



# Group SIPP Scheme Establishment Application

We're currently rebranding from Novia to Wealthtime. You'll notice that some of our products and services still use the name Novia while we're transitioning over to the new name. So don't worry if you see both Wealthtime and Novia names in our documents. Wealthtime is a trading name of Novia Financial plc.

This application can be used by employers to set up a Group SIPP Scheme. If you need any help, please speak to your Adviser or contact our Client Services Team on 0345 680 8000. Please complete an Employer Payment Schedule and submit it together with this application to Wealthtime Client Services, PO Box 4328, BATH BA1 0LR. Please complete this form in capitals using black ink.

## 1. Employer's Details

Full employer name (the Employer):

### Employer's address

Street number/  
building name:

Town/City:

Street name:

County:

District:

Country:

Postcode:

Company registration number (where applicable):

Telephone number (including area code):

### Employer and Pension Plan Details

Nature of business:

Name of pension plan (if different from employer name):

Total number of employees employed:

Name of pension plan administrator:

Telephone number (inc. area code):

Email address:

Payroll and pension payment administrator:  
(if different from above)

Telephone number (inc. area code):

Email address:

## 2. Bank Details

Bank/Building Society account from which payments should be taken for this Scheme. Please ensure that the Direct Debit Instruction found at the back of this application is completed in full and returned to us together with your Employer Payment Schedule 10 working days before the first payment is to be taken.

Name of Bank/Building Society:

Account Name:

Branch Sort Code:

Please take the payments as shown on the Employer Payment Schedule on the:

Account Number:

2nd of the month  15th of the month

Building Society  
Client number:

## 3. Terms and Conditions

The following are the terms and conditions that will apply to the operation of the Group SIPP with Wealthtime:

### 1. Commitments of Wealthtime (a trading name of Novia Financial plc).

1.1 We will provide and operate an FCA approved SIPP scheme for employees of the above mentioned Employer whose individual applications have been correctly completed and accepted by us in accordance with our terms and conditions.

1.2 We will provide the Employer with appropriate management information to meet any statutory requirements.

1.3 We will not provide investment advice to individual employees.

1.4 We will make available permissible Investments on the our Wealth Management Service.

1.5 Novia will continue to collect contribution via direct debit on a monthly basis until such time as a new Employer payment Schedule with amendment is received.

### 2. Commitments of the Employer

2.1 The Employer will undertake to pay employee contributions to their individual SIPPs in accordance with the Employer Payment Schedule which forms part of this application.

2.2 The Employer will enable employees access to investment advice for their individual SIPPs.

2.3 The Employer will ensure that the Employer Payment Schedule is received by us 10 working days before the first scheduled Direct Debit.

I accept on behalf of the Employer to be bound by the above terms and conditions.

Authorised signatory name:

Authorised signatory title:

Signature:

Date (dd/mm/yyyy):

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If you require this document in an alternative format please contact us.

Wealthtime is a trading name of Novia Financial plc. Novia Financial plc is a private limited company registered in England and Wales. No. 06467886. Registered office: Cambridge House, Henry St, Bath, BA1 1JS. Novia Financial plc is authorised and regulated by the Financial Conduct Authority. FCA Number 481600.



# 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:

Wealthtime Client Services  
 PO Box 4328  
 BATH  
 BA1 0LR

Originator's identification number:

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FOR Wealthtime OFFICIAL USE ONLY  
 This is not part of the instruction to your  
 Bank/Building society

Name(s) of Account Holder(s)

Branch sort code

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Bank/Building society account number

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Name and full postal address of your bank or building society

To: The Manager:	Bank/Building Society
Address:	
Postcode:	

### Instruction to your Bank/Building Society\*

Please pay Novia Financial plc 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 Wealthtime and, if so, details will be passed electronically to my bank/building society.

Signature(s):
Date:

Banks and building societies may not accept Direct Debit Instructions for some types of accounts.

\*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, Wealthtime will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Wealthtime to collect 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 Wealthtime or your bank or building society, you are entitled to a full and immediate refund from your bank or building society.
  - If you receive a refund you are not entitled to, you must pay it back when Wealthtime asks 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.