



# Application form

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

Your Fund Guide is available at [www.pru.co.uk/pdf/INVB6572.pdf](http://www.pru.co.uk/pdf/INVB6572.pdf) or on request.

## About this form

If at any time you need to ask us a question when filling in your application please call us on **0800 316 8877** between 9am and 6pm, Monday to Friday.

Calls may be monitored or recorded for quality and security purposes.

Please read the Key Features Document as this will provide you with important information regarding the key risks and benefits of the product(s) to help you make a decision.

Please also read your Fund Guide as this will provide you with full details of the funds available, their objectives, Prudential's risk rating of these funds and the charges and costs to help you select the funds suitable for your needs.

Please note, there may be restrictions if you wish to invest your payment(s) into unit-linked funds – please see Part 4 for more details.

If you are restarting payments into your plan, please refer to the illustration provided at the time of your original payment for details of the charges and costs that may still apply.

Remember to complete the Direct Debit form in order to set up monthly payments from your Bank or Building Society Account, if required.

Please return all 12 pages of this form in the enclosed reply paid envelope to: FREEPOST, Prudential, Lancing BN15 8GB

Was advice given?      Yes       No

## Part 1 – About you

Your Prudential Personal Pension Scheme number

Title Mr  Mrs  Miss  Ms  Dr  Other

Surname

Forename(s)

Permanent/residential address

Postcode

Please make sure you include your postcode, as we are unable to process this application without it.

Date of birth

D	D	M	M	Y	Y	Y	Y
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Home telephone number

Work telephone number

Best time to call  am  pm

E-mail address

Have you previously accessed benefits flexibly\*?      Yes       No

If "Yes", please specify the date these were accessed

D	D	M	M	Y	Y	Y	Y
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\* There are a number of possible ways you may trigger the Money Purchase Annual Allowance (MPAA) when accessing your benefits flexibly. Your pension scheme or provider will have informed you if this is the case.

For further information please speak to your Financial Adviser.

## Part 2 – For employees only

Are you self employed? Yes  go to part 3  
No  go to part 2

### If you are self employed please go to Part 3.

Your employer's name

Your employer's address

Postcode

a) Are you a member of or are you eligible to join a Company Pension Scheme now, that provides pension benefits? Yes  No

(A Company Pension Scheme is a pension scheme provided by an employer for their employees. If you are employed and are unsure whether your employer provides a company pension and whether you are a member or eligible to become a member, please contact your employer before continuing with this application form).

If you answered **Yes**, please complete question b).

If you answered **No**, please go to question d).

b) If you are currently a member do you intend to leave this scheme in order to commence contributions into this Personal Pension Plan? Yes  No

(We believe that it's normally in your best interests to stay in a Company Pension Scheme).

If you answered **Yes**, you are unable to proceed with this application, unless it has been advised by your Financial Adviser.

If you answered **No**, please go to Part 3 and proceed with the application.

If N/A, I am not currently a member, please go to question c).

c) If you are eligible to join your Company Pension Scheme now, do you intend to join? Yes  No

(We believe that it's normally in your best interests to join a Company Pension Scheme).

If you answered **Yes**, go to Part 3.

If you answered **No**, you are unable to proceed with this application, unless it has been advised by your Financial Adviser.

d) Will you be eligible to join a Company Pension Scheme at a future date? Yes  No

If you answered **Yes**, please inform us of the date on which you will become eligible to join the Company Pension Scheme and proceed with the application.

(Please note: we will be unable to accept your application form without this information).

What date will you become eligible to join the Company Pension Scheme? 

D	D	M	M	Y	Y	Y	Y
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Note: Company Pension Scheme includes Final Salary Schemes (also known as Defined Benefit) and Money Purchase Schemes (also known as Defined Contribution). It does not include other types of company pension arrangements offered by employers such as Group Personal Pension (GPP) and Stakeholder Pension (SHP).

Please tick appropriate box

## Part 3 – How much do you want to pay in?

### Regular payments by you

# If you have an existing Pension Plan where contributions have been stopped, if the terms of the contract allow, these contributions will be restarted. If these contributions cannot be restarted, then, along with any additional contributions up to the amount shown here, they will be started as a top up to your existing plan.

\* Prudential will claim basic rate tax relief from HM Revenue and Customs for you and add this to the amount you want to pay. For example, if you want to pay £80 (net), Prudential will claim £20 from the Revenue (assuming a basic rate tax of 20%) making your total investment of £100. This is the gross amount (subject to government limits). Remember the pension you receive at retirement will be taxed as earned income.

\*\* If the arrears you pay do not equal an exact number of payments the difference will be returned to you.

How much in **total** do you want to pay?#  net\* This should be the total amount you want to pay including any existing or previous regular contributions.

When do you want payments to begin?

Payments are always collected on 1st of the month. If we are unable to collect this payment on the specified date do you want us to take multiple payments (no more than 3 months) at the next available collection date? Yes  No

If no, we will start the policy and collect 1 months payment as soon as possible or at the requested date, whichever is the later. We will confirm in writing once this has been set up.

Would you like your total monthly payment to increase automatically by 5% each year? Yes  No

Please note: If your payments do not already increase automatically each year then by ticking **Yes**, the automatic increase will be applied to the whole amount that you pay into the plan, not just this increase. Similarly if your payments already increase automatically each year, and you tick **No**, then this option will be removed from the **total** amount of payments, not just the increase.

In the event of a tax rate change, the amount you pay will alter and the gross investment will stay the same.

If you are a higher rate taxpayer, under current rules, any higher rate tax relief can be claimed through your tax assessment.

This is based on our understanding of current tax legislation and HM Revenue & Customs practice, both of which may change without notice. The impact of taxation (and any tax relief) depends on individual circumstances.

### Lump sum payments by you

Do you wish to make any additional lump sum payment? Yes  No

How much is the lump sum payment that you want to make?  net\*

If you have outstanding payments, do you wish to pay all or some of those outstanding payments\*\*? Yes  No

If so, how much?

Please make the cheques payable to "The Prudential Assurance Co Ltd".

Bank/Building Society "Counter" Cheque/Money orders: the Bank/Building Society should include reference to the name of the account from which the funds have been withdrawn when completing the name of the payee on the cheque/money order. For example, "pay ... The Prudential Assurance Company Ltd – Re: Your name".

If your direct debit mandate has been cancelled, please complete the mandate on the last page of this application.

## Part 4 – Where do you want your money to be invested?

Please tell us where you would like your payments to be invested. You can only choose to invest your regular payment in any of the unit-linked funds if you are currently investing regular payments into one or more of these funds. You can only choose to invest your lump sum payment into any of the unit-linked funds if you have previously invested into one or more of these funds.

If you do not tell us we will invest your payments in the Prudential With-Profits Pension Fund if you have at least five years until your selected retirement date, or in the Prudential Cash Pension Fund if you have less than five years remaining.

If there are less than five years to your selected retirement date these can be invested in the With-Profits Fund provided you already have payments invested in this fund with the same retirement date.

If you would like further information on funds please refer to your Fund Guide.

Chosen Funds	Regular Contributions	Single Contribution
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
Total	100%	100%

A market value reduction may be applied to your fund value if you take money out of the With-Profits Fund. For further details, please refer to the Key Features Document.

Does this fund choice relate to

- A Top-up only
- B All future contributions
- C Your total investment

If you do not tell us, then this will only apply to the top-up amount or future contributions.

## Part 4 – Where do you want your money to be invested? – continued

Alternatively, if you have chosen to invest in unit-linked funds, you can choose one of our lifestyle options. This means that we will automatically switch your investments into more secure funds as you approach your Selected Retirement Date. If you would like anything other than the funds that you are in, please phone your financial adviser.

\* Not available to With Profits funds.

Please choose which lifestyle option you would like.\*

Lifetime Investment Profile targeting **retirement options**

Lifetime Investment Profile targeting **an annuity**

Lifetime Investment Profile targeting **100% cash**

Lifetime Investment Profile targeting **drawdown**

\*\* If you are restarting contributions, your selected retirement date will remain as it was originally chosen.

### Selecting your retirement date for your top up contributions\*\*

Normally, you can start receiving your pension benefits at any age between ages 55 and 75.

When you first joined the plan, you chose the year in which you would like to retire and start receiving your pension benefits. However, you may not want the same retirement year to apply to your increased payments. If you would like to choose a different retirement year for the increased payments, then please advise us of this by filling in the boxes below.

**If you don't want to change your retirement date then please leave the following blank.**

Retirement year for my increased payments (if different)

M	M	Y	Y	Y	Y
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This should be at least five years from this year for regular payments and one year for lump sum payments.

## Part 5 – Protecting your pension payments

If you joined the plan before 6 April 2001 and are aged under 59 at the date of this application, you can choose to protect your pension payments in case you have an accident or become too sick to work.

### Only complete this section if:

You already have payment protection and would like to continue with this option for your increased monthly pension payments or you would like to add payment protection to all your monthly pension payment.

Would you like to include payment protection on your monthly pension payments? Yes  No

**Please note:** If your payments are currently protected and you do not tick the **Yes** box, payment protection will be removed from all your payments.

### Your occupation

1. What is your Occupation?   
Business/Industry   
Self-employed Yes  No

2. Does your occupation involve any form of manual or physical activity (including, but not limited to, lifting and carrying or the need to work on your feet for long periods)? Yes  No

If yes, please detail the main manual or physical tasks you do, starting with the task you do the most and specify the percentage of your day doing this task.

Task	% of day
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

3. Does your occupation involve any work at heights at over 40 feet, underground or underwater, or driving more than 18,000 miles per annum? Yes  No

If yes, please give full details i.e. maximum height/depth at which you work, whether explosives are used, annual mileage etc.

4. Does your occupation involve working with any form of machinery or tools? Yes  No

If yes, please give full details i.e. type of machinery/tools and percentage of day spent using machinery/tools.

Failure to answer the questions honestly and with reasonable care may result in your claim being rejected or not paid in full.

**Health questions**

**Important information for investors**

Please take reasonable care to answer all the questions honestly and to the best of your knowledge. If you don't a claim may be rejected or not fully paid or your policy may be cancelled. Please answer all questions as failure to do so may mean that your application will be delayed as we will have to contact you for the missing answers. Please do not assume that we will contact or obtain a report from your doctor.

If someone else fills this form in for you (for example, your Financial Adviser), please check that all the details are correct before you sign the declaration. You are responsible for all the answers you or your Financial Adviser provide on this application.

If you make a mistake please cross it out, put in the correct word or words and initial next to the correction.

If you would prefer you may complete the health questions in private and send them direct to our Chief Medical Officer. Please indicate on this form if you have done so.

It is very important that you tell us if there is a change between completion of this form and your pension re-starting to any of the information given in the answers to these questions.

**Genetic testing**

- If this application, taken together with any other insurance policies you already have, is for life insurance up to a sum of £500,000 you need not disclose any genetic test you may have had.
- You need not disclose the result of any genetic test undertaken in the context of research.
- Genetic test results need only be disclosed where the sum exceeds £500,000 for life insurance and their use by insurers has been independently approved.
- You may, of course, disclose any genetic test result which is in your favour.
- If you either have a family history of, are receiving treatment or experiencing symptoms of a genetic condition, you must tell us.
- If you wish to disclose to us a negative genetic test result, which shows that you have not inherited a genetic disorder, we will take this into account in setting your premium, providing your clinical geneticist confirms that the test result indicates a reduced risk of developing the inherited disease.
- Further information is available on request which fully explains this policy and details those genetic tests approved for use by insurers.

1. What is your height?  ft  in      What is your weight?  st  lbs
2. Have you attended or been advised to attend any doctor, osteopath, chiropractor, acupuncturist, physiotherapist, consultant, hospital or clinic for any form of advice, operation, treatment or tests within the last 5 years or are you subject to regular medical review or receiving any medical treatment or attention? (Colds, influenza, minor injury and routine pregnancy consultations may be excluded.)      Yes       No
3. Have you ever suffered from back or neck discomfort or joint problems or have you ever had any illness or injury requiring more than two weeks off work?      Yes       No

If you answered yes to question 2 or 3 then please give us full details of your condition here. Please tell us the name of your condition, the frequency and type of symptoms you have or have had, please also tell us what treatment you've received and what investigations you've had and any time off work as a result of your condition. Please continue on a separate sheet if necessary.

**Failure to answer the questions honestly and with reasonable care may result in your claim being rejected or not paid in full.**

**Please do not assume that we will request a report from or contact your doctor.**

## Part 5 – Protecting your pension payments – continued

Failure to answer the questions honestly and with reasonable care may result in your claim being rejected or not paid in full.

Please do not assume that we will request a report from or contact your doctor.

4. Have you ever tested positive for HIV/AIDS, hepatitis B or C or are you awaiting the results of such a test? Note: if the result is negative, the fact of having an HIV test will not, of itself, have any effect on your acceptance terms for insurance. Yes  No

If you answered Yes, please give full details, including the name of the condition and date test was carried out.

5. Do you, or do you intend to, participate in any sport or pastime that involves any additional risk of accident such as, but not limited to motor/motor cycle sports, mountaineering, underwater activities, private flying or hang gliding? Yes  No

If yes, please give full details including number of events or hours you undertake per annum

6. Please tell us the name and address of your doctor

Doctor's name

Permanent/residential address

Postcode

Doctor's telephone number (including STD code)

How long has he/she been your doctor  yrs



For your own benefit and protection, you need to read carefully the documentation provided before signing and returning this form. You also need to read carefully any further documentation provided to you in the future. If there is anything you do not understand, please ask us for further information.

This application will be used as an application for tax relief on your payments and some of the information is required for income tax purposes. If you give false information HM Revenue & Customs may prosecute you. Please note that the payment instruction forms part of the application. An incorrectly completed payment instruction may require us to return your application, which could have an adverse effect on the initial purchase price of your investment and/or reject your application.

**I apply to top up my Prudential Personal Pension Scheme and/or I apply to restart my pension payments within my Prudential Personal Pension Plan (the plan) and declare that:**

- I am a resident, or usually a resident in the United Kingdom, or I am a Crown Servant or the spouse or civil partner, of a Crown Servant.
- I agree to be bound by the plan's terms and conditions (as amended from time to time by Prudential).
- I acknowledge that the plan is a UK registered pension scheme.
- I agree in accordance with the Social Security (Disclosure of State Pension Information) Regulations 2000 to the Department for Work and Pensions (formerly the DSS) disclosing my state pension details to Prudential or its appointed agents.
- I acknowledge that the plan and its arrangements are subject to the continued approval of the Board of HM Revenue & Customs.

**I understand and agree that:**

- This application for membership and each benefit proposed, including restart contributions, are subject to acceptance in writing by Prudential.
- Plan benefits are subject to the requirements of the law. Plan benefits cannot be assigned or surrendered and do not have any value for the purpose of a loan.
- The earliest date that any payments from whatever source will be applied to secure Pension Benefit is the date of receipt of such payments at Prudential.

**I declare that:**

- The terms of this application, together with Prudential's Acceptance, shall form part of any relevant contracts.
- I have taken reasonable care to answer the questions honestly and to the best of my knowledge. I understand a claim may not be paid in full or may be rejected or my policy cancelled if I have not.
- My total contributions to all UK registered pension schemes (schemes that attract tax relief) will not exceed the higher of:
  - (i) my Relevant Earnings (broadly UK taxable earnings directly from a trade, or profession or employment), or
  - (ii) £3,600, if my Relevant Earnings do not exceed £3,600 gross (including tax relief).
- If I cease to be a UK resident, for tax purposes or cease to be eligible for tax relief on any contributions that I am paying (because my earnings have reduced), I will write to Prudential to confirm this before the later of:
  - (i) 30 days after the change, and
  - (ii) the 5 April at the end of the tax year when my circumstances change.

The amount of tax relief you will receive is subject to HMRC limits.

A copy of plan terms and conditions and completed application form are available on request.

### How we use your personal information

We, Prudential UK, 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

We, the Prudential Group 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

In addition, we, the Prudential 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, as well as sending you introductions to products and services from carefully selected third parties also by post. Please see Part G for further details.

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 may also rely on legitimate interests in using and sharing your personal information for the purposes described above to improve our products

and services. This allows us to explore ways to develop our business and to gain insights into how our products and services are used. To the extent that we need your consent to use your personal information for the purposes described above, you explicitly provide your consent by signing and returning this form, or as set out in Part G as appropriate.

### Who we share your personal information with and why

We'll share your personal information within the Prudential Group and with our Business 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, any legal, regulatory or government bodies.

As we, the Prudential 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 has issued a data protection 'adequacy' decision, or to other countries, such as India or the United States of America, where appropriate safeguards have been put in place.

If you want to know more about these safeguards – like our use of the European Commission's Model Clauses which govern the transfer of information outside of the European Economic Area – 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, the Prudential 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, you explicitly provide your consent by signing and returning this form.

### 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)
- › 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 (including automated decision making) you have given for the processing of your personal information
- › 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 data controller of your personal information is Prudential UK. Prudential have also appointed a Data Protection Officer who 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 information protection 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 below before sending us anything.

### Part G – Direct marketing

We and the Prudential Group will still send you information by post about the Prudential UK and the Prudential Group's products and services and carefully selected third parties.

Additionally, from time to time, Prudential UK and the Prudential Group would like to contact you by 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, Prudential International Assurance plc and Prudential plc as they operate their own customer databases and may contact you separately.

If you consent to us contacting you for this purpose by electronic means, please tick to say how we may contact you (tick as many or as few as you like):

Email  Phone  Text

And if you change your mind, and/or you would like to opt-out of receiving non-electronic direct marketing, it's easy to let us know. Just call us on 0800 000 000.

## Part 6 – Declaration – Please read and sign this – continued

### Contact us

If you want to exercise your rights in Part E 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](http://www.pru.co.uk)

Prudential UK means The Prudential Assurance Company Limited, Prudential Distribution Limited, Prudential Life Time Mortgages Limited, Prudential Pensions Limited, and Prudential Financial Planning Limited as appropriate.

The Prudential Group means any affiliates of Prudential UK (including, Prudential International Assurance plc, Prudential Plc, Prudential Services Limited, PGDS (UK ONE) Limited, Prudential Global Services Private Limited, Prudential Corporation Asia, Jackson National Life and PPM America, Inc. M&G Investments Group, and Prudential Corporate Pensions Trustee Limited.

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.

Signature

Date

D	D	M	M	Y	Y	Y	Y
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If you have a financial adviser, please ask them to complete the section below.

## Part 7 – To be completed by your adviser

Firm name

RI name

Adviser signature

Date

D	D	M	M	Y	Y	Y	Y
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Please fill in the whole form

1. Name and full postal address of your Bank or Building Society branch

To: The Manager
Address
Postcode

2. Name(s) of account holder(s)

3. Branch sort code (from the top right hand corner of your cheque)

		—			—	
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Service User Number (Official Use Only)

9	4	0	3	3	7
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4. Bank or Building Society account number

5. Prudential's reference number

6. Instructions to your Bank or Building Society. Please pay Prudential Direct Debits from the account detailed on this Instruction, subject to the safeguards assured by The Direct Debit Guarantee.

I understand that this Instruction may remain with the Service User mentioned above and if so, details will be passed electronically to my Bank or Building Society.

Signature(s)	Date

Signature(s)	Date

## The Direct Debit Guarantee

This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.

If there are any changes to the amount, date or frequency of your Direct Debit, Prudential will notify you at least 5 working days in advance of your account being debited or as otherwise agreed. If you request Prudential to collect a payment, confirmation of the amount and date will be given to you at the time of the request.

If an error is made in the payment of your Direct Debit by Prudential or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.

If you receive a refund you are not entitled to, you must pay it back when Prudential asks you to.

You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.







[www.pru.co.uk](http://www.pru.co.uk)

"Prudential" is a trading name of The Prudential Assurance Company Limited (PACL) which is registered in England and Wales. This name is also used by other companies within the Prudential Group. Registered Office at 10 Fenchurch Avenue, London EC3M 5AG. Registered number 15454. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

PENF0065 04/2019