

General

If a pension scheme is set up, you do not have to register it with HM Revenue & Customs (HMRC). But any pension scheme which is not registered will be unable to benefit from the tax privileges conferred on registered pension schemes. These notes will help you to complete the online application to register a pension scheme for tax relief and exemptions.

Information required

The information you need to complete the online registration is:

- your user ID and password
- the scheme name
- details of the legal structure under which the scheme has been established
- details of how many members there are likely to be in the next 12 months
- details of the investments held by the scheme
- whether the scheme is investment regulated and whether it is an occupational pension scheme
- details of the establishers of the scheme and the country or territory in which the scheme was established
- practitioner's ID should you wish the practitioner to receive a copy of the acknowledgement of the registration.

How to register with HMRC for tax relief and exemptions

A pension scheme can only be registered by a Scheme Administrator. It cannot be registered by a practitioner. The Scheme Administrator should go to www.hmrc.gov.uk and:

- select 'Pension Schemes' from the 'do it online' menu on the left-hand side of the screen
- enter the user ID and password under 'Existing Users' and select 'Login'
- select 'Access Service' next to 'Pension Schemes for Administrators'
- select 'Pension Schemes' from the top right-hand box
- select the option 'Register a new Pension Scheme'.

Complete the form online. If you need help to fill it in, select the question mark.

For detailed guidance please refer to the Registered Pension Schemes Manual. Go to www.hmrc.gov.uk/pensionschemes Further help can be obtained by phoning the Pension Schemes Services Helpline on **0845 600 2622**.

Tax relief and exemptions will only apply from the date of registration. The date of registration is the date HMRC acknowledges the scheme is registered.

What happens next?

When you have answered the appropriate questions select 'Submit'. A 'Submission in Progress' screen will be displayed and after a few minutes you will receive a 'Submission Successful' receipt which will contain the Pension Scheme Tax Reference (PSTR). You should make a note of the PSTR for future use.

About the scheme

Scheme name

This is the name by which the scheme is known or, in the case of a contract, the member's name.

Do you want to register as a Stakeholder Pension Scheme?

You must answer 'Yes' or 'No'.

The requirements to register as a Stakeholder Pension Scheme differ from those for any other pension schemes. The scheme must:

- register for tax relief and exemptions
- contract-out of the State Second Pension Scheme
- register to operate relief at source.

The scheme must also register with the Pensions Regulator before the scheme can be approved as a Stakeholder Pension Scheme.

Select the type of legal structure the scheme has

You **must** select only **one** of the options shown. If the scheme's legal structure does not fall within any of the specific categories, you must select 'Other' and provide a brief description of the scheme's legal structure.

Single trust under which all of the assets are held for the benefit of all members of the scheme

This is where a pension scheme is set up under trust and that trust covers all members. And the terms of the trust do not specifically allocate assets to a particular member.

An annuity contract

This is a two-party contract between an establisher of a scheme and a member. If you select this box you **must** provide a policy or contract number.

Policy or contract number

This is the number you use to identify this scheme from any other scheme(s) of this type the member might have. It will also help to distinguish it from other policies, contracts or schemes which you have registered relating to the same member.

A body corporate

For example, a registered company, a local authority or a body controlled by Royal Charter.

Other

If the legal structure is not one of the above then you must select this and provide a brief description of how the scheme is constituted. For example, if the scheme's legal structure is deed poll, state 'Deed Poll'.

How many members of the scheme are there likely to be at the end of the current tax year?

These members are:

- active
- pensioner
- deferred, and
- pension credit.

If the scheme has two or more members you need to register with the Pensions Regulator. To do this go to www.thepensionsregulator.gov.uk

For guidance on what we mean by *active members*, *pensioner members*, *deferred members* and *pension credit members* refer to the Registered Pension Schemes Manual glossary. Go to www.hmrc.gov.uk/pensionschemes

Is the scheme investment-regulated?

You must answer 'Yes' or 'No'.

For guidance on what we mean by *investment-regulated pension scheme* refer to *RPSM07109050* in the Registered Pension Schemes Manual. Go to www.hmrc.gov.uk/pensionschemes

Is the scheme an occupational pension scheme?

You must answer 'Yes' or 'No'.

For guidance on what we mean by *occupational pension scheme* refer to *RPSM02300040* in the Registered Pension Schemes Manual. Go to www.hmrc.gov.uk/pensionschemes

Who has established the scheme for the purpose of Section 154 Finance Act 2004?

The pension scheme must be set up by one of the following:

- an employer - in respect of an occupational pension scheme for its own or any other employees
- more than one employer - collectively in respect of an occupational pension scheme for their own or any other employees
- a Government Department or Minister, or a UK Parliamentary body
- a person with permission, under the Financial Services and Markets Act 2000, to establish in the UK a personal pension scheme or a stakeholder pension scheme.

You must provide details for each person who established the scheme.

Is the person who established the scheme an individual or an organisation?

An organisation for the purposes of this form is 'any person' other than an individual, for example, a trade representative body, trade union or partnership.

Country or territory

You must provide the country or territory where the scheme is established.

Declaration

It is a condition of registration that the Scheme Administrator is aware of their obligations and demonstrates their acceptance of those obligations.

You must read each of the declarations carefully. If you are satisfied that they are correct, you must select all five boxes for the scheme to be registered for tax relief and exemptions.

I declare

This scheme meets all the criteria to be registered as a pension scheme under Finance Act 2004.

The criteria for registration are:

- a. the pension scheme must be set up by one of the following:
 - an employer - in respect of an occupational pension scheme for its own or any other employees
 - more than one employer - collectively in respect of an occupational pension scheme for their own or any other employees
 - a Government Department or Minister, or a UK Parliamentary body
 - a person with permission, under the Financial Services and Markets Act 2000, to establish in the UK a personal pension scheme or a stakeholder pension scheme, and
- b. the pension scheme must have a Scheme Administrator.

The instruments or agreements by which this pension scheme is constituted do not entitle any person to unauthorised payments.

This declaration is required under Section 153(3) Finance Act 2004.

I understand that as Scheme Administrator I am responsible for discharging the functions conferred or imposed on the Scheme Administrator of the pension scheme by Finance Act 2004. I intend to discharge those functions at all times, whether resident in the UK or another European Union (EU) member state or a non-EU member European Economic Area (EEA) state.

HMRC may register the pension scheme providing the Scheme Administrator is resident in:

- the UK
- another EU member state, or
- another state in the EEA (Iceland, Norway or Liechtenstein) and they have made the necessary declaration to HMRC. The declaration shown above is the required declaration.

Under tax law, the Scheme Administrator is the person or persons responsible for fulfilling certain functions defined in that legislation in connection with a registered pension scheme.

The Scheme Administrator's duties include:

- registering the pension scheme with HMRC
- operating tax relief on contributions under the relief at source system
- reporting events relating to the scheme and the Scheme Administrator to HMRC
- making Returns of information to HMRC
- providing information to scheme members, and others, regarding lifetime allowance, benefits and transfers.

I understand that I may be liable to a penalty and the pension scheme may be de-registered if a false statement is made on this application and that false statements may also lead to prosecution.

Scheme Administrator ID

The Scheme Administrator ID is obtained when you pre-register to use Pension Schemes Online.

For information on *penalties* and the *de-registration of pension schemes* refer to *RPSM04301070* and *RPSM04105000* respectively in the Registered Pension Schemes Manual. Go to www.hmrc.gov.uk/pensionschemes

For guidance on the role of the Scheme Administrator refer to *RPSM02301000* in the Registered Pension Schemes Manual.

Your Details

Enter the details of the Scheme Administrator completing the registration form.

For information on *pre-registration for Pension Schemes Online* refer to *RPSM02306110* in the Registered Pension Schemes Manual. Go to www.hmrc.gov.uk/pensionschemes

Would you like a copy of the acknowledgement for this registration to go to a practitioner?

If so, you must enter details of the practitioner's ID.

If you want your practitioner to receive any other information from HMRC, or to view information online about the scheme, you will need to authorise HMRC to deal with the practitioner on your behalf.

You can do this online, go to www.hmrc.gov.uk and select 'Pension Schemes' under 'do it online' or by completing form APSS150 *Authorising and de-authorising a practitioner*. You can download the form from www.hmrc.gov.uk

How we use your information

HM Revenue & Customs is a Data Controller under the Data Protection Act 1998. We hold information for the purposes specified in our notification to the Information Commissioner, including the assessment and collection of tax and duties, the payment of benefits and the prevention and detection of crime, and may use this information for any of them.

We may get information about you from others, or we may give information to them. If we do, it will only be as the law permits to:

- check the accuracy of information
- prevent or detect crime
- protect public funds.

We may check information we receive about you with what is already in our records. This can include information provided by you, as well as by others, such as other government departments or agencies and overseas tax and customs authorities. We will not give information to anyone outside HM Revenue & Customs unless the law permits us to do so.

For more information go to www.hmrc.gov.uk and look for *Data Protection Act* within the *Search* facility.