

Refund Claim Form (LG28)

(Less than 2 years membership all post 31/03/2014)

(RBKC 2021.V1)

PART A – Your personal details TO BE COMPLETED IN ALL CASES

Surname:	Forename:	Title:
National Insurance No:		Date of birth:
Home address including full postcode:		
Email address:	Phone No:	

Please read the attached explanatory notes and then complete PART B or C or D or E.

PART B – Claim for refund of pension contributions

If you would like to claim a refund of your contributions paid into the RBKC LGPS you must satisfy ALL the conditions set out below:

1. One month and one day has passed since your last day of scheme membership and since that date you have not again become a member of the LGPS, **and**
2. You are not currently a member of the LGPS in an existing employment, **and**
3. You do not have any entitlement to a deferred benefit in the LGPS from any other employment, **and**
4. You are not already in receipt of a pension from the LGPS, **and**
5. You have not previously transferred any LGPS benefits overseas.

I declare that I satisfy ALL the conditions above and that I wish to claim a refund of my RBKC LGPS contributions (less statutory deductions).

Your bank or building society details

Bank name		Branch																				
Sort code	<table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table> - <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table> - <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>										Account No	<table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>										
Roll number (for building society accounts only)	<table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>																					
Signed:	Date:																					

IMPORTANT – If you sign and date this form before one month and one day has passed since your last day of LGPS membership, your election will be treated as invalid and a new form will be sent to you.

PART C – Transferring out

I am considering transferring my contributions to: _____
I understand that I need to ask my new pension provider/employer to obtain information relevant to a pension transfer from the **Royal Borough of Kensington and Chelsea** Pension Fund, and I authorise you to release this.

Signed:	Date:
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If you **have not** completed Part B or C, please complete Part D or E overleaf.

If you **have** completed Part B or C, please return this form to:

RBKC Pensions Team, 3rd Floor, The Town Hall, Hornton Street, London, W8 7NX

PART D – Unable to claim a refund of contributions

If you have membership of the LGPS other than in the Royal Borough of Kensington and Chelsea Pension Fund, it will not be possible for you to claim a refund of the contributions you have paid.

Please let me know about any other LGPS membership that you have by providing the information requested below.

1. I have re-joined the LGPS since leaving the RBKC Pension Fund YES NO
2. I am a member of the LGPS in an existing employment YES NO
3. I am in receipt of a pension from another LGPS fund YES NO
4. I have an entitlement to deferred benefits in the LGPS YES NO

If you have answered 'YES' to question 1, 2 or 3, please let me know the name of the LGPS pension fund(s) you are currently a member of, have contributed to since leaving the RBKC Pension fund or the name of the fund(s) that is/are paying you a LGPS pension

Name of Pension Fund	Is the pension in payment?
	YES <input type="checkbox"/> NO <input type="checkbox"/>
	YES <input type="checkbox"/> NO <input type="checkbox"/>
	YES <input type="checkbox"/> NO <input type="checkbox"/>
	YES <input type="checkbox"/> NO <input type="checkbox"/>

If you have answered YES to question 4, please complete and return the enclosed *Transfer of Previous Pension Benefits Form*.

Please now sign the declaration below:

I authorise the Royal Borough of Kensington and Chelsea (as the Administering Authority) to obtain, and the administrators of the LGPS pension funds named above, to release any information in connection with my current or previous membership of the LGPS

Signed:

Date:

Print Name:

NI Number:

PART E – Deferred refund account

I would like to retain my contributions in the RBKC Pension Fund. I am aware that:

1. If I re-join the LGPS before claiming a refund, my deferred refund will automatically be combined with my active pension account and my right to a refund will be extinguished, **and**
2. If I have not claimed a refund or transferred my pension account within 5 years of leaving, or before attaining age 75 (whichever is earlier), my contributions will automatically be paid to me.

Signed:

Date:

Once you have completed this form please return it to:

RBKC Pensions Team, 3rd Floor, The Town Hall, Hornton Street, London, W8 7NX
Email securely using the word encrypted in the subject line to: Pensions@rbkc.gov.uk
Telephone for enquiries: 020 7361 2323 weekdays 9am to 5pm).

Refund Claim Form – Explanatory Notes

Refund of contributions (part B of the form)

1. In accordance with government legislation, a refund of pension contributions can only be paid if **ALL** the following conditions are met:
 - You have completed less than 2 years total pension scheme membership in the LGPS, **and**
 - You have not transferred rights from another pension scheme or arrangement to the LGPS, **and**
 - You are under age 75 at the date you left the LGPS, **and**
 - You are not currently a member of the LGPS in any other employment, **and**
 - You have no other LGPS benefits, either in payment or due to be paid at a later date, **and**
 - You have not re-joined the LGPS within one month and one day of leaving the **RBKC Pension Fund** (including membership as a casual employee) **and**,
 - You have not rejoined the LGPS in another local government employment before receiving payment of the refund, **and**
 - You have not had a transfer payment to an overseas pension scheme.

If you paid National Insurance as an active scheme member and your last day of scheme membership was after the end of the **final relevant year** then you will not be entitled to receive a refund of contributions. The **final relevant year** is the last financial year ending 5 April before you reach age 65 if you are a man, or age 60 if you are a woman.

2. If you re-join the LGPS within one month and one day of leaving the **RBKC Pension fund**, your pension rights will be transferred automatically to your new pension account.
3. If you are eligible to claim a refund of your pension contributions and wish to do so, you should complete Parts A and B of the claim form and sign, date and return the completed form **no earlier than one month and one day after leaving the RBKC Pension fund**.
4. If you decide to claim a refund of your pension contributions there will be a deduction for tax. If you paid National Insurance before 6 April 2016 as a member of the LGPS, then an amount equivalent to the National Insurance contributions you would have paid if you had not been a member of the LGPS will be deducted to buy you back into the State Second Pension (S2P) for the period of your contracted out membership of the LGPS.
5. If the refund is not paid within 1 year of leaving the scheme then interest is payable. The rate of interest is 1% above base rate on a day for day basis from the date you left the scheme to the day the refund is paid (compounded with three monthly rests).
6. Your refund of contributions must be paid within 5 years of your leaving the scheme (or before age 75 if earlier). At that point the refund of contributions is automatically paid to you.

Deferred refund account (part E of the form)

1. You can delay your decision to receive a refund of pension contributions. The advantage of doing this is if you re-join the LGPS, these contributions will automatically be combined with your new pension account.
2. Your deferred refund account can only be held in the **RBKC Pension fund** for a maximum of 5 years or until age 75, whichever is earlier. If you have not transferred your benefits to a new pension arrangement or rejoined the LGPS by that time a refund of contributions will automatically be payable to you.

Transferring out (part C of the form)

1. You may be able to transfer your contributions to a new pension arrangement. This may even be to an overseas pension scheme or arrangement that meets HM Revenue and Customs conditions.
2. You cannot transfer your benefits if you leave less than one year before your Normal Pension Age. An option to transfer must be made **at least** 12 months before your Normal Pension Age.

Please detach and retain these notes for your reference