



## 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 HSC pension; or
- you continue to do any pensionable work (including bank employment) in the HSC without having a total break of at least 24 hours; or
- you have a period of membership which has been deferred; or
- you are over Normal Retirement Age\* with less than 2 years 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\*; and
- you have ceased membership of the Scheme; and
- your total membership in the HSC Pension Scheme is less than 2 years. These 2 years 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 HSC employer where you last paid pension contributions. 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 HSC Scheme membership, and
- Income tax at 20% for refunds up to £20,000, and at 50% for refunded contributions above £20,000.

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.

\*Your normal retirement age is 60 if you are in the 1995 Section of the HSC Pension Scheme

\*Your normal retirement age is 65 if you are in the 2008 Section of the HSC Pension Scheme

## HSC Pension Service

### 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 the HSC employer where you last paid pension contributions. They will complete Part 5 and return to HSC Pension Service.

#### 1. Personal Details

Title	Dr <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/>
Surname	<input type="text"/>
All Forenames	<input type="text"/>
Date of Birth	<input type="text"/> <input type="text"/> <input type="text"/>
National Insurance Number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Contact Number	<input type="text"/>
Your current address	<input type="text"/> <input type="text"/> <input type="text"/>
Post Code	<input type="text"/>

#### 2. Employment Details

Name and address of employer	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Start date in Scheme	<input type="text"/>
Date of last contribution	<input type="text"/>

#### 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	<input type="text"/>
Sort code	<input type="text"/> - <input type="text"/> - <input type="text"/>
Account No	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Name and address of bank or building society	<input type="text"/> <input type="text"/> <input type="text"/>
Building Society Roll Number	<input type="text"/>

#### 4. Declaration

I apply for a refund of contributions I made to the HSC 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 EMPLOYING AUTHORITY**

Last day of Scheme membership

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Was employment terminated voluntarily (please circle)

YES	NO
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Reason for Termination (complete in all cases)

Form T55A attached/Date sent to HSC Pension Service  
(delete as appropriate)

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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.

***Please note: A refund of pension contributions can take up to 3 months from the date we receive this form***