

HANSARD INTERNATIONAL LIMITED - INSTRUCTION FOR FULL SURRENDER

SUR INS

To: Hansard International Limited
 Harbour Court
 Lord Street
 Box 192
 Douglas
 Isle of Man
 IM99 1QL

Your Name
Your Address
Your e-mail

Contract Holder 1	Contract Holder 2	Contract Number
<input type="text"/>	<input type="text"/>	<input type="text"/>

* Please complete additional forms should more than one contract be surrendered.

Dear Sir,
 Please accept this instruction to fully surrender the above contract in the following currency: e.g. GBP, EUR, USD

Please pay by: **CHAPS** **TT** **BACS** * Please refer to note 5 overleaf
 to the following account:

Account Name	Account Number
Bank Name & Address	
Sort Code	Swift Code (See note 5)
IBAN Number (See note 5)	

If your bank requires inward payments to be routed through an intermediary bank, please complete the details below. If you are unsure, please clarify with your bank.

Account Name	Account Number
Bank Name & Address	
Sort Code	Swift Code (See note 5)
IBAN Number (See note 5)	

If this is a third party payment complete the following:

1. Name of third party	<input type="text"/>
2. Details of relationship	<input type="text"/>
3. Why payment requested	<input type="text"/>

In addition to the above, we will require from you:-

- The Original Contract Certificate Yes No If 'No', a Lost Policy/Indemnity Form can be obtained from your Independent Financial Advisor or at client.services@hansard.com.
- Suitably certified copy of your passport together with a proof of residence document (not more than 3 months old) for all Contract Holders Yes No For a list of suitable certifiers and acceptable residential documents, please refer to note 3 overleaf.
- Original of this form duly signed by the Contract Holder(s).
- If a third party payment is requested a suitably certified copy of the third party's passport together with a proof of residence document (not more than 3 months old) Yes No

Declaration and Signature(s)

- I the undersigned, as Contract Holder(s) of the above Contract confirm that:
 - Attention has been drawn to the charges applicable, which are subject to variation.
 - Read and understood the relevant Contract Terms and Conditions and Important Notes, and hereby request that Hansard International Limited surrender my Contract in accordance with the Contract Terms and Conditions.
- I hereby certify that I am entitled to the proceeds of the Contract, less any sums owed to Hansard International Limited, and that no receiving order has been made against me and that I am not an undischarged Bankrupt and that the Contract has not been assigned or transferred, nor has any person any rights to the Contract, other than myself.

If you require additional information, please call me on telephone number (incl STD code)

Signed

Signed

Print Name

Print Name

Country of Residence

Country of Residence

Date

Date

IMPORTANT NOTES

It is the policy of Hansard International Limited, which is a member of the Association of International Life Offices (AILO), to ensure that its investors are aware of the potential consequences of early surrender of investments, particularly in circumstances where the surrender of an existing contract is followed by a new proposal to another life insurer.

AILO's own statement can be found on the Hansard International Limited website (hansard.com) under the AILO section. It should be noted Hansard International Limited does not intend this statement to be a replacement for independent investment advice and suggests that investors should consult their own professional advisors.

1. When requesting a full surrender, please note that where a Contract holds a mixture of funds with different pricing dates, we will sell funds as they are priced and the money will be held in a non-interest bearing cash account until we make the payment. The latest pricing date of any fund (e.g. a monthly fund where all others in the Contract are daily) will be the earliest date we can process your payment request. After 3 months, if the proceeds have not been released, Hansard International Limited reserves the right to apply an administration charge.
2. If you hold a mixture of funds, that are priced over weeks and/or months and you require the funds to be made available as quickly as possible, you may choose to withdraw the proceeds from each fund separately. This would require the completion of a withdrawal form for each fund and a surrender form will need to be completed for the final payment. Please note that you will, however, incur separate payment charges, if applicable, on each payment.
3. A Suitable Certifier is an individual who, by personal qualification, the position they hold within their organisation or approval by Hansard, is deemed suitable to certify any copy documents provided to Hansard as part of the "Know Your Customer" due diligence. Examples of acceptable certifiers would be that of your independent financial advisor, who may have been appointed as a suitable certifier, or that of a Lawyer, Notary Public, Chartered Accountant, Member of the Judiciary System or manager of a financial institution. Proof of residence documents should be in the form of a utility bill, bank statement, employers letter, current driving licence etc.
4. Payments are generally paid to the Contract Holder(s). Where payments are required to be made to a third party (anyone other than the Contract Holders) it is a regulatory requirement that we are told to whom the payment is made and why. Please include this information in the box provided, along with a telephone number where we can contact you between the UK hours of 9am–5pm Monday to Friday. Payments can also be made to other financial institutions, where the client will be the beneficiary. **You will need to confirm third party payment at outset, both in writing and verbally. We will not be able to make any payment until these regulatory requirements have been met. Due to the extra administration incurred, third party transfers bear an additional charge of, currently, £100.**
5. Please select the method for payment. All time spans refer to the time taken for the payment to reach your account after we have dispatched it. **The time taken to prepare the payment will depend on the pricing date(s) of the fund(s) selected and the length of time taken for us to receive any outstanding requirements.** Please note that Hansard International Limited is not responsible for incorrect or insufficient bank account information being quoted, or any subsequent bank charges applied due to the return of funds.

The SWIFT Code is also the Bank Identification Code (BIC). For all Euro transactions between EU member states, it is ESSENTIAL to quote both the BIC and the IBAN (International Bank Account Number).

Method	Charge	Time	Suitable for
BACS	A free of charge transfer to your account	3 working days	Sterling payments within the UK Banking system
CHAPS	£10	Same day as payment is sent	Sterling payments within the UK Banking system
TT (telegraphic transfer) or SWIFT	£15 (or currency equivalent) and upwards depending on amount and Country of destination	Usually 3-5 working days, depending on destination	Non Sterling payments and/or payments to a bank outside the UK

- These charges are approximate and liable to change.
- Any charges for payment will be taken from the surrender proceeds before they are paid to you or your third party.