

General

Use form *APSS 302* to make a return of income tax to which the Scheme Administrator of a registered pension scheme is liable under Part 4 of Finance Act 2004. These notes will help you to complete the boxes. Further guidance can be found in the Registered Pension Schemes Manual, which is available on our website at www.hmrc.gov.uk/pensionschemes

If you are the Scheme Administrator of the registered pension scheme for which the return is being made, you must complete, sign and date the declaration, even if the form is completed or submitted by a practitioner who has been authorised to act on your behalf.

You must complete a separate return for each registered pension scheme for which you are a Scheme Administrator.

In some cases, funds from a registered pension scheme may have been used to purchase, from an insurance company, an annuity or other insurance type contract from which benefits are paid. If you are an insurance company and you make a payment from such a policy or contract on which a special lump sum death benefits charge arises, then you are the person liable to that charge as if you were a Scheme Administrator. You are responsible for making a return of the liability.

You must make a return for each quarter in which a chargeable payment has been made. A quarter is the 3 month period ending on 31 March, 30 June, 30 September and 31 December in each year.

You should send the completed form together with any supplementary pages to:

HM Revenue & Customs
Audit & Pension Schemes Services
Yorke House
Castle Meadow Road
Nottingham
NG2 1BG

The return must reach us before the end of the period of 45 days beginning with the day immediately following the end of the quarter.

1 Return Information

1.1 Quarter and Year

Enter the date for the end of the quarter, one of 31 March, 30 June, 30 September or 31 December, and the calendar year, in the format yyyy, for which a return is being made.

1.2 Amendments

Enter 'yes' if you need to amend information on a return that has already been submitted.

Enter 'no' if this is the first return submitted for a quarter.

If you become aware of an error in a return you should make an amended return to HM Revenue & Customs (HMRC) for the quarter concerned. Do not try to correct it by way of an adjustment in a return for a later quarter.

Error includes:

- something which ought to have been included in the return for that quarter has not been so included
- something which ought not to have been included in the return for that quarter has been so included
- some other error has occurred in the return for that quarter.

An amended return must be a complete return and include all the relevant information for the quarter, not just the amended information.

2 Scheme Information

2.1 Insurance companies

Enter 'yes' only if you are an insurance company (not a Scheme Administrator) that has made a payment in the quarter on which a special lump sum death benefits charge arises and you are therefore liable as if you were a Scheme Administrator. You should then complete Part 11 and the declaration only.

Enter 'no' if you are a Scheme Administrator (including insurance companies who are Scheme Administrators of registered pension schemes).

2.2 Pension Scheme Tax Reference

The Pension Scheme Tax Reference (PSTR) is the unique reference allocated to your scheme by HMRC.

If the scheme was registered for tax relief and exemptions on or after 6 April 2006, or if you made a declaration that you were the Scheme Administrator of a deferred annuity contract made on or after 6 April 2006, this is the reference notified to you by HMRC in an electronic message on successfully registering the pension scheme. If you opted out of electronic communications you will have been sent a letter including the PSTR, acknowledging that the scheme was registered for tax purposes or that your declaration has been received.

If the scheme was set up before 6 April 2006 and the application for approval was processed before 31 March 2006, you will be sent an approval letter containing the Superannuation Fund (SF) reference number. The Pension Schemes Online service will allow the Scheme Administrator to use this to access the scheme record for the first time. The PSTR will be given to the Scheme Administrator and/or practitioner the first time they access Pension Schemes Online on or after 6 April 2006.

If the scheme was set up before 6 April 2006 but the application for approval was processed on or after 31 March 2006, you will be sent an approval letter including the PSTR.

If you do not know the Pension Scheme Tax Reference you must provide the Superannuation Fund (SF) reference or a contract or policy number.

Superannuation Fund (SF) reference

If the pension scheme was established on or before 5 April 2006 and it is **not** a retirement annuity contract or a deferred annuity contract made on or before 5 April 2006, your scheme would have been given an SF reference number.

This is the reference given to you on the letter notifying you the scheme was approved.

Contract or Policy number

If the pension scheme was established on or before 5 April 2006 and it is a retirement annuity contract or a deferred annuity contract made on or before 5 April 2006, please provide the contract or policy number.

You should enter 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 contracts or policies.

2.3 Pension Scheme name

Enter the full name of the registered pension scheme.

3 Summary of Charges

3.1 Type of charge

Select 'yes' for each charge that you are reporting in this return and for which you have accounted for the tax due. If this is the first return for a quarter, at least one charge must be selected. Nil returns are not required.

4 Short Service Refund Lump Sum Charge

You should complete Part 4 if the registered pension scheme has made any short service refund lump sum payments in the quarter.

A short service refund lump sum is a refund of contributions paid following an election by the member made under Section 101AB(1)(b) Pensions Act 1993.

4.1 Number of members

Enter the number of members that have received a short service refund lump sum in the quarter.

4.2 Tax at 20%

Enter the total amount of tax due at the rate of 20% in whole pounds. Tax is charged at 20% on amounts paid to each individual member that do not exceed £10,800.

4.3 Tax at 40%

Enter the total amount of tax due at the rate of 40% in whole pounds. Tax is charged at 40% on amounts exceeding £10,800 that have been paid to an individual member.

5 Special Lump Sum Death Benefits Charge

You should complete Part 5 if the registered pension scheme has made any payments on which a special lump sum death benefits charge arose in the quarter.

The special lump sum death benefits charge arises where:

- a pension protection lump sum death benefit
- an annuity protection lump sum death benefit
- an unsecured pension fund lump sum death benefit

is paid by a registered pension scheme.

The tax charge becomes due and payable for the quarter in which the lump sum death benefit is paid rather than at the date of the deceased member's death.

5.1 Number of deceased members

Enter the number of deceased members in respect of whom payments, giving rise to a special lump sum death benefits charge, were made in the quarter.

5.2 Tax at 35%

Enter the total amount of tax due at the rate of 35% in whole pounds.

6 Authorised Surplus Payments Charge

You should complete Part 6 if the registered pension scheme has made any authorised surplus payments to a sponsoring employer in the quarter. Boxes 6.3 to 6.7 should be completed for each sponsoring employer that has received a payment.

If you need to report details for more than one sponsoring employer, you should use form *APSS 302 (Insert 1)* for each one and enter the number of supplementary pages attached in Part 10.

6.1 Number of sponsoring employers

Enter the number of sponsoring employers that have received an authorised surplus payment in the quarter.

6.2 Tax at 35%

Enter the total amount of tax due at the rate of 35% in whole pounds for all authorised surplus payments to sponsoring employers.

6.3 Name of sponsoring employer

Enter the full name of the sponsoring employer.

6.4 Address

Enter the full postal address of the sponsoring employer including the country in all cases.

6.5 Company registration number

If the sponsoring employer receiving the payment is a company or another person registered with Companies House, enter the company registration number. Otherwise, leave it blank.

6.6 Date of payment

Enter the date on which the payment to the sponsoring employer was made in the format dd/mm/yyyy.

6.7 Tax at 35%

Enter the amount of tax due at the rate of 35%, in whole pounds, in relation to this sponsoring employer.

6.8 Further payments

Enter 'yes' if you have to report details of further sponsoring employers to whom authorised surplus payments have been made in the quarter.

Enter 'no' if you have completed details for only one authorised surplus payment to a sponsoring employer in the quarter.

7 Lifetime Allowance Charge

You should complete Part 7 if a lifetime allowance charge arose in the quarter in relation to a member of the registered pension scheme. Boxes 7.3 to 7.9 must be completed for each member who was subject to the lifetime allowance charge.

Boxes 7.7 to 7.9 must be completed for each benefit crystallisation event, in relation to the scheme, for a single member that fell within the quarter.

If you need to report more than one lifetime allowance charge for a member or details of one or more lifetime allowance charges for more than one member, you should use form *APSS 302 (Insert 2)* for each member and enter the number of supplementary pages attached at Part 10.

7.1 Number of members

Enter the number of members in respect of whom a lifetime allowance charge arose in the quarter.

7.2 Total Tax

Enter the total amount of tax due for all members in whole pounds.

7.3 Name of member

Enter the full name of the member subject to the lifetime allowance charge.

7.4 Address

Enter the full postal address of the member including the country in all cases.

7.5 National Insurance number

Enter the member's National Insurance number, if known.

7.6 Date of birth

Enter the member's date of birth in the format dd/mm/yyyy.

7.7 Date of benefit crystallisation event

Enter the date of the benefit crystallisation event in the format dd/mm/yyyy.

7.8 Tax at 25%

Enter the amount of tax due in respect of this member at the rate of 25%, in whole pounds. Tax is due at 25% in respect of so much (if any) of the chargeable amount as constitutes the retained amount.

7.9 Tax at 55%

Enter the amount of tax due in respect of this member at the rate of 55%, in whole pounds. Tax is due at 55% in respect of so much (if any) of the chargeable amount as constitutes the lump sum amount.

7.10 Further benefit crystallisation events

Enter 'yes' if the member had more than one benefit crystallisation event, in relation to the scheme in the quarter, where a lifetime allowance charge arose and you have reported details of one or more further events on form *APSS 302 (Insert 2)*.

Enter 'no' if you have completed all the details for this member for this quarter.

7.11 Further members

Enter 'yes' if you have reported details in respect of one or more further members on form *APSS 302 (Insert 2)*.

Enter 'no' if you have provided details for one member only.

8 De-registration Charge

You should complete Part 8 if HMRC has withdrawn the registration of the pension scheme.

8.1 Total Tax

Enter the tax due at the rate of 40% on the value of the funds held for the purpose of the scheme immediately before the date on which registration was withdrawn. Enter the figure in whole pounds.

8.2 Date registration withdrawn

Enter the date on which registration was withdrawn in the format dd/mm/yyyy.

9 Total Tax Due

Transfer the details from the tax due at boxes 4.2, 4.3, 5.2, 6.2, 7.2 and 8.1 to the summary section and enter the total tax due.

10 Supplementary Pages

Enter the number of supplementary pages *APSS 302 (Insert 1)* and *APSS 302 (Insert 2)* submitted with the return.

11 Insurance Companies

Complete Part 11 only if you are an insurance company (not a Scheme Administrator) liable as if you were a Scheme Administrator to a special lump sum death benefits charge.

The special lump sum death benefits charge arises where:

- a pension protection lump sum death benefit
- an annuity protection lump sum death benefit
- an unsecured pension fund lump sum death benefit is paid.

11.1 Contract or policy name

Enter the name of the contract or policy.

11.2 Contract or policy number

This should be a unique number that distinguishes this contract or policy from any other contract or policy held by the same person or any other person.

11.3 Tax at 35%

Enter the total amount of tax due at the rate of 35%, in whole pounds.

12 Declaration

Complete the declaration and enter the full name and address of the Scheme Administrator or insurance company who has submitted this return. Include the country in all cases.

Payment Reference Number

When the return has been successfully processed, HMRC will acknowledge receipt and provide you with a payment reference number. You should make your payment to HMRC quoting this reference number. Further information on 'How to Pay' is attached at the end of these notes.

Tax is payable without assessment and is due 45 days after the end of the quarterly return period. You should allow enough time for payment to reach us.

As interest is charged on tax paid late, you may wish to submit your return early. This way you will receive a payment reference number in time to make your payment by the due date.

Data Protection

HM Revenue & Customs is a Data Controller under the Data Protection Act 1988. 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.

How to Pay

Please allow enough time for payment to reach us by the due date. We suggest you allow at least 3 working days for this.

We recommend the following payment methods.

▼ These are the most secure and efficient.

<p>Direct Payment</p>  <p>Use the Internet, telephone, BACS Direct Credit or CHAPS to make payment. Provide your bank or building society with the following information:</p> <ul style="list-style-type: none">• payment amount• sort code 10-50-41• account number 23456000• your payment reference.	<p>You can find further information at www.hmrc.gov.uk/howtopay/pensions.htm</p> <p>Any questions about how to pay? Telephone 01274 539328</p>
<p>BillPay</p>  <p>You can pay by Debit Card over the Internet. Visit www.billpayment.co.uk/hmrc and follow the guidance.</p>	
<p>At your Bank</p>  <p>If your bank offers this service, take the payslip and payment to your bank branch. Any cheque must be drawn on your bank and made payable to 'HM REVENUE & CUSTOMS ONLY'. Other banks may refuse to accept payment.</p>	<p>If you need a payslip you should contact Audit & Pension Schemes Services on 0115 974 1600</p>
<p>At a Post Office</p>  <p>Take the payslip with your payment to any Post Office®. If paying by cheque, make your cheque payable to 'POST OFFICE LTD'. The Post Office® also accept payment by Debit Card.</p>	