

GSIP30 0919

Who this form is for

When we refer to 'Standard Life' we mean 'Standard Life Assurance Limited'.

This form is for employers who wish to set up a Group SIPP or Group Flexible Retirement Plan for their employees.

Will this scheme be used as a Qualifying Workplace Pension Scheme? Yes No

If yes, please also complete form GEN30A.

Filling in this form

Please use BLOCK CAPITALS to fill in this form. Do not use correction fluid if you make a mistake. If you need to correct a mistake, please initial any changes you make.

A copy of the standard terms and conditions of the Plan and the completed application form will be sent to you on request.

Please ensure that you sign the declaration in Part 10. If you are using an Adviser they must fully complete the Adviser section on pages 11 and 12 before the form is submitted.

Part 1 – Employer details

Full name of employer

Co. Reg. No. or Partnership No. (where applicable)

Address

Building number

Street

City/Town

County Postcode

Telephone number (inc. STD code)

Nature of business

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

Total number of employees employed by business

Part 2 – Contact details

Name of pension plan administrator (last name, first name & title)

Telephone number (inc. STD code)

Email address

Name of person responsible for payroll and submission of payments (if different from above)

Telephone number (inc. STD code) (if different from above)

Email address (Each applicant should have their own unique email address to register for our Workplace Pension Administration Services)

Please supply details of the person Standard Life should contact about your Plan. This person will be the “User” of Workplace Pension Administration Service (as defined in Part 9 of this form).

We strongly recommend that you give us the names of two individuals to allow for holiday/sickness cover.

By completing this application form you and the named person responsible for the payroll and the submission of payments, will be invited to register for our Workplace Pension Administration Services.

Please also read the terms and conditions in Part 9 of this form.

Part 3 – Payment approach

Please choose a payment method from the options below. If you are unsure which option is the most suitable for you, your financial adviser or usual Standard Life contact can help you decide.

Direct Debit and Web

This is typically the most convenient way to make payments if the amounts change on a regular basis. You can download the payment schedule from your payroll, or, you can enter the details on a blank template. The schedule is made up of any employee payments you have deducted from their pay, and any payments you are making. Once the details have been entered, the payment schedule is saved and can be copied and amended for future payments. The schedule is submitted online via Direct Debit and Web to Standard Life. Once received, Standard Life will collect the total amount from the designated bank. Direct Debit and Web is only available if employees are paid weekly or monthly.

Direct Debit

This is typically the most convenient way to make payments if the amounts remain fairly static. This means that you deduct any employees’ payments from their pay and send them, and any payments you are making, to Standard Life by Direct Debit. If employee payments are deducted from salary, Direct Debit is only a suitable payment method if:

- employee payments are paid to us at the same frequency as employees are paid.
- any employer payments are paid at the same frequency as employee payments.

If you are paying by Direct Debit and Web or Direct Debit, you must complete the Direct Debit Instruction contained in Part 6 of this application form. Other payment methods may be available on request. Please speak to your adviser for more information.

Part 4 – Plan details

What is your company's payroll date?
eg 28th of the month, every Friday

On what date will the first payments be deducted from payroll?
(DD/MM/YYYY)

What is the Plan Start Date? (Choose a date between the 1st and 28th)
(DD/MM/YYYY)

First Direct Debit collection date (not applicable for Direct debit & Web)
(DD/MM/YYYY)

It is the employer's responsibility to ensure that payments deducted from salary are with Standard Life by the 19th day of the month following deduction, or the 22nd day of the month for electronic payments.

Part 5 – How employees are paid

How often are your employees paid?

Weekly Monthly Weekly & Monthly Other

If 'Other', please provide details:

1. Do you have more than one payroll site? Yes No

2. Will you be operating Salary Exchange? (please see note) Yes No

If your employees will be paying by Salary Exchange, you must classify these payments as 'employer contributions' on joining and when payments are made to Standard Life. If you mis-classify them as 'employee contributions' then tax relief will be added to their plans in error and must then be refunded to HMRC.

Part 6 – Paying by Direct Debit

- Completion of your Direct Debit Instruction**
1. Complete this form to instruct your Bank/Building Society to make payments directly from your account.
 2. If the due date falls on a weekend or Bank Holiday, your account will be debited within two working days.
 3. Please ensure that the Instruction is signed and dated and the Direct Debit Guarantee is detached before the Instruction is returned to Standard Life.

Part 6 – Paying by Direct Debit (continued)

Instruction to your Bank or Building Society to pay by Direct Debit

Issued by: Standard Life, Standard Life House, 30 Lothian Road, Edinburgh EH1 2DH

Please supply the following details:



Originator's identification no.

9 9 1 5 2 4

For Standard Life official use only

This is not part of the Instruction to your Bank or Building Society.

Name and full postal address of your Bank or Building Society branch.

Name

Building number

Street

City/Town

County

Postcode

Name(s) of Account-holder(s)

Bank or Building Society Account No.

Branch Sort Code

Please refer to the top right hand corner of your cheque book.

Reference Number

Your instruction to the Bank/Building Society, and Signature

Please pay Standard Life 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 Standard Life and, if so, details will be passed electronically to my Bank/Building Society.

Signature

Date (DD/MM/YYYY)



Signature required.

The Direct Debit guarantee is attached at the bottom of this form. Please tear it off and keep it safely.



The Direct Debit Guarantee

- This Guarantee is offered by all banks and building societies that accept instruction to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit, Standard Life will notify you three working days in advance of your account being debited or as otherwise agreed. If you request Standard Life 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 Standard Life 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 Standard Life 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.



Important, please make a copy of this information or tear off and keep safely.

Part 7a – Confirmation of advice received

Scheme is being set up on a non-advised basis?

No Yes



A non-advised basis means you have not received financial advice, from either Standard Life or an adviser, about setting up this plan.

Part 7b – Adviser Details

Intermediary Reference Number (maximum 25 characters)	<input type="text"/>
Nature of business	<input type="text"/>
Location	<input type="text"/>
Status of Client (eg execution only)	<input type="text"/>
Financial Conduct Authority or Authorisation number	<input type="text"/>
Agency code	<input type="text"/>
Telephone number (inc. STD code)	<input type="text"/>
Fax number (inc. STD code)	<input type="text"/>
Email address	<input type="text"/>



Please also ensure you complete the "For adviser use only" section.

Adviser's Signature

Date
(DD/MM/YYYY)

<input type="text"/>
<input type="text"/>



Signature required.

Part 8 – Data Protection Notice and Communication Preferences - Important, please read**Data Protection Notice – Using your Personal Information**

We will collect and use personal information about you and any other named individual on your application such as your name, date of birth and national insurance number in order to provide this product or service and manage our relationship with you. It may be necessary as part of this product or service to collect and use personal information which is defined as 'special category data' by data protection law e.g. Health related. Any such special category data will only be collected and used where it's needed to provide the product or service you have requested or to comply with our legal and regulatory obligations and where we have obtained your explicit consent to process such information.

To provide this product or service and meet our legal and regulatory obligations, we will keep your personal information and copies of records we create (e.g. calls with us) while you are a customer of ours. If this application does not proceed or when you no longer have a relationship with us, we are required to keep information for different legal and regulatory reasons. The length of time will vary and we regularly review our retention periods to make sure they comply with all laws and regulations.

The information collected may be shared with other parts of Standard Life Assurance Limited, Standard Life Aberdeen plc, Phoenix Holding Group (PHG) and other companies we work with to support us in the provision of the product or service you have with us. We may also share your information with our regulators, HM Revenue & Customs and your adviser / employer (for applicable products and services) where necessary and lawful to do so. Whenever we share your personal information, we will do so in line with our obligations to keep your information safe and secure.

The majority of your information is processed in the UK and European Economic Area (EEA). However, some of your information may be processed by us or the third parties we work with outside of the EEA, including countries such as the United States and India. Where your information is being processed outside of the EEA, we take additional steps to ensure that your information is protected to at least an equivalent level as would be applied by UK / EEA data privacy laws e.g. we will put in place legal agreements with our third party suppliers and do regular checks to ensure they meet these obligations.

For more information on how Standard Life processes your personal information and what your rights are, please read our Privacy Policy at www.standardlife.com/privacy or write to the Data Protection Officer at Standard Life Assurance Limited, 30 Lothian Road, Edinburgh, EH1 2DH

Communication Preferences

Your essential updates

We'll share important information on your plan and your choices, products and services, plus financial tips from our experts.

We also want to help you plan for the future by keeping you updated on:

Latest news and offers from Standard Life Aberdeen PLC

No Yes

For information about Standard Life Aberdeen companies visit StandardLifeAberdeen.com.

Offers of interest from our preferred partners

No Yes

To understand how, where and why we use your information, read our Privacy Policy <https://www.standardlife.com/sl/privacy-policy.page>

Part 9 – Online Servicing terms and conditions

Please read the following terms and conditions

Workplace Servicing

Terms & Conditions for Registration and Use

Before accessing the site(s) and the services, you must first accept these terms.

Before accepting these terms, you should read them carefully. If you do not understand any point or if you have any questions, you should contact us (see section 19 for how to contact us).

By clicking your acceptance where indicated below, you are confirming that:

- you have been nominated to act as a user by an employer or trustees that have a group pension scheme with us, and you are authorised by the employer or trustees to assist with the administration of that group pension scheme;
- you accept and agree to be bound by these terms.

The relationship between you and us regarding your use of the site(s) and the services will be governed by:

- the terms contained in this document; and
- any information (including, but not limited to, warnings and disclaimers) displayed on the site(s).

The group pension scheme will continue to be governed by the scheme rules and corresponding terms and conditions. If you use the services to carry out group pension scheme or other product specific transactions, we may ask you to accept additional terms and conditions relating to these transactions.

You should save or print a copy of these terms and keep this for future reference purposes.

1. Definitions used in these terms

- 1.1 Words which are in bold type in these terms have a specific meaning, as set out in this section:

cookie means a piece of information that is saved to the hard drive of your computer and retains information about the configuration of your computer.

Data Protection Register means the Information Commissioner's public data protection register which can be accessed on the Information Commissioner's website at www.ico.gov.uk.

denial-of-service attack means an attempt to make a computer resource unavailable to its intended users.

employer means the sponsoring employer of the group pension scheme in respect of which you have been nominated as a user.

group pension scheme means the scheme or schemes in respect of which you have been nominated as a user.

information means any and all information contained on the site(s) being registered for or provided as part of the services.

password means the password personally chosen by you (and any subsequent password you choose) that, together with the user id, enables individual access to the site(s) and the services.

product(s) means any product or products offered by a Standard Life Affiliate, which you can access via the site(s).

product terms means the full terms and conditions and/or policy provisions that apply to each product and any related documentation made available to the employer or trustees.

registration form means the registration form completed by you as part of the registration process to enable you to use the site(s) and the services.

services means the provision of on-line services made available by us through the site(s).

Part 9 – Online Servicing terms and conditions (*continued*)

site(s) means Standard Life's workplace servicing extranet site, the platforms; and such other secure services and/or extranets that we may notify you of from time to time. Standard Life means Standard Life Assurance Limited, registered in Scotland (SC286833) at Standard Life House, 30 Lothian Road, Edinburgh EH1 2DH. Standard Life Affiliate(s) means Standard Life and any other entity that directly or indirectly controls or is controlled by or is under common control with Standard Life.

terms means the terms and conditions contained in this document.

trustee(s) means the person or persons who act as trustees of the group pension scheme or schemes in respect of which you have been nominated as a user.

user means an individual nominated to act as a user by an employer or trustees that have a group pension scheme with us, and authorised by the employer or trustees to assist with the administration of that group pension scheme;

user id means the user identification chosen by you that, together with the password, enables individual access to the site(s) and the services.

UK means the United Kingdom of Great Britain and Northern Ireland, excluding the Isle of Man and the Channel Islands.

we or us means each Standard Life Affiliate providing the site(s) and the services to you from time to time, and our will be interpreted accordingly.

you means the person nominated by the employer or in respect of the group pension scheme and who is authorised as the user of the site(s) and services on the registration form, and your will be interpreted accordingly.

2. Intended audience and use

- 2.1 The site(s) are intended for the information/use of users on behalf of employers and trustees who are resident in the UK and have Standard Life pension schemes.
- 2.2 As the site(s), the services and the information are issued in the UK these are not intended to be compliant with any local laws or regulations outside the UK.
- 2.3 We do not accept liability for any costs, losses or damages resulting from or related to the use of the site(s), the services or the information by the following persons:
 - a. persons residing outside the UK, the Channel Islands and the Isle of Man; or
 - b. persons who are nominees or trustees for citizens, residents or nationals of countries outside the UK, the Channel Islands and the Isle of Man.
- 2.4 The site(s), services and information (or any part of them) are not intended to constitute an offer to sell investments or products in the UK or any other country, or to provide financial advice.

3. Registration

- 3.1 In order to obtain access to the site(s) and the services, you must register with us as a user. You will only be able to register for site(s) that are relevant to the employer or trustees that have appointed you as a user to act on their behalf in respect of their scheme.
- 3.2 You will either be automatically registered or you can register by completing and submitting the registration form which will be delivered to us electronically using a secure link.
- 3.3 You must ensure that the information and details you submit to us on the registration form and when using the site(s) and the services are current, relevant and accurate. You must notify us as soon as possible if you become aware of any changes to the information or details.
- 3.4 If you wish to register as a user of the site(s) and the services, we may require to pass information relating to your employer, or the trustees and their group pension scheme to other Standard Life Affiliates to enable us to administer the group pension scheme
- 3.5 Subject to any laws, rules and regulations applicable to us, we have full discretion to accept, or not to accept, an application to register and we reserve the right to reject your application without giving a reason for doing so.

Part 9 – Online Servicing terms and conditions (continued)**4. Security precautions**

- 4.1 When accessing the site(s) for the first time, you will be required to choose a user id and password, provide your mobile telephone number and set up security questions to add additional levels of security.
- 4.2 You must ensure that the user id and password are memorised and that all reasonable precautions are taken to prevent these from being obtained by anyone else. For instance, the user id and password must not:
- be written down and/or disclosed to anyone else;
 - be recorded in such a way that these could be understood by anyone else; or
 - be stored on a computer so that the computer remembers these automatically.
- 4.3 The user id and/or password must not be disclosed to any other person, not even to staff of Standard Life or your colleagues or anyone else in your organisation. Neither our staff nor anyone in your organisation should ever ask for the password to be disclosed to them.
- 4.4 If you believe that someone else knows the user id and/or password or is using the user id and/or password to access the services without permission, you must ensure that you change your password immediately:
- the quickest and easiest way for you to change your password is using our on-line facility. If you are accessing our on-line facility to change your password during the site(s) down time, you should check that the password has been changed successfully immediately upon the site(s) becoming available again; and
 - contact us by telephone to alert us immediately (see section 19 for how to contact us)
- If you fail to do so, we will not be responsible for any loss suffered by you, your employer or the trustees as a result.
- 4.5 You will take appropriate technical and organisational measures to prevent unauthorised access to or disclosure of information to any third party, and against any accidental loss or damage to the information.
- 4.6 You are reminded that it is an offence under data protection law to access any information about any scheme other than your employer's group pension scheme.

5. Instructions

- 5.1 You are responsible for all access to the site(s) and the services and all instructions placed using the user id and password. We will treat such instructions as genuine and will carry them out even if given in error, unless we have received prior notification from you of unauthorised use of the user id and/or password.
- 5.2 We will endeavour to carry out your instructions correctly, but it is your responsibility to check that we have carried out instructions correctly. We recommend that you check that the instructions have been carried out as you expected. If we have not carried out the transaction correctly or you have made an error in completing the instructions, you should notify us as soon as possible (see section 19 for how to contact us).
- 5.3 We will only accept your instructions once we have verified your identity. The verification will be satisfied by you successfully entering the user id and password and logging on the site(s).
- 5.4 If you have not completed your on-line instructions when using the services and/or the screen of your computer does not display a confirmation page confirming that your instructions have been received by us, then we may not have received your instructions. This may occur if:
- the services become unavailable out of hours (service availability is explained in section 7);
 - the site(s) times out after thirty (30) minutes of inactivity on the site(s); or
 - there is a system failure, system crash or system malfunction;
- before you have completed and submitted your on-line instructions and we have received these.

Part 9 – Online Servicing terms and conditions (continued)**6. Using the site(s) and the services**

- 6.1 You must use the site(s), the services and the information solely for the administration of the group pension scheme for the employer or the trustees and must not make the site(s), services or information available to third parties without the prior written consent of a Standard Life Affiliate.
- 6.2 You are only permitted to access information relating to the group pension scheme, members of the group pension scheme, or to you as a user of the site(s) and the services. It is an offence under data protection law to access any information through the site(s) or the services other than information relating to you as a user or members of the group pension scheme for the purposes of administering the group pension scheme. If we have reason to believe that an attempt has been made to access any information through the site(s) or the services in breach of data protection law, we may communicate this to the relevant Standard Life Affiliate and may revoke your access to the site(s) and the services (as explained in section 7.2). We may also report our suspicions to the Information Commissioner (the supervisory authority which enforces and oversees data protection law) and/or the police.
- 6.3 You must log out of the site(s) that you have accessed and close your web browser when you have finished using the site(s) and the services. If you do not do this, information about your employer's group pension scheme may appear on the screen of the computer when it is next used and we cannot be held responsible for third parties having access to this information.
- 6.4 If you do provide the user id and/or password to a third party in breach of this section 6, we will not be responsible for any loss or expense suffered by the members of the group pension scheme as a result of this disclosure.

7. Availability of the site(s) and the services

- 7.1 The site(s) and the services are provided during the UK hours of business stated on the site(s) or as otherwise indicated by us, however, we cannot guarantee that the site(s) or the services will always be available during the times stated. The site(s) and/or the services may be temporarily unavailable or restricted for administrative or other reasons. If this happens we will endeavour to restore their availability as quickly as possible.
- 7.2 The performance of our obligations under these terms may be interrupted and shall be excused by the occurrence of an event affecting us or any of our sub-contractors that is outside our and their control (as appropriate) including, but not limited, to an event that could not be predicted or its consequences are too drastic to plan for in a contract as a consequence of which the site and/or services can no longer be provided. If this happens we will endeavour to restore the site and/or services to the extent that we can.
- 7.3 We may for security reasons restrict or remove your access to the site(s) and the services at our reasonable discretion if:
- the incorrect user id or password is keyed in on five successive logon attempts;
 - where a self-service password facility is available, you answer the security questions wrongly on three successive attempts;
 - you or we suspect that an unauthorised person is attempting to access the site(s) or the services using the user id and/or password; or
 - for valid operational or security reasons, you or we believe it is necessary and appropriate to do so.

8. Accuracy of the information

- 8.1 We will take all reasonable care to ensure that all the information provided by us is accurate, current and complies with relevant UK laws and regulations as at the date of issue. However, we cannot guarantee that this will be the case where we are reliant on a third party to provide accurate information.
- 8.2 We do accept liability and responsibility for the completeness and accuracy of the information when it has been prepared by us, but we do not accept liability or responsibility for the completeness or accuracy of the information when it has been prepared by other parties and we simply make this available to you and the group pension scheme for your convenience. Although carefully verified, data computations which are not made by us are not guaranteed by us and may not be complete or accurate.

Part 9 – Online Servicing terms and conditions (continued)**9. General liability**

- 9.1 Irrespective of the other provisions in these terms, we are responsible to you, the employer or the trustees for:
- a. any claim you, the employer or the trustees may have against us for death or personal injury that has been caused as a result of our negligence;
 - b. losses you, the employer or the trustees suffer as a result of any fraud committed by us;
 - c. losses you, the employer or the trustees suffer as a result of any false or misleading statement made by us in relation to a fundamental matter;
 - d. losses you, the employer or the trustees suffer as a result of any intentional failure by us to fulfil our obligations under these terms.
 - e. losses you suffer as a result of our negligence in not completing instructions that you have given us in accordance with the terms of those instructions; and
 - f. losses you, the employer or the trustees suffer directly arising out of any breach of our data processing obligations set out in section 16 (as set out in section 16.8).
- 9.2 Please note that product specific liability is covered in the product terms and, where relevant, any additional terms and conditions that we have communicated to you or the employer governing online product transactions.

10. Intellectual property

- 10.1 A Standard Life Affiliate owns the intellectual property (including copyright) in:
- a. the pages of the site(s),
 - b. the screens displaying the pages of the site(s) and
 - c. the information and its arrangement unless otherwise indicated.
- 10.2 ‘Standard Life’ and the Standard Life logo are registered trademarks of a member of Standard Life Aberdeen group (Standard Life Aberdeen plc and its subsidiaries); Standard Life Affiliates use the Standard Life brand under licence from Standard Life Aberdeen group. Members of Standard Life Aberdeen group may also claim trade mark and service mark rights in other marks contained in the information or on the site(s) from time to time.
- 10.3 You are prohibited from reproducing any part of our copyright or trade mark materials or the look and feel of the site(s), without our prior written consent unless this is for your proper use of the site(s) or the services or for private, non-commercial viewing or downloading purposes for the employer.
- 10.4 Subject to 10.3 above, as the user, you may use the information for the employer’s or the trustees’ internal business use. However, you are not permitted to make the information available to third parties (whether for free or for payment of a consideration) without first obtaining the express written consent of Standard Life.

11. Downloads

- 11.1 Any software, multimedia files, photographs, reports and other documents made available through the site(s) are downloaded at your own risk. We do not warrant the suitability of any such downloads and accept no liability for any problems with your computer that may arise as a result. If you are in any doubt as to the suitability of any such downloads for your computer, it is recommended that you obtain specialist advice before downloading.

12. Third party websites

- 12.1 We may provide you with links to websites operated or owned by third parties, which allow you to access and use third party material and information. We do not have any control over these third party websites or the information contained on them and do not accept any responsibility or liability in connection with access or use of them. We do not endorse, authorise or sponsor, nor are we affiliated to, such websites or their content, owners or providers.

Part 9 – Online Servicing terms and conditions (*continued*)

13. Computer misuse

- 13.1 You must not perform any denial-of-service attack on the site(s). You must not:
- a. misuse the site(s) by knowingly introducing computer viruses or any other material which is malicious or technologically harmful; or
 - b. attempt to gain unauthorised access to the site(s), the server on which the site(s) are stored or any server, computer or database connected to the site(s).
- 13.2 By breaching these provisions you would commit a criminal offence under the Computer Misuse Act 1990. We will report any such breach to the relevant law enforcement authorities and will co-operate with those authorities and may disclose your identity to them. In the event of such a breach, your access to the site(s) will be revoked immediately and we may seek to be reimbursed by you for any losses we have suffered as a result of the misuse.
- 13.3 We recommend that you employ reasonable virus detection and protection measures when accessing the site(s). We will not be responsible for any loss or damage resulting from:
- a. any attack by a third party on our systems; or
 - b. any computer virus or other malicious or technologically harmful material that may infect your computer equipment, computer programs, data or other proprietary material due to use of the site(s), or due to downloading of any material posted on the site(s) or any website linked to them.

14. Electronic communications

- 14.1 We consider electronic communications (including emails) to have the same status as documents sent to us by post. You agree not to contest the validity or enforceability of an e-mail or electronic message which relates to a transaction. You also expressly agree not to use the absence of a printed or hand written document as an excuse not to comply with your obligations under these terms.
- 14.2 If you choose to send an electronic communication (including an email) to us, you do so at your own risk as there can be no guarantee that we will receive it, or that its content will remain private or unaltered during its transmission to us. We will accept no liability for any loss or damage suffered by the members of the group pension scheme, the employer or the trustees as a result of this.
- 14.3 We reserve the right to monitor the use and content electronic communications (including emails) which are sent from and received by us for the purposes of ensuring compliance with our own electronic communications policy, and identifying and taking action against unlawful or improper use of, or attacks on, our systems.
- 14.4 We virus scan and retain all electronic communications (including emails), but we will not be responsible for any damage caused by a virus or alteration by a third party, after an e-mail or electronic message has been sent by us. We recommend that you employ reasonable virus detection and protection measures when accessing any e-mails or electronic messages from us.

15. Changes to these terms

- 15.1 We can make reasonable and appropriate changes to these terms (or issue a replacement set of terms and conditions in their place) at any time:
- a. if changes to the legal or regulatory requirements applying to the site(s), the services or the information need to be reflected in these terms;
 - b. if decisions of the Financial Ombudsman Service need to be reflected in these terms;
 - c. if new industry guidance and codes of practice which are there to raise standards of customer protection need to be reflected in these terms;
 - d. if it becomes impossible or impractical, in our reasonable opinion, to carry out any of these terms as a result of a change in the law or regulation or other circumstances beyond our control;
 - e. to reflect improvements to the site(s), the services or the information that technological, service or propositional enhancements have allowed us to make;
 - f. if we reasonably believe that the changes are necessary in the interests of our business; or
 - g. to improve the clarity of any of these terms.

Part 9 – Online Servicing terms and conditions (continued)

15.2 We will let you know of any change that will affect you (and the employer) or the products to your disadvantage. If you object to a change made by us please contact us (see section 19 for how to contact us), however, please note your and the employer's only recourse may be to terminate these terms (as explained in section 18).

16. On-Line Joining for Group Pension Schemes

- 16.1 If you use our on-line joining facility and the group pension scheme is part of the Standard Life Appropriate Personal Pension Scheme, the Standard Life Stakeholder Pension Scheme, Standard Life Self Invested Personal Pension Scheme or Stanplan A, you are our data processors for the purposes of data protection law and we are the data controller. You must follow our instructions on the use of any personal data that you collect, record, hold or process for the purposes of the group pension scheme and you must not use the data for any other purposes. The terms 'data controller', 'data processor', 'process' and 'personal data' are described in data protection law
- 16.2 If you use the on line joining facility and the employer chooses the trustees of the scheme, the trustees act as data controller and Standard Life Affiliates act as their data processor. As data processor we will take appropriate security measure to protect the personal information which it receives from you, in connection with the group pension scheme. We will only use the personal information which you provide for the purposes of administering the group pension scheme. We will not use it for any other purpose unless we are requested to do so by you.
- 16.3 You must take reasonable steps to ensure that you have appropriate processes in place to prevent unauthorised or unlawful processing of personal data and its accidental loss, destruction or damage. You must also provide us with any additional information (including any data held by you for the purposes of the group pension scheme that is not held on the site(s)) that we may require you to respond to a subject access request which we receive from an individual.
- 16.4 If you choose to complete an on-line form, the personal information about scheme members which you provide will be used by us and other Standard Life Affiliates to enable us to deal with your request and service the group pension scheme.
- 16.5 Our purpose for holding personal information and a description of the general categories of parties to whom we may disclose it can be found in the Data Protection Register. You should note that we do not supply any information to anyone unless we believe it is lawful to do so, or where we have received the individual's consent in advance.
- 16.6 We shall take appropriate technical and organisational measures against the unauthorised or unlawful processing of any personal data (as defined in data protection law) we process on behalf of you, the individual members of the group pension scheme, the employer or trustees and against the accidental loss or destruction of, or damage to such personal data.
- 16.7 We shall:
- a. immediately notify you if we become aware of any breach or potential breach of the measures set out in section 16.6 and report the potential effect of such breach on individual members of the group pension scheme, the employer or trustees;
 - b. promptly investigate and use commercially reasonable endeavours to remedy the breach (to the extent capable of remedy) to your reasonable satisfaction and provide you with regular updates during the investigative and remedial phase; and
 - c. take reasonable commercial measures to ensure that the breach does not occur again.
- 16.8 We agree to indemnify, the employer or trustees from and against all claims, liabilities, demands, damages, judgments, awards, settlements, expenses, or losses, including costs of litigation and reasonable attorneys' fees, directly arising out of any breach of our obligations set out in this section 16; but any indirect or consequential claims, liabilities, demands, damages, judgments, awards, settlements, expenses, or losses are excluded.

Part 9 – Online Servicing terms and conditions (continued)**17. Data Protection Notice – Using personal information**

- 17.1 We will collect and use personal information about you and any other named individual on the application in order to provide this product or service and manage our relationship. It may be necessary as part of this product or service to collect and use personal information which is defined as ‘special category data’ by data protection law e.g. Health related. Any such special category data will only be collected and used where it’s needed to provide the product or service you have requested or to comply with our legal and regulatory obligations and where we have obtained the individual’s explicit consent to process such information.
- 17.2 To provide this product or service and meet our legal and regulatory obligations, we will keep personal information and copies of records we create (e.g. calls with us). If this application does not proceed or when you or the named individuals no longer have a relationship with us, we are required to keep information for different legal and regulatory reasons. The length of time will vary and we regularly review our retention periods to make sure they comply with all laws and regulations. The information collected may be shared with other parts of Standard Life Assurance Limited and other companies we work with to support us in the provision of our services. We may also share personal information with our regulators and HM Revenue & Customs where necessary and lawful to do so. Whenever we share personal information, we will do so in line with our obligations to keep information safe and secure.
- 17.3 The majority of your information is processed in the UK. However, some of your information may be processed by us or the third parties we work with in the European Economic Area (EEA) and countries such as the United States and India. Where your information is being processed outside of the UK we take additional steps to ensure that your information is protected to at least an equivalent level as would be applied by UK data privacy laws e.g. we will put in place legal agreements with our third party suppliers and do regular checks to ensure they meet these obligations.

18. Termination

- 18.1 You can terminate these terms by giving us notice of this, as outlined in section 18.3.
- 18.2 We may terminate these terms and your right to use the site(s) and the services:
- a. automatically and immediately without notice when the employer or the trustees notify us that you are no longer employed or engaged by them or no longer appointed by them as an authorised user;
 - b. by giving you 7 days’ notice, as outlined in section 18.3. We will notify you of the options available to you at the time;
 - c. by giving you immediate notice, as outlined in section 18.3, if you commit a material breach of these terms and fail to remedy the breach within 30 working days of being asked by us to do so; or
 - d. by giving you immediate notice, as outlined in section 18.3, if you, the employer or the trustees is in the reasonable opinion of Standard Life, in breach of any generally accepted guidelines on internet usage and etiquette (including restrictions on pirating or copying software or attempts to violate security);
 - e. by giving you immediate notice, as outlined in section 18.3, if you, the employer or the trustees has insolvency proceedings or arrangements (including any actions seeking bankruptcy, liquidation, receivership, administration) raised against them, or seeks arrangements with creditors, or ceases (or threatens to cease) to carry on business;
 - f. by giving you as much advance notice as possible, as outlined in section 18.3, in the event that we have to withdraw the site(s) and the services for legal or regulatory reasons.

Part 9 – Online Servicing terms and conditions (continued)

18.3 The notices that either we or you are required to serve on the other under this section 18 must be in writing and can be served either by email or by first class post to the last notified address of the party (see section 19 for details of our contact address). If a notice is served by email, it will be deemed to be delivered on the day it was sent provided no non-delivery message is received by the sender. If a notice is served by first class post, it will be deemed delivered two working days after being posted and in proving such service it shall be sufficient to prove that the envelope was properly addressed, stamped and posted.

19. How to contact us

19.1 If you have any questions about the site(s) or the services, you can contact us. Our telephone number is 0345 266 1863. Please have your product details available when calling. Please note that calls may be monitored and/or recorded to protect both you and us and to help with our training. Call charges will vary.

19.2 Our head office and main contact address is Standard Life House, 30 Lothian Road, Edinburgh, EH1 2DH.

19.3 You have the right under data protection law to request a copy of the personal data which we hold about you. We reserve the right to charge the maximum fee payable in terms of data protection law.

20. Complaints

20.1 If you have a concern or complaint about the site(s) or the services, please call us (see section 19 for how to contact us). We will discuss your issue with you and attempt to resolve it. Where the complaint cannot be resolved immediately, we will take details of the complaint over the telephone, will aim to acknowledge your complaint in writing within a further 5 working days, and will then deal with your complaint as soon as we can.

21. Complaints

21.1 If there is any conflict between these terms and any of the product terms, the terms of the following documents shall be considered in the following order: (1) the product terms (2) these terms.

21.2 The provision of the site(s), the services and the information is not an offer by us to buy, sell or otherwise deal in any investment in any jurisdiction.

21.3 If either party fails to exercise any right or remedy under these terms, this shall not prevent them from doing so in the future.

21.4 The words 'including' or 'include' and words of similar effect will not be deemed to limit the general effect of the words which follow them.

21.5 Each provision of these terms will be construed separately and, in the event that any such provision may prove to be illegal or unenforceable, the remaining provision of these terms will continue in full force and effect.

21.6 The headings to sections will not form part of these terms and will not affect the interpretation of any section.

21.7 All duties of non-disclosure, disclaimers, indemnities and exclusions contained within these terms will survive termination of these terms.

21.8 Each Standard Life Affiliate shall be entitled to recover any loss suffered by it and generally to enforce these terms in its own right in accordance with the provisions of the Contract (Rights of Third Parties Act) 1999. Unless expressly stated, nothing in these terms creates any legal rights for, or enforceable by, any party other the employer, the trustees, you or us.

For Adviser use only

1. Will the scheme be sold via Direct Offer? Yes No
2. Have appropriate Evidence of Earnings (if required) and Money Laundering requirements been met? Yes No
If 'No', please obtain any required Employer or Member documentation before submission to Standard Life.
3. Plan Basis
This section is only applicable where you are using Streamlined Joining and making a fund recommendation. If this is a QWPS scheme this section does not need to be completed as this information is included in GEN30A.
The recommended investment option is:



Please note this section must be completed for all schemes where financial advice has been given. This application cannot be accepted without this information.

Section A – Fund Choice

	Fund code	Fund name	%
Fund 1			
Fund 2			
Fund 3			
Fund 4			
Fund 5			
Total			100 %

Section B – Lifestyle Profile

	Profile Code	Lifestyle Profile name	%
Profile			100 %



Only applies to Group Flexible Retirement Plan members.

For Adviser use only (Continued)

Section C – Confirmation of key information

Joiners information

Number of initial joiners expected

Selected retirement age

Transfer information (if applicable)

Number of members expected to transfer benefits in

Total value of internal transfers £

Total value of external transfers £

Expected date of transfers in (DD/MM/YYYY)

Payment information (complete one only)

Initial annual payment £

Initial average payment £

Payment % basis/average salary % £

Auto-enrolment (AE) information

Staging date (DD/MM/YYYY)

Will the scheme be open to new members after the staging date? Yes No

If Yes:

Number of employees who will be joined to the scheme at the staging date

Average earnings/salary of auto-enrolees £

Definition of earnings/salary basis to be used for AE (eg basic,total, band etc)

Will payments be phased in line with Government minimum levels? Yes No

If No, what payment basis will be used for AE?

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