Tax Choices Ltd
2/3, 48 West George Street
Glasgow
G2 1BP

01618415642
admin@taxchoices.co.uk
www.taxchoices.co.uk

SERVICE AGREEMENT & TERMS OF SERVICE

This Agreement is made between:

1. Tax Choices Ltd, [SC876345], 2/3, 48 West George Street, Glasgow, G2 1BP
   ("the Company")
2. The Client,

   of

   ("the Consumer")

---

1. Scope of Service

- The Service: The Company will use its professional expertise to trace "lost," dormant, or forgotten pension schemes belonging to the Client, including "Contracted Out" (SERPS/COPE) entitlements.
- HMRC Liaison: The Company will appoint an HMRC-registered accountancy partner to retrieve the Client's National Insurance record and work history via Form 64-8 or CA3916.
- No Guarantee: The Company does not guarantee a pension will be found but guarantees to exhaust all reasonable leads provided by the Client.

2. Fees, Payment, and Exclusivity

The Client selects one of the following two service options at the point of signing:

Option A — No Win, No Fee

- Contingency Fee: The fee is 12% of the total value of the pension fund(s) identified (calculated as a 10% service fee + 2% VAT).
- No Win, No Fee: If no pensions are located, no fee is payable.
- Payment Trigger: Fees are due once the Company provides verified details and current valuations of the found scheme(s).

Option B — Fixed Fee Service (£299)

- Fixed Fee: A one-off fee of £299 (inclusive of VAT) covers the full tracing service regardless of outcome. This fee is payable upon signing this Agreement.
- No Further Charges: No additional fees are payable under this option, whether or not a pension is found.
- Waiver of Cancellation Right: Where the Client has signed a separate Waiver requesting that work commences immediately, the £299 fee becomes non-refundable from the date work begins. By signing such a waiver, the Client acknowledges that their right to cancel under the 14-day cooling-off period is lost once the Company has commenced the tracing service.

Applicable to Both Options

- Exclusivity: The Client appoints the Company as their exclusive agent for tracing the specified employment periods.
- Direct Contact: If a provider contacts the Client directly as a result of the Company's trace, the Client must notify the Company within 7 days. The fee remains payable if the pension was identified through the Company's efforts.

3. Client Representations & Obligations

By signing, the Client confirms and agrees to:

- Provide accurate personal information (NI number, employment dates, addresses).
- Provide proof of identity (Passport/Driving Licence) and a signed Letter of Authority.
- HMRC Authorisation: Sign a Form 64-8 naming the Company's designated accountancy partner as their agent. The Client acknowledges this may replace any existing tax agent currently on their HMRC record for these specific services.
- Instruction Warranty: Confirm they have not already instructed another firm to trace the same pensions to avoid duplicate fees.

Tax Choices Ltd
2/3, 48 West George Street
Glasgow
G2 1BP

01618415642
admin@taxchoices.co.uk
www.taxchoices.co.uk

4. Right to Cancel & Termination

- 14-Day Cooling-Off Period: The Client may cancel this contract within 14 days of signing without penalty under either option. Under Option B, the £299 fee will be refunded in full if cancellation is received within this period, unless the Client has signed a separate Waiver requesting immediate commencement of work, in which case the fee is non-refundable from the date work begins.
- Termination by Client: The Client may terminate at any time. However, if a pension was identified before termination, the fee remains due upon the Client accessing those funds. Under Option B, the £299 fee is non-refundable after the 14-day cooling-off period, or immediately where a Waiver has been signed.
- Termination by Company: The Company may terminate if the Client fails to provide necessary ID/information or if no further pensions can be found.

5. Data Protection & Information Sharing

Tax Choices Ltd processes data in accordance with UK GDPR and the Data Protection Act 2018.

- The Client authorises the Company to share data with its designated accountancy partner for HMRC checks.
- The Client authorises said partner to share retrieved HMRC data back with Tax Choices Ltd to facilitate the trace.

6. Professional Status & Advice

- No Advice: Tax Choices Ltd is a tracing service, not a financial advisory firm. We do not provide financial, investment, or tax advice with regards to a successful pension trace.
- Regulated Advice: We strongly recommend the Client speaks to an FCA-regulated Financial Adviser once the pension is located to discuss their options.

7. Complaints & Governing Law

- Complaints: Contact admin@taxchoices.co.uk. We aim to acknowledge within 5 working days and provide a full response within 28 days.
- Governing Law: This Agreement is governed by the laws of Scotland and is subject to the exclusive jurisdiction of the Scottish courts.

---

8. Signatures

For Tax Choices Ltd:

Signature:

Date:

For the Client:

I agree to the terms above and instruct Tax Choices Ltd to begin the search for my lost pensions.

Signature:

Date:

Tax Choices Ltd
2/3, 48 West George Street
Glasgow
G2 1BP

01618415642
admin@taxchoices.co.uk
www.taxchoices.co.uk

PRIVACY NOTICE: TAX CHOICES LTD

1. Who We Are
Tax Choices Ltd is the "data controller" responsible for your personal information. We are committed to protecting your privacy and handling your data with the highest standards of security.

- Registered Address: 2/3, 48 West George Street, Glasgow, G2 1BP, United Kingdom
- Company Number: SC876345
- Contact Email: admin@taxchoices.co.uk

2. The Information We Collect
To provide our pension tracing services, we collect and process the following categories of personal data:

- Identity Data: Your full name (and any previous names), date of birth, and gender.
- Contact Data: Your current and previous residential addresses (required for tracing historical records), email address, and telephone numbers.
- Financial & Employment Data: Your National Insurance number, full employment history, previous employer names, and any known pension policy details.
- Verification Documents: Copies of your Passport, Driving Licence, or utility bills to meet "Know Your Customer" (KYC) and Anti-Money Laundering (AML) requirements.

3. Why We Need Your Data
Under the UK GDPR, we rely on the following lawful bases to process your information:

- Contractual Necessity: We process your data to perform the specific pension tracing service you have instructed us to carry out as per our Service Agreement.
- Legal Obligation: We are required to process and retain certain information to comply with UK tax laws, AML regulations, and other statutory requirements.
- Legitimate Interests: We process data to maintain accurate business records, manage our relationship with you, and improve our tracing methods.

4. Who We Share Data With
To successfully locate your "lost" pensions, we may share relevant parts of your data with:

- Pension Providers and Scheme Administrators: To inquire about potential assets held in your name.
- Former Employers: To verify your periods of service and pension eligibility.
- Government Bodies: Specifically the Department for Work and Pensions (DWP), HMRC, and the Pension Tracing Service.
- Professional Advisers: Only when strictly necessary for legal or audit purposes.

5. Data Retention
We retain your personal data only for as long as necessary to fulfil the purposes for which it was collected. For legal, regulatory, and tax audit purposes, we typically hold your file for 6 years following the completion of our service or the termination of our agreement. After this period, your data will be securely deleted or destroyed.

6. Your Rights
Under the UK GDPR, you have the following rights regarding your data:

- Access: The right to request copies of the personal data we hold about you.
- Rectification: The right to ask us to correct any inaccurate or incomplete information.
- Erasure: The right to request the deletion of your data in certain circumstances.
- Restriction: The right to "pause" our processing of your data while an issue is investigated.
- Complaints: The right to lodge a complaint with the Information Commissioner's Office (ICO) if you are unhappy with how we handle your data.

Tax Choices Ltd
2/3, 48 West George Street
Glasgow
G2 1BP

01618415642
admin@taxchoices.co.uk
www.taxchoices.co.uk

DATA PROCESSING CONSENT FORM

Client Name:

1. Explicit Consent to Process Sensitive Information

I, the undersigned, hereby give my explicit consent for **Tax Choices Ltd** (Company No: SC876345) to collect, store, and process the following personal and sensitive information for the sole purpose of performing a **Personal Pension Trace**:

- **National Insurance Number:** To identify and verify my records across government and private databases.
- **Identity Documents:** Copies of my Passport, Driving Licence, and/or Marriage/Change of Name Certificates to meet "Know Your Customer" (KYC) requirements.
- **Residential & Employment History:** Current and previous addresses and employer details necessary to link me to dormant pension schemes.

2. Purpose and Necessity

I understand that providing this data is a **contractual necessity**. Without these details, Tax Choices Ltd will be unable to:

- Verify my identity with the **Department for Work and Pensions (DWP)** and **HMRC**.
- Communicate with former employers and private pension providers to match my records.
- Confirm my legal entitlement to any "lost" or dormant funds identified during the trace.

3. Security and Third-Party Sharing

Tax Choices Ltd confirms that all sensitive documents and data will be:

- Stored on a secure, encrypted server or in a locked physical cabinet at **2/3, 48 West George Street, Glasgow, G2 1BP**.
- Shared only with verified pension administrators, former employers, and relevant government bodies for the purpose of the trace.
- **Never sold** or shared with third parties for marketing purposes.

4. Data Retention

I acknowledge that my data will be retained for as long as necessary to fulfil the tracing service and for a further **6 years** to comply with UK tax and regulatory record-keeping requirements, after which it will be securely destroyed.

5. Your Right to Withdraw

I understand that I have the right to withdraw my consent at any time by contacting **admin@taxchoices.co.uk**. I acknowledge that withdrawing consent may prevent Tax Choices Ltd from completing the pension search or verifying my identity with providers.

Client Signature:

Date:

Tax Choices Ltd
2/3, 48 West George Street
Glasgow
G2 1BP

01618415642
admin@taxchoices.co.uk
www.taxchoices.co.uk

NOTICE OF WAIVER: STATUTORY CANCELLATION PERIOD

Client Name:
Date of Agreement:

Under the Consumer Contracts Regulations, you have the right to a 14-day "cooling-off" period. During this time, we typically do not begin work. However, many clients prefer us to start the HMRC and employer tracing process immediately to avoid delays.

By signing below, I confirm that:

1. I am making an **express request** for Tax Choices Ltd to begin the "Personal Pension Tracing Service" immediately.
2. I understand that my right to cancel within 14 days remains in place.
3. I acknowledge that if I exercise my right to cancel after work has begun, I may be required to pay for the work completed up to that point.
4. I understand that if the service is **fully completed** (e.g., a pension is successfully traced and verified) within the 14-day period at my request, my right to cancel is lost entirely.

Signed:
Print Name:
Date:

Tax Choices Ltd
2/3, 48 West George Street
Glasgow
G2 1BP

01618415642
admin@taxchoices.co.uk
www.taxchoices.co.uk

NOTICE OF RIGHT TO CANCEL

(Cancellation Form)

If you wish to cancel this contract, you may use this form, though you are not required to do so. You can also cancel by emailing us at **admin@taxchoices.co.uk** or by writing to us at the address below.

To: Tax Choices Ltd
Address: 2/3, 48 West George Street, Glasgow, G2 1BP
Email: admin@taxchoices.co.uk

I/We [*] *hereby give notice that I/We* [*] cancel my/our [*] contract for the supply of the following service: **Personal Pension Tracing Service.**

- **Ordered on date:**
- **Name of Consumer(s):**
- **Address of Consumer(s):**

Signature of Consumer(s): _____
(Only if this form is notified on paper)

Date:

Tax Choices Ltd
2/3, 48 West George Street
Glasgow
G2 1BP

01618415642
admin@taxchoices.co.uk
www.taxchoices.co.uk

PENSION & FINANCIAL TRACING FORM

Please complete this form with as much detail as possible to assist in the tracing of your "lost" or forgotten pension pots. If you are unsure of a specific date, an approximate year will suffice.

1. PERSONAL DETAILS

First Name: **Last Name:**

Any Former Names:

National Insurance Number: **Date of Birth:**

2. ADDRESS HISTORY

Pensions are linked to the address held at the time of employment. Please list previous addresses where you lived while working:

- **Current Address:**

- **Previous Address 1:**
- **Previous Address 2:**
- **Previous Address 3:**
- **Previous Address 4:**
- **Previous Address 5:**

3. EMPLOYMENT HISTORY

Please list all previous employers, including part-time or short-term roles:

1. **Employer Name 1:** **Years Worked:**
2. **Employer Name 2:** **Years Worked:**
3. **Employer Name 3:** **Years Worked:**
4. **Employer Name 4:** **Years Worked:**
5. **Employer Name 5:** **Years Worked:**

4. PENSION & FINANCIAL CLUES

- **Did you serve in the Armed Forces?**
- **Did you work for the Civil Service, NHS, or Police?**
- **Do you have any old policy numbers or provider names?** (E.G. Aviva, Scottish Widows, Peoples Pension)
  Please List:

- **Did you have any "Death in Service" or Life Insurance benefits?**

Declaration: I confirm that to the best of my knowledge, the information provided above is accurate and I authorise the investigation into these records.

Signed: **Date:**

HM Revenue & Customs

Authorising your agent

This form was updated in June 2025.

Read the Notes on page 3 before filling in this authority
If you do not have an agent but would like another person to communicate with HMRC on your behalf follow the guidance at www.gov.uk/appoint-tax-agent

This form overrides any earlier authority given to HMRC.

HMRC may contact you in the future to reauthorise your agent relationship to comply with the UK General Data Protection Regulation (UK GDPR). For more details on what your agent will have access to, follow the guidance at www.gov.uk/guidance/authorising-an-agent-to-deal-with-your-tax-affairs

To change your agent or withdraw your consent
Follow the guidance at www.gov.uk/guidance/change-or-remove-your-tax-agents-authorisation

Multiple agents
If you have more than one agent (for example, one acting for the PAYE scheme and another for Corporation Tax) fill in one of these forms for each agent.

I, (print your name)
of (name of business, company or trust if applicable)
authorise HMRC to disclose information to (agent's business name)

Give your personal details or company registered office here

Address
Postcode
Phone number

I confirm that the nominated agent has agreed to act on my behalf, and the authorisation is correct and complete. This authorisation is limited to the matters indicated on this form.
Signature
Date

Give your agent's details here

Address
Postcode
Phone number
Agent code (SA)
Agent code (CT)
Client reference

Self Assessment ☐ If you tick this box you must give your National Insurance number (NINO) and/or your Unique Tax reference (UTR)

Partnership ☐ If you tick this box you must give your Unique Tax reference (UTR)

Your agent will have access to your Self Assessment and Partnership information such as your income, tax, National Insurance, pension as well as your personal and financial information. For more information go to www.gov.uk/government/collections/self-assessment-detailed-information

National Insurance number

☐☐ ☐☐ ☐☐ ☐☐ ☐

Unique Tax reference (UTR) if applicable

☐☐☐☐☐ ☐☐☐☐☐

If UTR has not been issued yet tick here ☐

If you're a Self Assessment taxpayer, we'll send your Statement of Account to you, but if you would like us to send it to your agent instead tick here ☐

Paying any amount due is your responsibility.

Trust ☐

Your agent will have access to your personal and financial information for your trust. For more information go to www.gov.uk/trusts-taxes

Unique Tax Reference (UTR) if applicable

☐☐☐☐☐ ☐☐☐☐☐

Individual Pay As You Earn (PAYE) ☐

Your agent will have access to your PAYE information such as your income, tax, National Insurance, pension as well as your personal and financial information. For more information go to www.gov.uk/government/collections/income-tax-detailed-information

National Insurance number

☐☐ ☐☐ ☐☐ ☐☐ ☐

CLEAR FORM

Corporation Tax

Your agent will have access to your company and financial information and be able to update the company communication and contact details. For more information go to www.gov.uk/government/collections/corporation-tax-detailed-information

Company Registration number

Company's Unique Tax reference

Tax credits

Your agent will have access to your personal and financial information relating to your tax credits claim. They can act on your behalf but cannot receive payments. Correspondence will still be sent to you. For joint tax credits claims we need both claimants to sign this authority for HMRC to deal with your agent. For more information go to www.gov.uk/government/collections/tax-credits-detailed-information

National Insurance number

If you have a joint tax credits claim and the other claimant wants HMRC to deal with this agent, they must give their name and sign here

Joint claimant's name

Joint claimant's National Insurance number

Joint claimant's signature

VAT

Please note if you have signed up for Making Tax Digital for VAT, this form cannot be used to authorise an agent to manage your Making Tax Digital services.

We'll continue to send correspondence to you rather than to your agent but we can deal with your agent in writing or by phone on specific matters.

If your agent wants to submit VAT returns online on your behalf, you'll need to authorise them through your business tax account or ask your agent to begin authorisation through their digital services. You may receive a letter containing a PIN which you'll need to pass to your agent to complete authorisation. For more information go to www.gov.uk/government/collections/vat-detailed-information

VAT Registration number

If not registered yet tick here

VAT DIY Housebuilder Scheme

Your agent will be able to act on your behalf to submit the claim form, supply information and provide required documents for a claim under the VAT DIY Housebuilder Scheme. Any repayments will be made direct to you. For more information go to www.gov.uk/government/collections/vat-refunds-using-the-diy-housebuilder-scheme

It is your responsibility to ensure the information provided in connection with your claim is accurate and complete.

National Insurance number

Construction Industry Scheme (CIS)

Your agent will have access to your returns, subcontractors' income and deductions.

For more information go to www.gov.uk/what-is-the-construction-industry-scheme

CIS Reference number

PAYE Reference number

/

Agent Government Gateway identifier
(required for online access)

PAYE agent ID code

Please select below how you would like your agent to receive the information, you can tick more than one box.

I am a contractor in the CIS and authorise the agent named above to use the CIS online services to receive information over the internet from HMRC on my behalf and I have given my agent Government Gateway ID and PAYE agent code.

I am a contractor in the CIS and authorise the agent named above to receive information over the phone and in writing from HMRC on my behalf.

Employers' PAYE

Note: Only complete this section if you're an employer operating PAYE.

Your agent will have access to your employees' personal and financial information.

For more information go to www.gov.uk/government/collections/paye-detailed-information

PAYE Reference number

/

Agent Government Gateway identifier
(required for online access)

PAYE agent ID code

Please select below how you would like your agent to receive the information, you can tick more than one box.

I authorise the agent named above to use PAYE online services to receive information over the internet from HMRC on my behalf and I have given my agent Government Gateway ID and PAYE agent ID code.

I authorise the agent named above to receive information over the phone and in writing from HMRC on my behalf.

Notes

How we use your information

HMRC is committed to protecting the privacy and security of your personal information.

This authorisation covers acts under:

- UK General Data Protection Act (UK GDPR)
- Data Protection Act (DPA) 2018
- Commissioner's for Revenue and Customs Act (CRCA) 2005

For more information go to:

- www.gov.uk/government/publications/data-protection-act-dpa-information-hm-revenue-and-customs-hold-about-you
- IDG40120 – Sharing information outside of HMRC: legal obligations: lawful disclosure under section 18 CRCA www.gov.uk/hmrc-internal-manuals/information-disclosure-guide/idg40120

This authority allows us to exchange, amend and disclose information about you with your agent and to deal with them on matters within the responsibility of HMRC, as specified on this form.

HMRC is not responsible for how your agent uses or holds your personal information. You should contact your agent directly if you want more information.

Who should sign this form

Please note the legal age for an individual to give consent is generally 13 years and above in England and Wales and 12 years and above in Scotland.

If the authority is for	Who signs the form
You, as an individual	You, for your personal tax affairs
A company	The secretary or other responsible officer of the company
A partnership	The partner responsible for the partnership's tax affairs. It applies only to the partnership. Individual partners need to sign a separate authority for their own tax affairs
A trust	One or more of the trustees

Agent Government Gateway identifier

Agents can find their agent Government Gateway identifier by logging on to HMRC online services for agents and selecting 'Authorise client' from the left hand menu. The identifier will appear on the next screen under the title 'Agent identifier'.

Other agent authorisation options

Temporary basis
Use form COMP1 to temporarily authorise an agent to act on your behalf if you're having a compliance check carried out. For more information go to www.gov.uk/guidance/tax-adviser-authorisation-for-compliance-checks

High Income Child Benefit Charge
Use form CH995 to authorise an appointed tax adviser to deal with your High Income Child Benefit Charge affairs. For more information go to www.gov.uk/government/publications/child-benefit-authorise-a-tax-adviser-for-high-income-child-benefit-charge-matters-ch995

Digital Services

You can also authorise your agent to act for you online using our digital services. For more information go to www.gov.uk/guidance/find-out-how-to-register-as-a-professional-tax-agent-with-hmrc

Where to send this form

Only send pages 1 and 2 to HMRC, do not send page 3. Keep page 3 for your records.

When you've completed pages 1 and 2 of this form, please send them to:

National Insurance Contributions and Employer Office
HM Revenue and Customs
BX9 1AN

There are some exceptions to this to help speed the handling of your details in certain circumstances. If this form:

- accompanies other correspondence, send it to the appropriate HMRC office
- is solely for Corporation Tax Affairs, send it to the HMRC office that deals with the company
- is for a High Net Worth customer, send it to the appropriate High Net Worth Unit
- accompanies a VAT Registration application, send it to the appropriate VAT Registration Unit
- has been specifically requested by an HMRC office, send it back to the office

Tax Choices Ltd
2/3, 48 West George Street
Glasgow
G2 1BP

01618415642
admin@taxchoices.co.uk
www.taxchoices.co.uk

LETTER OF AUTHORITY

To:

RE: Authority to Release Pension Information

Client Name:

Address:

Previous Addresses:

National Insurance Number: **Date of Birth:**

Policy/Plan Number: Please check all plans. / Client can not locate.

Employer:

Dear Sir/Madam,

I, the undersigned, hereby authorise **Tax Choices Ltd** Company Number: **SC876345** to act on my behalf in relation to any pension schemes or retirement benefits held in my name.

Specifically, I grant **Tax Choices Ltd** authority to:

- Request and receive information regarding the existence, status, and current valuation of my pension benefits.
- Obtain details of my contribution history and any plan start/end dates.
- Request copies of plan statements or summary documents.

Please note: This authority is for the **provision of information only**. It does **not** authorise Tax Choices Ltd to:

- Make changes to my investment choices.
- Request a transfer of funds.
- Authorise any disinvestments or payments.

I confirm that this authority shall remain valid for **6 months** from the date of this letter unless I provide written notification to the contrary. A photocopy or scanned PDF of this signed letter shall be treated as having the same validity as the original.

Yours faithfully,

Signature:

Full Name (Print):

Date: