



Partial or full cash-in

Notes to help you

This form enables you to take a one-off withdrawal from your International Prudence Bond by partially or fully cashing it in.

Please send the completed form to Prudential International, Stirling FK9 4UE.

Where a bond has been issued in France please use form IPBF10187.

This form is divided into sections. **Notes** are provided at the end of each section to help you to complete the section.

Please use black ink and write in CAPITAL LETTERS or tick as appropriate. Any corrections must be initialled – do not use correction fluid as this will invalidate your application.

Tax warning

Tax may be payable when you make either a partial or full cash-in. If you are in any doubt as to how your withdrawal will be taxed please consult your financial adviser BEFORE submitting this form.

Prudential International cannot, under any circumstances, undertake tax calculations for either bondholders or their advisers.

Non UK resident bondholders

Any tax liability may vary depending on your individual circumstances including, but not limited to, your tax residency and the size of any partial or full cash-in you take from your bond.

UK resident bondholders only

There are different tax consequences depending on how you cash in your bond. These depend on whether the withdrawal is made by cashing in full policies (segments) or by cashing in across all policies, which uses the 5% tax-deferred allowance.

Please note the 5% tax-deferred allowance does not apply to company bondholders.

The above is based on our understanding of current UK taxation, legislation and HM Revenue & Customs practice, all of which are liable to change without notice. The impact of taxation (and any reliefs) depends on individual circumstances.

Section A – Details

Bond number

Telephone number

Section B – Partial withdrawals^{1, 2, 3}

Warning: If you have invested in a PruFund Protected Fund, any withdrawals will erode the Guaranteed Minimum Fund.

Option 1 – Fully cash in a specified number of policies

I wish to cash in (insert number) policies.

Option 2 – Withdraw a specified amount by fully cashing in policies

I wish to withdraw (insert amount and currency)

(Please note that we will cash in the appropriate number of policies to reach the closest possible figure below the amount you require. The balance will then be taken across all the remaining policies.)

Option 3 – Withdraw a specified amount from across all policies

I wish to withdraw (insert amount and currency)

from across all the policies in my bond.

Notes

¹ To make a partial withdrawal, please select ONE of these options. For options 1 and 2, please enclose your Contract Schedule(s). If you no longer have this/these you should ask your Financial Adviser for a Lost Policy Indemnity claim form. For information on withdrawal limits, please refer to your Key Features document.

² At least £75, €112.50 or US\$112.50 must remain invested in each fund you hold.

³ If you have invested in one of the PruFund Range of Funds, withdrawals may be subject to a 28-day delay. If you also hold other funds, this could mean your withdrawal is made in two payments.

Section C – Full surrender

Tick below only if you want to cash in the whole of your bond.

I wish to cash in all of my bond⁴ ☐

Notes

⁴ Please ensure you enclose your Contract Schedule(s). If you no longer have this/these, you should ask your Financial Adviser for a Lost Policy Indemnity claim form.

Section D – Payee details

For all payments by Direct Credit or Telegraphic Transfer Prudential International requires documentation verifying that the account is held in the name(s) of the policyholder(s). This can be provided by submitting a certified copy of a bank statement, or other suitable document, for the account to which funds are to be sent.

For payments by Direct Credit⁵

Name of bank or building society

Account name

Address

Postcode

Account number

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Sort code

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IBAN

Swift-BIC

For payments by cheque – only where Direct Credit facility is not available and the payment does not exceed £5,000, \$5,000 or €5,000

Name of payee(s)

Address

Postcode

For payments by Telegraphic Transfer⁵

Name of bank or building society

Account name

Address

Postcode

Account number

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Sort code

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IBAN

Swift-BIC

Notes

⁵ Prudential International does not currently charge for payments made by Telegraphic Transfer. However, other banks including the bank account into which the transfer is made may levy charges. We will require certified personal identification and address verification for any joint account holder and may need to request further AML documentation in respect of your policy in order to comply with all legal and regulatory obligations.

Payments cannot be made until full Bank Account verification is received.

Section E – Authorisation

1. I/We request the Company to implement the transaction(s) specified in this form.
2. I/We certify that
 - a) The bond belongs to me/us.
 - b) No other person has an entitlement of any kind in respect of the bond overriding or restricting my/our entitlement in any way.
 - c) I/We have authority to request this transaction.

Capacity (please tick appropriate box)

Policyholder(s) ☐ Trustee(s)* ☐ Other (please specify)

(eg, power of attorney etc)

Name

Date

D	D	M	M	Y	Y	Y	Y
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Signature

X

Name

Date

D	D	M	M	Y	Y	Y	Y
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Signature

X

Name

Date

D	D	M	M	Y	Y	Y	Y
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Signature

X

Name

Date

D	D	M	M	Y	Y	Y	Y
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Signature

X

Address for correspondence

Postcode

Is this a change of address?

Yes ☐ No ☐

If Yes, please provide up to date address verification for **each** policyholder, such as a utility bill or bank statement dated within the last six months.

Are you also changing your country of tax residency?

Yes ☐ No ☐

If Yes, please advise your new country of tax residence and complete our Tax Residency Self-Certification Form (INV F11804)

Please ensure office stamp (if applicable) appears here

Prudential International reserves the right to examine any relevant Deeds of Title before making a payment.

