



Virgin Money Stakeholder Pension Top Up (O)

If you would like to pay more money into your pension, please:

1. Check and complete the details below.
2. Sign and date the declaration.
3. Return this form with your cheque and/or Direct Debit mandate to us.

About you

Full name *including title*

Postcode

Your Virgin Money account number

Investing more money by cheque

How much would you like to invest? *minimum £1*

Please make your cheque payable to **Virgin Money** and write your name and postcode on the back. If the cheque is not from an account in your name, we may ask for more information before we invest it.

Changing an existing Direct Debit payment

To change your monthly Direct Debit payment, please tell us the new amount you would like to save.

How much would you like to invest each month? *minimum £1*

If you have chosen the automatic increase option, your payments will increase by 10% each year.

If your pension payments will exceed your annual allowance, this may affect your tax relief. Find out more from HM Revenue & Customs at www.hmrc.gov.uk

Starting payments by Direct Debit

To set up a regular payment into your pension, please complete this section and the enclosed Direct Debit mandate, then return both forms to us.

How often would you like to invest? *tick relevant box*

Monthly Yearly

How much would you like to invest? *minimum £1*

If you want your payment to automatically increase by 10% each year, please tick this box.

Which day of the month would you like us to collect the Direct Debit payment from your account? *choose any day from the 1st to the 28th*

If you are investing yearly, which month should we collect your payment?

It takes at least eight working days to set up a Direct Debit instruction with your bank. If you would like to make a payment straightaway, please send a cheque with the form and your Direct Debit mandate.

Your investment

We will invest your money in the same funds and in the same percentages as your current fund choice.

I confirm:

- I will tell Virgin Money if my new payment will exceed HMRC limits for tax relief.
- This payment is from my own funds.

Signature

Date

Important information from HM Revenue & Customs

It is a serious offence to make false or negligent statements. You could be fined up to £3,000.

If your total investments into this plan and any other personal or stakeholder pension arrangements exceed the maximum permitted by HM Revenue & Customs, you must inform Virgin Money by 5th of April of the relevant tax year or 30 days after the maximum is exceeded, whichever is the later.



Instruction to your bank or building society to pay by Direct Debit

Please fill in the whole form using a ball point pen and send it to:

Virgin Money
PO Box 9522
Chelmsford
CM99 2AB

Service user number

9	4	1	7	3	3
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Reference number

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Instruction to your bank or building society

Please pay **Virgin Money** Direct Debits from the account detailed in this Instruction, subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with **Virgin Money** and if so, details will be passed electronically to my bank/building society.

Name(s) of account holder(s)

Bank/building society account number

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Branch sort code

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Name and full postal address of your bank or building society

Signature(s)

Date

Banks and building societies may not accept Direct Debit Instructions from some types of account

This guarantee should be detached and retained by the Payer.

The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit Virgin Money will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Virgin Money to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Virgin Money or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society.
-If you receive a refund you are not entitled to, you must pay it back when Virgin Money ask you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.