

# Application Form

## Notes to help you

This form should only be used for applications for International Prudence Bond 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.

Before completing this form, the applicant must read the Privacy Notice in section 8 page 9. 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.

All documents, correspondence and communication will be in English.

If you have any queries 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 – do not use correction fluid as this will invalidate your application.

Please send the completed form to **Prudential International, Stirling FK9 4UE, United Kingdom.**

A checklist is provided below to help ensure that all relevant sections have been completed. Failure to provide all relevant information will delay the processing of this application.

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 plan please read our Key Information Document and relevant Investment Options 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 let us know.

## Applicant checklist

Section 1 – has been completed.

Section 1 – Tax Residency questions have been answered in full and Proof of NIE document submitted.

Section 2 – has been fully completed. Part A & B are required under Money Laundering Requirements.

Section 5 – has been completed if regular withdrawals are required.

Section 7 – Nomination of beneficiaries section has been completed – optional.

Section 8 – Declaration section has been read and signed.

Section 9 – Declaration of residence outside Ireland has been fully completed and signed.

## Section 1 – Personal details

**Notes to help you:** Prudential International will take your declared country of tax residence and tax regime<sup>1</sup> for any obligatory tax reporting/paying purposes.

How many applicants are applying for the bond?<sup>2</sup>

One applicant (Complete Part A only below)

More than one applicant<sup>3</sup> (Complete Parts A & B below)

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

Surname

Forenames

Mr  Mrs  Miss  Ms  Other

Address (your habitual residence)

  
  
 Country

### Part B – Further Applicants

Surname

Forenames

Mr  Mrs  Miss  Ms  Other

Address (your habitual residence)

  
  
 Country

## Section 1 – Personal details – continued

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

Correspondence address (if different from above)


Telephone number

Email address

Date of birth 

D	D	M	M	Y	Y	Y	Y
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Gender Male  Female

Nationality<sup>5</sup>

Profession (if retired also state previous profession)

If retired how long have you been retired

Job title including industry

Do you have any policies with Prudential International? Yes  No

Policy number(s)

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>1</sup> For Spanish Tax Residents, NIE card (número de identificación de extrajero) must be submitted with this Application.

Country/Countries of tax residence	TIN

For Spanish Tax Residents please indicate which tax regime applies to you<sup>4</sup>

Individual Income Tax (IIT)

or Special Tax Regime (STR)

Residents in the US for tax purposes MUST provide the information requested. 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.

#### Notes

- <sup>1</sup> If you are unsure of your tax residency status please contact your financial adviser. Your application cannot be finalised without submission of your NIE card (número de identificación de extrajero).
- <sup>2</sup> Please note we cannot accept an application from anyone who is under 18 years old.
- <sup>3</sup> If there are three or four applicants, please photocopy Section 1, complete and return with this application. If there are two applicants, we will issue the bond in their names

### Part B – Further Applicants

Correspondence address (if different from above)


Telephone number

Email address

Date of birth 

D	D	M	M	Y	Y	Y	Y
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Gender Male  Female

Nationality<sup>5</sup>

Profession (if retired also state previous profession)

If retired how long have you been retired

Job title including industry

Do you have any policies with Prudential International? Yes  No

Policy number(s)

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>1</sup> For Spanish Tax Residents, NIE card (número de identificación de extrajero) must be submitted with this Application.

Country/Countries of tax residence	TIN

For Spanish Tax Residents please indicate which tax regime applies to you<sup>4</sup>

Individual Income Tax (IIT)

or Special Tax Regime (STR)

Residents in the US for tax purposes MUST provide the information requested. 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.

as joint owners (in other words, as joint legal owners of the bond).

- <sup>4</sup> If you are unsure which tax regime applies to you, please speak to your financial adviser. If the Special Tax Regime (STR) applies, please submit a copy of your STR certificate with this application.
- <sup>5</sup> If English is not your first language please sign and enclose an English language declaration letter.

## Section 2 – Investment details

### Part A<sup>6</sup>

Amount of your payment (min €25,000, £20,000 or \$35,000)

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.

Your payment is being made by:

- Bank transfer/telegraphic transfer (to be remitted by your bank)
- Cheque drawn on your bank account

Please provide details of the account from which the payment has been drawn below. Please note: the source of funds must be an account held in the name of the applicant(s).<sup>7</sup>

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

Account name

Address

  
  
  

Account number

Sort code

 –  – 

IBAN

SWIFT-BIC

### Part B – Source of your payment/Origin of wealth<sup>7</sup>

Please complete (i) and (ii) below.

- (i) Bank deposit

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

Other (please specify)

- (ii) Territory your payment was made from:

Spain

Other EU Country

Other (please specify)

### Notes

<sup>6</sup> The maximum total investment across the PruFund Range of Funds (in one or more bonds) is €1,500,000, US\$1,500,000 or £1,000,000. There is no maximum for the other funds.

<sup>7</sup> If the funds come from a bank account where the applicant is not the sole account holder, we will require personal ID and address verification for all account holders. 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 3 – Selected currency or currencies

Currency conversion does not take place until the contract issues. There is no guarantee of the conversion rate.

One currency for all aspects<sup>8a</sup>

Euro €  UK £  US \$

OR

Different currencies – all boxes must be completed<sup>8b</sup>

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

Euro €  UK £  US \$

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

Euro €  UK £  US \$  Other<sup>8b</sup>

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

Euro €  UK £  US \$  Other

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

Euro €  UK £  US \$  Other

### Notes

**8a** 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 4).

**8b** Complete if you wish to select different currencies for different aspects of your bond. If this section is left blank we will assume Euro € for all aspects. 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 Euro €, UK £ or US \$.

## Section 4 – Fund choice<sup>9, 10</sup>

### 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).

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.

Fund name	Fund currency (€ £ \$)	% of your payment into the bond
		<b>Total = 100%</b>

### Notes

**9** Minimum investment in each fund is €750, £500 or US \$750. You can invest in up to five funds. To help make your initial fund choice, please contact 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 (Euro) Fund and the PruFund Growth (Sterling) 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 transferred into your chosen fund(s) at the next available PruFund Quarter Date.

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

**10** Please refer to “The PruFund Range of Funds: Guarantee options” for the terms currently available and the charges that apply. Failure to provide all relevant information will delay the processing of this application.

## Section 5 – Taking regular withdrawals

Please read the Key Features document when completing this section.<sup>11</sup>

When regular withdrawals start or change, the amount requested during any 12 month period cannot exceed the greater of 5% of the full value of your plan, or if selected at the start of your plan, 5% of the total amount you paid in. Please note any amount you request below will be subject to withholding tax.

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

1. I/We wish to receive  every year or  % of my/our initial investment into the bond every year  
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

**NOTE: As Tax may need to be calculated and deducted from any Regular Withdrawal Payment you take, you should select a start date that is at least 10 working days prior to the date you wish to receive it in your Bank Account.**

3. Date you wish regular payments to start<sup>12</sup>  (must be at least 30 days after the start of your bond)

4. For regular withdrawals it is Prudential International's policy to transfer funds electronically to your bank account. Payments being made to locations outside of Europe and the UK in currencies other than Euro € and UK £ will be made by telegraphic transfer.<sup>13</sup>

Name of bank

Account name<sup>14</sup>

Address

  
  
  

Account number

Sort code

 –  – 

IBAN

SWIFT-BIC

### Notes

**11** If you have selected a PruFund Protected Fund and wish to take regular withdrawals, the amount guaranteed will be adjusted proportionately for any withdrawals you have made. If you have made two or more investments, we will cancel units in proportion to the value of units in each.

**12** 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.

**13** Prudential International does not currently charge for payments made by telegraphic transfer but may do so in the future. In addition, banks including the recipient bank may levy further charges.

**14** For all payments by Direct Credit or Telegraphic Transfer, Prudential International requires 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 require certified personal identification and address verification for any joint account holder in order to comply with all legal and regulatory obligations.

**Payments cannot be made until full Bank Account verification is received.**

## Section 6 – Person(s) to be covered by the bond

The bond can be used to cover the lives of up to 10 people

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

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 selected, a Beneficiary Nomination will not be accepted.

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 7 (optional) or Section 8.**

3. Person(s) to be covered by the Bond who are not Applicants.

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.

### Person to be covered by the bond

Surname

Nationality

Forenames

Address

Mr  Mrs  Miss  Ms  Other

Country

Date of birth

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

Telephone number

Gender

Male  Female

Relationship to Applicant

## Section 6 – Person(s) to be covered by the bond – continued

Other persons to be covered by the bond who are not applicants<sup>15</sup>

Surname

Forenames

Mr  Mrs  Miss  Ms  Other

Address

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

Date of birth

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

Gender

Male  Female

Nationality

Relationship to Applicant

Surname

Forenames

Mr  Mrs  Miss  Ms  Other

Address

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

Date of birth

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

Gender

Male  Female

Nationality

Relationship to Applicant

**Each person to be covered must be aged 14 years 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.

If you are naming persons to be covered in addition to or instead of the applicant(s), please complete the relationship box as follows:

You can include your family as named lives assured. Please indicate the relationship of each life assured to you, for example "spouse", "son" or "daughter".

### Notes

<sup>15</sup> The bond can cover up to 10 persons. If necessary please photocopy this page, complete and send in with this application.

## Section 7 – Nomination of beneficiaries – optional

Complete this section if you wish to nominate a beneficiary or beneficiaries.

**You may not** nominate beneficiaries where the contract is owned by two or more persons and the life cover is written on a Joint Life first death basis.

You are liable to designate that in the event of your death the benefits of the bond are payable to your chosen beneficiary or beneficiaries.

It is the responsibility of the bondholder(s) to ensure that the nomination of a beneficiary(ies) under the form shall be effective under the laws of his or her domicile and/or residence. We recommend that you take independent taxation and legal advice before making any nomination.

In Spain it is usual to nominate beneficiaries by name allocating a percentage based division of the benefits. Please use whole numbers and ensure the total is 100%

**I/We nominate the following to receive the benefits of my/our bond in the event of my/our death:**

(If necessary please photocopy this page, complete and send in with this application.)

Surname	Forename	Title	Address	Date of birth DD/MM/YY	Gender M/F	Nationality	Tax number (if known)	% of benefit
				DD/MM/YY				
				DD/MM/YY				
				DD/MM/YY				
				DD/MM/YY				
				DD/MM/YY				
<b>Total</b>								<b>100%</b>

### Notes

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

Any subsequent nomination shall revoke this nomination and such acceptance shall be endorsed on the bond.

The beneficiaries shall have no right in or to the bond and the bond proceeds until the death of the relevant person(s) covered by the bond.

Provided the bondholder(s) has/have not previously irrevocably nominated a beneficiary or beneficiaries, the bondholder(s) may cancel this nomination without the need to appoint a beneficiary or beneficiaries in substitution or the consent of the beneficiary(ies) by notice in writing reaching the Administration Centre of Prudential International before the death of the relevant person covered by the bond.

This nomination will automatically become null and void in the event of the bond lapsing for any reason.

Unless otherwise agreed in writing, any revival of the Bond after it has lapsed shall have the effect of reviving this nomination if it was effective immediately before the Bond lapsed.

In the event of more than one person being nominated as a beneficiary and any one or more of them dies before the relevant person covered by the bond, his or her share shall accrue to the surviving beneficiary(ies) in proportion to the percentage of benefit on the nomination form.

Prior to paying the death benefit pursuant to a beneficiary nomination. Prudential International require satisfactory documentary evidence (i) of the death and age for the person covered by the bond (each person covered by the bond if two or more persons are covered) and (ii) from each and every beneficiary who is tax resident in Spain when the bond ends demonstrating that any and all liability to Spanish Gift and Inheritance Tax has been duly paid in full.

The receipt by the beneficiary(ies) nominated in a nomination in force at the date of death of the relevant person covered by the bond shall be a good and full discharge for any payment of the proceeds of the bond and Prudential International shall not be concerned to see the application of such monies. Prudential International will require up to date verification of identity and address for any beneficiary receiving the bond proceeds, including bank account verification, in order to comply with all legal and regulatory obligations.



## Section 8 – 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 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 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 10 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 confirm that I have read the Key Information Document and relevant Investment Option Document(s) for this product.
- f) I understand that any additional payments made into the bond will be invested on the same basis as the initial payment.
- g) 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.
- h) I will notify Prudential International in writing if I change my country of tax residence or tax regime or if the rights conferred by the contract are transferred to another individual or body, and I will provide Prudential International with the relevant documentation necessary to evidence the change.
- i) 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 my home country's taxation and revenue authorities 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.
- j) I understand that a copy of the terms and conditions, and the completed Application Form, are available on request.
- k) I understand calls may be monitored or recorded for quality, staff training, dispute resolution and/or security purposes.
- l) I have read and understood this Application Form and all other documentation provided by Prudential International in relation to my application.
- m) I acknowledge and accept that the validity, construction and performance of any contract entered into between Prudential International and myself shall be governed by Spanish Law and that any dispute arising under or in connection with the contract shall be subject to the exclusive jurisdiction of the Spanish Courts to which I hereby submit.
- n) 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).
- o) I acknowledge and accept that all documents, correspondence and communication will be in English.

## 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\* 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.

## Section 8 – Declaration – continued

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.

### 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.

### 3. 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

## Section 8 – Declaration – continued

### 4. Signatories – to be signed by each Applicant<sup>16</sup>

First (or only) Applicant

Signature

Full name

Date

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

Further Applicant (if applicable)

Signature

Full name

Date

D	D	M	M	Y	Y	Y	Y
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#### 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>16</sup> If there are more than two applicants please photocopy this Declaration, complete and send in with this application.

## Section 9 – Declaration of residence outside Ireland

Each Applicant must read these definitions and then complete the declaration.

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.

### 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 the end of the day (midnight) for tax years 2008 and earlier, and
- 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 2006 and departs from the State in that year will remain ordinarily resident up to the end of the tax year 2009.

### Declaration of residence outside Ireland

Bondholders 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.

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 bondholder in respect of which this declaration is being made.
- I am/We are\* 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\* 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.

Full name

Habitual residence/address of bondholder(s):

  
  

Signature(s) of bondholder(s) or authorised signatory:

Date of this declaration:

D	D	M	M	Y	Y	Y	Y
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Full name

Habitual residence/address of bondholder(s):

  
  

Signature(s) of bondholder(s) or authorised signatory:

Date of this declaration:

D	D	M	M	Y	Y	Y	Y
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### Notes

If there are more than two applicants please photocopy this declaration, complete and send in with this 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 bondholder(s) who are neither resident nor ordinarily resident in Ireland or by personal representatives signing on behalf of deceased persons. Where the bondholder 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 bondholder. A copy of the power of attorney should be enclosed with this together with the required documentation to evidence identity and address of the appointed attorney.

## Financial Adviser details

I/We confirm that the Applicants are applying on his/her own behalf:

Financial adviser name

Financial adviser reference number (if applicable)

Telephone number

Fax number

Email address

Address

  
  

### Commission

(a) Initial Commission

*(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)*

(b) Renewal Commission

(c) Commission to be given up to the bond to increase the allocation rate of the Bond.

### Financial adviser checklist

Please ensure the following information/documentation accompanies this 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**

- If paying by cheque, please make payable to Prudential International
- If appropriate, a copy of the STR certificate for each applicant
- Tax Residency questions have been answered in full
- NIE card (número de identificación de extrajero) for each applicant has been submitted
- If appropriate, an English language declaration letter
- Appropriately certified anti-money laundering documentation to support the application
- If Regular Withdrawals are required I enclose verification of the Client's Bank Account

\* For further information please refer to our AML guide.

[www.pru.co.uk/international](http://www.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 by the Central Bank of Ireland. 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.