



Planning tomorrow's success today



SSAS Practitioner.com
The SSAS Specialist

Committed to the Pensions sector

We are actively involved in the pensions sector so we understand the opportunities, challenges and methods of working. This yields better results for you, enabling us to find forward-thinking solutions that will work for your business and support its development.

Our working partnership with SSAS Practitioner will give you the power to succeed through our tailored solutions, industry expertise and group capabilities.

- The first UK bank to introduce industry sector specialists, we appreciate the importance of fully understanding a market as complex as yours
- Our National Pensions Team, based in Milton Keynes, operates solely in the Pension industry and so therefore fully understands the challenges that you face
- All SSAS related business in Barclays all comes through the National Pensions Team in Milton Keynes.
- We are a member of the Association of Member-Directed Pension Schemes (AMPS) and exhibit at the conference every year
- Through this we can keep up to date with industry issues and further increase our knowledge of the sector





- You will be working with a bank that is committed to the pensions sector
- Our National Pensions Team have a national remit and only deals with clients in the SSAS market
- You will be supported by our team of Relationship Support Managers who have in-depth knowledge of the sector
- You will benefit from the expertise of the wider Barclays Group, from wealth management expertise through Barclays Wealth and our award-winning investment banking services through Barclays Investment Bank
- You will benefit from our expertise and knowledge, gained from over 327 years' experience of banking in the UK
- You can rest assured that Barclays is financially strong and secure. Our independence gives us the freedom to serve our clients however best suits their needs
- Client service is at the heart of Barclays
- We are dedicated to devising innovative solutions to support your business



Your needs, our solutions



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SSAS Banking

Using our current understanding of your requirements, we have identified key areas where our industry expertise and solutions could meet your requirements.



Supporting your move to Barclays

SSAS Account On-Boarding



SSAS banking arrangement

Below is a summary of our requirements for SSAS accounts:

- Copy of trust deed
- Application form
- Mandate
- Copy of HMRC confirmation of PSTR (*to confirm the scheme has been registered*)
- Confirmation that the members benefit cannot be assigned if not contained in the scheme rules (*this would usually be confirmed by the Corporate Trustee so in this case, this will need to be independently verified by an qualified accountant/solicitor*).
- Confirmation of initial source of funds and on going source of funds.

In addition to the above, we will also need to carry out further due diligence on the parties to the scheme

Member trustees and beneficiaries.

- Personal details form and certified ID and address confirmation. The certification required is very specific and must read as follows: "*I confirm I have met the individual face to face, the photograph is a true likeness of the individual and that this is a true copy of the document*". This wording must then be signed and the full name of the person certifying the attestation, and the FCA or SRA regulated firm provided.

Principal Employer

- Structure chart showing full names of shareholders and their percentage holding or percentage ownership if an LLP, signed by a director of the company. If the information is not available at companies house or has changed since the last annual return the information will need to be verified by an accountant or solicitor (see attached example).
- Personal details form for all shareholders with 10% or more shareholding
- Confirmation there are no bearer shares in existence anywhere within the company structure.
- Personal Details Form with Certified ID and address verification from one directors and Personal details forms only from the remaining directors and shareholders.



Pension Scheme Lending

SSAS Commercial Property



Pension Scheme Lending

Providing clients with the ability to purchase their commercial property via their SSAS.

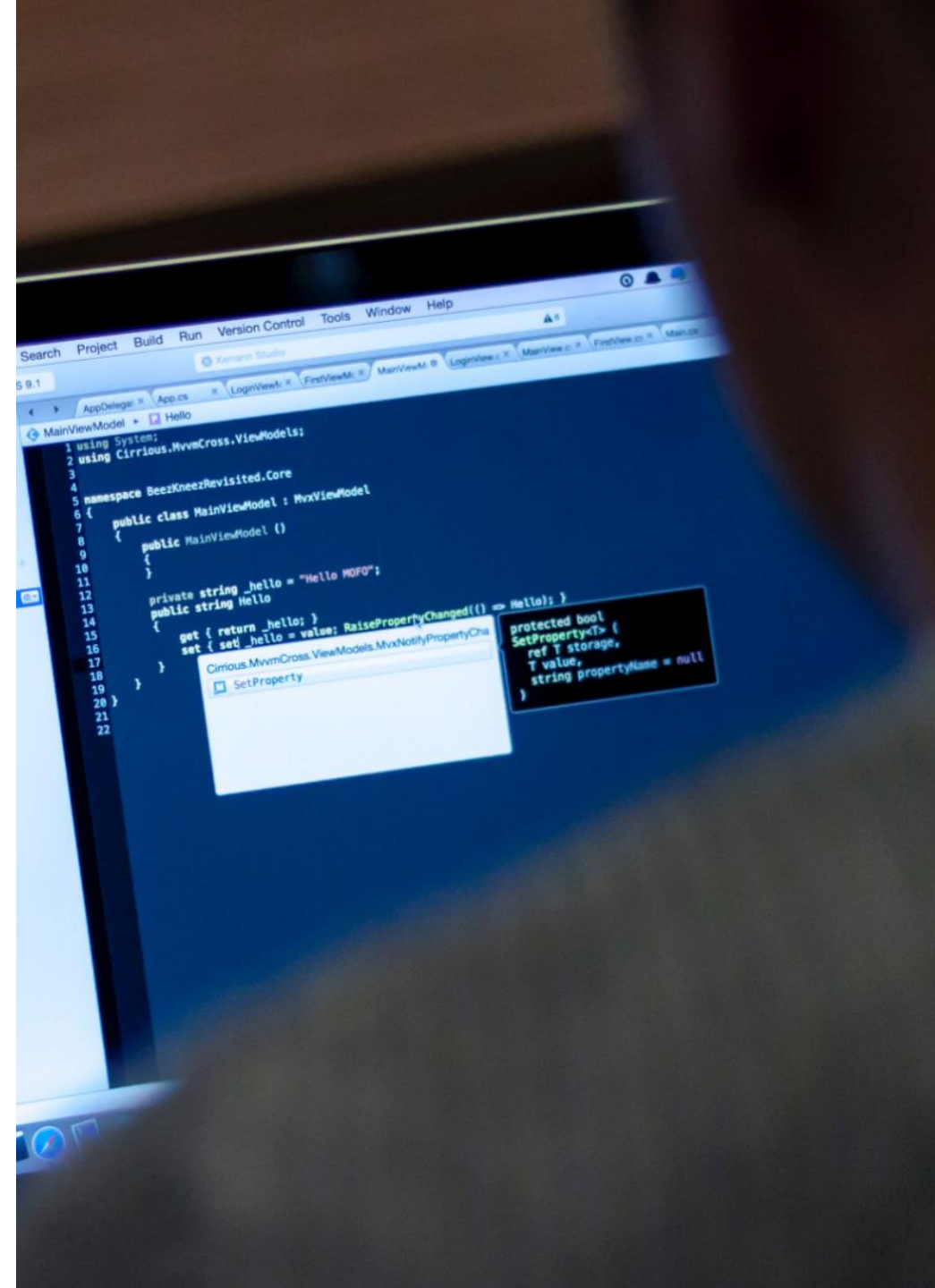
- Minimum loan £25,001
- First party / connected tenants max LTV 70%
- Third party tenants max LTV 55%
- 15 year max term
- First party tenants / connected tenants preferred
- Third party tenants difficult (A1 tenants required)
- Max borrowing 50% of net fund value (HMRC rule)
- First charge against commercial property
- Lease to run as long as term of loan with no breaks
- DSC of 120% / 110% (rent v repayments) depending whether floating or fixed rate
- First party tenant details stress tested at 4%/COF capped at 6.5%
- Third party tenant details stress tested at 6%



How Barclays helps clients to protect against fraud

We provide:

- Fraud warnings on the latest fraud attacks on the login pages of client payment systems such as Barclays.Net
- A dedicated fraud hub for clients with information and prevention guidance, including short fraud awareness videos on current fraud types
- Opportunity to opt-in to our client newsletter which will include any new fraud awareness articles that have been produced alongside Barclays' thought leadership
- Fraud awareness materials and regular fraud updates to Relationship Support Managers and Relationship Directors to share with clients
- Bespoke fraud alerts for clients in a particular sector if there is a specific fraud trend affecting them
- Fraud awareness webinars for clients on current fraud trends and guidance tailored to their sector.





Expert Servicing Team



SSAS Practitioner.com
The SSAS Specialist



National Pensions



Our Experts Supporting Your Business

Your support team, dedicated to servicing the specific requirements of your business

Your support team will help you with your everyday banking requirements and enquiries, including:

- Payment & Statement queries
- Stationery Orders
- Current Transfers
- Stopping a Cheque
- General Information
- BACS Recalls
- Treasury Deposits
- Encashment Instructions
- International Transaction Queries
- Balance Enquiries
- Direct Debits & Standing Orders
- Certificates of Balance
- Transferring funds between accounts
- Barclays.Net Queries
- Payment Queries

In addition you may find the numbers below useful:

Fraud Helpdesk: 0345 050 4585

BACS Helpdesk: 0330 156 0083

Company Barclaycard Helpdesk: 0800 008 008

Online Banking Helpdesk: 0345 600 2323

Mandate Change Helpdesk: 0333 202 7477

Barclays.Net Helpdesk: 0330 156 0087

Call us on: 0800 027 1321, 8am-7pm

Monday to Friday

Email: service.support@barclays.com

Calls to 0800 numbers are free from UK land lines and personal mobiles, otherwise call charges may apply. Please check with your service provider. Calls to 03 numbers use free plan minutes if available; otherwise they cost the same as calls to 01/02 prefix numbers. To maintain a quality service we may monitor or record phone calls.

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