

# International Bond

from Standard Life International

## Application Form



IB30si

### Financial Adviser's details

Completing this section will greatly assist us in processing this application.

Company name

Location

Name of business writer

Agency no

Basis of sale

Whole of Market

Other

(If other, please specify):

Please state your preferred way(s) for Standard Life International to contact you regarding matters relating to International Bonds:

Telephone

E-mail

Telephone number

E-mail address

Quotation ref. number

You can find the ref. number on the last page of the quotation in the "For office use only" section.

This application is only for use by applicants who are habitually resident in the UK, Channel Islands or the Isle of Man. Please ask your financial adviser if you require any guidance.

### Who this form is for

This form is for anyone who wants to make a first or additional investment in the International Bond from Standard Life International. This application will be the basis of each contract if you accept any offer of cover made by us. If you are receiving advice from a financial adviser, remember that the adviser is acting on your behalf, not only by giving you advice, but also regarding how this form is filled in.

### Filling in this form

Before completing this form, please ensure you have read the Key Features Document (IB17). By filling in this form you are applying for an International Bond which is made up of 100 identical individual policies or "segments" (although you can request a different number if required, subject to a minimum investment of £200 per segment – please speak to your financial adviser if you wish to do this). Each policy is evidence of a contract between you and Standard Life International. This application will be the basis of each contract if you accept any offer of cover made by us. A copy of the standard terms and conditions of the Bond and the completed application form will be sent to you on request.

**Please use BLOCK CAPITALS to fill in this form. Do not use correction fluid if you make a mistake. If you need to correct a mistake, please initial any changes you make.**

Please note if this bond is to be written under trust, the relevant trust documents must be completed.

**Part 1** Personal details about the bond owner(s)

The bond owner(s) will own the bond and normally receive the proceeds

Please make sure you complete all parts of this form.

**Bond owner 1 (PLEASE USE BLOCK LETTERS)**

Sex Male  Female

Title (Mr/Mrs/Miss/Ms/Other eg Dr/Rev)

Surname

First names (in full)

Current address

Postcode

Date of birth D/M/Y

Telephone – work (inc. STD code)

Telephone – home (inc. STD code)

Occupation

**Bond owner 2 (PLEASE USE BLOCK LETTERS)**

Sex Male  Female

Title (Mr/Mrs/Miss/Ms/Other eg Dr/Rev)

Surname

First names (in full)

Current address

Postcode

Date of birth D/M/Y

Telephone – work (inc. STD code)

Telephone – home (inc. STD code)

Occupation

If there are any further bond owners, please provide this information on a separate sheet.

Are you a life assured? Yes  No

**If No, please complete the section below and go to Part 2**

**If Yes, please go to Part 3**

If you are not a life assured, please describe the relationship between yourself and the life/lives assured

Are you a life assured? Yes  No

**If No, please complete the section below and go to Part 2**

**If Yes, please go to Part 3**

If you are not a life assured, please describe the relationship between yourself and the life/lives assured

An example of the relationship might be 'Parent/Child' or 'Trustee/Beneficiary'.

**Part 2** Personal details about the life/lives assured

Complete only if the life/lives assured are different from the bond owner(s).

You are the 'life assured' if payment of the proceeds of the bond depends on your life.

**Life A (PLEASE USE BLOCK LETTERS)**

Sex Male  Female

Title (Mr/Mrs/Miss/Ms/Other eg Dr/Rev)

Surname

First names (in full)

Current address

Postcode

Date of birth D/M/Y

**Life B (PLEASE USE BLOCK LETTERS)**

Sex Male  Female

Title (Mr/Mrs/Miss/Ms/Other eg Dr/Rev)

Surname

First names (in full)

Current address

Postcode

Date of birth D/M/Y

**Life C (PLEASE USE BLOCK LETTERS)**

Sex Male  Female

Title (Mr/Mrs/Miss/Ms/Other eg Dr/Rev)

Surname

First names (in full)

Current address

Postcode

Date of birth D/M/Y

**Life D (PLEASE USE BLOCK LETTERS)**

Sex Male  Female

Title (Mr/Mrs/Miss/Ms/Other eg Dr/Rev)

Surname

First names (in full)

Current address

Postcode

Date of birth D/M/Y

**Life E (PLEASE USE BLOCK LETTERS)**

Sex Male  Female

Title (Mr/Mrs/Miss/Ms/Other eg Dr/Rev)

Surname

First names (in full)

Current address

Postcode

Date of birth D/M/Y

**Life F (PLEASE USE BLOCK LETTERS)**

Sex Male  Female

Title (Mr/Mrs/Miss/Ms/Other eg Dr/Rev)

Surname

First names (in full)

Current address

Postcode

Date of birth D/M/Y

Please note that the minimum initial payment for an International Bond is £20,000 or £2,500 for an additional investment. For investments in Whole of Market Funds and Discretionary Fund Managers, the minimum payment is £100,000. (Note that some Discretionary Fund Managers and Deposit Account providers may specify their own minimum investment).

### Part 3 Details of your investment

Are you making your first investment in a new bond or an additional investment to an existing bond?

First investment  or Additional investment

If you are making an additional investment, please tell us the bond number

How much do you want to invest in your bond? £

#### Number of segments

By default, the bond will be made up of 100 identical individual policies (or "segments"). If you require a different number of segments (subject to a minimum investment of £200 per segment), please provide details below.

**Please speak to your adviser if you are considering a different number of segments - note that once the bond has been set up, it is not possible to change the number segments within it.**

Number of segments required

#### Your choice of investments

You can choose to invest in Insured Funds, Mutual Funds, Whole of Market Funds, Discretionary Fund Managers (DFMs) and Deposit Accounts.

Note that:

- If you choose to invest only in Insured Funds, you do not need to allocate part of your investment to the International Bond Bank Account ("IB Bank Account").
- If part or all of your investment is to be invested in any type of investment other than Insured Funds, you must allocate part of your investment to the IB Bank Account (see Part 3a).

Please give the percentages that you wish to invest in each investment option. Use whole numbers only and check that the total adds up to 100%. Remember to include any percentage invested in the IB Bank Account in the total percentage.

You can find out more information about the investment options, including the Fund Codes (or Citicodes for Mutual Funds and Whole of Market Funds) required to complete this application form, in the following guides:

- 'International Bond: Guide to Insured Funds' (IB11)
- 'International Bond: Summary of Insured Funds and Mutual Funds' (IB11b)
- 'International Bond: Guide to Discretionary Fund Managers' (IB41).

Please discuss the availability of Whole of Market Funds and Deposit Accounts with your financial adviser.



**Part 3c Authorising your financial adviser to give investment instructions on your behalf**

Only complete this section if you wish to permit your financial adviser to allocate money from your investments to the IB Bank Account and/or to make investment switches on your behalf. Please speak to your financial adviser before completing this section. If you wish to give this authority to your financial adviser, all bond owners must sign this section.

Note that we will only accept instructions from authorised persons once we are satisfied that we have verified the authorised person, and it is the responsibility of the authorised person and/or yourself for checking that we have carried out instructions correctly.

I/We authorise the financial adviser named on page 1 of this application form to:

- 1. sell such investments as are required to maintain a balance in the IB Bank Account to cover charges, expenses and withdrawals. Yes  No
- 2. make investment switches, ie buy and sell any investments held within my International Bond. Yes  No

This authorisation will apply until Standard Life International receives a written instruction from me changing or withdrawing my authorisation.

Signature(s) of bond owner(s):

Signature	Date
Signature	Date
Signature	Date
Signature	Date
Signature	Date
Signature	Date

If you wish to pay by BACS or CHAPS/Telegraphic Transfer, please check that your bank can make this type of payment. Note that your bank may charge you for making a payment in this way.

**Part 4 Payment method**

We can accept the following payment methods. Please tick the box to indicate which payment method you wish to use:

- 1. BACS
- 2. CHAPS/Telegraphic Transfer
- 3. Cheque

- If you wish to send your payment by BACS or CHAPS/Telegraphic Transfer, please contact us on 0845 300 4273 (call charges may vary) for details on how to make the payment, or speak to your financial adviser.
- If you wish to pay by cheque, please make your cheque payable to 'Standard Life International Limited' and enclose the cheque with this application form.

Please tick the box to indicate the law you wish to apply to this bond. The law you choose should be the law of the country in which you are currently resident. If you are British Armed Forces or a Crown Employee serving abroad, please choose the law of the country in which you were most recently resident.

**Part 5 Choice of law**

This section does not apply to applicants who are habitually resident in the Channel Islands or Isle of Man.

England and Wales  Scotland  Northern Ireland

**Part 6 Money laundering regulations**

Under Money Laundering Regulations 2003, we are required to obtain information about the source of your payment before we can accept your application.

**Your annual income before taxation**

Please indicate which income band applies to you. (If this is a joint application, please state the combined income of the bond owners).

Under £10,000  £10,000 to £14,999  £15,000 to £19,999  £20,000 to £24,999   
£25,000 to £29,999  £30,000 to £39,999  £40,000 to £49,999  £50,000 or more

**Source of wealth**

Please tell us how you acquired the money you are investing. (Please tick all that apply).

Compensation payment	<input type="checkbox"/>	Divorce settlement	<input type="checkbox"/>	Gift	<input type="checkbox"/>
Inheritance	<input type="checkbox"/>	Lottery/betting win	<input type="checkbox"/>	Policy claim/maturity	<input type="checkbox"/>
Salary/bonus	<input type="checkbox"/>	Sale of investments	<input type="checkbox"/>	Sale of property	<input type="checkbox"/>
Sale of company	<input type="checkbox"/>	Savings	<input type="checkbox"/>	Other	<input type="checkbox"/>

If 'Other', please provide details below:

---

---

---

To comply with Money Laundering Regulations 2003, we may verify your identity by carrying out an on-line check with a reference agency. Where an on-line check is carried out, the agency will verify your identity against public records and it will also check whether you have a credit history (but it will not disclose any information about your actual borrowings). The agency will add a note to show that an identity check was made to your credit file, but this information will not be available to any third parties. We regret that we cannot offer an alternative unless the on-line check does not confirm your identity, in which case we will carry out a manual check.

In some cases, we may require documentary evidence to verify the information supplied in this section.

Please continue on a separate piece of paper if necessary.

If this application is being used for an additional payment to an existing bond, then any withdrawal instructions set out on this form will apply to that additional payment only.

However, note that regular withdrawals for an additional payment must occur on the same frequency and date as any existing withdrawal instructions. If you wish to change any existing withdrawal instructions for your bond, please speak to your financial adviser.

You cannot make withdrawals of more than 10% a year (this reduces to 5% a year if your financial adviser takes Funded Initial Commission), including any one-off withdrawals.

The minimum regular withdrawal you can take is £200.

If part or all of your money is invested in Mutual Funds, Whole of Market Funds, Discretionary Fund Managers and/or Deposit Accounts, you must have sufficient funds in your IB Bank Account to cover any withdrawals, charges and investment transactions.

All parties named in this form have a right to know that Standard Life International holds personal data about them and what purpose it will be used for. Please ensure they have read this notice.

### Part 7 Regular withdrawals

If you want to make regular withdrawals from your bond, show the **percentage of the total amount** invested or the **total amount** you want to withdraw **each year** in the appropriate box below.

% each year or  £ each year

Tick the appropriate box to show how often during the year you want to make withdrawals.

Once a year  Every 6 months  Every 4 months  Every 3 months  Every month

On what date do you want your first regular withdrawal to be paid?

Payments can be made from 1-28 of the month.

D/M/Y

Note that withdrawals cannot commence within the first month after your bond is set up.

### Part 8 Authority for payment

Please tell us below which bank account you would like your money to be paid into:

Name of account holder	
Name of bank/building society	
Address	
Postcode	
Account number	
Sort code	
Name of account/roll number	
IBAN: International Bank Account Number (if applicable)	
Bank SWIFT code (if known)	

### Part 9 Data Protection Notice

**Important, to be read by all lives assured and bond owners.**

Personal information provided in connection with your application will be processed by Standard Life International to set up and administer the bond.

If your application does not proceed, it will be held on our records for six years before it is deleted.

We will keep the information you have supplied confidential and will not disclose it unless it is lawful to do so.

If you have appointed a financial adviser, we will give them information about the bond and, where appropriate, send copies of correspondence to them to enable them to give you advice. You should be aware that your financial adviser may use your personal data in accordance with their data protection notice.

If you would like to request a copy of the personal data we hold about you, please write to the Data Protection Co-ordinator, at the registered office of Standard Life International. We may charge a fee for providing the information.

We and the other subsidiaries of Standard Life plc would like to contact you from time to time to keep you up to date with special offers, new products and services, newsletters and other promotions. We will never pass your details to companies that are not subsidiaries of Standard Life plc for marketing purposes. If you do not want to be kept informed, please tick this box.

**Part 10 Declaration**

Please ensure that all bond owners read the declarations in Parts 10a and 10b and confirm acceptance of these declarations by completing and signing Part 10c below.

**Part 10a Declaration to be read and accepted by all the bond owner(s).**

I/We, the person(s) taking out the bond in which I/we have an interest, agree that the answers given in this form are true and complete to the best of my/our knowledge and belief, and that the answers to any questions which the life/lives assured may be asked in connection with this application, will form part of this application.

I/We have read and understood the Data Protection Notice. I/We agree that my/our personal information (including sensitive data) may be used for the purposes described (subject to me/us exercising my/our right not to be contacted with details of other products and services).

**Part 10b Declaration to be read and accepted by all the bond owner(s).**

**Policyholders resident outside Ireland are required by the Irish Revenue Commissioners to make the following declaration, which is in a format authorised by them, in order to receive payments without deduction of Irish tax.**

I/We declare that:

- I/We have read the explanation of the terms detailed in the note entitled "Residence Definitions" attached;
- I am/We are the bond owner in respect of which this declaration is being made;
- I/We confirm that my/our principal home is in the UK, Channel Islands or the Isle of Man and that I/we are habitually resident in the UK, Channel Islands or the Isle of Man.
- I am/We are not resident or ordinarily resident in Ireland; and
- I/We hereby undertake to inform Standard Life International of any change in my/our country of residence during the life of the policy.

**Part 10c Bond owner(s) signatures**

**Bond owner 1**

Name

Signature

Date

Please state the capacity in which you are signing if you are not the bond owner (eg Power of Attorney)

**Bond owner 2**

Name

Signature

Date

Please state the capacity in which you are signing if you are not the bond owner (eg Power of Attorney)

**Bond owner 3**

Name

Signature

Date

Please state the capacity in which you are signing if you are not the bond owner (eg Power of Attorney)

**Bond owner 4**

Name

Signature

Date

Please state the capacity in which you are signing if you are not the bond owner (eg Power of Attorney)

**Bond owner 5**

Name

Signature

Date

Please state the capacity in which you are signing if you are not the bond owner (eg Power of Attorney)

**Bond owner 6**

Name

Signature

Date

Please state the capacity in which you are signing if you are not the bond owner (eg Power of Attorney)

This form may be subject to inspection by the Irish Revenue Commissioners. It is an offence under Irish law to make a false declaration.

This declaration must be signed by bond owners who are neither resident nor ordinarily resident in Ireland. This declaration may be signed on behalf of a bond owner by a person who holds a power of attorney in his/her favour granted by the bond owner. A copy of the power of attorney must be sent to us with this declaration.

On the later of the dates we receive your fully completed application, cheque and trust wording (where applicable) at the registered office of Standard Life International, we will commence the investment of your payment. For Mutual Funds and Whole of Market Funds, this will be based on the next available pricing point - see the Key Features Document (IB17) for more information. If you do not send all the relevant information together, the investment of your payment will not commence until everything has been received and you accept any offer of cover made by us.

## Residence Definitions

### ***Residence – Individual***

An individual will be regarded as being resident in Ireland for a tax year if he/she:

- 1 spends 183 days or more in Ireland in that tax year; (135 days for the “short tax year” 6 April 2001 to 31 December 2001); or
- 2 has a combined presence of 280 days in Ireland, taking into account the number of days spent in Ireland in that tax year together with the number of days spent in Ireland in the preceding tax year. (280 days is reduced to 244 days in respect of the combined tax years, commencing on 6 April 2001 and 1 January 2002.)

Presence in a tax year by an individual of not more than 30 days in Ireland will not be reckoned for the purpose of applying the two year test. Presence in Ireland for a day means the personal presence of an individual at the end of the day (midnight).

### ***Ordinary Residence – Individual***

The term “ordinary residence” as distinct from “residence”, relates to a person’s normal pattern of life and denotes residence in a place with some degree of continuity.

An individual who has been resident in Ireland for three consecutive tax years becomes ordinarily resident with effect from the commencement of the fourth tax year.

For example, an individual who is resident in Ireland for the tax years

- 1 January 2002 to 31 December 2002,
- 1 January 2003 to 31 December 2003, and
- 1 January 2004 to 31 December 2004

will become ordinarily resident with effect from 1 January 2005.

An individual who has been ordinarily resident in Ireland ceases to be ordinarily resident at the end of the third consecutive tax year in which he/she is not resident. Thus, an individual who is resident and ordinarily resident in the tax year 1 January 2002 to 31 December 2002 and departs from Ireland in that year will remain ordinarily resident up to the end of the tax year 1 January 2005 to 31 December 2005.

**To be completed by your financial adviser only****What will you be paid as commission**

Please complete this section to let us know if you want to take commission, how you want to take it and the amounts/proportions you want to take.

Please refer to booklet IB20 for further information.

**Nil Commission**

(Tick this box if you require nil commission)

Total amount of Funded Initial Commission and Initial Commission should not exceed 8%.

**Funded Initial Commission\***  % of investment (this amount should include any Funded Initial Commission rebated to increase the client's allocation rate – please see below)

**Rebating Funded Initial Commission to increase investment allocation**

Funded Initial Commission may also be rebated to the client on a 1% for 1% basis, to increase the client's investment allocation rate. An Establishment Charge of 0.2% per year payable over 6 years will be charged for each 1% increase in the allocation rate.

Please tell us what you would like your client's investment allocation rate to be:  %

**Initial Commission\*\***

% of investment or £ value

**Fund Based Renewal Commission**

% of total fund

**This will be paid quarterly unless specified otherwise.**

If you would like a different frequency please indicate below: Please note, once chosen the frequency cannot be changed.

Monthly

Half yearly

Yearly

\*A one-off payment for which an Establishment Charge is levied over the first six years.

\*\*A one-off payment deducted from the client's investment at the outset.

**To be completed by your financial adviser only****Anti-money laundering evidence and declaration**

Please ensure that this section is completed in addition to any other identity verification forms submitted with this application. Certified copies of the documents used as evidence must be included with this application.

To comply with anti-money laundering verification, we must see evidence of each bond owner's name, address and date of birth. To comply with this, please supply one certified document from List A and one from List B.

**List A – Photographic evidence of identity****First bond owner****Second bond owner**

Valid passport (including minors)



Valid photographic driver's licence



National Identity Card (non-UK nationals)



Identity card issued by the Electoral Office for Northern Ireland


**List B – Secondary evidence****First bond owner****Second bond owner**

Utility bill\*



Current council tax demand letter or statement



Current bank statements, or credit/debit card statement\*\*



Instrument of court statement (such as grant of probate)



Full current driver's licence



\*A utility bill must be **less than three months old** (based on the date Standard Life International receives this application).

\*\*The statement must be **less than three months old**, issued by a regulated financial sector firm in the UK, EU or compatible jurisdiction, and not printed from the internet.

Full name of financial adviser

Signature

Date

#### How to contact us

By phone	0845 300 4273 (Call charges may vary. Calls may be recorded/monitored to improve customer service.)
By fax	00353 1 4754025
By e-mail	E-mail is not a secure method of transferring personal information but if you are happy to send your details this way, please e-mail us at: <a href="mailto:service@slinternational.ie">service@slinternational.ie</a>
In writing	Standard Life International 90 St Stephen's Green Dublin 2 Ireland

Standard Life International Limited is authorised and regulated by the Irish Financial Regulator, regulated by the Financial Services Authority for the conduct of UK business and regulated by the Jersey Financial Services Commission for the conduct of Jersey business. Standard Life International Limited is on the Financial Services Authority Register. The registration number is 446898.

Registered in Ireland (408507) at 90 St Stephen's Green, Dublin 2. [www.slinternational.ie](http://www.slinternational.ie) 00353 1 639 7766.

*Calls may be recorded/monitored*

IB30si 907 3M ©2007 Standard Life International