

## The essential SIPP Cooling-Off Notice

### Financial products and services

Financial products including banking, credit, insurance, personal pensions and investments sold remotely have a **14-day** cooling-off period (**30 days** in the case of life insurance and personal pensions).

### Can I change my mind?

You have a legal right to change your mind. You have 30 days from the date you receive your acknowledgement documents to cancel your application. After that, you'll be bound by the terms and conditions of the plan and we won't be able to refund any money under the cancellation rule.

### Can I waive my rights of the cooling-off period?

We won't invest any funds we receive (transfer funds or contributions) until the cooling-off period has expired. During this period, we'll hold the funds in your SIPP bank account.

If you want us to invest your funds as soon as we receive them, you'll need to waive your rights to the cooling-off period. The declaration in the application form includes an **automatic waiver**, which lets us process any contributions or transfers we receive.

### How do I activate my rights to the cooling-off period?

If you want to retain your rights to the cooling-off period, you'll need to confirm this by ticking the relevant box on the application form. If you do that, we'll hold any contributions or transfers we receive in your SIPP bank account during the cooling-off period. We'll only invest your funds once that period has expired.

### How do I cancel my application within the cooling-off period?

If you want to cancel your application, please write to us at this address:

Customer Services  
Stadia Trustees Limited  
654 The Crescent  
Colchester Business Park  
Colchester  
Essex  
CO4 9YQ

Telephone: 01206 594 020  
Email: [info@stadiatrustees.com](mailto:info@stadiatrustees.com)