

## NHS Pensions - Application for a refund of pension contributions (RF12) (after you have stopped paying into the NHS Pension Scheme)

**Employers** please tick one of the following:  Form **keyed** by employer  Form **not keyed** by employer as no access to Pensions Online

Before you complete the form make sure you have read the notes on pages 3 and 4 of this form. Please type in the fields below in Part A then print off and sign, or print and complete in CAPITAL LETTERS using BLACK INK. Insert account details as they appear on your statement.

### Part A - to be completed by the member/claimant

Title (e.g. Mr, Mrs, Miss, Dr)

Surname

Former surname (If applicable)

Other names

Date of birth

 /  / 

National Insurance number

Address

  

Post code

Country (Please complete this box if you live outside the UK)

Contact telephone number

Email address

**Your application - I apply** for a refund of pension contributions.

I paid into the NHS Pension Scheme until:

 /  / 

While I worked at:

My pay/staff/assignment number:

**How you want the refund paid** (Tick one box)

Bank or building society account  Nominee. I have written their name and address in the boxes below

Authorised employer  Home address  
Please forward a copy of the signed RF12 and a signed letter of authorisation from the member. (only available if you live overseas and/or do not have a bank account)

**Bank/Building Society account details:**

Name(s) of account holder (either applicant's own account or a joint account with someone else)

Branch sort code

Account number to be credited

and/or Building Society Roll No.

I can confirm I have read the guidance notes

If your bank account is outside the UK, please indicate which country your refund will be paid to

A list of countries where payment can be made abroad is available on NHS Pensions website.

Signature

Name of bank, building society or nominee

Address of bank, building society or nominee:

Post code

Type of account:

Current account - 0 / Deposit account - 1

**Now send this form to your last NHS employer. They will complete Part B.**

**Do NOT send it to NHS Pensions unless asked to do so.**

**Part B**

**To be completed by the Employing Authority / GP Practice**

Pension membership number

EA / GP Code

Last day of membership

(extended by any untaken annual leave days)

**Reason for termination.**

**01** - Voluntary resignation/termination of employment      **02** - Dismissal (only use if loss to public funds)

**03** - Redundancy      **04** - Sickness      **16** - Opting Out

Please enter correct code

If there is membership prior to 06.04.2016 that spans three tax years, please enter first year NI earnings (enter 2nd and 3rd year on SD55). If C rate enter £00.00. If E rate enter E £amount. Others enter £amount. If all the membership is on or after 06.04.2016 please do not complete this box.

Please tick whichever applies

**Only complete this section if you do not have access to Pensions Online**

Form SS10 / SS10(GP)  is attached  sent to NHS Pensions

Form SD55 / SD55(Man)  is attached  sent to NHS Pensions

**All employers must complete these details**

Name

Date

EA / GP Stamp

Signature

Telephone number

**Please retain this form for audit purposes. We may approach you at a later date to obtain a copy of it.**

# NHS Pension Scheme - Refund of pension contributions (RF12)

## Guidance Notes for Applicants

**IMPORTANT - Please read these notes carefully before you complete the form, then return it to the Pensions Officer or Practice Manager at the place where you last paid pension contributions**

These notes only set out the main rules very briefly. For further details you should refer to the Member Guide, which you can view or download from the website at: [www.nhsbsa.nhs.uk/nhs-pensions](http://www.nhsbsa.nhs.uk/nhs-pensions)

The Member Guide explains what else you can choose to do instead of having a refund of contributions. For example, you may be able to transfer your membership rights to another scheme.

Briefly these are the main rules.

You **cannot** have a refund of contributions if at the date you last paid contributions:

- you are age 60 or over in the 1995 Section
- you are age 65 or over in the 2008 Section
- you have reached your Normal Pension Age in the 2015 Scheme
- you are already in receipt of a NHS pension
- you continue to do any pensionable work (including bank employment) in the NHS without having a total break of at least 24 hours
- you have had a transfer of pension rights into the scheme from a defined contribution scheme (such as a personal pension, self invested personal pension or a stakeholder pension) regardless of the length of membership
- if payment is not made before your 75th birthday.

You **can** have a refund of your contributions if:

- your total membership in the NHS Pension Scheme is less than two years. The two years includes any qualifying membership. Qualifying membership includes:
  - any previously refunded membership where the break does not exceed one month before your current membership started
  - the total of any membership you have in the 1995 Section, the 2008 Section and the 2015 Scheme

Any Additional Voluntary Contributions (AVCs) you have paid will automatically be refunded with your main Scheme contributions.

### **Applying for a refund**

If you want to apply for a refund of your contributions please complete Part A on pages 1 and 2 of this form. **Then separate off page 1 and 2 and give it, or send it, to the Pensions Officer or Practice Manager at the place of work where you last paid NHS pension contributions.** Keep pages 3 and 4 of the form for yourself. You may want to look at them again.

### **What happens then**

Your employer will complete Part B of this form and send it to us or input it online. We will deal with your application as quickly as possible. In some cases we have to make further enquiries before we can pay the refund. We are unable to take any action until we receive the refund form.

## Payment of your refund

We can pay your refund in one of four ways.

1. Directly into your bank or building society. This is by far the safest method of payment. Tick the box which applies on page 1 and fill in your account number, the sort code, account type and roll number if payment is to be made to a Building Society. We also need the name of your bank or building society.
2. If your bank account is overseas you must complete a mandate form for payment to be made to an overseas bank, and attach it to this form. The mandate form is available on our website at: [www.nhsbsa.nhs.uk/member-hub/applying-your-pension](http://www.nhsbsa.nhs.uk/member-hub/applying-your-pension). Please read the guidance that comes with this form.
3. To another person of your choice (a nominee). Tick the box which applies, on page 1, and fill in the name and address of your nominee. The payable order will be made out in their name not yours and will be sent to their address.
4. Payment to an authorised employer. Tick the box which applies on page 1 if you wish to be paid by this method and attach a letter of authorisation detailing the name and address of the employer who you wish this money to be paid to.
5. To you at your home address **if you live overseas and/or do not have a bank account**. Just tick the box which applies on page 1. *Payment by this method can take up to two weeks longer than payment into a bank account.*

When we send your payment, we will also send a statement to your home address, which will give details of your refund. We will aim to pay your refund within our statutory target of one month.

## Deductions from your refund

Income tax at 20% will be deducted on refunds up to £20,000. If any of your membership was before 6 April 2016 a deduction will also be made for your share of the cost of buying you back into the State Second Pension Scheme.

## Changes you should tell us about

If you change your address, bank details or your name before we have finished dealing with your application, please tell us straight away so we can make your payment correctly. Please tell us your membership (SD) number and your National Insurance number. If you do not know what these numbers are check your payslip or ask your NHS employer where you last worked, who will be able to tell you.

Our contact details are:

NHS Pensions  
PO Box 683, Unit 5  
Newcastle Upon Tyne  
NE5 9EE

Member helpline: 0300 330 1346  
Website: [www.nhsbsa.nhs.uk/nhs-pensions](http://www.nhsbsa.nhs.uk/nhs-pensions)

## How we use your information

The NHS Business Services Authority – NHS Pensions will use the information provided for administering your NHS Pension Scheme membership and processing payment of your NHS pension benefits. We may share your information to administer and pay your NHS pension, enable us to prevent and detect fraud and mistakes, for debt collection purposes, or as required by law. For more information about who we share your information with and how long we keep your personal data and your rights, please visit our website at [www.nhsbsa.nhs.uk/yourinformation](http://www.nhsbsa.nhs.uk/yourinformation)