

# Application Form

## Notes to help you

This form should only be used for applications for the Prudential International Investment Bond (Life Assured or Capital Redemption option) issued by Prudential International Assurance plc ("Prudential International").

This form is divided into sections. **Notes** can be found at the end of each section to help you fill in this form.

Before completing this form, the applicant must read the Privacy Notice in section 12 page 12. The Privacy Notice explains how we use your personal data and why we are collecting it.

The personal information you provide is being collected for the purpose of entering into a contract and to discharge our legal responsibilities. Failure to provide the requested information will result in the application not being processed.

If you have any questions while completing this application please speak to your Financial Adviser.

## Important Information

You can select either **withdrawals (regular and/or one-off) and/or Adviser Charges (Ongoing and/or Ad-hoc)**. If when added together, their combined total in any bond year exceeds the 5% tax deferred allowance (see the Key Features document for details), then you may be liable to an **Income Tax Charge**. It may also affect your entitlement to **personal income tax allowances and/or certain tax credits**.

Please use black ink and write in CAPITAL LETTERS or tick as appropriate. Any corrections must be initialled – don't use correction fluid as this will invalidate your application.

Please send this completed form to **Prudential International, Stirling FK9 4UE**.

A checklist can be found below to help make sure that all relevant sections have been completed. Failure to provide all relevant information will result in a delay in this application being processed.


Before you fill in this application form it's really important to think about whether this product is right for you.

Before you invest in this product you should read our Key Information Document and relevant Investment Option Document(s). These include important information which may help you make up your mind.

You should receive these with your application form from that date. If not, please contact your Financial Adviser.

## Important Information

The PruFund Protected Funds are currently unavailable to new investments.

 These signs will direct you to the next relevant sections you need to complete.

Please select bond structure: *(tick one box only)*

Life Assured option

Capital Redemption option

**Ownership details** Please indicate type of investment and ONLY select the relevant section of 1, 2 or 3:

Personal investment (including Gift Trust)



Go to Section 1

Trust/Trustee investment



Go to Section 2

Company investment



Go to Section 3

## Applicant checklist

	Life Assured option	Capital redemption option
Section 1 – Tax Residency questions have been answered in full.	<input type="checkbox"/>	<input type="checkbox"/>
Section 2 & 3 – Please also complete the Tax Residency Self-Certification Form INVF11804.	<input type="checkbox"/>	<input type="checkbox"/>
Section 1, 2 or 3 has been completed and beneficial owner details provided in Section 12 where required.	<input type="checkbox"/>	<input type="checkbox"/>
Section 5 – has been fully completed, including any Set-up Adviser Charges required.	<input type="checkbox"/>	<input type="checkbox"/>
Section 6 – has been fully completed; part B and part C are required under Anti-Money Laundering Requirements.	<input type="checkbox"/>	<input type="checkbox"/>
Section 9 – has been completed and funds selected if regular withdrawals are required.	<input type="checkbox"/>	<input type="checkbox"/>
Section 10 – has been completed if Ongoing Adviser Charges are required.	<input type="checkbox"/>	<input type="checkbox"/>
Section 12 – Declaration section has been read, fully completed and signed, including Declaration of residence outside Ireland.	<input type="checkbox"/>	<input type="checkbox"/>

## Section 1 – Personal investment

How many applicants are applying for the bond?<sup>1</sup>

One applicant (Complete Part A only below)

Two applicants<sup>2</sup> (Complete Parts A & B below)

### Part A – First (or only) Applicant

Surname

Full forenames

Mr  Mrs  Miss  Ms  Other

Address (your habitual residence)

  
 Postcode

Correspondence address

  
 Postcode

Telephone number

Email address

Date of birth

Sex Female  Male

### Part B – Second Applicant

Surname

Full forenames

Mr  Mrs  Miss  Ms  Other

Address (your habitual residence)

  
 Postcode

Correspondence address

  
 Postcode

Telephone number

Email address

Date of birth

Sex Female  Male

### Notes

<sup>1</sup> Please note we can't accept an application from anyone who is under 18 years old.

<sup>2</sup> If there are two applicants, we will issue the bond in their names as joint owners (in other words, as joint legal owners of the bond).

## Section 1 – Personal investment – continued

Nationality

Please list the country or countries in which you are resident for tax purposes together with any tax Identification Number(s) (TIN), if relevant<sup>3</sup>

Country/Countries of tax residence	TIN <sup>4</sup>

If no TIN has been supplied, tick this box if this is because the country of tax residence does not issue TINs to its residents

If there is another reason why a TIN is not available, please state here:

If you are a US citizen or hold a US passport or green card, you will also be considered tax resident in the US even if you live outside the US.

Profession (If retired also state previous profession.)

If retired how long have you been retired?

Industry

Do you have any policies with Prudential International?

Yes

No

Policy number(s)

Nationality

Please list the country or countries in which you are resident for tax purposes together with any tax Identification Number(s) (TIN), if relevant<sup>3</sup>

Country/Countries of tax residence	TIN <sup>4</sup>

If no TIN has been supplied, tick this box if this is because the country of tax residence does not issue TINs to its residents

If there is another reason why a TIN is not available, please state here:

If you are a US citizen or hold a US passport or green card, you will also be considered tax resident in the US even if you live outside the US.

Profession (If retired also state previous profession.)

If retired how long have you been retired?


Industry

Do you have any policies with Prudential International?

Yes

No

Policy number(s)

 Go to Section 4.

## Section 2 – Trust/Trustee investment

### 2. Questions about the Trust

1. What is the name of the Trust?

2. What is the country of tax residence of the Trust?

Please ALSO complete the Tax Residency Self-Certification Form – INV11804 and submit with this application

3. What name do you want us to use for Trust correspondence?

4. What address do you want us to use for the Trust correspondence?

Postcode

5. Do any of the Trustees already have any policies with Prudential International?

Yes

No

This includes any policy a Trustee may own personally as well as any policy a Trustee may own in a Trustee capacity.

Please include policy numbers below.

6. Do the Trustees' investment powers permit the proposed investment into a bond?\*

Yes

No

7. Please provide full details of beneficial owners in Section 12<sup>5</sup>. Where all the trustees details are set out in Section 2, these details do not need to be provided again at Section 12.

\* We can't accept the application if the Trustees' investment powers do not permit investment into a bond.

### Notes

<sup>3</sup> Examples of TIN used in the UK include, for individuals, a social security/national insurance number (NiNO).

<sup>4</sup> Where a territory permits joint taxation please make sure each individual TIN is provided.

<sup>5</sup> A beneficial owner of a Trust includes the Settlor, the Trustees, The Protector (if any), and all Beneficiaries. Where a Beneficiary of the trust is a corporate entity, the individual shareholders with a shareholding or controlling interest of  $\geq 25\%$  (held directly or indirectly through another legal entity) or persons who exercises control over the management of the company, are considered to be the beneficiaries of the Trust in respect of the corporate entity's interest in the Trust.

## Section 2 – Trust/Trustee investment – continued

**2a. Trustee details** – If a company is acting as a Trustee, please complete the Trust Company section below.

### 1st Trustee:

Surname

Full forenames

Mr  Mrs  Miss  Ms  Other

Address (your habitual residence)

<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>
Postcode

### 2nd Trustee<sup>6</sup>:

Surname

Full forenames

Mr  Mrs  Miss  Ms  Other

Address (your habitual residence)

<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>
Postcode

**2b. Trust Company** – complete this section if a company is acting as a Trustee of the Trust.

Full name of company

Company number

Country of incorporation

Reference number (if a designated person)

Email address

Registered office address

<input type="text"/>
<input type="text"/>
<input type="text"/>
Postcode

Telephone number

Fax number

**The Trust Company Officers** – this information must be provided in full<sup>7</sup>

Surname

Full forename(s)

Mr  Mrs  Miss  Ms  Other


Position in the company

Surname

Full forename(s)

Mr  Mrs  Miss  Ms  Other

Position in the company

 [Go to Section 4.](#)

### Notes

<sup>6</sup> If there are additional Trustees, please photocopy Section 2, complete and send in with this application.

<sup>7</sup> If any other officers in the Trust Company are likely to be dealing with policy transactions in future, please give details (including signatures) on a separate sheet.

### Section 3 – Company investment

**Notes to help you:** For company investments, Prudential International will take the country of tax residence as the company's country of residence for any obligatory tax reporting/paying purposes.

Do any of the beneficial owners of the company have an interest of 25% or more of the company's assets? Yes  No

If Yes, please provide full details of beneficial owners of the company in section 12. A beneficial owner of a Company is an individual with a shareholding or controlling interest of  $\geq 25\%$  (held directly or indirectly through another legal entity) or an individual who exercises control over the management of the Company.

Full name of company

Company number

Registered office address

  
  
 Postcode

Country of incorporation

Country of tax residence

Address for correspondence

  
  
 Postcode

**Please ALSO complete the Tax Residency Self-Certification Form – INV11804 and submit with this application**

Number of registered directors

Telephone number

Reference number (if a designated body)

Fax number

Email address

Does the company already have any policies with Prudential International?

Yes  No

Policy number(s)

#### Authorised Signatories for correspondence – this information must be provided in full.<sup>8</sup>

Surname

Surname

Full forename(s)


Full forename(s)

Mr  Mrs  Miss  Ms  Other

Mr  Mrs  Miss  Ms  Other

Position in the company

Position in the company

 Go to Section 4.

### Section 4 – Policies required<sup>9</sup>

Number of policies required: (Standard 20, maximum 100)

#### Notes

<sup>8</sup> The persons named must have the authority of their company to make this application and must provide certified photo identification and address verification to enable us to comply with our legal and regulatory obligations.

An Authorised Signatory list dated within the last 12 months must be provided, the list should be on Company Letterhead and certified. Authorised signatories whose details are provided in this application, or who may in future deal with policy transactions, must provide documentation verifying their identity and address.

For more information please read our AML Guide (IPBB10303).

Normally for any policy transactions we will require instructions to be signed by two Authorised Signatories of the company. If the company wants us to operate on a different basis, please notify us accordingly.

## Section 5 – Details of your investment and Set-up Adviser Charge

In this section, tell us how much you are investing and if we are to pay any Set-up Adviser Charge to your adviser, on your behalf, for arranging this bond subject to minimum premium rules.

If you ask us to pay this charge, we will deduct it from the total payment you send us and it will not be included in the amount used to buy units in your selected funds.

The Set-up Adviser Charge may be expressed as either a fixed monetary value or as a percentage of your payment. **Monetary amounts must be in the Investment Currency as selected in Section 7.**

A) Your payment (The total amount you are sending to us).

A.

B) Set-up Adviser Charge (if any)  
(The amount or percentage you would like us to pay to your adviser on your behalf. **If you do not want us to pay any Set-up Adviser Charge, please enter zero.**)

B.

C) Amount to be invested (your premium)<sup>10</sup>  
(minimum £20,000, Euro €25,000 or USD \$35,000).

C.

Please make sure you complete all the boxes in this section.

**Note:** Please make sure that Box A minus Box B is equal to the amount in Box C. If there is any discrepancy, we will pay the amount specified in Box B to your adviser and we will invest the net amount of A minus B into your bond, subject to minimum premium rules.

Please note that cheque payments will be banked on receipt. Interest will not be credited to any payments received prior to the receipt of all documentation requirements. Payments made by you will be returned to source account if there is an undue delay in providing us with all documentation requirements. To avoid this, all documentation required should be submitted at the same time as the application is made, or promptly thereafter.

### Adviser Charges Limits

We have limits which set out the maximum level of Adviser Charging which we will facilitate. For set up Adviser Charges this is 5% of the single contribution. The aggregate of all set up Adviser Charges and Ad hoc Adviser Charges cannot exceed £30,000 in any 12 month period.

## Section 6 – Payment details, Source of Funds and Origin of Wealth

Part A. Your payment is being made by: (method and source)<sup>11</sup>

Own account

- Telegraphic transfer (to be remitted by your bank).
- Cheque drawn on your bank account (payable to Prudential International).

If your payment is being made by telegraphic transfer, please provide details of the account from which the payment has been drawn below. Please note that the source of funds must be an account held in the name of the applicant(s).

If monies are coming from a jointly held bank account then we need certified photo identification and address verification for all account holders, even if they are not an applicant.

Name of bank or building society

Account name

Bank or building society address

Account Number

Sort Code

 -  - 

IBAN

SWIFT-BIC

### Notes

**9** You can choose to have your bond issued as one policy or as a group of policies (up to a maximum of 100). We will issue the bond as 20 policies unless you tell us here how many you wish to have.

**10** The maximum total premium across the PruFund Range of Funds is £1,000,000, Euro €1,500,000 or US\$1,500,000. There is no maximum for the other funds.

**11** If you have multiple sources of payment please photocopy and complete section 6 (A&B) as necessary.

## Section 6 – Payment details, Source of Funds and Origin of Wealth – continued

The following information is required under Anti-Money Laundering Regulations to safeguard against unlawful investment<sup>12</sup>. Please complete parts B & C below.

### Part B. Source(s) of your payment

Bank or building society deposit

Other (please specify)

### Part C. Origin of wealth

(i) Borrowings, investment income, sale of property, sale of stockmarket investments (please specify)

Other (please specify)

(ii) Territory your payment was made from: UK

Other EU Country

Other (please specify)



Now complete all the remaining sections.

## Section 7 – Selected currency or currencies

You can choose different currencies for different aspects of your bond. Please select currencies using point 1 or 2 below. If this section is left blank we will assume UK £ for all aspects. **Currency conversion does not take place until the contract issues. There is no guarantee of the conversion rate.**

1. One currency for all aspects<sup>13</sup>

UK £

US \$

Euro €

OR

2. Different currencies – all boxes must be completed.<sup>14</sup>

(a) Limit currency – The currency we use for charges, minimum and maximum limits and allocation factors.

UK £

US \$

Euro €

(b) Investment currency – The currency in which you make your payment into the bond.

UK £

US \$

Euro €

Other

(c) Cash in benefit currency – For payment of any cash-in benefits, including regular withdrawals you may take.

UK £

US \$

Euro €

Other

(d) Death/maturity benefit currency – For payment of death/maturity benefit.

UK £

US \$

Euro €

Other

### Important Information

Access to the Prudential PAC Sterling, PAC Euro and PAC US Dollar With-Profits Funds is no longer available to new customers investing in Prudential International Investment Bond (PIIB).

It is important to note we are not closing the Prudential With-Profits Fund. The underlying fund and ongoing management of the fund will remain the same and access will continue to be available to the With-Profits Fund through the PruFund range of funds.

If you are in any doubt about this product please speak to your Financial Adviser.

### Important Information

The PruFund Protected Funds are currently unavailable to new investments.

Fund name	Fund currency £, €, \$	% of your total amount invested
		%
		%
		%
		%
		Total = 100%

If you have selected a PruFund Protected Fund, please select your chosen guarantee term<sup>16</sup>  years

#### Notes

- 12** We may need to request additional information such as proof of the origin of wealth and the source of your funds to comply with our legal and regulatory obligations.
- 13** Complete if you wish to choose one currency to apply for all aspects of your bond. This does not include fund currency (this will depend on which funds you wish to invest in when completing Section 8).
- 14** Complete if you wish to select different currencies for different aspects of your bond. All payments from the bond, including any from the PruFund Protected Funds, will be paid in the cash-in benefit currency. The limit currency can only be UK £, US \$ or Euro €.
- 15** Minimum investment in each fund is £500, US \$750, or Euro €750. You can invest in up to 10 funds. If necessary, photocopy this section, complete and send in with this application. To help make your initial fund choice, please speak to your financial adviser.

You can select only one fund from each of these groups: the PruFund Growth Funds, the PruFund Cautious Funds and the PruFund Protected Funds. For example, you cannot invest in the PruFund Growth (Sterling) Fund and the PruFund Growth (US Dollar) Fund. However, you may choose one fund from each group, in either the same or different currencies.

Investment in any of the PruFund Range of Funds will initially be invested in the PruFund Account(s) corresponding to your chosen fund(s). Your investment will be switched into your chosen fund(s) at the next available PruFund Quarter Date.

If you are selecting a PruFund Protected Fund, you must also specify your chosen guarantee term. There are also switching restrictions on the PruFund Range of Funds.

Please see “Your guide to investing in the PruFund Range of Funds” for further information.

- 16** Please see “The PruFund Range of Funds: Guarantee options” for the terms currently available and the charges that apply.



## Section 9 – Taking regular withdrawals

Please read the Key Features Document when you complete this section. It contains important information on making withdrawals from your Bond including what will happen if the value of your funds falls below certain levels.<sup>17</sup>

Minimum payment £75, US \$112.50, or Euro €112.50

1. I/We wish to receive  every year OR  % of my/our initial investment into the bond  
OR  % of the value of my/our bond every year
2. Payable at these intervals  Every month  Every three months  Every six months  Every 12 months
3. Date you wish regular payments to start<sup>18</sup>  (must be at least 30 days after the start of your bond)

### 4. Fund selection

I would like to take my regular withdrawals equally from all funds in my bond. I understand this will exclude any PruFund Protected Fund unless these are the only funds I hold or the value held in other funds is not sufficient to meet the amount requested.

OR

I would like to take my regular withdrawals from the following funds:

Fund name

Funds selected here must have been chosen in Section 8. To make withdrawals, we will cancel units in proportion to the fund value.

If you specify the funds that regular withdrawals are to be taken from and the value of your selected funds falls below the required withdrawal amount, we will take your withdrawals proportionately from the remaining funds in your bond, excluding any PruFund Protected Fund unless these are the only funds remaining with sufficient value. If the value of all the remaining funds is insufficient to meet the full amount of the regular withdrawal we will deduct the withdrawals from the funds held in the bond, and if there is insufficient value in your holding in that fund, then withdrawals will be taken from any PruFund Protected Fund holding. Please see your Key Features Document for more details.

### 5. For payments by Direct Credit or Telegraphic Transfer.

Note: payments in £ sterling to a UK based bank account will be made by Direct Credit only.

Name of bank or building society

Account name

Bank or building society address

Account Number

Sort Code

 -  - 

IBAN

Postcode

SWIFT-BIC

For all payments by Direct Credit or Telegraphic Transfer, Prudential International needs documentation to verify that the account is held in the name(s) of the policyholder(s). This can be provided by submitting a certified copy of a bank statement, for the account to which funds are to be sent.

We will need certified personal identification and address verification for any joint account holder in order to comply with all legal and regulatory obligations.

Note: Payments can't be paid until full Bank Account verification is received.

### Notes

**17** If any regular withdrawals and/or Ongoing Adviser Charges are taken from a PruFund Protected Fund, the Guaranteed Minimum Fund will be reduced. Please see your Key Features Document for more details.

**18** Normally we make the first payment at the end of the period you choose, for example, monthly payments start a month after the bond is set up. Only enter a date if you want your withdrawals to start later. Regular payments will usually reach your account within five working days of the date you have chosen.

## Section 10 – Ongoing Adviser Charges<sup>19, 20, 21</sup>

Please only complete this section if you want your Adviser to be paid from your bond. All adviser charges will be deducted in the cash-in benefit currency as selected in section 7.

**NOTE:** Ongoing Adviser Charge<sup>19</sup> instructions can only be given by the owner(s) of the bond. Where the owner(s) of the bond will be one or more trustees who are not also the applicants and Ongoing Adviser Charges are required, the authorised signatories of the trust should complete the Adviser Charge Instruction form and submit it with this application.

Please enter the annual amount including VAT and the frequency at which deductions are to be made from the bond.

### Option 1

(monetary amount) each year. This will be deducted in the Cash In currency you have selected in Section 7.

OR

### Option 2

% of amount invested, each year

OR

### Option 3<sup>20</sup>

% of the total bond value each year

Frequency of payment:

To be deducted from the bond every:<sup>21</sup>  month  3 months  6 months  12 months

The first deduction will be made at the end of the frequency period you have selected after the start of the bond.

### Adviser Charging Limits

We have limits which set out the maximum level of Adviser Charging which we will facilitate.

These are:

- Set-up Adviser Charge: 5% of the single contribution. The aggregate of all set up Adviser Charges and Ad hoc Adviser Charges cannot exceed £30,000 in any 12 month period.
- Ongoing Adviser Charge: 1% of the fund value.

### Notes

**19** Ongoing Adviser Charges are deducted from across all funds you hold, in proportion to the fund value with the exception of any PruFund Protected Fund held (unless these are the only funds you hold). If the value of all the other funds is insufficient to meet the full amount of the Ongoing Adviser Charge we will deduct the charges from the funds held in the bond, and if there is insufficient value in your holding in that fund, then charges will be taken from any PruFund Protected Fund holding.


If any Ongoing Adviser Charges are taken from a PruFund Protected Fund, the Guaranteed Minimum Fund will be reduced.

Please see your Key Features Document for more details.

**20** Ongoing Adviser Charges will be deducted by cancelling units across all bond policies.

**21** If you want the charge to start applying more than 12 months after the bond is set up, please give us your instructions at that time.

## Section 11 – Person(s) to be covered by the bond

 If you have selected the Capital Redemption Option you do not need to complete this section. [Please go to Section 12.](#)

The bond can be used to cover the lives of up to 10 people<sup>22</sup>

1. Applicant(s) to be covered by the bond:  First (or only)  Applicant 2  Applicant 3  Applicant 4 (please tick)

If more than one person is to be covered by the bond, please state relationship between applicants:

2. If the death benefit is to be payable on first death please tick this box

If not ticked, we will assume that the death benefit is to be payable on the death of the last surviving person.

 If only the applicant(s) is/are to be covered by the bond, [Please go to Section 12.](#)

3. Person(s) to be covered by the Bond who are not Applicants<sup>22</sup>

If anyone is to be covered by the Bond in addition to or instead of the Applicants, please complete the rest of this section. Please note that naming a person as a Person to be covered by the Bond does not of itself give that person any financial right or interest in the Bond. If you are naming persons to be covered in addition to or instead of the applicant(s), please complete the relationship box.

### Person to be covered by the bond (if applicable)

Surname

Forenames

Mr  Mrs  Miss  Ms  Other

Sex Female  Male

Date of birth

Relationship to Applicant

#### Each person to be covered must be aged 3 months or over.

Where more than one person is to be covered by the bond and the death benefit is to be payable

- on the first death, all lives to be covered must be under age 90, or
- on the last death, at least one person to be covered must be under age 90.

**Personal investment** – You can include your family as named lives assured. Please indicate the relationship of each life assured to you, for example, “husband”, “wife”, “son” or “daughter”.

**Trust/Trustee investments** – Please indicate the status of each life assured in relation to the Trust, for example “Beneficiary”, “Settlor” or “Trustee”.

**Company investments** – Please indicate the status of each life assured in relation to the company, for example “Director”, “Chairman”, “Employee” or “Shareholder”.

Additional person(s) to be covered by the bond who are not applicants

Surname

Surname

Forenames

Forenames

Mr  Mrs  Miss  Ms  Other

Mr  Mrs  Miss  Ms  Other

Sex Female  Male

Sex Female  Male

Date of birth

Date of birth

Relationship to Applicant

Relationship to Applicant

### Notes

<sup>22</sup> The bond can cover up to 10 persons. If necessary, please photocopy this page, complete and send in with this application.

## Section 12 – Declaration

### 1. Confirmation by each Applicant

This Application should be read and the Declaration signed by the person(s) who is/are to own the bond.

You should read our Key Information Document and the relevant Investment Option Document(s), as these will provide you with important information regarding the key risks and benefits of the product(s) to help you make a decision.

For your own benefit and protection, before signing this form you need to read carefully the documentation provided. You need to read carefully any further documentation provided to you in the future. If there is anything you do not understand, please ask your Financial Adviser for further information.

You must be aged 18 or over to be the owner of the bond.

I confirm that:

- a) the information given in this Application Form and any schedule or other document relating to this application, including information given in this section regarding beneficial owner(s), is true and complete to the best of my knowledge and belief and where details of any beneficial owner has been given in Section 12, I agree to provide you with details in writing of any change of my personal information and the personal information of such beneficiary(ies) as soon as possible following such a change taking place, and I will provide you with the relevant documentation necessary to evidence the change.
- b) I have not concealed or omitted any material facts (and to the best of my knowledge and belief no other person involved in this application has concealed or omitted any material facts).
- c) I will notify you of any material facts I become aware of before the contract starts.
- d) I have read the warning regarding material facts in this section and I understand that failure to disclose a material fact may affect entitlement to benefits under the contract and could result in the contract being void.
- e) I understand that any additional premium made into the bond will be invested on the same basis as the initial premium unless otherwise stated and agreed with Prudential International.
- f) I understand that a sole applicant, or, if there is more than one applicant, any one of the applicants, has the right to cancel the contract within 30 days of receiving the cancellation notice and that any refund payable will be returned to the source account.
- g) I acknowledge and accept that for personal investments, Prudential International will take my declared country of tax residence as my residence for any obligatory tax reporting/paying purposes.
- h) I acknowledge and accept that for Trust/Trustee investments, Prudential International will take the country of tax residence of the Trust as the residency of the Trust for any obligatory tax reporting/paying purposes.
- i) I acknowledge and accept that for company investments, Prudential International will take the country of tax residence as the company's country of residence for any obligatory tax reporting/paying purposes.
- j) I will notify Prudential International in writing if I change the country in which I reside or if the rights conferred by the contract come to be held subject to a Trust or are transferred to another individual or body, and I will provide Prudential International with the relevant documentation necessary to evidence the change.
- k) as a consequence of my investment and where applicable, I authorise and direct Prudential International to pay on my behalf all taxes, levies and other similar payments payable to the taxation and revenue authorities of my declared country of tax residence from the funds from which the bond derives its value, which I acknowledge will result in a corresponding reduction in the value of the bond. I confirm that I have sought taxation advice in the country in which I am resident unless I consider my personal knowledge is such that I do not have to do so.
- l) I understand that a copy of the terms and conditions, and the completed Application Form, are available on request.
- m) I understand calls may be monitored or recorded for quality, staff training, dispute resolution and/or security purposes.
- n) I acknowledge and accept that the validity, construction and performance of any contract entered into between Prudential International and myself shall be governed by English Law and that any dispute arising under or in connection with the contract shall be subject to the exclusive jurisdiction of the English Courts to which I hereby submit.
- o) If applicable, each person to be covered by the bond consents to this application (and/or the consent of a parent or guardian has been given for any person to be covered by the bond who is under 18 or otherwise lacks legal capacity).
- p) I confirm that I have read the Key Information Document and relevant Investment Option Document(s) for this product.

## PRIVACY NOTICE

### 2. Your personal information

We, Prudential International Assurance Plc (PIA), take the privacy and protection of your personal information seriously. PIA will operate as the data controller in respect of the data we collect about you.

So we've set out below information about our processing of your personal information, what rights you have, and how you can get in touch if you want to know more.

When we say personal information, we mean information about you, such as your name, date of birth and contact details. We collect personal information from you that is necessary for us to either provide you with the product or service you've requested or to comply with statutory or contractual requirements. Unfortunately, if you don't provide all of the information we require this may mean we are unable to provide our products and services to you.

### Part A – How we use your personal information and why

We, M&G plc Group\* and our Business Partners\*\*, will use the personal information you provide to us, together with other information, for the following purposes:

- the administration of our products and services, including to enable us to perform our obligations to you and to provide any relevant services as discussed with you prior to any purchase of a product or service;
- complying with any regulatory or other legal requirements;
- carrying out checks using agencies such as credit reference agencies, tracing companies, or publicly available information (See Part B for more);
- the provision of customer services – like to reply to a question, or tell you that something's changing;
- automated decision-making or profiling (see Part C for more);
- keeping your information on record and carrying out other internal business administration.

Some of the purposes above are necessary to allow us to perform our contractual obligations to you and to enable us to comply with applicable laws and regulation. We'll use your personal information if we consider it is in our legitimate business interests so that we can operate as an efficient and effective business and ensure that our policyholders are appropriately protected. We use your personal information:

- to detect and prevent financial crime
- for marketing purposes, including profiling
- to obtain reinsurance for the policies we underwrite
- identifying customers that require additional support
- market research, data analytics including profiling, staff training and provision of on-line services
- for management information purposes including risk assessments, performance and management reporting.

Where we rely on legitimate interests, we will always balance this against your rights and freedoms. Where your rights override our legitimate interests we will cease to process personal data.

In addition, we M&G plc and our Marketing Partners\*\*\*, may use the personal information you provide to us, together with other information, to send you direct marketing offers by electronic or non-electronic means including by post, where you have consented for us to do so. Please see Part G for further details.

#### Who we share your personal information with and why

We are the data controller in respect of the personal information we collect about you and in this capacity we will share your personal information within M&G plc, with our Business Partners and with our Marketing Partners, for any of the purposes set out in Part A. If you have a joint policy or investment, the other person may receive your personal information too. If appropriate, we may also pass on your personal information to financial crime prevention agencies, any legal, regulatory or government bodies.

As we, M&G plc, and some of our Business Partners are global companies, we might need to send your personal information to countries that have different data protection laws to the European Economic Area. These transfers will only be to countries in respect of which the European Commission has issued a data protection 'adequacy' decision, or to other countries, such as India or the United States of America, but only where appropriate safeguards have been put in place first. In more limited circumstances, we may also need to rely on a derogation under applicable privacy laws.

If you want to know more about the above safeguards – like our use of the European Commission's Model Clauses which govern the transfer of information outside of the European Economic Area – further information is available on request.

#### We keep your personal information for a set amount of time

We'll keep your personal information while you're one of our policyholders (including joint policyholders), and for seven years from cessation, or longer if we need to by law. It'll always be in line with our data retention policy.

### Part B – Reference checks

For certain products, we may use approved credit reference agencies, tracing companies, financial crime prevention agencies, or publicly available information, to help us to check your identity, as well as to prevent fraud and money laundering; this may include checks on your current or previous addresses. Results of these may be recorded for future reference.

These checks may also be carried out for a joint policy holder or person(s) that you provide personal information on. Should we ever lose contact with you, we may use these agencies to verify your address to help us get back in touch.

Any transfer of your personal information will always be done securely.

### Part C – We may use your personal information to make automated decisions or profile you

We, M&G plc, our Business Partners, and our Marketing Partners may use your personal information to make automated decisions affecting you or to conduct other profiling (for example, marketing profiling).

To the extent that we conduct such automated decision making activity, we'll provide you with further information at the appropriate time.

### Part D – Use of your sensitive personal information

For certain products or services, we'll need to process your sensitive personal information, such as information relating to health, genetics, biometric identifiers and sexual orientation. To the extent that we need your explicit consent to process this kind of personal information in the manner described in Parts A, B, and C, we will only process such data as provided by your consent.

### Part E – You're in control

When it comes to how we use your personal information, you've got the right to:

- request a copy of your personal information for free (we may charge you for this if the request is manifestly unfounded or excessive). We shall respond as soon as reasonably possible and within one month of the date of receiving your request;
- in certain circumstances request that we move your personal information to another organisation if you want us to;
- request that we correct anything that's wrong, or complete any incomplete personal information;
- ask us to delete your personal information if it is no longer needed for the purposes set out in Part A or if there is no other legal basis for the processing;
- limit how we use your personal information or withdraw your consents you have given for the processing of your personal information (including consents to automated decision making);
- complain to a data protection authority or another independent regulator about how we're using it;
- object to us using your personal information for direct marketing (including related profiling) or other processing based on legitimate interests.

If you want to do any of these things, or would like an explanation as regards these rights, we've explained how you can get in touch in the '**Contact Us**' section.

If you do need to speak to us, it'll be useful to have to hand that the data controller of your personal information is PIA. PIA has also appointed a Data Protection Officer who can be reached at the details shown in the '**Contact Us**' section of this document.

We may monitor or record calls or any other communication we have with you. This will be for training, for security, or to help us check for quality.

### Part F – Acting on someone else's behalf?

If you give us personal information about another person (or persons), we'll take that to mean they have appointed and authorised you to act on their behalf. This includes providing consent to:

- our processing of their personal information and sensitive personal information (as we've explained in Parts A, B, C, and D above);
- you getting any data privacy notices on their behalf.

If for any reason you are concerned as to whether you are permitted to provide us with the other person's information, please contact us on the phone number provided in the '**Contact Us**' section before sending us anything.

### Part G – Direct marketing

From time to time, we, M&G plc, our Business Partners and our Marketing Partners may like to contact you by electronic or non-electronic means with details about products, services and any special offers. Please note that any consent you give will not apply to M&G Investments Group and Prudential UK as they operate their own customer databases.

And if you change your mind, and/or you would like to opt-out of receiving direct marketing, it's easy to let us know. Just contact us at the details noted in the '**Contact Us**' section.

### Contact Us

If you want to exercise your rights in Part E or if you require any other information about any other part of this notice, you can contact us in a number of different ways.

Write to us at:     Data Protection Officer  
                          Prudential International  
                          Montague House  
                          Adelaide Road  
                          Dublin 2

Call us on:           +353 1 476 5000

\* M&G plc Group means any directly or indirectly connected companies of PIA within M&G plc Group (including but not limited to The Prudential Assurance Company Limited, Prudential Distribution Limited, Prudential Pensions Limited, and M&G Wealth Advice Limited, Prudential Services Limited, PGDS (UK ONE) Limited, M&G Global Services Private Limited, M&G Investments Group and Prudential Corporate Pensions Trustee Limited).

\*\* Business Partners means our service providers, accountants, auditors, IT service and platform providers, intermediaries, reinsurers, retrocessionaires, investment managers, agents, pension trustees (and other stakeholders), scheme advisors, introducers, selected third party financial and insurance product providers and our legal advisers.

\*\*\* Marketing Partners means our service providers, intermediaries, pension trustees (and other stakeholders), scheme advisors, introducers and selected third party financial and insurance product providers.

### 3. Adviser Charges Declaration

I authorise Prudential International to act upon my instructions regarding the facilitation of Adviser Charges (the “Adviser Charge Instruction”) whether specified here now or elsewhere at any time in future. I also understand that Prudential International shall not be required to carry out such instructions (including any permitted by my adviser firm) where they conflict with any applicable law or regulation and/or where they are inconsistent with Prudential International’s Adviser Charge administration capability.

I understand that where there is a difference between the Adviser Charge Instruction and the Adviser Charges agreed with my adviser firm, Prudential International will only facilitate payment in accordance with my Adviser Charge Instruction.

I confirm that the Adviser Charge specified in my Adviser Charge Instruction is inclusive of any VAT at the prevailing rate from time to time.

I understand that if the level of VAT applicable within the Adviser Charge changes (including where previously VAT free Adviser Charges become subject to VAT) Prudential International will only alter my Adviser Charge following a new Adviser Charge Instruction or instruction from my adviser firm which sets out the new level of charges to be deducted.

I understand that, with the exception of changes in the level of VAT, the Adviser Charge may not be increased without my explicit authority.

I agree that the Adviser Charge may be reduced or stopped by Prudential International or my adviser firm without my explicit authority.

I agree that where my adviser firm arranges for the services I have agreed with them to be provided by another adviser firm, I authorise Prudential International to amend my Adviser Charge Instructions to pay the Adviser Charges at the existing agreed level to the new adviser firm, except where they conflict with any applicable law, regulation and/or HMRC practice and/or where they are inconsistent with Prudential’s Adviser Charge administration capability.

I confirm that I have discussed with my Financial Adviser the tax implications of having my Adviser Charge deducted from the contract and acknowledge that deduction of the Adviser Charge may trigger a tax liability. (Whether tax is triggered as a result of the Adviser Charge will depend on the type of Prudential International contract and how you have agreed with your adviser to structure payment of the Adviser Charge. Your adviser (or another independent tax adviser) should provide you with this advice).

### 4. Declaration of residence outside Ireland

Each Applicant must read the residency definitions below and then complete this declaration.

#### Definition of Residence

##### Residence definition – company

Generally a company that is incorporated in Ireland will be regarded as resident for tax purposes in Ireland. Incorporation in Ireland does not result in a company being tax resident in Ireland if the company is regarded as resident in a territory other than Ireland and not resident in Ireland for the purposes of a tax treaty. In such a case, the tax treaty provisions override the general rule.

A company that is incorporated in a foreign jurisdiction and is centrally managed and controlled in Ireland will be resident in Ireland for tax purposes.

It should be noted that the determination of a company’s residence for tax purposes can be complex in certain cases and professional tax advice should be taken if necessary.

##### Residence definition – individual

An individual will be regarded as being resident in Ireland for a tax year if s/he either:

- spends 183 days or more in the State in that tax year, or
- has a combined presence of 280 days in the State, taking into account the number of days spent in the State in that tax year together with the number of days spent in the State in the preceding year.

Presence in a tax year by an individual of not more than 30 days in the State will not be reckoned for the purpose of applying the two-year test. Presence in the State for a day means the personal presence of an individual at any time during that day for tax year 2009 onwards.

##### Ordinary residence definition – individual

The term “ordinary residence” as distinct from “residence” relates to a person’s normal pattern of life and denotes residence in a place with some degree of continuity. An individual who has been resident in the State for three consecutive tax years becomes ordinarily resident with effect from the commencement of the fourth tax year.

An individual who has been ordinarily resident in the State ceases to be ordinarily resident at the end of the third consecutive tax year in which s/he is not resident. Thus, an individual who is resident and ordinarily resident in the State in 2020 and departs from the State in that year will remain ordinarily resident up to the end of the tax year 2023.

Please note that the declaration below regarding non-residence in Ireland must be completed before we can make payments. Important Irish “Exit” Tax may be applied to the bond (for example on payments from the bond) if this declaration is not completed. Policyholders and trustees resident outside Ireland are required by the Irish Revenue Commissioners to make the following declaration, which is in a format authorised by them, in order to receive payments without deduction of Irish tax.

## Section 12 – Declaration – continued

I/We\* declare that (\*Delete as appropriate)

- I/We\* have read the explanation of the terms detailed in the “residence definitions” above.
- I am/We are/The Company is\* the policyholder in respect of which this declaration is being made.
- I am/We are/The Company is\* not resident or ordinarily resident in Ireland.

If you are making this declaration whilst in the process of setting up your policy, setting up a series of regular withdrawals or making a first partial encashment:

- I/We/The Company\* hereby undertake(s) to inform Prudential International in writing of any change in my/our/the Company’s\* country of residence during the life of the policy, and will provide the relevant documentation necessary to evidence the change.

### 5. Adviser Charges – Financial Adviser Details

If you have asked us to pay any Adviser Charges, including any Set-up Adviser Charges (in Section 5) and/or Ongoing Adviser Charges (in Section 10), to your Financial Adviser on your behalf, please give the name and address of the adviser to whom these charges should be paid:

Postcode

### Warning – material facts

A material fact is any fact which might influence the assessment and acceptance of your application. A material fact may affect our decision on whether your Application is acceptable and whether the contract should be subject to any special terms. Failure to disclose a material fact may affect entitlement to benefits under the contract and could result in the contract being void. The obligation to disclose a material fact applies to any material fact you are aware of when you submit the Application. It also applies to any material fact you become aware of after you submit the Application but before the contract starts. If you are in any doubt whether certain facts are material, these facts should be included. I undertake to notify you of any changes to material facts, including any changes in respect of the beneficial owners in respect of the contract as and when such changes occur.



## Section 12 – Declaration – continued

### Beneficial owner details<sup>23, 24, 25</sup>

Please list ALL individuals who are Beneficial Owners in respect of the asset. See below for the definition of whose details should be provided.<sup>25</sup> Failure to provide all requirements will result in a delay in your application being processed.

Please note, we do not require information on beneficial owners where the Applicant is (a) a regulated or tax-approved pension or retirement benefit scheme; or (b) a regulated credit or financial institution, listed company, or public body.

#### First or only beneficial owner

Surname

Full forenames

Mr  Mrs  Miss  Ms  Other

Address

  
  
 Postcode

Date of birth

Holding % (whole % only)  %

Capacity (Settlor, Trustee, Protector, Beneficiary, Shareholder, Other Controlling Person)

#### Second beneficial owner (if applicable)

Surname

Full forenames

Mr  Mrs  Miss  Ms  Other

Address

  
  
 Postcode

Date of birth

Holding % (whole % only)  %

Capacity (Settlor, Trustee, Protector, Beneficiary, Shareholder, Other Controlling Person)

#### Notes

**23** Prudential International Assurance plc needs this information so that we can meet our legal and regulatory obligations. We are required to identify and verify those persons or entities that are beneficial owners of an applicant. A beneficial owner is a person or entity that has an interest in the bond or that will receive a benefit arising from payout of the bond. Please refer to the “AML Requirements – Guide to New Business, Top-ups and Payments Out” (IPBB10303) for full AML requirements for all customer types.

**24** If there are more than two beneficial owners, please photocopy this page, complete and return with the application.

**25** Please provide details as follows:

##### Corporate Entities and LLPs

- Each individual who has an interest in the entity of 25% or more, and/or who exercises control over the management of the entity;
- if no such parties are identified, the beneficial owners are the individuals holding the position of senior management of the entity (at least 2 must be verified).

##### Partnerships

- any partner with an interest of 25% or more in the capital or profits of the partnership, or a party that exercises control over the management of the partnership, or on whose behalf transactions are conducted.

##### Non-corporate trusts

- Each individual named beneficiary of the trust entitled to an interest in the trust assets
- Settlers of the trust – individuals who have acted as Settlor in the creation of the trust
- Protector of the Trust
- any individual who has control over the trust e.g. the trustees. If details of the trustees are already given in this Application, they do not need to be provided again here.

##### Corporate trusts (including QROPS providers unless the QROPS is regulated)

- Each individual named beneficiary of the trust entitled to an interest in the trust assets
- Where the beneficiary is not an individual, i.e. it is a corporate body, any individual who controls that corporate body and/or has an interest in it of 25% or more will be the beneficial owner(s) with regard to the interest entitlement of that corporate body in the trust
- Settlers of the trust – individuals who have acted as Settlor in the creation of the trust
- Where the Settlor is not an individual, i.e. it is a corporate body, any individual who controls that corporate body and/or has an interest in it of 25% or more will be the beneficial owner(s) with regard to the interest entitlement of that corporate body in the trust
- Protector of the trust
- any individual who has control over the trust e.g. the trustees. If details of the trustees are already given in this Application they do not need to be provided again here.

## Section 12 – Declaration – continued

### Application – by the applicant(s)

Please issue the bond on the basis specified in this application form.

It is our normal procedure to issue policy documents direct to the policyholder. If you would prefer us to issue these to your Financial Adviser, please tick the box below.

Please issue policy documents to my/our Financial Adviser

Name of Trust/Company Applicant (if applicable)

### First (or only) Applicant

Full name (Trustee/Authorised signatory)

Principal place of residence/address of policyholder(s)/  
registered office address of company:

<input type="text"/>
<input type="text"/>
Postcode

Date of this declaration:

D	D	M	M	Y	Y	Y	Y
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Signature(s) of policyholder(s) or authorised signatory:

### Further Applicant – if applicable<sup>26</sup>

Full name (Trustee/Authorised signatory)

Principal place of residence/address of policyholder(s)/  
registered office address of company:

<input type="text"/>
<input type="text"/>
Postcode

Date of this declaration:

D	D	M	M	Y	Y	Y	Y
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Signature(s) of policyholder(s) or authorised signatory:

This form can be signed by up to 4 applicants. If required please photocopy this page and complete and return with the application.

This form may be subject to inspection by the Irish Revenue Commissioners. It is an offence under Irish Law to make a false declaration.

This declaration must be signed by policyholders and trustees who are neither resident nor ordinarily resident in Ireland or by personal representatives signing on behalf of deceased persons. Where the policyholder is a company, the declaration must be signed by the company secretary or such other authorised officer. It may also be signed by a person who holds power of attorney from the policyholder. A copy of the power of attorney should be enclosed with this declaration together with the required documentation to evidence identity and address of the appointed attorney.

### Notes

<sup>26</sup> If there are more than two applicants, trustee applicants or authorised company officers completing this application, please photocopy this Declaration, complete and send in with this Application.

## To be completed by your Financial Adviser

Please complete the following and ensure that all necessary documentation accompanies this application form. Failure to provide all relevant information will result in a delay to the application being processed. Please note that interest will not be credited to payments received prior to the receipt of all documentation requirements.

Please tick the appropriate box below to show if there are any trust arrangements for the bond.

- (i) At issue trust  your client wants us to issue the bond under trust (If your client is applying for the Bond under Section 1 and wishes to make a gift into trust with the trust coming into existence at the moment the Bond is issued.)
- (ii) After issue trust  if your client intends to put the bond in trust after issue
- (iii) No trust arrangements  if the bond is not going to be in a trust

I/We certify that to the best of my/our knowledge the intended beneficiaries of an Absolute trust/nominee company are not resident in a country on Prudential International's prohibited list (as published by Prudential International).

### Financial Adviser checklist

I enclose AML documentation including personal identification<sup>27</sup> and address verification for all Applicant(s)/Trustees/Beneficial Owners\*.

For personal Investments the applicants have fully completed the Tax Residency questions.

The details of the beneficial owners of the Applicant have been provided in Section 12 of this application form.

For corporate and non corporate trusts, SIPP's, QROPS, and company applications the Tax Residency Self-Certification Form – INV11804 has been completed and submitted with this application.

If paying by cheque, please make cheque payable to Prudential International.

If paying by telegraphic transfer, I enclose the copy of the telegraphic transfer form. (The original should be sent to the client's bank).

Trust declaration (if the bond is to be under Trust at issue).

If Regular Withdrawals are required I enclose verification of the clients Bank Account.

If a company application, include the current list of Authorised Signatories dated within 12 months, stating position in company, and a specimen signature for each person listed.

\* Please delete as applicable

### Notes

<sup>27</sup> For further information please refer to our "AML Requirements – Guide to New Business, Top-ups and Payments Out" (IPBB10303) for full AML requirements for all customer types.

## To be completed by your Financial Adviser – continued

### Financial Adviser checklist

Adviser name

Address

Adviser Agency number

Tel number

Postcode

Fax number

Firm Reference Number (as per FCA Register)

Email address

### Reminder

- That any product options in each section have been correctly selected.
- Check for correct signatures and dates in Section 12 this is mandatory.
- Ensure that Adviser Charges details have been fully completed in Sections 5 and 10, if required.
- Ensure that all required AML documentation, including appropriate Bank Verification has been provided.
- Ensure that the Tax Residency Self-Certification Form has been completed and submitted.

[pru.co.uk/international](https://pru.co.uk/international)

The registered office of Prudential International is in Ireland at Montague House, Adelaide Road, Dublin 2. Prudential International is a marketing name of Prudential International Assurance plc, a life assurance company operating from Ireland. Registration No. 209956. Prudential International Assurance plc is authorised and regulated by the Central Bank of Ireland and in the context of its UK regulated activities only, is deemed authorised by the Prudential Regulation Authority and subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website. Prudential International is part of the same corporate group as The Prudential Assurance Company Limited. Both The Prudential Assurance Company Limited and Prudential International are direct and indirect subsidiaries respectively of M&G plc, a company incorporated in the United Kingdom. The Prudential Assurance Company Limited is not affiliated in any manner with Prudential Financial, Inc, a company whose principal place of business is in the United States of America or Prudential plc, an international group incorporated in the United Kingdom.