

# Top-up Application Form

## Notes to help you

This form should be used for additional payment to an existing Prudential International Investment Portfolio (Life Assured or Capital Redemption option).

If you have any questions when completing this form, please speak to your Financial Adviser.

### Important Information

You can select withdrawals (regular and/or one off), Adviser Charges (Ongoing and/or Ad-hoc) and/or an Ongoing Investment Adviser Charge. If you do, and their combined total in any bond year exceeds the 5% tax deferred allowance (see the Key Feature document for details) then you may become liable to an Income Tax charge. It may also affect your entitlement to personal income tax allowances and/or certain tax credits.

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 8 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.

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**.

Before you invest in this product you should read our Key Information Document, relevant Investment Option Document(s) or the Fund Managers own Key Investor Information Document(s) as appropriate. 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/PIIP](http://www.prudential-international.com/pro-docs/PIIP)

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.

## Section 1 – Personal details

Bond Number(s)

Policyholder(s)

Are you appointing a Discretionary Asset Manager?

Yes  No

If yes, please complete a Discretionary Asset Manager nomination form (DPBF10048) for each Discretionary Asset Manager to be appointed and submit with this top-up Application Form.

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

Are you also changing your country of tax residency?

Yes  No

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

### Note

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

In this section, tell us how much your top-up investment 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 payment you send us in respect of 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 payment for this additional investment. **Monetary amounts must be in the same currency as your investment.**

- A) Your payment   
(The total 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</sup>   
(minimum £5,000 or currency equivalent)

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.

## Section 3 – Payment details

### Part A

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

Telegraphic transfer (To be remitted by your bank).

OR

Cheque drawn on your bank account (payable to Prudential International)

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
<input type="text"/>	<input type="text"/>
Bank or building society address	Account number <input type="text"/>
<input type="text"/>	Sort code <input type="text"/> - <input type="text"/> - <input type="text"/>
<input type="text"/>	IBAN <input type="text"/>
Postcode	SWIFT-BIC <input type="text"/>

### Notes

<sup>2</sup> Your top-up investment will be divided equally between all the policies in your bond.

### Section 3 – Payment details – continued

The following information is required under Anti-Money Laundering Regulations to safeguard against unlawful investment.<sup>3</sup>

#### Part B

Source(s) of your payment

Bank or building society deposit  Other (please specify)

#### Part C

Source(s) of wealth

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

Other (please specify)

Territory your payment was made from: UK  Other EU Country  Other (please specify)

If multiple sources of payment or wealth please photocopy 3B & 3C as necessary.

### Section 4 – Fund choice

Please complete **either** Part A or B

#### Part A

Existing Funds as per the quarterly valuation holding split

The quarterly valuation holding split is based on the latest valuation sent to you. We provide a valuation statement of your bond on the bond fund valuation dates of 31 March, 30 June, 30 September and 31 December.

OR

#### Part B

I/We would like to invest my/our additional payment in the following funds.

The information requested in each column must be provided in full, otherwise the investment into your chosen funds may be delayed. If you wish to invest in more than 10 funds please photocopy this page, complete the photocopied page and send it with this Application.

If you are appointing one or more new Discretionary Asset Managers, please complete a Discretionary Asset Manager nomination form (DPBF10048) for each one.

If you already have one or more Discretionary Asset Managers, please specify in the table how much of your top-up investment is going to each.

Fund manager/ Discretionary Asset Manager name	Full name of fund and/or Discretionary Asset Manager currency	Sedol number/ ISIN**	Type of units required** (Accumulation/ Income Distribution/ Income Reinvest)	%* of the total payment into the fund
				%
				%
				%
				%
				%
				%
				%
				%
				%
				%
<b>Total</b>				<b>100%</b>

\* To two decimal places.

\*\* Not required for investments with a Discretionary Asset Manager

#### 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 4 – Fund choice – continued

Please note that Prudential International will aim to meet investment deadlines on a best endeavours basis, but if there are any outstanding items which prevent the processing of your additional investment this will impact on the purchase of your investment. Prudential International will not be responsible for any loss should such a delay occur.

If you have chosen to appoint one or more Discretionary Asset Managers for part or all of your top-up investment, Prudential International will forward the relevant invested amount to the Discretionary Asset Manager(s) on receipt of their signed acceptance of your investment, as noted in the Discretionary Asset Manager nomination form, and on issue of your top-up investment.

## Section 5 – Regular withdrawals

If you are taking regular withdrawals from your bond, would you like to amend these amounts? Yes  No

Please note that any change will take effect from the next payment that falls due at least 30 days after we receive this Application.

If yes, please state the total amount you wish to take  (Amount and currency)

Regular withdrawal amounts can only be taken from a Deposit Account or assets managed by a Discretionary Asset Manager. If part or all of your bond is managed by a Discretionary Asset Manager, please detail below where you want your regular withdrawal payments to be funded from. If you do not provide this information we may not be able to pay your regular withdrawals.

Discretionary Asset Manager name	Deposit Account/ Discretionary Asset Manager currency	Amount
	Deposit Account	
<b>Total \$ € £</b>		

## Section 6 – Investment Adviser

Are you nominating an Investment Adviser? Yes  No

If an Investment Adviser was appointed for the original bond, this will apply automatically to your top-up investment. If you want to make changes to your Ongoing Investment Adviser Charges, please do so in Part 7B.

If you have not previously appointed an Investment Adviser and wish to do so now, please complete the Investment Adviser appointment form (PIIPF10005).

Please note that you can't nominate an Investment Adviser for assets managed by a Discretionary Asset Manager.

## Section 7 – Ongoing Adviser Charges and Ongoing Investment Adviser Charge(s)

Any Ongoing Adviser Charges and Ongoing Investment Adviser Charges agreed with your adviser(s) may be deducted from your bond.

### Existing Ongoing Adviser Charges and/or Existing Ongoing Investment Adviser Charges

Where there are existing Ongoing Adviser Charges and/or Ongoing Investment Adviser Charges currently being deducted from your bond and they are;

- a percentage of the bond value, they will increase in proportion with your top-up payment. This will happen from the next due payment date (subject to processing time).
- a monetary value, the amount will not change with this top-up.

We will take the Ongoing Adviser Charge and/or Ongoing Investment Adviser Charge from your Deposit Account. This will take effect from the next due payment date (subject to processing time).

### Changes to your Ongoing Adviser Charges and/or Ongoing Investment Adviser Charges

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).

#### 7(A) Changes to your Ongoing Adviser Charges

If you want to make any changes to an existing Ongoing Adviser Charge, please give us the new details below.

If you have not previously asked us to pay an Ongoing Adviser Charge from your bond, but now wish to do so, please complete form PIIBF10006.

The Ongoing Adviser Charge can be a monetary amount, a percentage of the total amount invested (including this top-up) or a percentage of the bond value.

Please enter the annual amount including VAT, which will be deducted from the bond every quarter

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 Charging Limits

We have limits which set out the maximum level of Adviser Charging which we will facilitate.

These are:

Ongoing Adviser Charge + Investment Adviser Charge: 1% of Fund Value (Combined)

#### 7(B) Changes to your Ongoing Investment Adviser Charge

If you want to make any changes to an existing Ongoing Investment Adviser Charge, please give us the new details below. Please see part 6 if you have not previously appointed an Investment Adviser and wish to do so now.

The Ongoing Investment Adviser Charge can be a monetary amount, a percentage of the total amount invested (including this top-up) or a percentage of the bond value. Monetary amounts will be converted to percentages rounded down to two decimal places.

Please enter the new annual amount including VAT, which will be deducted from the bond every quarter.

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

## Section 8 – Application<sup>4</sup>

For your own benefit and protection, you need to read carefully the documentation provided before signing this form. You need to also read carefully any further documentation provided to you in the future.

If there is anything you do not understand, please ask your Financial Adviser for further information.

I/We request that holdings are purchased in the fund(s) selected.

I/We understand that the additional premium will be applied to purchase holdings in the fund(s) selected as soon as Prudential International's requirements are met and the premium is accepted.

I/We confirm that I have read the Key Information Document, relevant Investment Option Document(s) or the Fund Managers own Key Investor Information Document(s) as appropriate for this product.

I/We 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.

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 staff training, quality, dispute resolution 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 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) If applicable, each Life Assured consents to this application (and/or the consent of a parent or guardian has been given for any Life Assured who is under 18 or otherwise lacks legal capacity).

### Notes

<sup>4</sup> This Application should be read and signed by the person(s) who own(s) 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.

## 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 8 – Application – 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.

## Section 8 – Application – continued

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 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.

### 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, regulation and/or HMRC practice 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 is inclusive of any VAT at the prevailing rate. I understand that, with the exception of changes in the level of VAT, the Adviser Charge may not be increased without my explicit authority.

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 8 – Application – continued

### Application – by owner(s) of the bond:

Please issue the top-up to my/our bond on the basis specified in this Application Form.

It is our normal procedure to issue policy documents direct to the policyholder. 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 7) or Ongoing Adviser Charge (in Section 7) on your behalf, these will be paid to the Financial Adviser currently associated with your bond in our records. If you have asked us to pay any Ongoing Investment Adviser Charge (in Section 7) on your behalf, these will be paid to the Investment Adviser currently associated with your bond in our records. If you have changed your Financial Adviser and/or Investment Adviser, please contact us.

### Signature of each owner

Signature of owner

Signature of owner

### 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.

Full name

The date of this Application

D	D	M	M	Y	Y	Y	Y
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Full name

The date of this Application

D	D	M	M	Y	Y	Y	Y
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## To be completed by your Financial Adviser(s)

Adviser name

Adviser agency number

Firm reference number (as per FCA register)

Adviser address

  
  

Postcode

Telephone number

Fax number

E-mail 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 tick if attached

If paying by cheque, please make payable to Prudential International

If paying by telegraphic transfer, a copy of the 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).

If appointing one or more Discretionary Asset Managers for the first time, a Discretionary Asset Manager nomination form for each one

If appointing an Investment Adviser for the first time please complete an Investment Adviser Form

**Please note that interest will not be credited to payments received prior to receipt of all required documents.**

## Reminder

- Check for correct signatures and dates in Section 8.
- 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 Charges and/or Ongoing Investment Adviser Charges have been fully completed in Section 7, if required.

[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 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.