7IM

FAQ

Digital SIPP Contributions

SEPTEMBER 2026

Frequently asked questions

What is changing?

For clients who already hold a 7IM SIPP account, member contributions via bank transfer can now be submitted digitally through Client Hub on the 7IM Platform. This removes the need for manual contribution forms removing the risk of errors, and resulting in a faster and more efficient process.

Why has this journey been introduced?

The journey has been designed to:

- Improve your experience by removing the need for a paper form and signature
- Speed up processing of contributions
- Reduce errors associated with manual forms

When should I use the digital journey?

You can use this when your client wants to make a member contribution to their existing 7IM SIPP by bank transfer.

Do I still need to complete a paper form?

No - if you are making a member contribution by bank transfer, the digital submission replaces the manual form.

Where do I find the journey?

The new journey can be found on the client hub. Navigate to the client's SIPP account that you want to contribute to, select 'Manage account' and then 'Add lump sum' from the menu.

You can watch a short demo here.

Is a member declaration still required?

We no longer need to receive a copy of the client authority to enable contributions to existing 7IM SIPP accounts submitted online.

To meet our regulatory obligations, we will email your client following the successful submission of the contribution. This email will contain information related to the declaration that you will agree on their behalf.

Why does my client need to have an email address registered with you?

To meet our regulatory obligations, we will email your client following the successful submission of the contribution. This email will have information related to the declaration that you will agree on their behalf. It will also contain details of where to send the payment to.

You can add an email address for them by going to the 'Client details – Contact details' section of their account on the platform (note: this cannot currently be added inside client hub).

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Contribution eligibility

What types of lump sum contribution are supported at launch?

On our launch date, member (personal) contributions can be paid by bank transfer only. All other contribution types can be submitted by downloading and completing the **SIPP Contribution Form.**

Contribution types not currently supported are:

- Member contributions from an existing 7IM account
- Employer contributions
- Third-party contributions

Please note, contributions to JSIPP accounts are not currently supported as these are third-party contributions. If you wish to make a contribution to a JSIPP account, please download and complete the SIPP Contribution Form.

Are employer contributions supported?

No. Employer contributions are not currently supported and can be submitted by downloading and completing the **SIPP Contribution Form.**

Are third-party contributions supported?

No. Third-party contributions are not currently supported and can be submitted by downloading and completing the **SIPP Contribution Form.**

Are regular / recurring contributions supported, or one-off only?

Regular contributions are not currently supported and can be submitted by downloading and completing the **SIPP Contribution Form.**

If a client already has an ongoing regular contribution and wishes to make an ad hoc lump sum contribution, this can be completed online.

However, if the tax relief applied to the ad hoc contribution differs from that of the existing regular contribution, you must contact **PlatformMailbox@7im.co.uk**. This is because the tax marker will be overridden when the most recent contribution is submitted.

Is there a minimum contribution amount?

The minimum contribution amount is £50.

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Bank transfer & payment

How is a payment made?

After the contribution is submitted digitally, payment is made by bank transfer using the details provided within the journey.

If payments are made prior to the contribution being submitted online, it may result in a delay in allocating the money to your client's SIPP account.

What payment reference should be used?

Your client's 7IM SIPP account number ID should be used as the reference on the payment.

If this is missing or incorrect, it may result in a delay in allocating the money to your client's SIPP account.

What happens if the wrong reference is used?

Allocation of the payment may be delayed whilst we investigate and manually match the funds. In some cases, we may have to return the funds if we cannot successfully match them to a client.

What if the amount my client sends is different to what was entered online?

We will endeavour to match the payment to the correct account but if the amount differs, it may result in a delay in allocating them to your client's SIPP account. We may require an additional contribution to be entered online. Please note that we don’t support test payments.

Can my client split the contribution into multiple payments?

The payment being made should match the contribution amount that is being submitted online. If your client wishes to make 2 separate payments, we prefer that they are submitted separately. If the client makes multiple payments to meet their contribution amount this may result in additional time taken to apply the funds.

Can my client send one payment to cover multiple client contributions? E.g. married couple paying from a joint bank account

No - the payments being made should match the contribution amount that is being submitted online. Payments cannot be split between clients, and the money will be returned.

Please ensure that separate payments are made, each with the correct amount and reference.

How long do funds take to be allocated?

If the payment amount and account reference are correct, we'll apply the contribution to your client's account on the working day after we receive the funds. This will then appear on the platform the following working day.

Tax relief & limits

Will tax relief be applied to the contribution?

Tax relief will apply to member contributions made digitally by default. This will be displayed on the journey to help you ensure it is correct.

If your client is not eligible for tax relief on the contribution, you can turn this off at the top of the page at any point before you submit the contribution. Please note that turning off tax relief will apply to future contributions until we are told otherwise.

If your client is age 75 or over, tax relief will be automatically disabled and you will be shown this on the journey.

Does 7IM verify that a contribution is within a member's allowances?

No. Responsibility for ensuring the contribution is eligible and within allowances remains with the member and their adviser.

Which tax year will the contribution be applied to?

If we have valid instructions in place, the contribution will be applied to the tax year in which the contribution arrives in our bank account.

We cannot apply money received in the current tax year as a contribution for a future tax year.

Can contributions have a different tax relief status?

Yes. Tax relief option is set for each contribution submitted.

However, if a member has an existing regular contribution with a different tax relief status, you must notify **PlatformMailbox@7im.co.uk** before submitting the new contribution.

If the Platform team is not notified, the tax marker may be overridden by the latest contribution submitted, which could result in the tax relief status of future regular contributions being changed.

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Other questions

Can I save a submission and return to it later?

No, if you exit the process without submitting, it will need to be entered again and submitted before any payment is made.

Can I amend a contribution after submission?

You cannot amend contributions that have been submitted online. If the amount your client wishes to contribute has changed, you can submit a new contribution online.

Can I cancel a contribution after submission?

There is no need to contact us to cancel a contribution request. Requests will remain valid for a maximum of 6 months within the same tax year.

How do I know the contribution has been submitted successfully?

A successful submission will be clearly displayed on the screen along with information on the next steps and the bank details that can be copied to your clipboard to be sent to the client for payment.

How do you request a contribution refund?

Contribution refund requests are reviewed on a case-by-case basis. We may process a refund if a member has exceeded UK relevant earnings but cannot process a refund if a member has gone over annual allowance.

To request a review for a refund, please email the details to **PlatformMailbox@7im.co.uk** and include all relevant information including the reason for the refund request.