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IAN CLIVE MCINNES NINOS HEROES 660 COL EL DUERO EN ZAMORA MICHOACAN 59690 MEXICO

Our Reference: 7190293A

27th November 2015

Dear MR MCINNES

Changes to how you get your Armed Forces Pension Payments

As you know, we currently pay your Armed Forces Pension by payable order to your home address.

We would like you to consider having your pension paid directly into your bank account in local currency, or alternatively to a bank in the UK if you hold an account in the UK.

We want to ensure that your payments are available to you as quickly as possible, and reduce the risk of your payment being delayed if, for example, your payable order goes astray in the post.

Direct payment to your bank account

There are advantages to having your payments made directly into your bank account, such as

- It's a more secure method of payment
- Your money is available to you as soon as it is credited to your account.
- You don't have to do anything once your payments are set up, unless you want to change the account your money is paid in to.

Direct credit payments abroad take a little longer to process than payments to a UK bank account and your Armed Forces pension will arrive a few days after your usual payment date

However, because your Armed Forces pension will be readily available on the day your account is credited, you should receive the benefit of your pension earlier.

Please be advised the current fee for this service is a flat administrative processing charge of £2.74, which will be collected from each payment.





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What you need to do now

If you want to have your pension paid directly into your bank account, please fill in the attached form and return to us at the address at the top of this letter.

Your present method of payment will continue until your completed application form has been processed. We will tell you when we make the first payment to your account abroad. Your bank statement will show subsequent payments, the value of which will vary because of fluctuating exchange rates.

What happens in the future?

We will not send you details of every payment, instead we will write to you whenever there is a change in the Sterling amount of your annual Armed Forces pension rate or in the PAYE tax code notified by HM Revenue & Customs (HMRC). Please address any enquiries about your income tax to HMRC, Government Buildings, Ty Glas, Llanishen, Cardiff, CF14 5YA your National Insurance number.

You will continue to receive pension increases while you are abroad.

Important Information - changes of circumstances

We will make payment to your bank account on the understanding that any Armed Forces pension payments issued after a change in your Armed Forces pension, or on the event of you death, must be repaid.

If you have a joint bank account it is important that you tell the other account holder about this. Once the payment has been returned we will be able to calculate any balance still due.

Further information

If you would like any help or advice, please get in touch with us at the address, or on the phone number, at the top of this letter. We are unable to take changes via email

Yours Sincerely

Tani Gentle

Toni Gentle Veterans UK Pension Team Leader

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