

# Top-up 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.

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 can find the latest Key Information Document and relevant Investment Option Document(s) for this product on our website at [www.prudential-international.com/pro-docs/PIIB](http://www.prudential-international.com/pro-docs/PIIB).

For products closed before 1 January 2018, but can still be topped up, we do not provide these documents. So please see your Key Features Document for more information.

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 7 page 6. 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.

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**.

Please note you aren't allowed to top up into a PruFund Protected Fund – if you wish to top up into a PruFund Protected Fund you must take out a new bond.

### Important Information

The PruFund Protected Funds are currently unavailable to new investments.

You can select either withdrawals (regular and/or one-off) and/or Adviser Charges (Ongoing and/or Adhoc). If when added together, their combined total in any bond year exceeds the 5% tax deferred allowance (see the Key Features Document for more 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.

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).

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.

## Section 1 – Personal details

Bond number

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>

|          |
|----------|
|          |
|          |
| Postcode |

### Notes

<sup>1</sup> Please provide up to date proof of identity and address verification for each policyholder. A certified copy of a utility bill or bank statement dated within the last 6 months will satisfy the address verification requirement.

## Section 1 – Personal details – continued

Are you also changing your country of tax residency?

If yes, please advise your new country of tax residency:

Yes  No

Profession (If retired also state previous profession.)

If retired how long have you been retired?

Job title including industry

## Section 2 – Details of your payment and Set-up Adviser Charge

In this section, tell us how much your top-up payment is and if we are to pay any Set-up Adviser Charge to your adviser, on your behalf, for arranging this investment.

If you ask us to pay this charge, we will deduct it from the total payment you send us for this additional investment and this 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 total payment for this additional investment. **Monetary amounts must be in the same currency as your investment.**

A) Your payment  
(The amount you are sending to us for this additional investment)

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.**)

C) Amount to be invested (your premium for this additional investment)<sup>2,3</sup>  
(minimum £15,000, Euro €20,000, USD \$25,000 or currency equivalent)

Currency of your payment

UK £

Euro

US \$

Other

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 interest will not be credited to 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 a delay, or a return of your payment to you, all documentation required should be submitted at the same time as this top-up 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. The maximum level for a Set-up Adviser Charge is 5% of the single premium or £20,000 – whichever is lower.

#### Notes

**2** 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.

**3** Your top-up investment will be divided equally between all the policies in your bond.

## Section 3 – Payment details

### Part A

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

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

Own  
account

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

Postcode

The following information in sections B&C is required under Anti-Money Laundering Regulations to safeguard against unlawful investment.<sup>4</sup>

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

Bank or building society deposit

Other

### Part C – Source(s) of Wealth

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)

### Notes

- <sup>4</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.

## Section 4 – Fund choice<sup>5, 6, 7</sup>

### Important Information

The PruFund Protected Funds are currently unavailable to new investments.

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

You may invest this additional premium in the same fund(s) as you are currently invested in or in different fund(s). In total, you may invest in up to 10 funds at any one time. Please note you are not allowed to top-up into a PruFund Protected Fund.

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

| Fund Name | Fund currency<br>€ £ \$ | % of your additional<br>investment into the bond |
|-----------|-------------------------|--|
|           |                         | %  |
|           |                         | %  |
|           |                         | %  |
|           |                         | %  |
|           |                         | %  |
|           |                         | %  |
|           |                         | %  |
|           |                         | %  |
|           |                         | %  |
|           |                         | %  |
|           |                         | %  |
|           |                         | %  |
|           |                         | %  |
|           |                         | %  |
|           |                         | Total = 100%                                     |

### Notes

**5** Investment into any 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.

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 more information.

**6** For your bond as a whole, 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.

## Section 5 – Regular withdrawals<sup>7</sup>

Please read and complete this section if you are currently taking regular withdrawals from your bond.<sup>7,8</sup>

If you stop regular withdrawals, you may not be able to re-start them later. If your regular withdrawals are either a percentage of your investment or a percentage of your bond value, we will increase them in proportion to your additional investment.

1. If your current regular withdrawal is a fixed value do you want to increase this value with this top-up?

If you do, please confirm the new value for your Regular Withdrawal.

£ € \$

Please note the frequency of your payment will remain the same.

2. If you have asked for your regular withdrawals to be a percentage of your investment and do not want them to increase in proportion with this top-up, please tick this box.

If the funds you have selected in Section 4 are the same as your current holdings, then we will continue to take your regular withdrawals from the funds you have previously specified.

If you have selected any new funds:

3. Do you want us to continue taking withdrawals from the same funds? Yes  No

If **No**, please state ALL the funds you would like withdrawals to come from in future:

| Fund Name | Fund Name |
|-----------|-----------|
|           |           |
|           |           |
|           |           |
|           |           |
|           |           |

Please note that we will cancel your current instruction and replace it with the choices stated above.

## Section 6 – Ongoing Adviser Charges

Any Ongoing Adviser Charge agreed with your adviser may be deducted from the bond.<sup>7, 8</sup>

- If there is an existing Ongoing Adviser Charge being paid from your bond and this is a percentage of the bond value, or a percentage of your investment amount it will increase in proportion with your top-up investment. This will happen from the next due payment date (subject to processing time) unless you give us a new instruction in this section.
- If there is an existing Ongoing Adviser Charge that is a monetary value, the amount will not change with this top-up.

Please see your Contract Conditions Booklet for more details of how units are cancelled to meet Ongoing Adviser Charges.

Please enter the amount including VAT.

### Option 1

(monetary amount), each year. This will be deducted in the Cash In Benefit Currency.

Or

### Option 2

% of total amount invested, each year

Or

### Option 3

% of the total bond value, each year

## Adviser Charges 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 premium or £20,000 – whichever is lower.
- Ongoing Adviser Charge: 1% of the fund value

## Changes to your Ongoing Adviser Charge

If you want to make any changes to the amount of an existing Ongoing Adviser Charge, please give us the new details below. **Please note that any new instructions you give us here will override any previous instructions you have given for Ongoing Adviser Charges and will apply to the whole of your bond, not just this top-up.** The new charge will take effect from the next due payment date (subject to processing time).

If you have not previously asked us to pay an Ongoing Adviser Charge from your bond, but now wish to do so, or if you wish to change the frequency of an existing Ongoing Adviser Charge please complete our separate Adviser Charge Instruction Form, PIIBF10006. If you do not want to make any changes, please go to Section 7.

## Notes

**7** Please note that regular withdrawals will be taken by cancelling units across all policies in your bond from the funds you have specified. 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, including Ongoing Adviser Charges, from your funds, refer to your Prudential International Investment Bond Contract Conditions Booklet. If your regular withdrawals or Ongoing Adviser Charges are deducted from a PruFund Protected Fund, your Guaranteed Minimum Fund will be reduced proportionately for the withdrawals you take.

**8** If you are taking regular withdrawals and/or Ongoing Adviser Charges from a PAC With-Profits fund there may be a Market Value Reduction. Please see "Your guide to investing in With-Profits" for more details.

Regular withdrawals and Ongoing Adviser Charges will reduce the Guaranteed Maturity Value (Capital Redemption Option only).

## Section 7 – Application<sup>9</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 top-up payment as soon as all of Prudential International's requirements are met and the top-up payment is accepted.

I/We confirm that I/we have read the Key Information Document and relevant Investment Option Document(s) for this product.

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 monitored or recorded 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 committed 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 7 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 a sole applicant, or, if there is more than one applicant, any one of the applicants, has the right to cancel the top-up investment within 30 days of receiving the cancellation notice.
- f) 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), if applicable.

## PRIVACY NOTICE

### 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\* 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 may also rely on legitimate interests or other legal basis in using and sharing your personal information for the purposes described above to improve our products and services. This allows us to explore ways to develop our business and to gain insights into how our products and services are used.

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.

## Section 7 – Application<sup>9</sup> – continued

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

We'll share your personal information within M&G plc and with our Business 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

Your personal information will be stored either for as long as you (or your joint policyholder) are our customer, or longer if required by law or as is otherwise necessary. 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 at the latest within 30 calendar days from the date of 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);
- object to us using your personal information for direct marketing (including related profiling) or other processing based on legitimate interests;
- complain to a data protection authority or another independent regulator about how we're using it.

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 means any connected companies of PIA (including The Prudential Assurance Company Limited, Prudential Distribution Limited, Prudential Life Time Mortgages Limited, Prudential Pensions Limited, and Prudential Financial Planning Limited, PGDS (UK ONE) Limited, Prudential 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.

### 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 and in Section 2 & 6 of this form, 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.



## Section 7 – Application<sup>9</sup> – 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 bondholder(s). 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

If you have asked us to pay any Set-up Adviser Charge (in Section 2) or Ongoing Adviser Charge (in Section 6) on your behalf, these will be paid to the adviser currently associated with your bond in our records. If you have changed your adviser, please contact us.

### Signature of each owner

Signature of owner

The date of this Application

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

Full name

Signature of owner

The date of this Application

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

Full name

If there are more than 2 owners, please photocopy this page and send a completed copy together with this application form.

### 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.

### Notes

<sup>9</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.

## To be completed by your Financial Adviser

Adviser's name

Adviser's agency number

Firm reference number (as per FCA register)

Adviser's address

Postcode

Telephone number

Fax number

Email address

### Financial Adviser checklist

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 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 attached

- If paying by cheque please make payable to Prudential International
- If paying by telegraphic transfer, the copy telegraphic transfer form.  
(The original should be sent to the client's bank.)
- I enclose up to date Anti-Money Laundering documentation including personal identification and address verification for all Applicant(s).

### Reminder

- Check for correct signatures and dates in Section 7.
- Make sure that the Set-up Adviser Charge details have been fully completed in Section 2, if required.
- Make sure that any changes to the Ongoing Adviser Charge have been fully completed in Section 6, if required.

Blank area for notes.

[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. 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.