



# Top-up Application Form (Not for use in the United Kingdom, Spain, Belgium or France)

## Notes to help you

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

This form is divided into sections. **Notes** can be found at the each section to help you fill in this form. Before completing this form, you 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 or call us **0808 234 2200** where we'll be happy to help you.

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 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 are applying on, or after, 1 January 2018, 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](http://www.prudential-international.com/pro-docs/PIPB).

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) on or after 11/09/2017.

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

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

## Part 1 – Personal details

Bond number(s)

Policyholder(s)

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

Yes  No

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

Country	Postcode

Are you changing your country of tax residency?

Yes  No

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

### Notes

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

## Part 1 – Personal details– continued

Profession (If retired also state previous profession.)

If retired how long have you been retired

Job title including industry

## Part 2 – Details of your payment

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

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

in my/our bond.

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

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

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

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

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

Currency of your payment

UK £

US \$

Euro €

Other

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

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

Own  
account

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

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

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

Address

  
  
  

Account number

Sort code

 -  - 

IBAN

SWIFT-BIC

### Notes

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

## Part 2 – Details of your payment – continued

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

Bank or building society deposit

Other

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

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

Other (*please specify*)

Territory your payment was made from:

UK

Other EU Country

Other (*please specify*)

## Part 3 – Fund choice<sup>4,5</sup>

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

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

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

(In whole numbers)

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

### Notes

- 3** 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.
- 4** The Establishment Charge also applies to additional investments. This charge is 0.3% of the Additional Investment Units in the bond each quarter levied for a period of 5 years from the date of the Additional Investment.  
Please see your Key Features and Statement of Charges for more information on the charges and costs applicable to your bond.
- 5** Please note you aren't allowed to top up into a PruFund Protected Fund. Investment into any other fund in the PruFund Range of Funds will initially be invested in the PruFund Account(s) corresponding to your chosen fund(s). Your investment will be switched into your chosen fund(s) at the next available PruFund Quarter Date.

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

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

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

## Part 4 – Application<sup>6</sup>

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

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

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

For applications on, or after, 1 January 2018:

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

I confirm that:

- a) the information given in this Application Form and any schedule or other document relating to this application is true and complete to the best of my knowledge and belief.
- b) I have not concealed or omitted any material facts (and to the best of my knowledge and belief no other person involved in this application has concealed or omitted any material facts).
- c) I will notify you of any material facts I become aware of before the contract starts.
- d) I have read the warning regarding material facts on page 5 and I understand that failure to disclose a material fact may affect entitlement to benefits under the contract and could result in the contract being void.
- f) If applicable, each person to be covered by the bond consents to this application (and/or the consent of a parent or guardian has been given for any person to be covered by the bond who is under 18 or otherwise lacks legal capacity).

## Privacy Notice

### How we use 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 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. Please see Part G for further details. To the extent that we need your consent to use your personal information for these purposes, you explicitly provide your consent as set out in Part G as appropriate.

## Notes

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

## Part 4 – Application<sup>6</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 (such as Guernsey, Isle of Man and Jersey),
- ▶ to other countries, such as India or the United States of America, where appropriate safeguards have been put in place (such as the European Commission's Model Clauses), or
- ▶ where the transfer is necessary to allow us to perform our contractual obligations to you or to perform a contract which is in your interest.

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 necessary to defend ourselves against legal action. Generally we will continue to hold your information for 30 years after you cease to be our customer. This is in order to manage any potentially long running disputes, in order to provide appropriate compensation to legacy holders of policies which have lapsed or to compensate customers in the event of a tax refund. For further information about our data retention policy, please visit [www.prudential-international.com/mydata-recordretention](http://www.prudential-international.com/mydata-recordretention). (To access this website, all characters must be typed in lowercase format.)

### 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

In order to provide certain products or services, we'll need to collect and process personal information related to your health which are known as "special categories of personal data". We will use this personal information only for the purpose of fulfilling our contractual obligations and legal responsibilities regarding your policy of insurance or life assurance (see Note 1).

### 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 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);
- ▶ complain to a data protection authority or another independent regulator about how we're using it.

**Note 1:** This derogation from Art. 9 GDPR is in accordance with Art. 50 of the Irish Data Protection Act 2018. Processing of data concerning health shall be lawful where the processing is necessary and proportionate for the purposes of a policy of insurance or life assurance.

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 below.

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 4 – Application<sup>6</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 information protection 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 of this notice before sending us anything.

### Part G – Direct marketing

From time to time, we, M&G plc 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 may contact you separately. (See also Note 2)

If you consent to us contacting you for this purpose, please tick to say how we may contact you (tick as many or as few as you like).

Email  Phone  Text  Post

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 of this notice.

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.

**Note 2:** To the extent that we process your data for direct marketing or other processing based on our legitimate interest, including any profiling on the basis of our legitimate interests, you have a right to object to such processing.

### Signature of each owner

Signature of owner

Full name

The date of this Application

D	D	M	M	Y	Y	Y	Y
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Signature of owner

Full name

The date of this Application

D	D	M	M	Y	Y	Y	Y
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### Contact Us

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 and our legal advisers.

Marketing Partners means our service providers, intermediaries, pension trustees (and other stakeholders), scheme advisors and introducers.

### 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

## Warning – material facts

A material fact is any fact which might influence the assessment and acceptance of your Application. A material fact may affect our decision on whether your Application is acceptable and whether the contract should be subject to any special terms. Failure to disclose a material fact may affect entitlement to benefits under the contract and could result in the contract being void. The need for disclosure applies to any material fact you become aware of when you submit the Application. It also applies to any material fact you become aware of before the contract starts. If you are in any doubt whether certain facts are material, these facts should be included.

I undertake to notify you of any changes to material facts, including any changes in respect of the beneficial owners in respect of the contract as and when such changes occur.





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

### Commission

**(a) Maximum Initial Commission (IC)**

 %

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

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

 %

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

 %

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

(a) Max IC = 6%

(b) IC to be taken = 3%

(c) RC to be taken = 0.5%

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

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

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

 %

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

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

(a) Max IC = 6%

(b) IC to be taken = 3%

(c) RC to be taken = nil

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

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

## SECTION B – Jersey resident applicants only

For applicants resident in Jersey ONLY

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

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

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

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





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

The registered office of Prudential International is in Ireland at Montague House, Adelaide Road, Dublin 2. Prudential International is a marketing name of Prudential International Assurance plc, a life assurance company operating from Ireland. Registration No. 209956. Telephone number + 353 1 476 5000. Prudential International Assurance plc is authorised by the Central Bank of Ireland.