Pru
part of M&G plc

Application form for a Prudential Discounted Gift Trust, Gift Trust, Excluded Property Trust or Probate Trust

Please include the unique reference number you received when you requested these forms. This will help us to process your application as quickly as possible.

Notes to help you

This form is to be used for applications by Individuals looking to set up a Prudential Trust for the International Portfolio Bond (Lives Assured or Capital Redemption), issued by Prudential International Assurance plc ("Prudential International").

This form is divided into sections. **Notes** can be found at the end of each section to help you complete this form.

All aspects of this Bond will be in UK Sterling.

Before completing this form, you must read the Privacy Notice in section 10 page 12. 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 **0345 600 0614** or from overseas **+44 1316081767** where we will be happy to help you. We might record your call for training and quality purposes.

If you'd like this form in audio, large print or braille versions, please contact us using the details above.

Important Information

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

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.

If you're posting this form to us, please send it to:
PO Box 5177, Worthing BN11 9HJ.

A checklist can be found on the next page to help make sure that all relevant sections have been completed. Failure to provide all relevant information will result in a delay in this application being processed.

Before you fill in this application form it's really important to think about whether this product is right for you. You should read the Key Features Document, 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.

Please select which type of Bond you are applying for? *(tick one box only)*

Lives Assured ☐ Capital Redemption ☐

Applicant checklist

Section 1 – Tax Residency questions have been answered in full. ☐

Section 1, 2 and 3 – have been completed. ☐

Section 2 – has been fully completed, including any Initial Adviser Charge required. ☐

Section 4 – has been fully completed. **Parts B** and **C** are required under Anti-Money Laundering Requirements ☐

Section 5 – Fund Name/ISIN have been quoted where required. ☐

Section 6 – has been completed if regular withdrawals are required. ☐

Section 7 – has been completed if Ongoing Adviser Charges are required. ☐

Section 8 – has been fully completed for the appropriate life/lives assured. **Not applicable for the Capital Redemption Bond.** ☐

Section 9 – Beneficial ownership details have been provided. ☐

Section 10 – has been read, fully completed and signed, including Declaration of residence outside Ireland. ☐

Section 1 – Personal Investment into a new Prudential Discounted Gift Trust, Gift Trust, Excluded Property Trust or Probate Trust

How many applicants are applying for the bond?[1]

One applicant *(Complete Part A only below)* ☐ **Two applicants** *(Complete Parts A & B below)* ☐

Part A – First (or only) Applicant

Surname

Full forenames

Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Address *(your habitual residence)*

Postcode

Correspondence address

Postcode

Telephone number

Email address

Part B – Second Applicant

Surname

Full forenames

Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Address *(your habitual residence)*

Postcode

Correspondence address

Postcode

Telephone number

Email address

Notes

1 Please note we can't accept an application from anyone who is under 18 years old. If there are two applicants, we will issue the bond in their names as joint owners (in other words, as joint legal owners of the bond).

Part B – First Applicant

Date of birth D D M M Y Y Y Y

Gender Male ☐ Female ☐

Nationality

Please list the country or countries in which you are resident for tax purposes together with any Tax Identification Number(s) (TIN), if relevant.[2]

Country/Countries of tax residence	TIN

If no TIN has been supplied, tick this box if this is because the country of tax residence does not issue TINs to its residents ☐

If there is another reason why a TIN is not available, please state here:

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.

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)

Part B – Second Applicant

Date of birth D D M M Y Y Y Y

Gender Male ☐ Female ☐

Nationality

Please list the country or countries in which you are resident for tax purposes together with any Tax Identification Number(s) (TIN), if relevant.[2]

Country/Countries of tax residence	TIN

If no TIN has been supplied, tick this box if this is because the country of tax residence does not issue TINs to its residents ☐

If there is another reason why a TIN is not available, please state here:

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.

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)

Notes

[2] If you don't know your country of tax residence, please ask your financial adviser.

Section 2 – Details of your payment and Initial Adviser Charge

In this section, tell us how much you are investing and if we are to pay any Initial Adviser Charge to your adviser, on your behalf, for arranging this bond.

If you ask us to pay this charge we will deduct it from your payment and it will not be included in the amount used to buy units in your selected funds. If you want us to pay an Ongoing Adviser Charge, please complete Section 7.

The Initial Adviser Charge must be expressed as a fixed monetary value. **Monetary amounts must be in UK Sterling.**

A. Your payment (The total amount you are sending to us)	A. £
B. Initial Adviser Charge (if any) (The amount you would like us to pay your adviser on your behalf. **If you do not want us to pay any Initial Adviser Charge, please enter "Zero".)**	B. £
C. Amount to be invested (your premium) (minimum £20,000)	C. £

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.

Upon receipt, we'll process the application but we'll need documents from you before we can complete this process and issue the Bond. Once vetting is complete we'll let you know, so you can then arrange payment. Please don't make a payment before this vetting is complete. If any payment is received before this, it will be held in a non-interest bearing account until the Bond can be issued. Payments made by you will be returned to the source account if there is an undue delay in providing us with all documentation requirements.

Adviser Charging Limits

We have limits which set out the maximum level of Adviser Charging which we will facilitate. The maximum level for a Initial Adviser Charge is 5% of your payment. The aggregate of all Initial Adviser Charges (and any Ad Hoc Adviser Charges) cannot exceed £30,000 in any 12 month period.

Section 3 – Policies required[3]

Number of policies required: (Minimum 1, Maximum 9,999)

Would you like maximum policies? *(please tick here)*	
If no, how many policies would you like? *(insert whole number)*	

Notes

3 You can choose to have your bond issued as one policy or as a group of policies. Minimum 1, Maximum 9,999 (subject to a minimum investment of £200 in each policy).

Section 4 – Payment Details, Source of Funds and Source of Wealth

Part A[4]

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

Own account

- Electronic Fund Transfer *(to be remitted by your bank)* ☐
- Cheque *(payable to Prudential International)* ☐

Please provide details of the account from which the payment will come from 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

Bank Address

Postcode

Account number

Sort code – –

Roll Number
(where applicable for Building Society Accounts)

IBAN

SWIFT-BIC

Part B – Source(s) of your payment

The following information in Parts B and C are required under Anti-Money Laundering Regulations to safeguard against unlawful investment. We may need to request additional information such as proof of the origin of wealth and the source of your funds to comply with our legal and regulatory obligations.

Bank or building society ☐

Other *(please specify)*

Part C – Source of wealth[5]

For example, borrowings, investment income, sale of property, sale of other investments *(please specify)*

Other *(please specify)*

Territory your payment was made from:

UK ☐ Channel Islands ☐ Isle of Man ☐

Notes

4 Your payment must be in UK Sterling and from a UK, Channel Islands or Isle of Man bank account.

5 For source of wealth, if unsure, please speak with your financial adviser.

Section 5 – Investment instructions[6]

Please complete the table below in block capitals.

The information requested in each column must be provided in full, otherwise the issue of your bond and investment into your chosen funds may be delayed. Before completing please see the Declaration on page 11.

Fund Name	ISIN (we can't invest in your chosen funds without this information)	Percentage* (%)
Cash Account[7]		%
		%
		%
		%
		%
		%
		%
		%
		%
		%
		%
		%
		%
		%
		%
		%
		100%

* The amount to be invested is as stated in Section 2. Percentages should be to two decimal places.

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 issue of your bond this will impact on the purchase of your investment. Prudential International will not be responsible for any loss should such a delay occur.

Notes

6 Please give details of the funds you want to choose. If you want to invest in more than 15 funds please photocopy this page, complete the photocopied page and send it with this application.

7 You can choose to allocate money to your Bond's cash account but this is optional. If you don't want to do this, just select the other funds you want to invest in.

Section 6 – Regular withdrawals

Please note: For Discounted Gift Trusts it is not possible to change the amount or frequency once the trust is set up.

Please read the Key Features Document when completing this section.[8,9]

Minimum payment £50 per transaction

1. I/We wish to receive £ *(please specify a monetary amount)*

Every month ☐ Every three months ☐ Every six months ☐ Every 12 months ☐

Please specify the funds which will be used to fund your Regular Withdrawals (this instruction will be used if there is insufficient money in your cash account for the payment):

A) Proportionally across all funds ☐

OR

B) From specific funds ☐

If B then:

In what ratios do you want to sell funds for your Regular Withdrawal? *(please complete the table below using 2 decimal places)*

Fund name	Percentage (%)

If you want to sell more than five funds please photocopy this page, complete the photocopied page and send it with this application.

2. Day in the month for your Regular Withdrawals D D *(this must be a date between the 1st and 28th)*

Payment method

3. **For payments by Direct Credit in £ Sterling to a UK based bank account only – please make sure that your bank can accept this method of payment.**

Name of bank or building society

Account name

Bank Address

Postcode

Account number

Sort code – –

Roll Number
(where applicable for Building Society Accounts)

IBAN

SWIFT-BIC

Notes

8 We will only continue to pay regular withdrawals while sufficient unit value remains in the bond. All regular withdrawals will be taken equally from all policies in the bond.

9 We may need to request additional information such as documentation to verify that the account is held in the name(s) of the policyholder(s), personal identification and address verification to comply with our legal and regulatory obligations.

Section 7 – Ongoing Adviser Charges[10]

Complete this section if you'd like your adviser to be paid from your bond.

NOTE: Ongoing Adviser Charge instructions can only be given by the owner(s) of the bond. Where the owner(s) of the bond will be one or more trustees who are not also the applicants and Ongoing Adviser Charges are required the authorised signatories of the trust should complete the Adviser Charge Instruction form and submit with this application.

Please enter the amount including VAT.

Option 1

£ *(monetary amount)*

Every month ☐ Every three months ☐ Every six months ☐ Every 12 months ☐

OR

Option 2

☐ % of the total bond value each year (paid):

Every month ☐ Every three months ☐ Every six months ☐ Every 12 months ☐

Please specify the funds which will be used to fund your Ongoing Adviser Charges (this instruction will be used if there is insufficient money in your cash account for the payment):

A) Proportionally across all funds ☐

OR

B) From specific funds ☐

If B then:

In what ratios do you want to sell funds for your Ongoing Adviser Charges? *(please complete the table below using 2 decimal places)*

Fund name	Percentage (%)

The first deduction will be made at the end of the requested frequency.

If you want to pay your Ongoing Adviser Charges from more than five funds please photocopy this page, complete the photocopied page and send it with this application.

Adviser Charging Limits

The maximum level of Ongoing Adviser Charge which we will facilitate is 1% of the fund value.

Notes

10 If you ask us to pay any Ongoing Adviser Charges from your bond, these will be met by partially cashing in all of the policies in the bond. We will only continue to pay any Ongoing Adviser Charges while sufficient unit value remains in the bond.

Section 8 – Life/Lives Assured

If you've selected a Capital Redemption Bond you don't need to complete this section. **Please go to Section 9.**

The bond can be used to cover the lives of up to 10 people[11]

1. Please show which applicant(s) from Section 1 is/are a Life/Lives Assured: *(please tick)* First (or only) ☐ Second ☐

If only the applicant(s) from Section 1 is/are a Life/Lives Assured, **please go to Section 9.**

2. Life/Lives Assured who are not Applicants.

   If anyone is to be a Life Assured in addition to, or instead of the Applicants, please complete the rest of this Section. Please note that naming a person as a Life Assured does not of itself give that person any financial right or interest in the bond.

Life/Lives Assured (if applicable)

Surname

Forenames

Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Sex Male ☐ Female ☐

Date of birth D D M M Y Y Y Y

Surname

Forenames

Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Sex Male ☐ Female ☐

Date of birth D D M M Y Y Y Y

Notes

11 If necessary please photocopy this page, complete and send in with this application. The Life Assured must be aged under 90. Where there is more than one Life Assured, at least one of them must be aged under 90.

Section 9 – Beneficial Owner details[12]

Please list ALL Beneficial Owners in line with the help notes below.

Failure to provide all requirements will result in a delay in your application being processed

First or only beneficial owner

Surname

Full forenames

Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Address *(your habitual residence)*

Postcode

Date of birth D D M M Y Y Y Y

Holding % (whole % only) %

Capacity

(Settlor, Trustee, Protector, Beneficiary, Shareholder, Director, Other Controlling Person)

Second beneficial owner (if applicable)

Surname

Full forenames

Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Address *(your habitual residence)*

Postcode

Date of birth D D M M Y Y Y Y

Holding % (whole % only) %

Capacity

(Settlor, Trustee, Protector, Beneficiary, Shareholder, Director, Other Controlling Person)

Notes

12 Prudential International Assurance plc needs this information so that we can meet our legal and regulatory obligations. We have a requirement to identify and verify those persons or entities that are beneficial owners of the Applicant. For more information please read our AML Guide (IPBB10303), which is available on our website.

Section 10 – 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 should read our Key Information Document, relevant Investment Option Document(s) or the Fund Managers own Key Investor Information Document(s) as appropriate, as these will provide you with important information regarding the key risks and benefits of the product(s) to help you make a decision.

You can get these from your financial adviser.

For your own benefit and protection before signing this form, you need to read carefully the documentation provided. 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.

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, including information given in section 9 regarding beneficial owner(s), 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 when I become aware of them before the contract starts.

d) I have read the warning regarding material facts in this section 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 understand that any additional premiums made into the bond will be invested on the same basis as the initial premium unless otherwise stated and agreed with Prudential International.

f) 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.

g) I acknowledge and accept that for personal investments, Prudential International will take my declared country of tax residence as my residence for any obligatory tax reporting/paying purposes.

h) I acknowledge and accept that for Trust/Trustee investments, Prudential International will take the country of tax residence of the Trust as the residency of the Trust for tax reporting/paying purposes.

i) I acknowledge and accept that for company investments, Prudential International will take the country of tax residence as the company's country of residence for tax reporting/paying purposes.

j) I will notify Prudential International in writing if I change the country in which I reside or if the rights conferred by the contract come to be held subject to a Trust or are transferred to another individual or body, and I will provide Prudential International with the relevant documentation necessary to evidence the change.

k) 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 the taxation and revenue authorities of my declared country of tax residence 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.

l) I understand that a copy of the terms and conditions, and the completed Application Form, are available on request.

m) I understand calls may be monitored or recorded for quality, staff training, dispute resolution and/or security purposes.

n) I acknowledge and accept that the validity, construction and performance of any contract entered into between Prudential International and myself shall be governed by English Law and that any dispute arising under or in connection with the contract shall be subject to the exclusive jurisdiction of the English Courts to which I hereby submit.

o) If applicable, the Life/Lives Assured consent(s) 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).

p) I 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.

2. Investment notice

Some funds and investments may be subject to very high risk – including the possible loss of your total investment – and may be subject to extremely wide and sudden fluctuations in value either upwards or downward.

You must ensure that you are fully aware of the details of these funds and investments to ensure that you are aware of the risks involved. In addition to the risks inherent in the underlying assets, funds and investments may be subject to additional risks from exchange matters, withholding taxes or political and economic issues. Some funds and investments can be relatively illiquid which can, at points in time, negatively affect investment and redemption values. Some funds and investments have the ability to utilise many different and varying investment strategies and techniques, some of which may carry theoretically unlimited risk of loss. Some funds and investments may use gearing or similar mechanisms, which may amplify upward and downward investment movement.

This can provide additional relative potential for gain but may similarly provide an additional relative potential for loss including immediate and substantial loss. Some funds and investments may levy fees or other charges and costs on redemption or there may be restrictions regarding redemption. Some funds and investments may not be subject to any level of investor protection or regulation. Equally, some funds and investments may not be subject to any form of UK FCA recognition, or authorisation or operate from UK FCA designated territories. Funds and investments may or may not be authorised or regulated in non-UK jurisdictions and the nature of any such authorisation or regulation will be determined totally by the nature of the regulation prevailing in the relevant jurisdiction.

Personal Portfolio Bonds ("Highly Personalised Bonds")

Prudential International does not wish to provide bonds to UK residents that would be classified as Personal Portfolio Bonds under the relevant UK legislation. Such bonds are subject to a recurring notional and "arbitrary" annual chargeable gain, which can give rise to a substantial recurring annual personal UK tax liability. You and your advisers are totally responsible for ensuring that any selected funds and investments are not of a nature that would cause your bond to be classified as a Personal Portfolio Bond, if you are or become a UK resident. If a selected fund or investment is of a nature or becomes of a nature (as fund make-up and/or legislation can change) whereby your bond is or becomes so classified, that fund or investment must be terminated immediately and either switched or cashed in and you alone will be responsible for any tax charge.

Declaration

I/We confirm that I/we have read the prospectuses and associated documents of all funds and investments associated with this bond application and am/ are aware of the nature of the investment and risks involved. I/We confirm that to the best of our knowledge the funds and investments selected are not of a nature that would cause my/ our bond to be classified and taxed as a Personal Portfolio Bond ("highly personalised bond") under the relevant UK legislation.

PRIVACY NOTICE

3. How we use your personal information

We, M&G plc Group*, take the privacy and protection of your personal information seriously.

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

Prudential UK** and Prudential International*** 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'll use your personal information if we consider it is in our legitimate business interests so that we can operate as an efficient and effective business and ensure that our policyholders are appropriately protected. We use your personal information:

- to detect and prevent financial crime;
- for marketing purposes, including profiling;
- to obtain reinsurance for the policies we underwrite;
- identifying customers that require additional support;
- market research, data analytics including profiling, staff training and provision of on-line services;
- for management information purposes including risk assessments, performance and management reporting.

Where we rely on legitimate interests, we will always balance this against your rights and freedoms. Where your rights override our legitimate interests we will cease to process personal data.

In addition, we, M&G plc Group, and our Marketing Partners*****, will use the personal information you provide to us, together with other information, to send you direct marketing offers by electronic and 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

Prudential UK and Prudential International are the joint data controllers in respect of the personal information we collect about you and, in this capacity, will share your personal information within M&G plc, with our Business Partners and with our Marketing 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, legal, regulatory or government bodies.

As we, M&G plc Group*, 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 UK or the European Economic Area. These transfers will only be to countries in respect of which the European Commission and, where applicable, the UK Government 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 these safeguards – like our use of the European Commission's or UK's Standard Contractual Clauses which govern the transfer of information outside of the European Economic Area and UK respectively – 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 Group, 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 for 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 within one month of the date of receiving 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 joint data controllers of your personal information are Prudential UK and Prudential International. Prudential UK and Prudential International have also appointed a Data Protection Officer for each entity, both of whom can be reached at the address shown in the 'Contact Us' section of this document.

We may monitor or record calls or any other communication we have with you. This might 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, Prudential UK, Prudential International, 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 as they operate their own customer database.

If you previously provided us with your marketing preferences for email, phone and/or text, we'll ensure that these preferences are adhered to.

We'll continue to send you communications by post unless you have asked us not to. If you've opted out already from post and/or email, phone or text, then we will not send you marketing communications.

If you haven't previously provided us with your preferences, or wish to change your mind on your current preferences, 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 and Part G 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:
Customer Service Centre
Prudential
Lancing
BN15 8GB

Call us on: **0800 000 000**
Or visit: **www.pru.co.uk**

* M&G plc Group means any affiliates of Prudential UK (including, Prudential Distribution Limited, Prudential International Assurance plc, PGDS (UK ONE) Limited, Prudential Life Time Mortgages Limited, M&G Global Services Private Limited, M&G Investments Group, M&G Wealth Advice Limited and Prudential Corporate Pensions Trustee Limited).

** Prudential UK means The Prudential Assurance Company Limited and Prudential Pensions Limited, as appropriate.

*** Prudential International means Prudential International Assurance plc

**** 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.

4. 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 or regulation 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 from time to time.

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.

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 agree that the Adviser Charge may be reduced or stopped by Prudential International or my adviser firm without my explicit authority.

I understand that if the total withdrawals from the Bond (including any One-Off /Regular Withdrawals and Adviser Charges) in any policy year exceed 5% of the total investments, there may be tax implications for the all Policy owners. In certain circumstances, we are obliged to report details of these events directly to HMRC.

I agree that where my adviser firm arranges for the services I have agreed with them to be provided by another adviser firm, I authorise Prudential International to amend my Adviser Charge Instructions to pay the Adviser Charges at the existing agreed level to the new adviser firm, except where they conflict with any applicable law, regulation and/or HMRC practice and/or where they are inconsistent with Prudential's Adviser Charge administration capability.

I confirm that I have discussed with my financial adviser the tax implications of having my Adviser Charge deducted from the contract and acknowledge that deduction of the Adviser Charge may trigger a tax liability. (Whether tax is triggered as a result of the Adviser Charge will depend on the type of Prudential International contract and how you have agreed with your adviser to structure payment of the Adviser Charge. Your adviser (or another independent tax adviser) should provide you with this advice).

5. Declaration of residence outside Ireland

Each Applicant must read the residency definitions below and then complete this declaration.

Definition of Residency Residence definition – company

Generally a company that is incorporated in Ireland will be regarded as resident for tax purposes in Ireland. Incorporation in Ireland does not result in a company being tax resident in Ireland if the company is regarded as resident in a territory other than Ireland and not resident in Ireland for the purposes of a tax treaty. In such a case, the tax treaty provisions override the general rule.

A company that is incorporated in a foreign jurisdiction and is centrally managed and controlled in Ireland will be resident in Ireland for tax purposes.

It should be noted that the determination of a company's residence for tax purposes can be complex in certain cases and professional tax advice should be taken if necessary.

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 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 2010 and departs from the State in that year will remain ordinarily resident up to the end of the tax year 2013.

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.

Policyholders and trustees 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 note entitled "residence definitions" above.
- I am/We are/The Company is* the policyholder in respect of which this declaration is being made.
- I am/We are/The Company is* 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/The Company* 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.

6. Adviser Charges – Financial Adviser Details

If you have asked us to pay any Adviser Charges, including any Initial Adviser Charge (in Section 2) and/or Ongoing Adviser Charges (in Section 7), to your financial adviser on your behalf, please give the name and address of the adviser to whom these charges should be paid:

Postcode

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 obligation to disclose a material fact applies to any material fact you are aware of when you submit the Application. It also applies to any material fact you become aware of after you submit the Application but before the contract starts. If you are in any doubt whether certain facts are material, these facts should be included.

I/We undertake to notify you of any changes to material facts, including any changes in respect of the beneficial owner(s) in respect of the contract as and when such changes occur.

Section 10 – Declaration – continued

7. Signatories – to be signed by each Applicant[13]

Application – by the applicant(s)

Please issue the bond on the basis specified in this Application Form.

Name of Trust (if applicable)

First (or only) Applicant

Full name (Trustee/Authorised signatory)

Principal place of residence/address of policyholder(s)/ registered office address of company:

Postcode

Signature

Date of this declaration: D D M M Y Y Y Y

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 policyholders who are neither resident nor ordinarily resident in Ireland or by personal representatives signing on behalf of deceased persons.

Further Applicant – if applicable

Full name (Trustee/Authorised signatory)

Principal place of residence/address of policyholder(s)/ registered office address of company:

Postcode

Signature

Date of this declaration: D D M M Y Y Y Y

Where the policyholder is a company, the declaration must be signed by the company secretary or such other authorised officer.

Notes

13 If there are more than two trustee applicants or authorised company officers completing this application, please photocopy this Declaration, complete and send in with this Application.

To be completed by your financial adviser

Please complete the following and make sure that all necessary documentation accompanies this application form. Failure to provide all relevant information will result in a delay to the application being processed. Please note that interest will not be credited to payments received prior to the receipt of all documentation requirements.

I/We certify that to the best of my/our knowledge the intended beneficiaries of an Absolute trust/nominee company are not resident in a country on Prudential International's prohibited list (as published by Prudential International). ☐

Financial adviser checklist

I enclose personal identification[14] of all the Applicant(s)/Trustee(s)/Beneficial owners* ✔

I enclose address verification[14] for all Applicant(s)/Trustee(s)/Beneficial owners* ☐

For Personal investments the applicants have fully completed the Tax Residency questions ☐

The details of the beneficial owners of the Applicant have been provided in Section 9 of this application form. ☐

If paying by cheque, please make cheque payable to Prudential International ☐

If paying by Electronic Fund Transfer, I enclose the copy of the Fund Transfer Request Form. (The original should be sent to the client's bank) ☐

Trust declaration (Deed) (if the bond is to be under Trust at issue) ☐

Ensure that Part 7 of section 10 is fully completed ☐

If Regular Withdrawals are required I enclose verification of the client's Bank Account. ☐

* Please delete as applicable

Notes

[14] For full details, please see our AML Guide (IPBB10303), which is available on our website.

To be completed by your financial adviser – continued

Adviser name

Address

Adviser Ref No

Tel number

Postcode

Fax number

Firm Reference Number (as per FCA Register)

Email address

Reminder

- Check any product options in each section are correctly selected.
- Make sure that Adviser Charge details have been fully completed in Sections 2 and 7, if required.
- Check for correct signatures and dates in Section 9; this is mandatory.
- That full Personal Identification, Address and Bank Verification have been provided.
- Make sure that the Tax Residency Self-Certification Form has been completed and submitted

Notes

www.pru.co.uk/international

The registered office of Prudential International is in Ireland at Fitzwilliam Court, Leeson Cl, Dublin 2, D02 TC95. 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 authorised by the Prudential Regulation Authority and subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. 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.

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