox is not monitored.

Please note: For security reasons, we are unable to send any of your login or password details via email.

4 Appendix

Instructions accepted via Secure Message

Investments

- Investment (existing)
- New investment
- Disinvestment/maturity
- Reinvestment
- Dealing of shares
- NSI forms

General

- Instruction on behalf of third party
- Adviser Charging Form
- Adviser Terms of Business
- Contribution refund requests
- Evidence for source of wealth
- Change of address
- Change of details
- Expression of wishes

New business & servicing

- Adviser fee invoices
- Transfer out requests
- Change of agency/adviser information requests
- Contribution forms
- Safeguarded Benefits Form (existing clients only)

Benefits

- Benefit request forms
- Risk Warnings Form
- General benefits queries (LTA details, transfer details, tax enquiries)
- Change of bank details
- Income request forms
- Changes to income requirements
- Age 75 declarations
- Conversion from capped drawdown to flexi-access drawdown
- Divorce transfer out forms [Court orders and decree absolutes are required by post](#)
- Death certificates [Required by post](#)
- Death notifications and information
- Death benefits forms

Direct Debit

- Direct Debit setup/amendments/cancellation
- Standing order cancellation

Property

- Pre-approval documents
- Property application/disposal/in specie questionnaires
- Property legal documents

Login details

These must always be sent via post to the address on record only.

Please note: Requirements may be different for Aviva and Zurich clients.

Notes

Notes

Notes

Curtis Banks Limited,
3 Temple Quay,
Bristol, BS1 6DZ

T 0117 910 7910
F 0117 929 2514
curtisbanks.co.uk

Call charges will vary. We may record and monitor calls.

If you're contacting us by email, please remember not to send any personal, financial or banking information because email is not a secure method of communication.

Curtis Banks Limited is a company registered in England & Wales (registered number 06758825) and is authorised and regulated by the Financial Conduct Authority (number 492502) with its registered address at 3 Temple Quay, Bristol BS1 6DZ. SL372.202206 June 2022

