NHS Superannuation Scheme (Scotland)

Application for a refund of superannuation contributions

1 To qualify for a refund

To qualify for a refund of superannuation contributions, you must:

• be under the age of 60;
• have ceased membership of the Scheme; and
• have less than 2 calendar years membership of the Scheme.

You will not qualify for a refund:

• if you withdraw from the Scheme before you receive your first salary – your employer is responsible for returning these contributions;
• if you have more than 2 years membership – see also section 4 overleaf for alternatives;
• if you are over age 60 with less than 2 years membership of the Scheme. You are entitled to receive a lump sum and pension.

2 About your refund

The Agency needs to obtain information from your employer and the Inland Revenue before your refund payment can be paid. As a result it normally takes 4 months for us to pay a refund.

We will acknowledge your application. Please remember to complete the address section on the application form. When we can pay the refund, we will write to you at that address with details of the refund payment. The payment itself will be issued 2 - 3 weeks after that letter.

If you want to change any of the information you have given with your application, such as your home address or bank details, **you must tell us in writing.**
3 General information about refunds

The refund is normally between a half and two thirds of the contributions paid. This is because from your gross contributions we must by law make 2 deductions. The first is for the cost of reinstating you into the State Earnings Related Pension Scheme (SERPS). The second is for income tax.

3.1 Reinstatement into SERPS

Members of the NHS Scheme are contracted out of the SERPS and pay a reduced rate of National Insurance. When the Agency makes a refund, we must also pay what is known as a Contributions Equivalent Premium (CEP) to the Inland Revenue Contributions Agency, to reinstate your benefits in the State Scheme. The deduction from the refund is your share of this CEP payment.

If you want further information about this, please write to the Inland Revenue Contributions Agency, COEG, DSS Longbenton, Newcastle-upon-Tyne, NE98 1YX, quoting your National Insurance number.

3.2 Income tax

Tax at 20% must be taken from the amount remaining after the deduction of CEP, regardless of any tax relief due at the time of the refund or allowable when contributions were originally paid. You cannot reclaim this tax from the Inland Revenue.

4 Alternatives to refunds

Taking a refund may not be your only option. For example, if you join an approved pension arrangement within a year of leaving the NHS Scheme, then you can transfer your benefits to your new scheme. To do this you, or your new pension provider, must apply to the Agency within a year of you joining them. Approved pension arrangements are:

- another occupational pension scheme;
- an annuity under Section 32 of the Finance Act 1981 with an insurance company;
- a personal pension if you have one, or buy one.

If you have more than 2 years membership of the Scheme, you do not qualify for a refund. But you can transfer your benefits to any of the pension arrangements listed above. The option to transfer is open to you until your pension benefits become payable.

A further option, if you have more than 2 years membership of the Scheme, is to preserve your benefits in the NHS Superannuation Scheme. This would provide a pension and lump sum, payable at either age 60 or 65 depending on which regulations your service is governed by. However, in some cases early payment may be applicable. The preserved pension and lump sum will be protected against the effects of inflation.

For further details about the NHS Scheme, please see our Scheme booklet – ‘A Guide to the Scheme – Members Guide Pre April 2008 or Post April 2008’, available on request from NHS employers or from the Agency and can also be viewed online at www.sppa.gov.uk.
NHS Superannuation Scheme (Scotland)
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.

If you are still employed in the NHS, send this form to your employer who will complete Parts 5 and 6 before forwarding the form to the Agency.

If you are no longer employed in the NHS, send the form directly to the Agency at the address shown in Part 7.

### 1 Personal Details

<table>
<thead>
<tr>
<th>Title</th>
<th>Dr</th>
<th>Mr</th>
<th>Mrs</th>
<th>Miss</th>
<th>Ms</th>
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<tbody>
<tr>
<td>Surname</td>
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<td>All Forenames</td>
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<td>Maiden name, if any</td>
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<td>Date of Birth</td>
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<td>National Insurance No.</td>
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<td>Contact No.</td>
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### 2 Employment Details

**Name and Address of employer**

i.e. your Practice, Trust or Health Board

<table>
<thead>
<tr>
<th>Start date in scheme</th>
<th>Date of last contribution</th>
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### 3 Acknowledgement and payment details

We will acknowledge your application and afterwards send you a statement detailing your refund.

**Your current address**

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<th>Your current address</th>
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**Post Code**

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Payments will be made directly to a bank in the UK, please give the following information:

**Name of account holder**

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<th>Name of account holder</th>
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**Sort code**

<table>
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<th>Account No.</th>
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**Name and address of bank or building society**

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<th>Name and address of bank or building society</th>
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4 Declaration
I apply for a refund of contributions I made to the National Health Service Superannuation Scheme (Scotland).

I understand that I must fully repay any overpayment of the refund.

Signature ___________________________ Date ____________

TO BE COMPLETED BY THE EMPLOYING AUTHORITY

5 Employer details
Name and address of members pay office

Contact name
Telephone/fax
Employers reference
Pay Division ___________ Pay Point ___________
Pay Ref or GP Practice Ref
Members Superannuation No.
Member’s National Insurance No.

6 Employers Declaration
I confirm that the information given in Parts 1 and 2 overleaf is correct. (If this is not correct, please amend and initial your correction.)

I confirm that this Scheme member has either

• ceased NHS superannuable employment with this employer; or
• opted out of the NHS Superannuation Scheme (Scotland).

Signature ___________________________ Date ____________

7 Returning the form
Once complete, the form should be returned to: SPPA
NHS
7 Tweedside Park
Tweedbank
Galashiels
TD1 3TE
Fax: 01896 893214