



NIFRS HSC Pension Service

Application for a refund of pension contributions

IMPORTANT – Please read these notes carefully before you complete the form, and return it to your employer.

Briefly these are the main rules.

You **cannot** have a refund of contributions if:

- You are entitled to or are already in receipt of a Firefighters pension; or
- You have a period of membership which has been deferred; or
- You are over Normal Retirement Age (For relevant Pension Scheme) with less than three months membership of the Scheme. You are entitled to receive a lump sum and pension; or
- You have had a transfer of pension rights into the Scheme from a personal pension, regardless of the length of membership.

You **can** have a refund of your contributions if:

- You are under Normal Retirement Age (For relevant Pension Scheme); and
- You have ceased membership of the Scheme; and
- Your total membership in a Firefighters Pension Scheme is less than 3 Months. These 3 months include any qualifying membership.

About your refund

HSC Pension Service needs to obtain information from your employer and the Inland Revenue before your refund can be paid. As a result it normally takes 3 months for us to pay a refund.

Applying for your refund

If you want to apply for a refund of your contributions please complete Parts 1 - 3 of this form, then sign and date the declaration at Part 4. Send the form to the Northern Ireland Fire and Rescue Service, 1 Seymour Street, Lisburn, BT27 4SX. They will complete Part 5 and return to HSC Pension Service. Payment will be made directly into your bank or building society.

Deductions from your refund

If you claim a refund, you will get your own contributions back, but not your employer's. Deductions will be made from the refund for:

- your share of the National Insurance Contributions which must be paid to secure your rights in the State Second Pension Scheme (S2P) during your period of Firefighters Pension Scheme membership, and
- Income tax at 20% for refunds up to £10,800, and at 40% for refunded contributions above £10,800.

The amounts to be deducted will be detailed in the quotation we send you. If any of your personal details change you must tell us at once.

Application for a refund of contributions

Please complete Parts 1, 2 and 3 in BLOCK CAPITALS, then sign and date the declaration at Part 4. Please send the form to your employer where you last paid pension contributions. They will complete Part 5 and return to HSC Pension Service.

1. Personal Details

Title Dr Mr Mrs Miss Ms

Surname

All Forenames

Date of Birth

National Insurance Number

Contact Number

Your current address

Post Code

2. Employment Details

Name and address of employer

Start date in Scheme Date of last contribution

3. Payment details

Payments will be made directly to a bank or building society in the UK, please give the following information:

Name of account holder

Sort code _____ - _____ - _____

Account No _____

Name and address of bank or building society

Building Society RollNumber _____

4. Declaration

I apply for a refund of contributions I made to the Firefighters Pension Scheme. I understand that I must fully repay any overpayment of the refund.

Signature Date

PLEASE FORWARD THIS FORM TO YOUR EMPLOYER FOR COMPLETION OF PART 5.

5. Employer details

TO BE COMPLETED BY THE EMPLOYER:

Last day of Scheme membership

Was employment terminated voluntarily (please circle) YES NO

Reason for Termination (complete in all cases)

Date sent to HSC Pension Service
(Delete as appropriate)

The above particulars have been checked and are correct

Sign here

Name

Official Designation

Date

Telephone Number

Fax Number

E-Mail

Stamp:

NOTE: Where FRAUD or MISCONDUCT is involved a separate letter must always be sent to HSC Pension Service setting out the circumstances, even if the applicant was not DISMISSED and has RESIGNED.