

# Top-up Application Form

## Notes to help you

This form should only be used for applications for the 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 4 page 4. 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 the completed form to **Prudential International, Stirling FK9 4UE, United Kingdom.**

Please note you aren't allowed to top-up into the PruFund Protected Fund.

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/PIPB-ES](http://www.prudential-international.com/pro-docs/PIPB-ES).

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

## 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).

However, if you are an existing customer pre 11/10/2017, 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)

Email address(es)

Telephone number(s)

Are you notifying us of a change of address as part of this application? Yes  No

If **Yes**, please provide details of new address<sup>1</sup>

Profession (If retired also state previous profession.)

Job title including industry

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

If retired how long have you been retired?

## Section 2 – Details of your payment

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

Currency of your payment Euro €  UK £  US \$  Other

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.

Your payment is being made by:

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

### Notes

<sup>1</sup> Please provide up to date proof of identity and address verification for **each** bondholder. A certified copy of a utility bill or bank statement dated within the last six will satisfy the address verification requirement. We may also require Anti-Money Laundering documentation such as photographic ID and address verification for the policyholder(s) to comply with our regulatory obligations.

Please submit a copy of your NIE card (número de identificación de extranjero).

<sup>2</sup> The maximum total investment across the PAC With-Profits Funds and PruFund Range of Funds, including any part of this additional investment, is €1,500,000, £1,000,000 or US\$1,500,000. There is no maximum for the M&G Property Fund.

## Section 2 – Details of your payment – continued

If your payment is being made by telegraphic transfer please provide details of the account from which the payment has been drawn below.

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

### Source of your payment/wealth<sup>3</sup>

Please complete (i) and (ii) below.

(i) Bank or building society deposit

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

Other (please specify)

(ii) Territory your payment was made from:

Spain

Other EU Country

UK

Other (please specify)

### Regular Withdrawals

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 premium. 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.

Please note that regular withdrawals will be taken by cancelling units across all 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.

Regular withdrawals will be paid net of any applicable tax.

### 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.

## Section 3 – Investment of your additional premium

If a PruFund Protected Fund was not selected as part of your original investment then your additional payment will be invested in the same funds and in the same proportion as selected at outset.

If a PruFund Protected Fund was selected as part of your original investment, then the proportion originally invested in a PruFund Protected Fund will automatically be invested in the other funds selected at outset on a proportionate basis.

If a PruFund Protected Fund was the only fund selected at outset then your top-up application will not be accepted and you must apply for a new bond, subject to the maximum investment limits for the PAC With-Profits Funds and the PruFund Range of Funds.

## Section 4 – Application<sup>4</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 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 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 and security purposes.

### 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.

#### 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.

## Section 4 – Application<sup>4</sup> – continued

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.

## Section 4 – Application<sup>4</sup> – continued

### 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 M&G Wealth Advice Limited, PGDS (UK ONE) Limited, M&G Global Services Private Limited, M&G Investments Group and Prudential Corporate Pensions Trustee Limited).
- \*\* Business Partners means our service providers, accountants, auditors, IT service and platform providers, intermediaries, reinsurers, retrocessionaires, investment managers, agents, pension trustees (and other stakeholders), scheme advisors, introducers, selected third party financial and insurance product providers and our legal advisers.
- \*\*\* Marketing Partners means our service providers, intermediaries, pension trustees (and other stakeholders), scheme advisors, introducers and selected third party financial and insurance product providers.

## Section 4 – Application<sup>4</sup> – continued

### 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

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

### 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>4</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 completed by your financial adviser

1.a) Financial adviser name

1.b) Financial adviser reference number (if applicable)

2. Financial adviser address

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

Postcode

Telephone number

Fax number

Email 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 the 0.6% of Initial Commission given up)

(b) Renewal Commission

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

### 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 telegraphic transfer, please ensure source bank details are provided.
- If paying by cheque, please make cheque payable to Prudential International.
- I enclose up to date Anti-Money Laundering documentation including personal identification and address verification for all Applicant(s).

[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 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.