



# Top-up Application Form

## (Not for use in the United Kingdom, Spain, Belgium or France)

### Notes to help you

This form should only be used for applications for the International Prudence Bond or International Prudence Bond (Capital Redemption option), issued by Prudential International Assurance plc.

This form is divided into sections. **Notes** are provided at the end of each section to help you to complete the section.

If you have any queries while completing this Application please speak to your Financial Adviser or call **0808 234 2200** where an operator will be happy to help – calls may be recorded

or monitored for quality, staff training, dispute resolution and/or security purposes.

Please use black ink and write in CAPITAL LETTERS or tick as appropriate. Any corrections must be initialled – do not use correction fluid as this will invalidate your Application. Please send the completed form to **Prudential International, Stirling, FK9 4UE**.

Please note you are not allowed to top up into a PruFund Protected Fund.

### 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 International Prudence Bond (IPB) on or after 11/09/2017.

However, if you are an existing customer pre 11/09/2017, you will still be able to top up or switch into the Prudential With-Profits PAC Sterling, PAC Euro and PAC US Dollar Funds.

Reference to With-Profits within this document is only applicable to policyholders pre 11/09/17.

### Part 1 – Personal details

Bond number(s)

Policyholder(s)

Are you notifying us of a change of address as part of this Application?

Yes ☐ No ☐

If Yes, please provide your new address<sup>1</sup>

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

Are you also changing your country of tax residency?

Yes ☐ No ☐

If yes, please advise your new country of tax residency and complete our Tax Residence Self-Certification Form (INVF11804)

Profession (If retired also state previous profession.)

If retired how long have you been retired

Job title including industry

### Notes

<sup>1</sup> Please provide certified copies of up to date address verification for **each** policyholder, such as a utility bill or bank statement dated within the last six months. Copies can be certified by an authorised Financial Adviser.

## Part 2 – Details of your payment

I/We wish to invest an additional payment of (*minimum investment £15,000, €20,000 or \$25,000 or currency equivalent*)<sup>2</sup>

to be divided equally between **ALL** identical Policies numbered

in my/our bond.

- Where you are taking regular withdrawals from your bond, and these are either a percentage of your investment or a percentage of your bond value, they will increase in proportion to the increase in the amount invested in your bond with effect from the payment which next falls due at least 30 days following receipt of this Application.

If you are currently invested in a PruFund Protected Fund and you are taking regular withdrawals, your Guaranteed Minimum Fund will be adjusted proportionately for any withdrawals you take.

If you have selected a percentage of your investment and do not want the regular withdrawals from your bond to increase in proportion, please tick this box.

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Please note that regular withdrawals will be taken by cancelling units across all bond policies and funds in your bond. Where you have made two or more investments, we will cancel units in proportion to the value of units in each.

For full details of how we take withdrawals from your funds, please refer to your International Prudence Bond Contract Conditions Booklet.

Currency of your payment

UK £

☐

US \$

☐

Euro €

☐

Other

**Please note that interest will not be credited to payments received prior to the receipt of all documentation requirements.**

Your payment is being made by: (*method and source*)

Own  
account

- Telegraphic transfer (*to be remitted by your bank*)
- Cheque (*payable to Prudential International*)
- Banker's draft (*payable to Prudential International*)

☐☐☐

**If your payment is being made by telegraphic transfer or banker's draft, 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).**

Name of bank or building society

Account name

Address

Postcode

Account number

Sort code

IBAN

SWIFT-BIC

### Notes

- <sup>2</sup> Different minimum limits expressed in Euro and US Dollars apply to bonds with numbers starting S6, S7, E6 or E7, which were issued or in process before 9 May 2011. Please ask your Financial Adviser or call 0808 234 2200 if you need more information. The maximum total investment across the PAC With-Profits Funds and PruFund Range of Funds, including any part of this additional investment and switches, is £1,000,000, Euro €1,500,000 or US\$1,500,000. There is no maximum for other funds.

## Part 2 – Details of your payment – continued

### Source(s) of your payment<sup>3</sup>

Bank or building society deposit

☐

Other

### Source(s) of Wealth<sup>3</sup>

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

Other (*please specify*)

Territory your payment was made from:

UK

☐

Other EU Country

☐

Other (*please specify*)

## Part 3 – Fund choice<sup>4,5</sup>

I/We would like to invest my/our additional premium in the funds listed below.

You may choose different funds from those into which you made your original or previous payments. You may choose a total of up to 10 funds, including your existing fund choices, throughout the duration of your policies. (In other words, if your existing investment is in four funds, and you wish to stay in those funds, you may choose up to a further six funds for your next payment into the bond.)

Minimum investment in each fund is £500, US \$750 or Euro €750.

(In whole numbers)

Fund Name	Fund currency £ € \$	% of your total payment into the bond
		%
		%
		%
		%
		%
		%
		%
		%
		%
		%
		%
		%
		<b>TOTAL = 100%</b>

### Notes

- <sup>3</sup> We may need to request additional information such as proof of the source of wealth and the source of your funds to comply with our legal and regulatory obligations.
- <sup>4</sup> The Establishment Charge also applies to additional investments. This charge is 0.3% of the Additional Investment Units in the bond each quarter levied for a period of 5 years from the date of the Additional Investment. Please refer to your Key Features and Statement of Charges for more information on the charges applicable to your bond.
- <sup>5</sup> Please note you are not allowed to top up into a PruFund Protected Fund. Investment into any other fund in 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.

You can select only one fund from each of these groups: the PAC With-Profits Funds, 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.

There are also switching restrictions for the PruFund Range of Funds.

Please refer to Your guide to investing in the PruFund Range of Funds for further information.

## Part 4 – Application<sup>6</sup>

I/We request that the appropriate number of units be allocated in the fund(s) indicated on the day that:

- ▶ my/our cheque is banked on behalf of Prudential International (where the payment is made in UK Sterling by cheque); or
- ▶ my/our payment is received, if paid by telegraphic transfer; or
- ▶ Prudential International accepts my/our top-up Application and payment, if the payment is made in any other currency or method.

I/We understand that units will be allocated to my/our bond in respect of my/our additional payment as soon as all of Prudential International's requirements are met and the additional payment is accepted.

I/We confirm that I/we have received and read the Key Features document.

I/We understand that a copy of the terms and conditions and the completed Application Form are available on request.

I/We understand calls may be recorded or monitored for quality, staff training, dispute resolution and/or security purposes.

I confirm that:

- a) the information given in this Application Form and any schedule or other document relating to this application is true and complete to the best of my knowledge and belief.
- 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 on page 5 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.
- f) I authorise Prudential International and all other companies in the Prudential Group\* to provide details of all data (including personal data) disclosed by me in conjunction with my application for a policy, to any regulatory, tax or revenue authority and as otherwise required by law.
- g) 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).

### How we use your personal data

Prudential International Assurance plc is the data controller for the purposes of the Data Protection Acts, 1988 and 2003 (as amended) (**Acts**). By signing below you indicate your consent to Prudential International Assurance plc and its service provider, Capita Life & Pensions Services (Ireland) Limited which forms part of the Capita Group, companies within the Prudential Group\* and its business

partners holding, processing and using your information in order to decide upon your application for a life assurance policy (including any renewals or new life assurance products) and for administration, customer services, marketing and profiling your purchasing preferences, management, risk assessment, research and statistical analysis and marketing purposes.

For certain products, we may search the files of credit reference agencies that will record any credit searches on your file. This is to help us make decisions about you, to prevent fraud, to check your identity and to prevent money laundering. We may disclose details of how you conduct your account to such agencies. The information will be used by other credit grantors for making decisions about you and the people with whom you are financially associated, for fraud prevention, money-laundering prevention and occasionally for tracing debtors.

The information may be used to recheck these purposes. We will pass your information to any legal or regulatory body if required to do so.

You have a right to apply for a copy of the information held by us about you (for which a small charge, not exceeding €6.35, may apply) and you have a right to have any inaccuracies in your information corrected. Please send your request in writing to the Data Protection Officer at Prudential International Assurance plc, Montague House, Adelaide Road, Dublin 2, Ireland. We shall respond as soon as reasonably possible and at the latest within 40 days of the date of your request.

Prudential International Assurance plc may transfer and disclose your personal information to other companies within the Prudential Group for the purposes above. This may involve the transfer of personal information to countries outside of the European Economic Area, including countries which may not have adequate data protection laws in place. A full list of countries to which your data may be transferred is available to you on request. On transferring personal data, Prudential International Assurance plc will take appropriate measures to ensure the security and integrity of your personal information.

By signing below you further indicate your consent to the transfer of your personal data outside of the European Economic Area for purposes set out above.

### Marketing Preferences

Prudential International Assurance plc and companies within the Prudential Group\* may use your information to inform you (including by telephone) of other products and services offered by them, or, we will not send you any information if the box below is ticked:

I do not wish to be contacted

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From time to time we may survey our customers regarding the level of our service. Please tick here if you do not wish to be included in any future survey.

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## Part 4 – Application<sup>6</sup> – continued

To prevent and detect fraud we may share your data with other organisations, including the police, and check and/or file your data with fraud prevention agencies and databases, and if we are given false or inaccurate information and we suspect fraud, we will record this. We may also disclose your information to third parties in order to comply with any legal or regulatory obligation.

If you provide us with information of any other person, you confirm that they consent to the processing of their personal information in the manner set out above and that you have fully informed them of:

- the purposes for which their information will be processed;
- to whom their information may be disclosed; and
- their right to apply for a copy of their information that is held by us and their right to have any inaccuracies in their information corrected.

If you have any questions regarding our processing of your personal information, please contact the Data Protection Officer at Prudential International Assurance plc, Montague House, Adelaide Road, Dublin 2, Ireland.

\* The Prudential Group means our ultimate holding company, Prudential plc, and its subsidiaries.

### 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 Bondholder(s). If you would prefer us to issue these to your Financial Adviser please tick the box below.

Please issue policy documents to our Financial Adviser

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### Signature of each owner

Signature of owner

X

The date of this Application

D	D	M	M	Y	Y	Y	Y
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Full name

Signature of owner

X

The date of this Application

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Full name

## Data Protection Acts 1988 & 2003

The Company is registered with the Data Protection Commissioner and will comply with the Data Protection Acts 1988 & 2003 in the processing of this Application and the maintenance and record keeping of any contract(s) concluded as a result of this Application.

## 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 need for disclosure applies to any material fact you become aware of when you submit the Application. It also applies to any material fact you become aware of 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.

### Notes

- <sup>6</sup> This Application should be read and signed by the person(s) who own(s) the bond. You must be aged 18 or over to be the owner of the bond. If there are more than two people who own the bond, please photocopy Section 8 and send it in with this Application Form.

## SECTION A – To be completed by your Financial Adviser

1.a) Adviser's name

1.b) Firm reference number

1.c) Adviser's agency number

2. Adviser's address

Postcode

Telephone number

Fax number

Email address

### Financial Adviser checklist

Please ensure that the following information/documentation accompanies this Application Form. Failure to provide all relevant information will result in a delay to this Application being processed.

**Please note that interest will not be credited to payments received prior to the receipt of all documentation requirements.**

**Please tick if applicable**

- If paying by cheque or banker's draft, please make payable to Prudential International. ☐
- If paying by telegraphic transfer, copy telegraphic transfer form.  
(The original should be sent to the client's bank.) ☐
- For Company and Trust applicants please submit an up to date Authorised Signatory list on headed paper ☐
- If client has changed address as part of this application ensure certified copy of Address Verification for each Policyholder is provided ☐
- For **Jersey Resident applicants** please complete **Section B** if commission is required ☐
- For **Jersey Resident applicants** where Section B cannot be completed please **DO NOT** complete Commission details. ☐

**If client has changed address as part of this application ensure certified copy of address verification for each Policyholder is provided.**

## SECTION A – To be completed by your Financial Adviser – continued

### Commission

#### (a) Maximum Initial Commission (IC)

 %

Initial Commission can be given up in favour of Renewal Commission at the rate of 0.1% of Renewal Commission for each 0.6% of Initial Commission. The overall rule is as follows:  $(b) + (6 \times (c)) \leq (a)$ .

#### (b) Initial Commission you wish to take

 %

#### (c) Renewal Commission you wish to take (RC)

 %

*Looking at an example where the maximum Initial Commission is 6% and you wish to take 3% Initial Commission plus 0.5% Renewal Commission:*

(a) Max IC = 6%

(b) IC to be taken = 3%

$$(3\%) + (6 \times 0.5) = 6\%$$

*(so does not exceed the overall maximum rule)*

(c) RC to be taken = 0.5%

#### (d) Commission to be given up to increase the allocation rate of the additional investment

 %

This will be used to increase the allocation percentage for the additional investment,  $(a) - (b) - (6 \times (c))$  where Initial and/or Renewal Commission are being given up on the additional investment.

*Looking at the above example, where the maximum Initial Commission is 6% and you wish to take 3%, but in this case wish to give up the 0.5% Renewal Commission to enhance the allocation factor:*

(a) Max IC = 6%

(b) IC to be taken = 3%

(c) RC to be taken = nil

*This will increase the allocation factor by 3.0%.*

(d)  $6\% - 3\% - (6 \times 0) = 3.0\%$  commission to be given up to the additional investment

## SECTION B – Jersey resident applicants only

### For applicants resident in Jersey ONLY

**For submission of applications from 31 December 2013, where you have elected to receive commission, you must confirm the following:**

I confirm that I have undertaken an adequate assessment of this applicant and I have classified them as an Elective Professional Client in accordance with the Jersey Codes of Practice for Investment Business and I have complied with all associated obligations contained within the relevant sections of the abovementioned Codes.

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Please provide a separate, written declaration on appropriate letterhead, signed by an authorised signatory of the Firm, confirming the above and submit along with this Application Form.

**NB: Where you have elected to receive commission, failure to tick the above box and provide the written declaration will result in a delay in this Application being processed.**



**[www.prudential-international.com](http://www.prudential-international.com)**

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. Telephone number + 353 1 476 5000. Prudential International Assurance plc is authorised by the Central Bank of Ireland.