

SSAS LOAN APPLICATION FORM



SSAS name

SSAS reference

This form should be fully completed and returned to Curtis Banks Limited together with the appropriate supporting documents requested, before a loan application takes place.

How do I submit this form?

Email	ssas.admin@curtisbanks.co.uk
Secure Message	Using your usual log-in credentials for the secure client/adviser portal via our website
Post	SSAS Department Curtis Banks Ltd Ground Floor 3 Temple Quay Bristol BS1 6DZ

If you have any queries at all then please do not hesitate to contact the SSAS Team in Bristol on 0117 332 4051 or via email using ssas.admin@curtisbanks.co.uk

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1 Accessing our services

If you experience difficulties accessing any of our services due to personal circumstances, we may be able to make some adjustments to help you. Please provide us with details of your needs so we can assess any reasonable adjustments that we can make for you.

The information you provide will help us assess your requirements and make any reasonable adjustments to improve how we work and communicate with you.

We will require your express consent to process this information, and to enable us to share this data with other third parties where appropriate, e.g. investment firms or advisers, to help us, and others to continue to meet your needs. Please could you kindly provide this below.

I agree to my information being processed by Curtis Banks Group, to include being shared and gathered between relevant third parties.

Please refer to our Privacy Information Notice for Clients, should you require further guidance on how we collect use and protect your personal information. This can be found on our website www.curtisbanks.co.uk or please ask your adviser or us for a copy.

Your consent to share personal information is entirely voluntary and you may withdraw your consent at any time. Should you have any questions about this process, or wish to withdraw your consent, please contact the SSAS Team on 0117 332 4051 or ssas.admin@curtisbanks.co.uk.

2 Client details

2.1 Your details

Name

Name of scheme

SSAS reference

3 Borrowing

3.1 Details of Borrower

Name of business

Registered address

Registered number

Country of registration

Type of business (e.g. trading company, partnership etc)

Nature of business

4 Shareholders

4.1 Details of shareholders within the business (i.e. the borrower)

Please enter the details of shareholders or partners (if there is more than one class of share, please show details separately):

Name	Address	No of shares	Director?	Connected? (see below)

'Connected' means in relation to scheme members their relatives, spouses of relatives or close business partners and their spouses.

Please continue on a separate sheet if there are more directors.

Note: HMRC does not permit lending from UK registered pension schemes to 'connected' companies other than sponsoring employers within SSAS Schemes.

5 Company directors

5.1 Details of company directors within the business (i.e. the borrower)

Please enter the details of any company directors who are not shareholders:

Name	Address	Connected? (see below)

Please continue on a separate sheet if there are more directors.

Will you become a director/partner of the business?	Yes	No
Will you become a shareholder in the business?	Yes	No
Does the business have an interest in any other entity? (e.g. an interest or arrangement with a connected party/business)	Yes	No

6 Loan

6.1 Details of Loan

Please refer to our Curtis Banks Guidance notes titled 'Loans from a SSAS'; for full details of HMRC's specific requirements together with our own requirements for all loans to sponsoring employers - e.g. 5 year maximum loan term, monthly repayments of capital and interest and first legal charge, security over land/ property owned by the same borrower.

Amount of loan £

Rate of interest

Loan Term (maximum term 5 years)

Commercial Purpose of loan (please
be as specific as possible)

Please note: loan repayments must be made on a monthly basis

Details of security to be provided by
the borrower for the loan

7 Solicitor

7.1 Details of Solicitor

Please provide details below of the solicitor acting for the trustees in preparation of the loan documents (or please state if you would like us to quote a fee for this). In respect of loans to sponsoring employers, Curtis Banks require the trustees to use one of the solicitors listed on the panel). Please contact the SSAS team or refer to our website www.curtisbanks.co.uk for further details.

Please supply copies of all relevant information on the borrower including:

- For a company or other business, the most recent annual accounts and latest management accounts, any business plan available and future financial forecasts.

Please also state why you feel that this will be a good investment for your pension scheme:

8 Declaration

8.1 Declaration

Curtis Banks Ltd will rely on this declaration. You should read it carefully and if you do not understand any part of it, please ask us for further guidance.

- I/we declare that to the best of my knowledge and belief all statements made in this form (whether in my handwriting or not) are accurate and complete.
- I/we have been given the opportunity to read and understand the Curtis Banks guidance notes entitled 'Loans from a SASS' and believe that the investment set out above is an acceptable pension scheme investment and will continue to be in the future.
- I/we confirm that I/we am/are solely responsible for the outcome of this investment.
- I/we understand that Curtis Banks Ltd and its trustee company Colston Trustees Limited have given no advice in relation to the suitability of this investment and I accept that their liability shall be limited to the assets of the pension scheme.
- I/we confirm that I will monitor this investment to ensure that it will not lead to tax charges or penalties being imposed by HM Revenue & Customs and I/we accept liability for any such charges or penalties.
- I/we authorise Curtis Banks to instruct the above mentioned solicitor or such other solicitor as may be decided.
- I/we understand that Curtis Banks will issue instructions in line with the information provided in this application form.

1 **Print name**
Signature

2 **Print name**
Signature

3 **Print name**
Signature

4 **Print name**
Signature
Date

When completed, this form together with any supporting documents should be returned to the address detailed overleaf.

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. SSAS Loan Q 0623 June 2023

