

Payment instruction details

International Protector Middle East

Guidance notes: Please complete the section which is appropriate to your method of payment in block capitals. If you make a mistake, please cross it out and correct it, initialling any amendments. Please do not use correction fluid or any other method for deleting incorrect information. Please send the completed form to your bank and a copy to Friends Provident International Limited, Royal Court, Castletown, Isle of Man, IM9 1RA, British Isles.

Warning: Please note that cash is not acceptable as a premium payment method. Any payments made in cash may not be returned. For monthly payments (available for five-year terms or more only) a banker's standing order, direct charge authority (Visa and Mastercard credit cards only) and cheque are acceptable methods of payment. For annual payments a banker's standing order, direct charge authority (available for two-year terms or more only), draft, telegraphic transfer and cheque are acceptable.

For annual payments by telegraphic transfer complete Section A.
For monthly or annual payments by banker's standing order complete Section B.
For annual payments by cheque/draft complete Section C.
For monthly or annual payments by credit card complete Section E.
Please sign Section D in all cases.

Bank instruction letter

To be completed in all cases unless paying by credit card or personal cheque.
Please note that some banks insist that their own bank instruction form is used, so you should check with your bank that they will accept this document.

Name and full postal address of your bank

To: The Manager	Bank
Address (PO Box mandatory)	
Postcode	
Telephone (mandatory)	

Sort code (if applicable)

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SWIFT/BIC Code (if applicable)

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IBAN (if applicable)

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Account number

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Account name

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Account currency (must be completed if the account is multi-currency)

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Please use your policy number as payment reference

Section A – Telegraphic transfers

Dear Sir,

On my behalf please prepare a telegraphic transfer and carry out the transaction indicated within 48 hours of receiving this instruction. The policy number (see Section D) must be quoted by the bank on all advices.

AED/EUR/GBP/USD* (figures)	AED/EUR/GBP/USD* (words)
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Please charge the amount of the payment together with any bank and agent bank's charges to my account.

* Please delete as appropriate.

Section B – Banker’s standing order

* Please delete as appropriate

Dear Sir,

On my behalf please pay by banker’s remittance and carry out the transaction indicated within 48 hours of you receiving this instruction. The policy number (see Section D) must be quoted by the bank on all advices. **Please charge the amount of the payment below and any bank and agent bank’s charges to my account.**

AED/EUR/GBP/USD* (figures) AED/EUR/GBP/USD* (words)

on the day of (month) (year) and on the same day monthly annually

Bank details

Banker’s standing order/telegraphic transfer

Most banks insist on completion of their own standing order form. Please contact your own bank to ascertain whether this is the procedure for your bank. If it is, please set up a standing order after we have confirmed your premium amount.

Please ensure when setting up the standing order all premiums need to be paid net of charges to ensure the full premium amount is received by us.

Please forward a copy of the standing order form stamped with the official bank stamp.

Please take care to ensure the correct account is used on the standing order form (see details below).

This account can be used when paying for GBP premiums from any currency.

The transfer amount should be written in GBP.

GBP

Bank: HSBC
Postal address: 8 Canada Square, London E14 5HQ,
Account Name: Friends Provident International Limited
Sort Code: 40-19-38
SWIFT/BIC Code: MIDLGB22
Account number: 22566621
IBAN: GB86MIDL40193822566621

OR

Bank: HSBC, Dubai
Postal address: PO Box 66 Dubai, UAE
Account Name: Friends Provident International Limited
SWIFT/BIC Code: BBMEAEAD
Account number: 025-171067-212
IBAN: AE250200000025171067212

This account can be used when paying for AED premiums from an AED account only.

The transfer amount should be written in AED.

AED

Bank: HSBC, Dubai
Postal address: PO Box 66 Dubai, UAE
Account Name: Friends Provident International Limited
SWIFT/BIC Code: BBMEAEAD
Account number: 025-171067-437
IBAN: AE610200000025171067437

This account can be used when paying for USD premiums from an AED account.

The transfer amount should be written in AED.

AED

Bank: HSBC
Postal address: PO Box 66 Dubai, UAE
Account Name: Friends Provident International Limited
SWIFT/BIC Code: BBMEAEAD
Account number: 025-171067-211
IBAN: AE520200000025171067211
Payment in AED will be converted using the exchange rate of 3.68 AED to 1 USD

This account can be used when paying for EUR or USD premiums from any currency except AED.

The transfer amount should be written in EUR or USD.

EUR or USD

Bank: HSBC
Postal address: 27-32 Poultry, London, EC2 2BX, United Kingdom
Account Name: Friends Provident International Limited
Sort Code: 40-05-15
SWIFT/BIC Code: MIDLGB22
EUR Account number: 58980092
USD Account number: 58980076
EUR IBAN: GB95MIDL40051558980092
USD IBAN: GB42MIDL40051558980076

This account can be used when paying for USD premiums from any currency.

The transfer amount should be written in USD.

USD

Bank: HSBC
Postal address: PO Box 66 Dubai, UAE
Account Name: Friends Provident International Limited
SWIFT/BIC Code: BBMEAEAD
Account number: 025-171067-211
USD IBAN: AE520200000025171067211

Section E

Direct charge authority

Available for EUR, GBP and USD monthly and annual payments for terms of two years or more only.

This form supersedes any previous instructions held.

Please do not complete this page if you intend emailing this form back to us.

We can only accept this form via post or fax. Details can be accepted electronically via our secure website.

Please use block capitals.

Mastercard VISA credit card¹

I authorise you to debit
(Mastercard etc.)

Name and issuing
company or bank

Country of issue

Credit card number

Credit card expiry date²

Currency

AED EUR GBP USD

With sum of³

(Figures)

(words)

If unknown please leave blank*

in respect of premiums
for my policy number

Commencing on the

and on the same day
until further notice

monthly

yearly

If unknown please leave blank*

Name of credit
card holder

Address of credit card
holder (as held by the
card provider)

Telephone
number (daytime)

Email address

Signature

Date

* I understand that Friends Provident International Limited will complete these once the premium amount is finalised.

Important notes

- 1 Please note that some credit cards cannot be used outside their country of issue and therefore we strongly recommend that you contact your card issuer to ensure your card can be used in this instance.
- 2 When your current credit card expires or is replaced, we will require you to complete a new 'Direct charge authority' form. Alternatively, you can update your credit card details online on our secure website.
- 3 When your credit card payment is first set up, certain checks will be administered, including a pre-authorisation check. A nominal amount may show on your account, but the pre-authorisation is not a charge and no money will be deducted from your account.

- The premium collection date is on average six days prior to the due date on the policy. This may vary slightly to take into account seasonal and bank holidays.
- If you amend your premium, a new 'Direct charge authority' form will need to be completed and returned to us.
- If a payment is declined, we will automatically inform your financial adviser by fax and request a payment. If a premium is not paid within 30 days the life cover will lapse.
- Please note that debit cards cannot be accepted for premium payments.
- Please note we cannot accept this form via email.
- Please note that we do not accept American Express cards.

Important information

The information given in this document is based on our understanding of current laws and Isle of Man taxation practice as at April 2015, which may change in the future.

No liability can be accepted for any personal tax consequences of this scheme or for the effect of future tax or legislative changes.

The rules and regulations made by the Financial Conduct Authority for the protection of investors will not normally apply to persons resident outside the United Kingdom.

Each policy is governed by and shall be construed in accordance with the law of the Isle of Man.

All policyholders will receive the protection of the Life Assurance (Compensation of Policyholders) Regulations 1991 of the Isle of Man, wherever their place of residence.

Some telephone communications with Friends Provident International are recorded and may be randomly monitored.

Complaints we cannot settle can be referred to the Financial Services Ombudsman Scheme for the Isle of Man or the Financial Ombudsman Service for the UK, depending on the parties involved. Some telephone communications with the company are recorded.

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Friends Provident International Limited: Registered and Head Office: Royal Court, Castletown, Isle of Man, British Isles, IM9 1RA. Telephone: +44(0) 1624 821 212 | Fax: +44(0) 1624 824 405. Incorporated company limited by shares. Registered in the Isle of Man, number 11494. Authorised by the Isle of Man Insurance and Pensions Authority. Provider of life assurance and investment products.
United Arab Emirates: Friends Provident International Limited | Dubai Branch, Emaar Square, Building 6, Floor 5, PO Box 215113, Dubai, United Arab Emirates. Telephone: +9714 436 2800 | Fax: +9714 438 0144 | Website: www.fpinternational.ae. Registered in the United Arab Emirates as an insurance company (Registration No. 76). Registered with the Ministry of Economy as a foreign company (Registration No. 2013); Registration date 19 April 2007. Authorised by the United Arab Emirates Insurance Authority to conduct life assurance and funds accumulation operations. Friends Provident International is a registered trade mark of the Aviva group.

