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MR I C MCINNES  
Ninos Heroes 660  
Col El Duero En Zamora  
Michoacan 59690  
Mexico

Reference: 7190293A

14 December 2015

Dear Mr Mcinnes

**Payment of your Pension Abroad.**

If you decide not to maintain a bank account in the UK, we can make payments direct to your bank account in Mexico in local currency. Direct credit payments abroad take a little longer to process than payments to a UK bank account and your pension will arrive a few days after your usual payment date. However, because your pension will be readily available on the day your account is credited, you should receive the benefit of your payment 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.

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.

We will send you an advice of payment every time there is a change in the Sterling amount of your annual rate or in the PAYE tax code notified by HM Revenue & Customs. Please address any enquiries about your income tax to HM Revenue & Customs, Pay As You Earn, PO BOX 4000, CARDIFF, CF14 8HR quoting their reference 948/93P and your National Insurance number.

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

**IMPORTANT:** We will make payment to your bank account on the understanding that any payments issued after a change in your pension entitlement or death must be repaid. If you have a joint bank account it is important that you tell the other account holder of this condition. Once the payment has been returned we will be able to calculate any balance still due.



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Please inform this office of your new address and let us know which method of payment you prefer, giving at least 3 weeks notice if possible. You should let us know immediately of any changes in your address or bank account details, otherwise payments may be delayed or misdirected.

Yours sincerely

*Sandra Harris*

**Sandra Harris**  
Pensions Administrator

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