

# Guidance Notes for Starting Your Quilter International Ireland European Collective Investment/Executive Investment Bond

*For the individual and corporate investor investor under Cypriot law  
For Cypriot resident applicants only*

**This document was last updated in February 2020.** Please confirm with your financial adviser that this is the most up-to-date document for your product or servicing needs.

## Important information

### Cancellation rights:

If cancellation rights are exercised during the cancellation period, any premium amounts paid will be refunded to the original source. The refund will be made less any deduction in respect of movements in investment prices and exchange rate fluctuations (where applicable) at the time the completed Cancellation Notice is received by Quilter International Ireland at its Administration Centre. Any charge that has been levied by a Third Party such as TT charges will not be refunded.

## Section A – Type of application

### Life assurance

A life assurance bond has one or more 'lives assured', which means the bond will come to an end when the person(s) who is assured dies. There is a choice of having one, two or more lives assured. Where there is more than one life assured, the bond will end when the last person whose life is assured dies.

### Policy currency

Your regular European Collective/Executive Investment Bond valuations will be summarised in your chosen bond currency. This is also the currency in which the deduction of bond charges will be made, or charges applying when changing your investment choice.

### Currency conversions

If you choose a bond currency other than that in which you make your investment, ie the premium amount you pay to us, you should be aware that we will notionally convert the premium amount into your chosen bond currency. This means we will not physically convert the premium amount; just apply the converted amount to your bond. This currency conversion could expose you to exchange rate fluctuations. Any conversion that we make will be based on the closing 'market mid-rate\*' provided to us by a third-party currency rate provider and the converted premium amount will be the amount which is shown in your policy schedules.

If additional currency conversions are required as a result of transactions within your bond, you should be aware that delays may occur. Please refer to the Policy Terms and Conditions for any charges which may apply.

### Online service account

The applicant can apply for an online Service Account. This will be automatically set up for individual applicants unless they indicate on the front page of the application form that they would like to receive communications from us by post rather than online.

## Lead policyholder

Where you have applied for an Online Service Account and you are a corporate applicant, one individual must be chosen as the Lead Policyholder. The Lead Policyholder is able to carry out online specific Policy Transactions on behalf of all policyholders. We will send electronic correspondence to the Lead Policyholder. If you do not have an Online Service Account, all correspondence will be sent to the correspondence address you have provided.

*\* All currencies have a market rate. Any provider dealing with currencies will independently set different 'buy' and 'sell' rates, these include overheads and profit margins. The market mid-rate is derived from the mid-point between the 'buy' and 'sell' rates used in the global markets.*

## Section B – Details of the applicant

The applicant is the person or corporation that will own the bond. We will allow one applicant to apply for an European Collective/Executive Investment Bond. If there is more than 1 Trustee please copy and complete section B and, when initialled by ALL trustees, attach it with the application form before forwarding it to Quilter International Ireland.

### Correspondence address

If it is not practical to send correspondence to your residential address (for example, if there is no recognised postal service in your country of residence), then you can provide an alternative correspondence address to your residential address. **We can only accept one correspondence address for the bond.** Please note, Quilter International Ireland accepts no responsibility for the consequences of sending documentation to this correspondence address, or to an address notified subsequently. Quilter International Ireland reserves the right to send correspondence to your residential address where regulations prevent it being sent to a third party.

### Politically exposed person

A politically exposed person is someone holding an important public position, or a person clearly related to them. Examples of these are:

- Heads of State or Government
- Senior politicians
- Senior Government officials
- Judicial or military officials
- Senior executives of publicly owned corporations
- Important political officials.

### Additional documents to evidence your identity and residence

In line with our anti-money laundering and countering terrorist financing requirements we need the following documents to support your application:

- **Proof of identity** – suitably certified copy of your passport, national identity card or photographic driving licence.
- **Proof of residence** – an original or a copy of a utility bill or bank statement. This should be the latest available, but no more than six months old.

For corporate applications we require the above in relation to two of the company's directors, one of whom must be an executive director, and authorised signatories (if different). All documentary evidence, where the original document is not provided, must be certified by a suitable certifier (see section O of these guidance notes) as a true copy of the original, a copy of a copy will not be accepted. Please note we are not able to return the documentary evidence to you.

In some circumstances we may need further documentation to support your application, for example in relation to your origin of wealth. Your financial adviser will be able to provide details on any additional needs by carrying out a short 'risk assessment' with you. We would encourage you to do this as without this further documentation, if applicable, the processing of your application may be delayed.

## Section C – Details of the life/lives assured (if different from applicant(s))

In this section you should give the details of the life/lives assured in addition to the applicant(s). If the applicant(s) is going to be the only life assured, then you do not need to complete this section, just tick where indicated in section B to confirm the applicant is going to be the life assured. The minimum age for a life assured is 18 years whilst the maximum age is 89 years. (For lives assured younger than 18 please refer to Quilter International Ireland.)

We have a flexible approach to allow multiple lives assured (ie more than two) when applying for a European Collective/Executive Investment Bond. If you would like to add any further lives assured please copy and complete section C and, when initialled by ALL applicant(s), attach it with this application form before forwarding it to Quilter International Ireland. If there are two or more lives assured the policy will end on the death of the last of the lives assured.

## Section D – Source of funding

If cancellation rights are exercised during the cancellation period, any premium amounts paid will be refunded to the original source as stated in section D of the application form.

The refund will be made less any deduction in respect of movements in investment prices and exchange rate fluctuations (where applicable) at the time the completed Cancellation Notice is received by Quilter International Ireland at its Administration Centre.

## Section E – Investment details

### Premium payment

You can pay your premium by electronic bank transfer, asset transfer or by using our share sale service. Please do not remit any funds to Quilter International Ireland until you have been advised to do so and your application has been conditionally accepted. For electronic banking details please see below.

### Banking details

Sterling payments	
SWIFT code:	NWBKGB2LXXX
Sort code:	56-00-68
Bank:	National Westminster Bank, Southampton
Beneficiary:	Quilter International Ireland dac
IBAN:	GB59NWBK56006837519611

Other currency payments (SWIFT payments)			
Payments should be made to Quilter International Ireland dac accounts held with National Westminster Bank, London.			
SWIFT code:*	NWBKGB2LXXX		
Bank:	National Westminster Bank, London		
IBAN:**	(select as applicable, see below)		
1. US dollar	IBAN – GB36NWBK60730140501418	6. Norwegian krone	IBAN – GB18NWBK60730166004012
2. Euro	IBAN – GB26NWBK60720240501469	7. Swedish krona	IBAN – GB48NWBK60730140501493
3. Australian dollar	IBAN – GB24NWBK60730166004195	8. Swiss franc	IBAN – GB74NWBK60730166004071
4. Danish krone	IBAN – GB43NWBK60730166004047	9. Hong Kong dollar	IBAN – GB21NWBK60730166004152
5. Japanese yen	IBAN – GB87NWBK60730166004128		

\* SWIFT is an acronym for Society for Worldwide Interbank Financial Telecommunications.

\*\* IBAN stands for international bank account number and is always used in conjunction with a bank identifier code (BIC).

Important:

- Please make sure that the applicant's name is quoted in the payment field, referred to by the bank as SWIFT field 70, on the electronic bank transfer form to ensure that correct details are sent to Quilter International Ireland.
- Please note that when sending payments electronically spaces should be excluded from the IBAN numbers.
- All bank charges, such as telegraphic transfer charges, are the responsibility of the applicant, not Quilter International Ireland.

Minimum premium:

**European Collective Investment Bond – The minimum initial investment amount is €37 500 (£25,000, US\$37,500 or other currency equivalent) and the minimum additional investment is €3 750 (£2,500, US\$3,750 or other currency equivalent). For more information, please refer to the 'At a Glance' document which is available from your financial adviser. Please remember to enclose either your copy of receipt of your electronic bank transfer payment or your asset transfer form (your financial adviser can provide you with the necessary details) with this application form.**

**European Executive Investment Bond – The minimum initial investment amount is €75 000 (£50,000, US\$75,000 or other currency equivalent) and the minimum additional investment is €7 500 (£5,000, US\$7,500 or other currency equivalent). For more information, please refer to the 'At a Glance' document which is available from your financial adviser. Please remember to enclose either your copy of receipt of your electronic bank transfer payment or your asset transfer form (your financial adviser can provide you with the necessary details) with this application form.**

The minimums quoted are premium amounts after any premium tax or stamp duty has been deducted.

### Stamp duty in cyprus

Stamp duty is payable on all initial and additional premiums paid by Cypriot residents.

Stamp duty is deducted by Quilter International Ireland from the amount received and paid to our Cypriot tax representative before the residual is allocated as the premium to the plan.

The amount of stamp duty payable under the Cypriot Stamp Duty Law in respect of life policies depends on the amount payable at the time of death of the insured or at the expiry of the policy as follows:

Amount Insured	Stamp Duty
(a) Does not exceed €854	€1.71
(b) Exceeds €854 but not more than €1 709	€3.42
(c) Exceeds €1 709 but not more than €8 543	€6.84
(d) Exceeds €8 543	€17.09

As the minimum premium for an European Executive Investment Bond/European Collective Investment Bond is in excess of €8 543, the amount of Stamp duty currently payable at inception is €17.09

Please refer to the "tax and other important information for Cyprus" for further details.

## Section F – Asset choice

### How do i complete the asset choice section?

- **Asset identifier\*** – please provide a recognised security identifier for all security/fund purchase requests, such as an ISIN number. Your financial adviser can provide you with the relevant security identifier.
- **Asset name** – please make sure you clearly state the full name of the security/fund and please do not use abbreviations. If you have chosen an Quilter International Ireland fund, please prefix the fund name with QINT IE in application form, and also refer to the note about the base currency of the security/fund below.
- **Accumulation/Income unit requirement** – if applicable, please state accumulation or income unit. The difference between accumulation units and income units is that unit trusts with accumulation units reinvest any income from the trust's investments in the trust rather than paying it out to its investors as dividends which is the case for income units. If you give no instructions, and a choice of accumulation or income units is offered, we will invest in accumulation units. Where you have chosen income units any dividends will be reinvested into your policy.
- **Share class** – if applicable please include confirmation of required share class for example, A, B or C.
- **Base currency of security/fund** – if known, please provide confirmation of the base currency of the requested security/fund. This can be abbreviated, for example GBP for pound sterling (£) or USD for US dollar. The European Collective/Executive Investment Bond must invest directly into the base currency of funds.
- **Investment %** – please use whole percentages only, which must add up to 100% in the total box.
- **Minimum investments** – the minimum investment you can hold in any one asset is €3 750 (US\$3750, £2,500 or other currency equivalent) for the European Executive Investment Bond or €1 875 (US\$1,875, £1,250 or other currency equivalent) for the European Collective Investment Bond. Please note that an asset manager may set their own minimum investment levels that could be higher and you should be aware of these before submitting instructions.
- **Transaction account** – it is your responsibility to make sure money is readily available to meet charges or part surrenders/regular withdrawals, you can achieve this by holding cash in your chosen policy currency. If there are insufficient cash holdings in the bond, we will sell your assets in line with the Policy Terms. This means we will sell the Nominated Asset(s) to pay part surrenders/regular withdrawals.
- If the information requested in a column does not apply then either leave it blank or state 'n/a' for not applicable.
- **If you have not provided us with complete investment instructions, or if one or more of your selected fund(s) is not currently available, we will, in accordance with the Policy Terms, hold any part of your chosen percentage in the transaction account. Please note that money held in the transaction account does not earn interest.** The transaction account is used to hold all money for the purchases of and proceeds from the sale of and any distributions from investment holdings. Charges applicable to the bond and some third-party agent fees are also taken from the transaction account.

**A delay in investing your premium may occur if the instructions are illegible, unclear or relate to an asset which is not normally permitted. Please note that we are unable to backdate transactions resulting from the delay caused in clarifying your instructions.**

*\*Providing this information will remove the potential need to seek clarification and enable us to act upon your instruction more efficiently.*

### Investment restrictions

For full details of investment restrictions, please refer to the Policy Terms. The list below shows examples of the types of investment we might accept/refuse.

**Permitted Investments for the European Executive Investment Bond and European Collective Investment Bond** Quilter International Ireland:- internal funds, Collective investment schemes and UCITs, Bank deposits.

**Non-Permitted Investments for the European Executive Investment Bond and European Collective Investment Bond:-** Commodities, any illiquid investments, any assets that are difficult to value. **Please note that most stocks and shares quoted on stock exchanges recognised by us are also permitted investments for the European Executive Investment Bond ONLY.**

If you have any questions or need any clarification of these notes, terms and restrictions, then please contact our Dealing Admin team on +44 (0)1624 655 005 or e-mail us at [QINTLdealing@quilter.com](mailto:QINTLdealing@quilter.com), or alternatively contact your financial adviser.

## Section G – Origin of wealth

As part of global efforts to prevent money laundering and terrorist financing, all Irish based insurance companies have to collect additional information on origin of wealth for all investments. This should not be viewed as questioning the quality of your investment. It is a safeguard that will benefit the industry as a whole and ultimately protect you as an investor.

The first step is to complete all the relevant information in section G of the application form. In some circumstances we will require documentary evidence before we can process your application form. Your financial adviser can establish if documentary evidence is needed by contacting us before sending in your application form to us.

**It is in the interest of all parties that you and your financial adviser make sure as early as possible what we need in order to avoid delays in starting your policy. We also recommend that you do not send us your premium payment until you have supplied us with all the information we require. The reason for this is that if we for any reason are unable to accept your application then we will return your payment to the source stated in your application form.**

The list below reflects what documentary evidence is required for each origin of wealth; please state what evidence you are enclosing in your application. In certain circumstances, when an application form falls into a high-risk group for anti-money laundering or countering terrorist financing purposes, we may require further documentary evidence.

Description of source of wealth	Documentary evidence required
Accumulated savings/investment	<p><b>One</b> of the following:</p> <ul style="list-style-type: none"> <li>- investment certificates, contract notes or statements</li> <li>- confirmation from the relevant investment company</li> <li>- bank statements showing receipt of payment by investment company name</li> <li>- signed letter detailing payments from a regulated accountant or solicitor</li> <li>- copy of a bank statement covering a three month period which shows total savings from accumulated wealth. If the statement does not evidence the accumulation, please also supply one of the listed documents above. E.g. If savings is from income, please supply one of the required documents from the regular income section below.</li> <li>- original copy of recent payslip (or bonus payment)</li> <li>- recent accounts if self-employed</li> <li>- bank statement clearly showing receipt of most recent three months' regular salary payments from named employer</li> <li>- employer letter confirming annual salary signed by the Human Resources Manager or an equivalent Senior Manager of the firm.</li> </ul>
Sale of shares	<p><b>One</b> of the following:</p> <ul style="list-style-type: none"> <li>- legal sale document</li> <li>- copy of contract notes.</li> </ul>
Maturing investments/Policy claim/ Replacement policy	<p><b>One</b> of the following:</p> <ul style="list-style-type: none"> <li>- letter from previous product provider regarding notification of proceeds of claim</li> <li>- closing statement from previous product provider.</li> </ul>
Sale of property	<p><b>One</b> of the following or equivalent:</p> <ul style="list-style-type: none"> <li>- signed letter from solicitor/lawyer or regulated accountant; or</li> <li>- signed letter from estate agent (if applicable); or</li> <li>- copy of sale contract.</li> </ul>
Other unearned income	<p><b>All</b> of the following:</p> <ul style="list-style-type: none"> <li>- appropriate supporting documentation</li> <li>- signed letter detailing income from a regulated accountant.</li> </ul>
Sale of interest in company	<p><b>One</b> of the following:</p> <ul style="list-style-type: none"> <li>- signed letter from solicitor/lawyer</li> <li>- signed letter from regulated accountant</li> <li>- copy of contract of sale and sight of investment monies on bank statement</li> <li>- copies of media coverage (if applicable) as supporting evidence.</li> </ul>
Inheritance	<p><b>One</b> of the following:</p> <ul style="list-style-type: none"> <li>- grant of probate (with a copy of the Will) which must include the value of the estate</li> <li>- the Will</li> <li>- grant of letters of administration (in the event of there being no Will)</li> <li>- signed letter from solicitor/lawyer.</li> </ul>

Loan	<b>One</b> of the following: <ul style="list-style-type: none"> <li>- confirmation letter from loan provider</li> <li>- recent loan statement.</li> </ul>
Gift	<b>All</b> of the following: <ul style="list-style-type: none"> <li>- identification on the grantor (even if it is not coming from their account)</li> <li>- letter from grantor explaining the gift and source of their wealth</li> <li>- documentary evidence as to the grantor's source of wealth as detailed in this table.</li> </ul>
Compensation	<b>One</b> of the following: <ul style="list-style-type: none"> <li>- letter/court order from compensating body</li> <li>- signed letter from solicitor/lawyer.</li> </ul>
Competition or gambling win	<b>One</b> of the following: <ul style="list-style-type: none"> <li>- letter from relevant organisation (lottery headquarters, betting shop, casino)</li> <li>- bank statement showing funds deposited by company name</li> <li>- copies of media coverage (if applicable) as supporting evidence.</li> </ul>
Other	Refer to Quilter International Ireland.

### *Section H – Regular withdrawals (optional)*

Quilter International Ireland does not offer legal, tax or financial advice and cannot accept responsibility for any action taken or avoided on the basis of information provided by us. Any information provided is based on our understanding of the current law and practice and is subject to change in the future.

#### **General conditions for setting up regular withdrawals**

- **The minimum payment for any withdrawal, regardless of frequency, is €750 (US\$750, £500 or other currency equivalent).**
- If you ask for a percentage of premiums to be withdrawn, this will be based on the initial premium.
- Where the value of the units allocated to the bond at the date of the payment falls below an encashment value of €15 000 (or other currency equivalent), we may stop your regular withdrawals. In line with the Policy Terms, to make sure your bond remains economically viable, we also reserve the right to automatically surrender your bond if it falls below €7 500. We will contact you if the encashment value in your bond falls below this value to give you the option to pay an additional premium, which is subject to our acceptance.
- It is your responsibility to make sure money is readily available to meet your regular withdrawals by nominating an asset. The nominated asset can be one or more funds and if that is the case then cash on the transaction account is always ignored; second, the transaction account can be selected and in this event there must be sufficient cash in the account to cover each withdrawal, if there is none, the income stops.
- We will process regular withdrawals by cashing in part of all policies within the bond, in equal amounts, to generate your regular withdrawals.
- Any dealings where we need to sell assets to meet your regular withdrawals may be subject to a dealing charge of currently €24.50 per transaction (US\$24.50, £17 or other currency equivalent), this will be taken in the policy currency. The selling of external assets may also include third-party charges, such as bank charges, which will be included in the net amount going into your bond following the transaction. These third-party charges will be the responsibility of the applicant(s), not Quilter International Ireland.

If your regular valuation statement shows a debit balance in the transaction account, you should provide us with instructions to repay the 'overdrawn' debit balance at the earliest possible opportunity. For more details please see the Policy Terms.

#### **Taking regular withdrawals from specific assets within your bond**

- You can ask us to pay the regular withdrawals from specific assets held in your bond. If you choose this option, you need to clearly indicate the percentage of each security/fund you would like us to sell in order to achieve your specified regular withdrawals in section H of the application form. Please note that each transaction may be subject to a dealing charge and sometimes also third-party charges; see the final bullet point in general conditions above.
- The relevant regular withdrawal payment date is the appropriate date for determining the price of the underlying units in the assets you hold and for giving instructions to sell assets specified by you. The appropriate date may be deferred in circumstances described within the Policy Terms.
- If the value of the asset(s) you have specified fall to zero, your withdrawals will stop. Please refer to your Policy Terms for further information.
- If you change your investment choice at a future date, and this affects the asset(s) you have specified, you must notify us of alternative assets to pay your regular withdrawals from if you want to continue paying them from specific assets held in your account. Please note that each transaction may be subject to a dealing charge and sometimes also third-party charges; see the final bullet point in the general conditions above. If you do not provide us with alternative instructions we will stop the payments. Please refer to your Policy Terms for further information.

### What about tax?

- **We strongly suggest you contact your financial adviser before making a decision to take regular withdrawals, in order to make sure that this is the most suitable withdrawal option for you and also to find out if this will have any tax consequences in the country of residence of the individual.**

### Payments

- unless otherwise instructed, regular withdrawal payments will be made to the bank account shown in section D. If the payment is to be made to another bank account enter the Payee details in section I.
- Payments will only be made to a bank account in the policyholder's name; we will not accept requests to make payments to third parties other than those specified in the exceptional circumstances below.
- In exceptional circumstances payments can be made to UK Prudential Regulatory Authority (PRA) recognised financial institutions, financial advisers/solicitors/ accountants, who have the appropriate authorisation to handle client money. Please discuss such requests with Quilter International Ireland before submitting your form.
- If you assign your bond your regular withdrawals will be cancelled. Please contact us for more details before you assign your bond into trust.
- Payments will be made in your policy currency (shown on your policy schedule).
- Your regular withdrawals will start on the next available date, and at the frequency you have requested, after your bond has started. Therefore, if you have asked for your regular withdrawals on a monthly basis starting on 1 January and we received your application form and investment in December, but we were unable to start your bond until the middle of January, then your first regular withdrawal will not be paid until 1 February.
- Payments will be sent to your bank account by telegraphic transfer. Please note that Quilter International Ireland will pass on any bank charges incurred for sending the payment by telegraphic transfer. These charges will be deducted from the transaction account in the currency in which the payment is being withdrawn. In addition there may be third-party bank charges for the telegraphic transfer and these will be deducted from the payment by the third party. You should therefore be aware that you may get less than you requested.
- We will not pay regular withdrawals by cheque.
- Bank account details:
  - Payments within the UK require a bank account number and sort code.
  - All payments to banks within Europe now require a bank identifier code (BIC) and an international bank account number (IBAN).
  - Payments outside Europe require a bank account number and a SWIFT code.

Please make sure you complete these details in section I as your payment may otherwise be delayed.

## Section I – Number of policies

We will automatically issue 12 policies if the number of policies has been left blank in the application form. If you would like a different number of policies to enhance the future flexibility of your bond, which you may have discussed with your financial adviser, then you need to take the following into account:

- The minimum investment amount for each individual policy is normally €750 (US\$750, £500 or other currency equivalent).
- The investment amount for each policy will not necessarily be the same, this will depend on the amount of your investment. However, where possible your investment will be spread equally across the number of policies you choose. If it is not possible to allocate the same amount across each policy, then the last policy will have a different amount. For example, if you invest €75 000 and the number of policies is 12, you will receive 11 policies of €6 249.99 and one of €6 250.11.
- You CANNOT change the number of policies once the policy is set up.

## Section J – Fund adviser

### Appointing a fund adviser or an authorised custodian

You can appoint a fund adviser and/or custodian to manage your investment within the bond.

**Fund adviser** – The Fund Adviser form is for the 'discretionary' fund advisers who have the necessary permission from the regulator in the country they are operating in to manage your investments on your behalf. This person will be able to structure your investment portfolio and monitor its performance. The discretionary fund adviser will deal directly with us or an authorised custodian, if applicable, on your behalf. The discretionary fund adviser can change your investment choice without any prior consultation with you, but they must act in accordance with the investment agreement you make with them which states your investment risk profile and limitations on investments. It is your responsibility to ensure that this person is carrying out investment instructions in accordance with your investment agreement. We will accept all instructions from this person in good faith until you tell us otherwise. In certain jurisdictions it may be advantageous to appoint a discretionary fund adviser.

**An authorised custodian** – will hold the assets on Quilter International Ireland’s behalf. You may already have a custodial arrangement which you are happy with and you can continue your existing arrangement within the European Collective/ Executive Investment Bond. Alternatively you can choose a custodian now by completing the ‘Selected Custodian Facility’ form. Your choice of custodian, whether it is your existing arrangement or a new one, will always be subject to our approval. Through this facility you or your fund adviser, if applicable, can issue investment instructions directly to the authorised custodian who will implement them. Your fund adviser could be associated with your authorised custodian for ease of administration.

#### **Important guidance notes about your asset choice**

- we do not provide investment advice and have no responsibility for the performance of your selection of investments. It is for you and your financial adviser, or fund adviser (if applicable), to choose the investments most suitable for you.
- All assets required, other than Quilter International Ireland funds, must be recognised by us or specifically agreed by us as eligible to be purchased as a permitted investment under the bond.
- Any assets purchased in respect of your bond will be purchased at the open-market buying price as shown on the contract note used by the seller or stockbroker.
- Any third-party charges relating to the purchasing of assets, such as bank charges, will be debited to your bond.
- All assets are held in the name of Quilter International Ireland and all dealing and contract notes must be made and delivered in the name of Quilter International Ireland.
- It is your responsibility to make sure money is readily available to meet charges or part surrenders/regular withdrawals, you can achieve this by holding a credit balance in your chosen policy currency.

#### **Future investment instructions**

You or your fund adviser, if applicable, can change the choice of assets through the Online Service, Wealth Interactive, or by sending a dealing instruction in the post to us. If you have appointed an authorised custodian the instructions must be sent to that custodian’s Dealing Desk.

### *Section K – Quilter International Ireland charges*

#### **Quilter International Ireland’s charges**

Your adviser will be able to explain the Quilter International Ireland charges that apply to your European Collective/Executive Investment Bond. Please read through these carefully before completing this application form.

The charging structure for your bond is based upon the reference code provided on your application; this will dictate the level, term and type of charges that apply and these will be confirmed to you in your policy documents. These charges will include our administration costs together with those incurred in making any initial commission payment to your financial adviser.

If you have agreed to pay your financial adviser an ongoing commission payment (referred to as fund based commission) then this will be reflected in the deduction of an additional Ongoing Service Charge equivalent to the amount paid.

### *Section L – Nomination of beneficiaries – optional optional (note this section is not applicable to corporate applications).*

**Complete this section if you wish to nominate a beneficiary for your Quilter International Ireland policy if you are BOTH the policyholder and the sole life assured.** Please note that for Trust cases any beneficiary will be nominated under the Trust and as such this section should NOT be completed for Trust case.

### *Section M – Declaration and application*

Once the declaration has been agreed, each applicant needs to sign the appropriate spaces with dates, and ensure the selected options are ticked.

### *Section N – Verification of customer identity*

As part of global efforts to prevent money laundering and terrorist financing, all Irish based companies have to verify the identity and address of all individuals party to a contract (for example applicant(s), power of attorney and directors and authorised signatories in respect of corporate applications).

Section G and O1 - O3, of the application form set out the various documents Quilter International Ireland is required to obtain. Please note that the requirements may change if the regulations are altered, in which case Quilter International Ireland may need further documentary evidence.



## Section O – Financial adviser/suitable certifier declaration

### Certifying documents

Unless the documents provided are originals, they will all need to be certified by a suitable certifier. A suitable certifier can be any of the following:

- a regulated introducer, or authorised employee of a regulated introducer, that is based and regulated in a country with equivalent anti-money laundering and counter financing of terrorism requirements to Ireland and is acceptable to us; or
- a solicitor, lawyer or advocate; or
- notary public; or
- an authorised representative of an embassy or consulate of the country that issued the identification document.

When certifying a document, the suitable certifier must include the following wording:

**'I hereby confirm that this document is a true copy of the original.'**

The suitable certifier must also sign and print their name, state their company name, their position within the company and the date.

UK lasting powers of attorney and UK enduring powers of attorney can be certified by the settlor, a solicitor or a notary only.

[www.quilterinternational.com](http://www.quilterinternational.com)

*Calls may be monitored and recorded for training purposes and to avoid misunderstandings.*

*Quilter International Ireland dac is regulated by the Central Bank of Ireland. Registered No 309649.*

*Administration Centre for correspondence: King Edward Bay House, King Edward Road, Onchan, Isle of Man, IM99 1NU, Tel: +353(0)1 479 3900 Fax: +353(0)1 475 1020.*

*Registered and Head Office address: Hambleton House, 19-26 Lower Pembroke Street, Dublin 2, D02 WV96, Ireland.*

*VAT number for Quilter International Ireland dac is 6329649S.*

*Quilter International is registered in Ireland as a business name of Quilter International Ireland dac.*

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