

HSC Pension Service – Public Service Pensions Remedy (PSPR) Cost Claim Back Application

Use this form to claim back direct financial losses linked to the Public Service Pensions Remedy (PSPR) see our website at: www.hscpensions.hscni.net. The types of losses covered should meet conditions 1 or 2 in paragraph 5.1 of the scheme rules – see: www.hscpensions.hscni.net/hsc-pension-scheme/mccloud-ruling-hsc/contingent-decisions/. These losses may include some payments for professional services or advice from Accountants and Independent Financial Advisers.

The Guidance section at the end of this form includes a summary of the losses covered by the scheme rules, the limits for professional services and advice, plus information and evidence you need to include.

Do not use this form for:

- Tax payments – if your tax position is affected because an annual allowance charge has changed, or you are a personal representative and a lifetime allowance charge has changed.
 - For a change to an annual allowance charge you'll need the information we'll give you in your Remediable Pension Savings Statement (RPSS). You don't need to do anything, as your RPSS will be sent to you directly from September 2024 onwards. Members should also wait to receive their RPSS before any applications are made to the Cost Claim Back Scheme
 - For a change to a lifetime allowance charge you'll need the information we'll give you in your Remediable Service Statement (RSS). You do not need to request your RSS as it will be sent to you directly at the appropriate time.
 - Once you've got your statement, you will need use the HMRC Digital Service at: www.gov.uk/guidance/calculate-your-public-service-pension-adjustment. Follow the process on the HMRC website for how to claim back overpaid tax, or ways you can pay tax you may owe.
- Contingent decisions – if you made a decision about your pension benefits that would have been different had it not been for the discrimination identified by the courts, e.g. opting out of the HSC pension scheme, please go to: www.hscpensions.hscni.net/hsc-pension-scheme/mccloud-ruling-hsc/contingent-decisions/ for information on situations we'll be contacting members about and your options if you have a different situation.

Send your completed form by email to: hscpensions@hscni.net or by post to HSC Pension Service, Orchard House, 40 Foyle Street, Derry/Londonderry, BT48 6AT. Use a secure email such as your @hscni.net work email if you have one – emails from personal email accounts are sent at your own risk.

We'll write to tell you if your claim is successful or not within 30 days of reaching a decision about your claim. For a successful claim we'll tell you the amount you're due and pay this amount into your bank account.

How we use your information

The HSC Pension Service will use the information in this form to process your cost claim back application. We may share your information to administer, determine entitlement and make a payment, enable us to prevent and detect fraud and mistakes, or as required by law. For more information about who we share your information with and how long we keep your personal data and your rights, please visit our website at: www.hscpensions.hscni.net

Before proceeding with your claim please check all the following points apply to you.

- I have read and understood the eligibility criteria in the fact sheet on the HSCPS website www.hscpensions.hscni.net
- The cost is a direct financial loss due to the Public Service Pensions Remedy.
- The loss is in respect of information or a service that hasn't been and won't be provided by the HSCPS.

There are six sections to this application form, all of which must be completed by the member or legal personal representative. Some sections of the form may require you to request further details or breakdown of the advice you have received from your chosen Independent Financial Advisor or Accountant.

If you have difficulty completing this form, you can ask someone to help you or email us at hscpensions@hscni.net.

Section 1: About the member. Use CAPITAL LETTERS and BLACK INK

Title (e.g. Mr, Mrs, Miss, Dr)

Surname

Former surname (If applicable)

Other names

National Insurance Number

Date of birth
DD/MM/YYYY

Address:

Post code

Contact telephone number

Email Address

Section 2: About you

- I am the member – continue to Section 3.
- I am the member's personal representative – complete your details below.

Title (e.g. Mr, Mrs, Miss, Dr)

Surname

Former surname (If applicable)

Other names

Contact telephone number

Address

Post code

Contact Email Address

Please tick one of the following boxes:

I have ordinary power of attorney/lasting power of attorney (delete as appropriate) – attach a copy of your power of attorney and continue to Section 3.

I am the legal personal representative of the deceased member's estate – continue to Section 3

Section 3: About your claim

The following questions should be completed accurately and to the best of your knowledge. If you are unsure on how to answer any question in relation to the financial advice you, or the member you are applying on behalf of, have received, please seek clarification from your chosen provider.

I am claiming for the following costs (please tick which applies):

The professional services of an Independent Financial Advisor.

The professional services of an Accountant

Other professional services.

Other direct financial loss

The total amount of direct financial loss I am applying to claim back is:

£

Name and Address of Professional Services Provider:

Name of Provider:

Address of Provider:

1. Please give details of the direct financial loss and how this is attributable to the discrimination or the Public Service Pensions Remedy (PSPR). For further information please read either condition 1 or 2 in paragraph 5.1 of the scheme rules. You must select one box from the list below, and if you select option b) please complete one of the additional tick boxes for that option

This cost was incurred because:

- a) I have received a Choice 2 revocation letter and required advice on revoking my Choice 2 election.
- b) I have received a Remediable Pension Saving Statement (RPSS) and: (please tick one of the below:
- I required advice on using the full HMRC Digital Service
- I required advice on using the Triage element of the HMRC Digital Service only
- c) I opted out the scheme during the remedy period and required advice on the potential purchase of that scheme membership
- d) I have received a Remediable Service Statement (RSS) and required advice on making a choice about my benefits in the remedy period
- e) I required advice on my options for purchasing Additional Pension (AP) or Early Retirement Reduction Buy Out (ERRBO) in respect of my remediable service.
- f) Other: If the reason you are making a claim is not covered in a) to e) above, please explain below how the direct financial loss is attributable to the discrimination or PSPR

Reason:

2. Please explain why you required the advice you obtained?

Continue on a separate sheet if you need to, making sure to write your National Insurance Number on the next page.

- If I provide the HSC Pension Service with false or misleading information, I may be liable to civil proceedings.

Your Signature

Date

D	D	/	M	M	/	Y	Y	Y	Y
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Once you have completed and signed this form please email to: hscpensions@hscni.net and attach scans of your evidence, or post it with copies of your evidence to: HSC Pension Service, Orchard House, 40 Foyle Street, Derry/Londonderry, BT48 6AT. Use a secure email such as your hscni.net work email if you have one - emails from personal email accounts are sent at your own risk.

Guidance for completing your Cost Claim Back application - see the full scheme rules at www.hscpensions.hscni.net/hsc-pension-scheme/mccloud-ruling-hsc/contingent-decisions/.

- **Qualifying losses** – see paragraph 5.1 of the scheme rules - www.hscpensions.hscni.net/hsc-pension-scheme/mccloud-ruling-hsc/contingent-decisions/. Condition 1 states the losses must be due to the discrimination identified by the courts. Condition 2 states the loss must be attributable to pensionable service in the 1995/2008 Scheme and the 2015 Scheme between 1 April 2015 and 31 March 2022, and due to how the Public Service Pensions Remedy has been applied to the pension benefits. A claim for accountancy services to complete an application using the HMRC Digital Service, limited to £1,000 including VAT per piece of advice. A claim for Independent Financial Adviser services to support a choice between 1995/2008 and 2015 Scheme benefits, limited to £500 including VAT per piece of advice. We will contact you for additional evidence if we need it to review your claim.
- **Eligibility** – for full eligibility conditions see paragraph 6 of the scheme rules. You can apply if you are a remedy member, a designated person, or the personal representative of a remedy member who has died, or who is incapable of making a claim. **Time limits** – see paragraph 9 of the scheme rules. You can apply up to 12 months after you receive your Remediable Pension Savings Statement (RPSS) or your first Remedial Service Statement (RSS).
- **Evidence of the costs you paid out** – you should provide scans or print outs of itemised statements, invoices, receipts, or bank statements as evidence of the direct financial loss that you incurred and are claiming for. If you paid for professional services or advice from Accountants and Independent Financial Advisers the evidence you provide in section 3 must explain the areas on which the services or advice were sought and how these areas are related to the discrimination identified by the Court and/or the application of the remedy.
- **Other types of costs** – for information about costs that are not covered by this process, see www.hscpensions.hscni.net/hsc-pension-scheme/mccloud-ruling-hsc/contingent-decisions/
- **Remediable Pensions Savings Statement (RPSS)** – If you're an active or deferred member and you're affected by rollback and annual allowance, you'll be sent a RPSS. It will show how much your pension benefits grew in the 1995/2008 Scheme for each of the remedy tax years plus any carry forward tax years that apply, as well as your pension benefit growth for tax year 2022/23. If you're already receiving your NHS pension benefits, once you've made your retrospective choice about which benefits you would like to receive for your pensionable service during the remedy period, we'll send you a RPSS if your choice means you'll need one. You'll need this to use HMRC's Digital Service. You do not need to do anything to receive this, RPSS's will be sent to members directly from September 2024 onwards.
- **Remediable Service Statement (RSS)** – if you're the legal personal representative of a member who has died, you'll need to have received an RSS and made your retrospective choice of pension benefits for the member's service during the remedy period before you can use HMRC's Digital Service. You may then claim for any direct financial loss linked to a lifetime allowance charge adjustment.