

Prudential International Service Charter

Delivering excellent customer service is at the heart of our proposition to you.

Our Service Charter is a statement of our commitment to excellence in service delivery.

It sets out the service standards that you and your clients can expect from Prudential International.

› Service standards

Personal illustration requests	<ul style="list-style-type: none">› Standard requests received by 15:00 will be dispatched the same day.› Standard requests received after 15:00 will be dispatched the next working day.› Non-Standard requests will be dispatched by close of business next day.
New business notification	We will telephone you to acknowledge receipt of a new business case on the day we receive it. We will follow up this call with an acknowledgement letter, sent same day by fax, email or post, detailing missing requirements (if any).
Policy issue	<ul style="list-style-type: none">› We will process and issue satisfactorily completed applications, received in Dublin by 12 noon and with cleared contributions, on the day of receipt.› We will process and issue all incomplete applications on the day that any final outstanding requirement is received in Dublin by 12 noon.
Policy documents	We will dispatch new policy documents within two working days of issue.
Initial commission	<ul style="list-style-type: none">› We will credit commission earned on the issue of a policy to your account. We will pay commission on the payment frequency and method chosen by the adviser. Full Terms of Business must be in force.› We will send payments made by BACS instruction or telegraphic transfer to your bank within 24 hours of the selected payment frequency.› We will dispatch payments by cheque within three working days of the selected payment frequency.
Valuations and statements of holdings	<ul style="list-style-type: none">› Annual statements for unit linked investment bonds linked to the Company's internal funds will be dispatched within 12 working days of the anniversary of the commencement of the Bond.› Quarterly valuations for our Portfolio type products will be dispatched on the 10th working day after each quarter end.› Ad hoc valuation statements will be dispatched within five working days of receipt of request in Dublin.› Online statements of holdings are available to authorised advisers for our single premium products.
Switches (policies linked to the Company's internal funds)	<ul style="list-style-type: none">› For daily priced internal funds, fully completed instructions received in writing by 12 noon in Dublin will be processed same day. Fully completed instructions received in writing after 12 noon in Dublin will be processed by 12 noon on the next business day.› Special rules apply to switches from the PruFund Range of Funds. Please see "Your guide to investing in the PruFund Range of Funds" (IPBB10046) for details.› For funds which are not priced daily, units will be switched on the next dealing day.

Dealing instructions (Portfolio type products)	<ul style="list-style-type: none"> ➤ For transactions in Prudential International's internal range of funds, instructions received in writing by 12 noon in Dublin will be placed prior to the close of business on that day. ➤ For transactions in funds offered by third party Fund Managers all instructions received by 12 noon in Dublin will be placed prior to the close of business on that day. For funds which are not priced daily, deals will be placed for the next available price. ➤ All instructions received after 12 noon in Dublin will be placed by 12 noon on the next business day.
Regular withdrawals	<ul style="list-style-type: none"> ➤ For payment by BACS, we will send instructions to our bank within 24 hours (one working day) of the date chosen by the client. ➤ For payment by cheque or telegraphic transfer we will pay these within three working days of the date chosen by the client.
Surrender/Partial surrenders	<ul style="list-style-type: none"> ➤ For policies linked to the Company's internal funds, we will dispatch proceeds within three working days of sale of units and receipt of a properly completed surrender/partial surrender form and, for full surrender, return of policy documents (or lost policy indemnity form). ➤ Special rules apply to surrenders from the PruFund Range of Funds. Please see "Your guide to investing in the PruFund Range of Funds" (IPBB10046) for details. ➤ For partial surrenders for our Portfolio type products, we will dispatch proceeds within five working days of receipt of a properly completed partial surrender form and receipt of all realised assets from relevant investment houses and/or stockbrokers. ➤ For full surrenders for Portfolio type products, we will dispatch the surrender value within five working days of receipt of a properly completed full surrender form, return of policy documents (or lost policy indemnity form) and receipt of all realised assets from relevant investment houses and/or stockbrokers.

This document is based on our understanding of the provisions of Prudential International services and related practices as at January 2011. The contents of this document and the services provided by us may be changed or replaced by us, at our discretion, without notice.

Please note that in the event of unforeseen circumstances we may not be in a position to deliver our services to the standards detailed in this Service Charter. In such circumstances it may not be possible for us to contact you or detail changes on our website.

› Guidance notes for service standards

Issue

For an investment bond to be issued the following are required:

1. Completed application form i.e. all questions and relevant sections completed and all declarations signed
2. Receipt of premium

Note: Receipt of premium for stock transfer is considered to be receipt of satisfactorily completed stock transfer forms and stock certificates.

3. Verification of customer identification and address

Note: For trustee investments, all parties should be considered. For corporate and corporate trustees' investments, additional requirements are necessary. (For more details refer to the Prudential International Anti Money Laundering Requirements.)

For a protection policy to be issued the following are required:

1. Completed application form i.e. all questions and relevant sections completed and all declarations signed
2. Receipt of cheque or the arrangement of a Direct Debit mandate for the notified premium
3. Verification of customer identification and address

Note: For trustee investments, all parties should be considered. For corporate and corporate trustees' investments, additional requirements are necessary. (For more details refer to the Prudential International Anti Money Laundering Requirements.)

4. The application for insurance must be accepted by the Company's underwriter and/or the terms accepted by the policyholder

Partial surrender*

Properly completed partial surrender/withdrawal request form signed by all policyholders

Full surrender*

1. Return of the policy documents
2. Surrender form completed and signed by all policyholders

Terms of Business

An Agency may be offered on receipt of a completed Terms of Business agreement and Agency application form. Commission may only be paid after Prudential International decides to enter into the agreement.

Switches

Where a series of bulk deals are received from a particular fund adviser for their range of clients, Prudential International reserves the right to rescind the service standard and agree an acceptable and appropriate set of standards at the time. Prior notice will be required for this process. This is to ensure other policyholders who are dealing at the same time are not adversely affected.

Please allow up to 48 hours for post from Ireland to reach destinations within the United Kingdom. Whilst the Company will take all reasonable steps to ensure that it uses the most appropriate carrier, the Company cannot accept responsibility for any delay of documents caused by the Post Office or courier firms.

Working day

Working day is defined as a day of the week which is not one of the following in Ireland: Saturday, Sunday, public holiday, bank holiday.

Note: Where selected dates fall on a non working day the next day's price/process will be applied.

Notes

All times shown are the local times in Ireland.

In the event of unforeseen circumstances, it may be impossible or unreasonable for us to adhere to this Service Charter. In this event we would refer you to the relevant sections of the applicable Contract Conditions.

* Additional verification documentation and evidence of identity will be required for payments made to third parties.