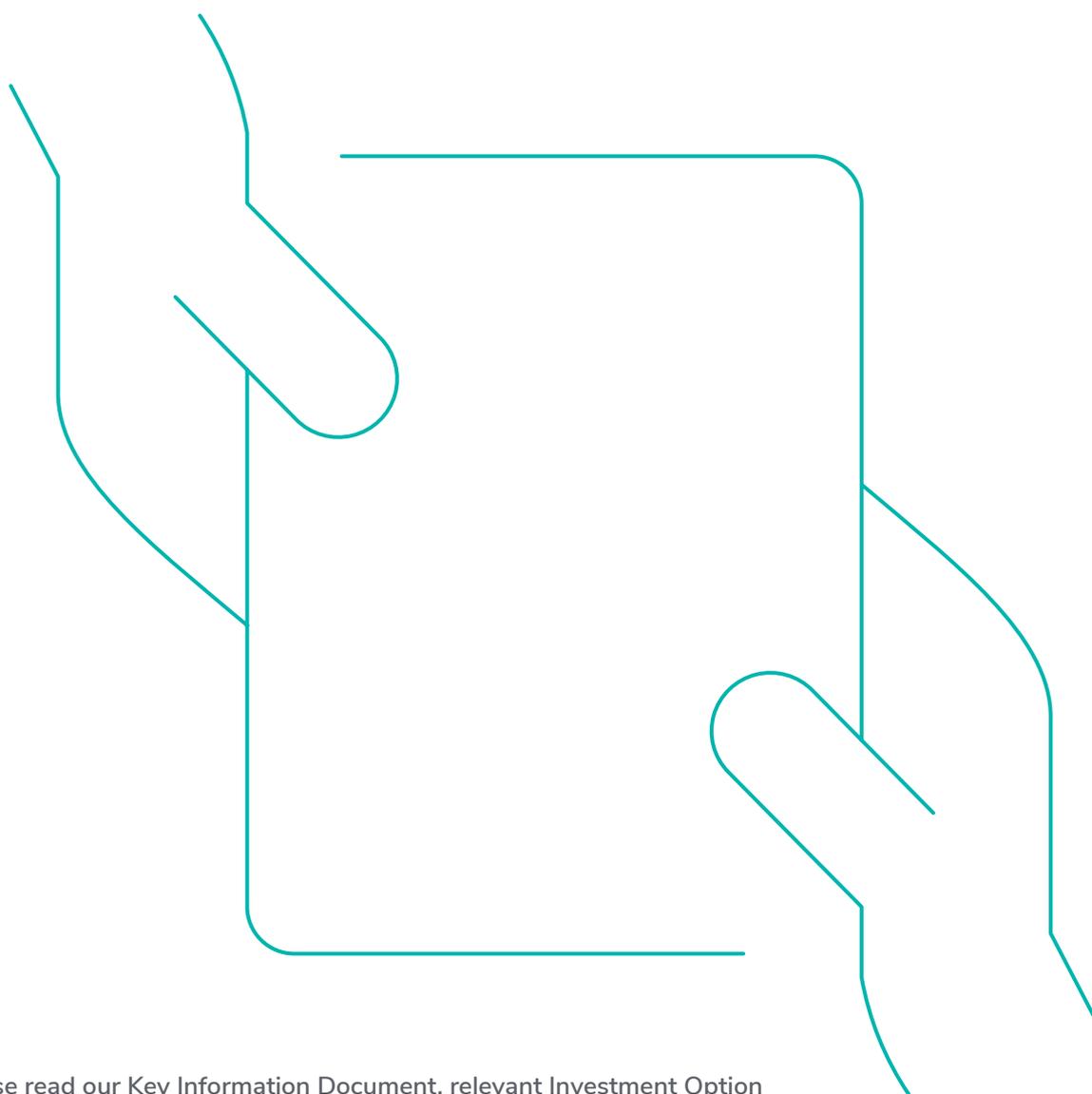


## Key Features of the Prudential Onshore Portfolio Bond



Please read our Key Information Document, relevant Investment Option Document(s) or the Fund Manager's own Key Investor Information Document(s) before you decide to buy this bond. It's important you understand how the Prudential Onshore Portfolio Bond works, the benefits and associated risks.

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We would like everyone to find it easy to deal with us. Please let us know if you need information about our plans and services in a different format.

All our literature is available in audio, large print or braille versions. If you would like one of these please contact us using the details on the last page.

A new business application cannot be accepted without a Financial Adviser providing advice and submitting it on their customer's behalf. This product is available only on an advised basis, and where the customer and adviser are not one and the same person.

You should read this document carefully so that you understand what you are buying, and then keep it safe for future reference.

Before you invest in this product you should read our **Key Information Document**, relevant **Investment Option Document(s)** or the Fund Manager's own **Key Investor Information Document(s)** as appropriate. These include important information which may help you make up your mind.

You should receive these with your application form. Please keep these documents safe for future reference or go to our website at [mandg.com/pru/customer/en-gb/funds/productlibrary](http://mandg.com/pru/customer/en-gb/funds/productlibrary) for the most up to date version.

# About The Prudential Onshore Portfolio Bond

The Prudential Onshore Portfolio Bond is an investment bond which lets you invest in a wide range of investments with the potential for growth. It allows you to take tax-efficient withdrawals, while providing an element of life cover.

It is a single premium whole of life insurance product and is available through a number of investment wrap "Platforms".

## Its aims

### What this bond is designed to do

- To grow the value of your investment over the medium to long term, so five to ten years or more.
- To allow you to take tax-efficient withdrawals.
- Give you access to a wide range of investments to match your investment objectives and attitude to risk.
- Provide a small amount of death benefit.
- To help reduce Inheritance Tax liability if you choose to place your Prudential Onshore Portfolio Bond in trust.

## Your commitment

### What we ask you to do

- Your first investment into the bond needs to be at least £15,000. The minimum top-up investment is £2,500.
- To allow your bond to potentially grow for at least five to ten years or more.
- Together with your financial adviser, you need to choose investments to suit your needs and keep them under regular review to make sure they are still right for you.
- To keep us updated with any changes to your details.

## Risks

### What you need to be aware of

- The value of your investment can go down as well as up so you might get back less than you put in.
- If you take more money from the bond than the amount your investment has grown by, the value of your investment will be less than you've put in.
- Each of the investment choices available for the Prudential Onshore Portfolio Bond has its own specific risks that will affect the value of your bond. Some also have features which mean there are restrictions on taking money out or moving money between investments. You should discuss these with your financial adviser.
- There may be a delay in buying, selling or switching to or from certain funds. This means that you may face a delay in gaining access to your money. Please read "Where are my payments invested?" for more information about this.
- If the value of the bond assets falls below a minimum level we reserve the right to cancel the bond and pay you the value of the remaining investments less any charges. More details can be found in the **Contract Conditions** and **Statement of Charges**.

## Other documents you should read

Before you invest in this product you should read our **Key Information Document**, relevant **Investment Option Document(s)** or the Fund Manager's own **Key Investor Information Document(s)** as appropriate. If you want more information, please read the following documents. We have highlighted when they are relevant throughout this document.

They are all available from your financial adviser or direct from us. Our contact details are on the last page.

- **Contract Conditions**

These are the terms and conditions of the bond.

- **Your Platform Terms and Conditions**

(contact your chosen Platform for this).

- **Statement of Charges**

This shows the current charges and limits that apply to the bond.

# Questions & Answers

## Is the Prudential Onshore Portfolio Bond right for me?

The Prudential Onshore Portfolio Bond might be right for you if you're looking to invest in a wide range of investments, either on your own or jointly with someone else.

If you're not sure whether the bond is right for you, please speak to your financial adviser.

You shouldn't invest if you feel you don't understand the risks associated with investing. Remember that the level of risk you take depends on the options you choose from where you invest your money.

## How flexible is it?

This bond is available to customers aged 18 or over who live in the UK. It can be taken in either single or joint names with a maximum of 10 owners. You can be the life assured or you can choose to assure the life of someone else, up to a maximum of 10 people. If a bond is to be on two or more lives you can choose at the start if the death benefit is to be paid on the first death or last death.

The minimum age for any life assured is 3 months.

All lives assured must be under age 90 if the bond is to be on a single life or first death basis. At least one life assured must be under age 90 if the bond is to be on the last death basis.

You're free to change your investments whenever you want to via your financial adviser.

You can withdraw money from your bond at any time but there are limits on how much you can take out and how much should be left in the bond after a withdrawal. For more information on the limits, please see the section "How do I take money out of my bond?".

You can place your bond in trust – your Financial Adviser can help with this.

When you set up your bond, you can choose to manage your investments either;

- with your financial adviser, or
- your chosen Platform might offer a service where you can choose to invest in a Managed Portfolio which is managed by a 'Discretionary Fund Manager' (DFM).

If you appoint a Discretionary Fund Manager, details of their charges will be available from your financial adviser.

All investments are made by your financial adviser on your behalf. Please contact your financial adviser if you'd like to take any of these options.

## How much can I pay into my bond?

There's no maximum you can invest and the minimum initial investment is £15,000 and £2,500 for top-ups.

## Where are my payments invested?

Different funds invest in different types of assets for example, some only invest in property, others invest directly in the stock market and others invest in a wide range of assets. Each fund has its own level of risk and potential for growth. Usually, funds with more potential for growth carry more risk. Remember, the performance of the funds isn't guaranteed. The value of your investment can go down as well as up so you may get back less than you put in.

In exceptional circumstances a transaction (such as a full or partial cash-in) might be delayed which might mean you face a delay in gaining access to some or all of your money. Where a request is made to fully cash in the bond and there's a delay in selling an asset, we'll only pay the cash in value of the bond once the final asset has been sold. We take this approach to prevent part payment in these circumstances being viewed as a partial cash in of the bond for tax purposes. You can find more information in the **Contract Conditions**.

You, your financial adviser, or your Discretionary Fund Manager can choose which assets you'd like to invest in from a wide range, including collective investments and cash deposits and those assets will then be linked to your bond.

### **The Platform**

Your bond will be handled via your chosen Platform. The Platform will process instructions you make to buy and sell investments in accordance with your **Platform Terms and Conditions**. The Platform will give you relevant documents and information in relation to any transactions that take place.

### **Permitted investments**

Each asset you chose must be one that we allow. This is known as a "Permitted Investment". We'll only permit an asset that would mean your bond isn't classified as a "Personal Portfolio Bond". We'll maintain a list of these available assets which can be viewed on the Platform. We might add or remove any asset(s) from this list without notice.

If a change in the structure of an investment or a change in how an investment is viewed under UK law means that your bond could be classified as a "Personal Portfolio Bond", you could become liable for an annual tax charge that could be substantial. In this situation you'd have to sell that asset immediately and either leave the money in the Cash Account or invest in a Permitted Investment.

If we become aware that an asset has ceased to be a Permitted Investment or we no longer approve of an asset, we'll let you, your financial adviser or your Discretionary Fund Manager know if there's a need to sell the asset and request your or their instruction. Where we don't receive an instruction by the date specified in the notification, we'll sell the asset and credit the money from the sale to the Cash Account.

As a UK resident you're able to invest in deposit funds denominated in currencies other than Sterling to obtain a higher rate of interest but you're not able to invest in cash for currency speculation purposes. If you'd like more information about the investments you can choose, please speak to your financial adviser.

You can find more information on this in your **Contract Conditions**.

### **What is the Cash Account within my bond for?**

All bonds are set up with a Cash Account. The Cash Account is used to meet all withdrawals and all bond charges. The Cash Account will also be used to meet any Adviser Charges due, these are the charges your financial adviser makes to you for advice provided and ongoing services to you. You'll agree these with your financial adviser. You must hold a minimum cash balance in the Cash Account of 2% of the value of all assets linked to the bond, subject to a minimum of £100 and a maximum of £2,000. If the Cash Account value falls into a Negative Balance, we'll be entitled to cancel investments from your bond and credit the equivalent value in cash to the Cash Account. The value of the investments that we'll cancel will be equal to the total of:

- the outstanding negative balance and
- up to 2% of the bond value.

For full details of the Cash Account, see your **Contract Conditions**.

### **Information relating to sustainability risks and how they could impact returns**

We make a range of funds available through this product and when selecting the range of funds, we ensure that it includes a number of funds which specifically take sustainability risks into account as part of the fund's objective and investment strategy. However, all funds within the range provided could be exposed to sustainability risks. The following types of sustainability risks are likely to impact on fund returns:

- Environmental risk examples include; climate change, increasing water scarcity and waste management challenges.
- Social risk examples include; product safety, supply chain management and labour standards, health and safety and human rights, employee welfare, data and privacy concerns and increasing technological regulation.
- Governance risk examples include; board structures and effectiveness, management incentives and management quality.

These could, for example, impact on asset types in the following ways:

Asset type	Potential impact of sustainability risks
Equities and property	Some markets and sectors will have greater exposure to sustainability risks. For example, climate change can damage property which the fund owns, thereby impacting the cash flow and capital value of the fund. Sustainability risks may also impact market prospects in which a fund operates, thereby affecting the market valuation of the fund.
Fixed interest	Sustainability risks can affect the borrowers' cash flows and therefore the ability for people to meet their debt obligations.

Details on each fund's strategy, asset objectives and asset mix is provided in fund documentation made available by the fund's manager, including how they take into account sustainability risk where applicable.

At this time, due to a lack of available data related to the underlying investments, it cannot be confirmed whether this product takes into account the EU Sustainable Finance Taxonomy criteria for environmentally sustainable economic activities.

## Can I change my investments?

You, your financial adviser or your Discretionary Fund Manager, can tell your chosen Platform to sell or purchase any asset available on the Platform provided any asset purchased is a Permitted Investment. Any charge for selling or buying transactions will be set out in the **Platform Terms and Conditions**.

## What are the charges and costs?

Your personal illustration shows how the charges and costs will affect your bond based on the amount you invest and example growth rates. It will also show any Adviser Charges you have asked us to pay on your behalf.

We charge you for looking after your bond. These charges are already taken into account when we work out its value. For further information please see **Statement of Charges**.

Bond Charges	
Ongoing Product Charge	We take a Ongoing Product Charge from your bond each month. This is our charge for providing you with the bond.
Platform charges	These charges reflect our costs in obtaining services from your Platform. The level of these charges will be as set out in the <b>Platform Terms and Conditions</b> . In the <b>Contract Conditions</b> , this is referred to as the 'Administration and Operation Charge'.
Discretionary Fund Manager charges	If you've appointed a Discretionary Fund Manager, we'll deduct an amount from your bond to cover their fees we pay.
Expenses	Where expenses such as dealing costs, taxes, duties, levies or charges are incurred, an amount is deducted every month to cover them. This includes a deduction to cover tax we pay to HM Revenue & Customs on the growth and income of assets held within the bond. It is calculated monthly and when assets are sold, based on the value of assets held in the bond and it is applied monthly.

Asset charges and costs	
Initial Charge	This charge is applied to an asset held as units or shares where the asset has different buying and selling prices.
Annual Management Charge	The annual management charge is deducted from the value of the fund on a daily basis, and is taken into account in calculating the day-to-day price of the units of the fund. The amount of charge depends on the funds you choose. For more information please read your <b>Statement of Charges</b> .
Further costs	In addition, there may be further costs incurred, which can vary over time. Where these are applicable they are paid for by the relevant fund and will impact on its overall performance. For more information, please look at the current <b>Statement of Charges</b> for this product.

## How much will the advice cost?

### Adviser charging

You agree the fees with your adviser for any advice you receive, and you can pay them directly or ask us to pay the charges from your bond. There are limits to the amount of adviser charges we will allow you to deduct and your adviser can tell you more about this.

### From your initial (or additional) payment Set-up Adviser Charge (SAC)

This can be a percentage of your total payment or a fixed monetary amount. We'll deduct the charge from the money you send us before we invest the balance into your bond. For example, if you send us £100,000 and ask us to pay a SAC of 3%, we'll pay £3,000 to your financial adviser and invest £97,000 in your bond.

As the SAC is deducted from your payment before investment it won't be included in the 5% tax-deferred allowance that applies to withdrawals from the bond, for more information please see the section "What about tax?". This is because the allowance is based on the amount invested into your bond after any SAC has been paid – not the total payment that you send to us.

### From your bond

Subject to the **Platform Terms and Conditions**, you can instruct us, as part of your Platform Application Form or subsequent Adviser Charge Instruction Form given via your Platform, to deduct the following Adviser Charges from your bond and pay them directly to your financial adviser.

### Ongoing Adviser Charges (OAC)

You can instruct us to start deducting Ongoing Adviser Charges from your bond. This can be a monetary amount, a percentage of the amount invested into your bond or a percentage of the bond value (at the time the charge is taken). We will deduct the charge quarterly on each date that we value the bond.

You can request in writing to amend or stop your instruction at any time.

### Ad Hoc Adviser Charges

You can instruct us to deduct an Ad hoc Adviser Charge from your bond. This can be a monetary amount or a percentage of the bond value (at the time the charge is taken). If you wish, you can specify the fund(s) you would like an Ad Hoc Adviser Charge to come from. If you don't specify any funds, we will take it from across all the funds you hold in proportion to value.

### Any Adviser Charges from your bond

If we're paying any Ongoing or Ad Hoc Adviser Charges from your bond on your behalf and you're also taking regular or one-off withdrawals by partially cashing in all the policies in your bond, these will be added together for the purposes of the tax-deferred allowance. If the total in any year is more than the 5% tax-deferred allowance, you might have to pay Income Tax on the excess. For more information please see the section "What about tax?" or ask your financial adviser.

## Additional investments

If you make a further investment into your bond, you'll need to tell us if you want a SAC to apply.

We will deduct Ongoing Adviser Charges from any additional investments in line with the **Contract Conditions**.

## What might I get back?

There's a projection of how much you could get back in your personal illustration. What you actually get back will depend on:

- how much you've invested,
- which assets you've invested in,
- how long you've invested for,
- how your investments have performed, and
- the charges that have been taken.

Any withdrawals including those to pay for any Adviser Charges you've made will also reduce the amount you'll get back.

## How do I take money out of my bond?

You can make one-off withdrawals, or set up regular withdrawals from your bond. The minimum amount for any type of withdrawal is £100.

Withdrawals are deducted from the Cash Account and can be taken every:

- month,
- two months,
- three months,
- four months,
- half yearly, or
- annually.

In any 12-month period, the maximum regular withdrawal amount is 10% of the total money invested into the bond.

Your bond is set up as a group of identical policies. The maximum number of policies is 1,200 with a minimum value of £500 per policy at outset. If you do not select a number of policies we'll take the value of your investment divided by £500 (rounded down) as the number of policies in your bond. The bond is set up in this way to help you make tax-efficient withdrawals.

One-off withdrawals can be made by:

- partially cashing in all the policies in the bond,
- fully cashing in some of the bond policies, or
- a combination of both.

You must tell us which of the above methods to use at the time you want to make your withdrawal. Depending on which method you choose, there can be different tax implications. Please see the section "What about tax?" for more information. You can only make a withdrawal (regular or one-off) if the value of your bond will remain above £1,000.

We'll only allow a one-off withdrawal if there's enough cash in your Cash Account to meet the payment. You can ensure this by instructing the Platform to sell some of the assets.

If the value of the bond, before deducting any charges but after taking any negative balances into account, goes below the current minimum value of £1,000 we'll write to you and ask for an additional investment to be made into the bond. If the additional investment isn't paid into the bond within a calendar month, we might exercise our right to cash in the bond and pay the cash-in value to you (after we've taken all relevant charges).

If you fully cash in the bond we pay the value of any cash and assets sold by the Platform less any negative balance and an amount we retain to cover any bond charges and Adviser Charges incurred but not yet deducted up to the date we request the payment from the Platform.

However, within 12 weeks of the payment (if this period changes we'll notify you), we'll pay you a further amount if either or both of the following applies:

- if the amount that we have retained as described above is more than the amount of any outstanding Adviser Charges and bond charges we'll refund you the difference; and/or
- if we receive any residual income that had accrued but not yet been received in respect of the assets up to the date we received your instruction to fully cash in the bond.

## What about tax?

This section gives brief information about UK tax. For specific advice, please speak to your financial adviser or tax adviser. Prudential International are not permitted to give tax advice.

For more information please visit the HM Revenue and Customs website at [hmrc.gov.uk](http://hmrc.gov.uk)

### Income Tax

You may have to pay Income Tax on any withdrawals you make from your bond. Each policy year you can withdraw up to 5% of the amount you have invested in your bond without having an immediate tax bill. You may do this by taking regular withdrawals and/or one-off withdrawals by partially cashing in all the policies in your bond. If you don't use all of this 5% allowance in any policy year, you can carry the unused portion forward. The allowance comes to an end once you have withdrawn 100% of the amount you invested. If you withdraw more than the allowance in any policy year, you may have to pay Income Tax on the excess amount.

The 5% allowance also applies to any additional investment you make. Any Ongoing Adviser Charges, Ad hoc Adviser Charges, regular withdrawals and one-off withdrawals you ask us to pay by partially cashing in all the policies in your bond, will be counted against the 5% allowance. You may also have to pay Income Tax if:

- you cash in your bond or any policies in it,
- you transfer legal ownership of your bond, or
- your bond ends on the death of a life assured and the death benefit is payable.

A gain on your bond will be added to your total taxable income for that tax year and you will normally pay tax on the gain at your highest rate, although in some cases you may be able to claim "top-slicing relief". Your Financial Adviser will be able to give you more information about this. Gains from your bond may affect any entitlement to personal Income Tax allowances or certain tax credits.

If you have been non-resident in the UK for tax purposes during the period you have owned the policy, you may be entitled to a reduction in tax payable for any taxable gains made during your non-residency (time apportioned reduction). Further details can be found in the HM Revenue & Customs helpsheet HS321 "Gains on foreign life insurance policies".

### Capital Gains Tax

You won't have to pay this on your bond.

### Inheritance Tax

If you still have this bond when you die, your estate might need to pay Inheritance Tax. Special tax considerations apply to bonds written under trust. Your adviser can give you more information about this.

### Tax rules for trusts

If your bond is written under trust, special tax rules apply. For more information please contact your Financial Adviser.

### Tax rules for corporate investors

UK Corporate investors can't benefit from the 5% annual tax-deferred allowance. For more information, please speak to your Financial Adviser.

Tax rules can change and the impact of taxation (and any tax relief) depends on your circumstances.

Before you make a decision you might want to speak to a financial adviser. They can help you understand the tax rules and how they might affect you.

For more information visit [pru.co.uk/tax](http://pru.co.uk/tax) or the HMRC website at [hmrc.gov.uk](http://hmrc.gov.uk).

## How will I know how my bond is doing?

We'll send you a free statement every year. If you request an additional valuation, we'll charge you for this. This charge might change each year. For more details on this charge, please read the **Statement of Charges**. If you'd prefer, you can contact your financial adviser for a value.

## What happens to the bond if the person(s) covered dies?

The bond will end when the life assured dies, or in the case of a joint life bond, when the death of a life assured triggers the payment of the death benefit (depending on whether the first or last death basis was chosen at outset). The bond will pay out 100.1% of the cash-in value.

The death benefit will be paid out to the surviving owner(s), the estate of the deceased owner or, if the bond is under trust, to the remaining trustees, as appropriate.

If the owner dies but they're not the life assured, the bond won't end and ownership of the bond will pass to the owner's estate, unless the bond was owned jointly or is under trust; in which case it'll pass to the surviving owner(s) or to the remaining trustees, as appropriate.

## What if the Prudential Onshore Portfolio Bond isn't right for me?

You have 30 days from when you first receive your bond documents to cancel. You also have 30 days to cancel any additional investments paid to the bond.

If you decide to cancel an additional investment it won't affect any existing investment you have in place.

We'll include a cancellation notice with these documents and if you decide to cancel, you can send us a completed notice or write to us with your bond reference number at:

**Prudential International Assurance**  
**PO Box 13395**  
**Chelmsford**  
**CM99 2GH**

If more than one person owns the bond, we'll accept cancellation by any of the owners, within the 30 day period, whether they're acting alone or jointly.

If you decide to cancel we'll give you your money back less any fall in value, withdrawals and any adviser charges taken, so you may not get back the full amount you paid in.

After 30 days your plan becomes binding and you can't cancel it. But if you decide it's not right for you later, you can cash it in. However you might not get all your money back if the value of your plan has fallen.

# Other information

## Client category

We classify you as a 'retail client' under Financial Conduct Authority (FCA) rules. This means you'll receive the highest level of protection for complaints and compensation and receive information in a straightforward way.

## Compensation (UK residents only)

Policyholders who are UK resident at the time the bond starts may be protected by the Financial Services Compensation Scheme (FSCS) against the insolvency of Prudential International Assurance (PIA) plc. The FSCS is an independent body set up by the UK Government to provide compensation for people where their authorised financial services provider gets into financial difficulties and becomes unable, or unlikely to be able, to pay claims against it. This circumstance is referred to as being 'in default'.

Losses, which may result from poor investment performance, are not covered by the FSCS.

### Where does FSCS protection apply?

If Prudential International Assurance plc was deemed to be 'in default', FSCS cover would apply for eligible policyholders habitually resident in the UK for policies taken out on or after 1 December 2001. Policyholders holding a UK policy, issued before 2001, may be eligible to make a claim before the FSCS, however, since such a policy would have been taken out before the FSCS commenced, they should check their eligibility directly with the FSCS.

By investing in a PIA contract, PIA invest your money in funds that are provided by third party fund managers (i.e. non-M&G plc fund managers and fund managers within M&G plc, including the Prudential Assurance Company Limited). In such circumstances, you would not be protected by FSCS should these funds or the related fund management companies be deemed to be in default.

However, if PIA is in default, the value of any investment held in these funds would still form part of a claim under the FSCS for an eligible policyholder habitually resident in the UK.

You can find out more information on the FSCS at [pru.co.uk/fscs](http://pru.co.uk/fscs), or you can call us.

Information is also available from the Financial Services Compensation Scheme.

Visit their website: [fscs.org.uk](http://fscs.org.uk)

Or write to:

**The Financial Services Compensation Scheme**  
**PO Box 300**  
**Mitcheldean**  
**GL17 1DY**

Or call the FSCS: Telephone: **0800 678 1100** for UK residents or **+44 207 741 4100** for International residents.

### Where FSCS coverage does not apply, then other factors can come in

As explained in the 'Where does FSCS protection apply?' section, the FSCS doesn't cover every situation.

But, where FSCS protection does not apply, there are other factors that could help if the worst happened and a provider was 'in default'. For example, the use of custodians or depositories to provide protection for fund assets, where there is separate legal ownership of assets and legal entities that aren't liable for any losses of a fund manager. In so doing, the intention is that the underlying fund will not be liable for any losses the underlying fund management company incurs.

PIA would aim to recover any money invested in an underlying fund where the fund manager has been declared 'in default', but PIA would not be liable for any loss incurred from the default of the non-PIA fund manager.

## Limit of our liability

Our liability under any fund that we make available under the bond cannot exceed the value of the assets held in that fund. This applies whether these fund holdings are actual assets, an interest in another fund (whether managed within the M&G plc Group of companies or by an external investment organisation) or an interest in a reinsurance policy that we have taken out to reinsure our liability under a fund.

In particular, for an externally-managed fund, our liability is limited to the amount we can claim from the relevant investment organisation. For example, if the investment organisation were to become insolvent, we could only pay the amount, if any, which we could collect under the insolvency in relation to the units allocated to the bond.

## Financial strength

Prudential meets regulatory standards for meeting its financial obligations. You can read our solvency and financial conditions reports at [pru.co.uk/about\\_us](https://www.pru.co.uk/about_us), or if you contact us using the details on the last page, we can post some information to you.

## Terms and Conditions

This Key Features document gives a summary of your bond. Full details are set out in your **Contract Conditions Booklet** which is available on request using our contact information on the last page, and will also be sent to you when your bond starts.

## Conflict of interest

We want to make sure that we uphold our reputation for conducting business with integrity. If we become aware that our interests may conflict with yours we will take all reasonable steps to manage it in an appropriate manner.

We have drawn up a policy to deal with any conflicts of interest. If you would like to know the full details of our Conflict of Interest Policy, please contact our Customer Service Team on the details on the last page.

## Law

The law of England and Wales applies to your Prudential Onshore Portfolio Bond.

## Our regulators

The address of the regulator in Ireland which authorises Prudential International Assurance plc is:

**Central Bank of Ireland**  
**New Wapping Street**  
**North Wall Quay**  
**Dublin 1**  
**D01 F7X3**

Prudential International, UK Branch is subject to limited regulation by the Financial Conduct Authority "FCA" and the Prudential Regulation Authority "PRA" for UK business.

Details on the extent of our regulation by the FCA and the PRA are available from us on request.

## FCA registration

Prudential International Assurance plc is entered on the Financial Services Register, Firm Reference Number 170672. The Financial Services register is a public record of all the organisations that the FCA and PRA regulate.

You can contact the FCA at:

**The Financial Conduct Authority**  
**12 Endeavour Square**  
**London**  
**E20 1JN**

Website: [fca.org.uk](https://www.fca.org.uk)

## Communicating with you

Our bond documents and terms and conditions are in English and all our other communications with you will be in English.

## How to make a complaint

You should raise any complaint as soon as possible. In the first instance please contact your financial adviser, as they may be able to resolve it quickly for you.

You can write to us at:

**Prudential International Assurance**  
**PO Box 13395**  
**Chelmsford**  
**CM99 2GH**

If you'd rather phone, you can call us on **0800 000 000**. We might record your call for training and quality purposes.

In the unlikely event that we are unable to resolve any problem, you can contact the Financial Ombudsman Service (FOS).

The address is:

**Financial Ombudsman Service**  
**Exchange Tower**  
**London**  
**E14 9SR**

Telephone: **0800 023 4567** or **0300 123 9123**

Or visit the website: **financial-ombudsman.org.uk**

This service is free and using it won't affect your legal rights.

## How we use your personal information

In the Application Form for your bond we set out, within the Privacy Notice:

- details regarding how and why we use your personal information (including sensitive personal information); and
- who we may share it with; and
- Your rights around personal information.

For a copy of our latest Privacy Notice, please visit **pru.co.uk/mydata** and select the link for Prudential International Assurance (onshore) customers.

To access this website, all characters must be typed in lowercase format. If you require further information you can write to us at:

**Customer Service Centre**  
**Prudential**  
**Lancing**  
**BN15 8GB**

Call us on: **0800 000 000**

Or visit: **pru.co.uk**

# Get in touch

If you want to contact us, you can in the following ways:



Write to: **Prudential International Assurance, PO Box 1339, Chelmsford CM99 2GH**



Phone: **0800 000 000**

Monday to Friday 8:30am to 6.00pm (we're not open on public holidays).

We might record your call for training and quality purposes.



If you are a deaf customer, who is also a British Sign Language (BSL) user, you can contact us using a Video Relay service. The service, provided by SignVideo, connects customers to fully qualified, registered NRCPD interpreters who will relay your conversation with a member of our customer service team.

**[pru.co.uk/contact-us/signvideo](https://pru.co.uk/contact-us/signvideo)**

There is no cost for using this service to call Prudential and we're available to help you Monday to Friday, 8am to 6pm.



You'll also find more information at **[pru.co.uk/investments/investment-products/prudential-onshore-portfolio-bond/](https://pru.co.uk/investments/investment-products/prudential-onshore-portfolio-bond/)**

## Keep in touch

It's important that we keep in touch so, if you change your address or any of your contact details, please let us know.

[pru.co.uk](https://pru.co.uk)

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