

Anti-money laundering advice

Your money back – what you need to do

If you wish to withdraw money from your retirement account either before or at retirement, then we need some information. Where certain plan rules permit, your money may be withdrawn but we need to make anti-money laundering (AML) checks first.

What is money laundering?

Money laundering is the process by which illegally obtained funds are passed through a series of financial transactions in order to make it difficult to trace funds back to their criminal origins.

What action is being taken to prevent money laundering?

You should be aware that governments around the world are acting jointly to restrict the financial activities of terrorist groups. These requirements have been driven largely by international initiatives. As a result we have introduced more robust checks for accepting all business. These checks involve us having to verify a policy owner's identity and residence.

What does this mean for you?

These changes mean you will need to supply us with proof of your identity and proof of your residential address before we can release any money to you. This information will be treated as confidential and used solely by us in accordance with the Isle of Man Data Protection Act.

Action now!

Will avoid delays in releasing your funds at the appropriate time in the future.

What we need from you

Please send us an original or a suitably certified true copy of the following ID documents and proof of your residential address.

ID requirements [Click here](#)

Proof of residential address [Click here](#)

Document certification [Click here](#)

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ID requirements

A suitably certified true copy of the original of either a valid:

- full passport
- government issued ID card bearing photograph
- Swedish driving licence (for Swedish nationals only).

If the individual does not hold any of these documents we will consider two of the following secondary documents (secondary ID is not acceptable for Qatar or Singapore business):

- a valid driving licence
- employer ID card
- police or armed forces or other government issued card
- a valid electoral card/extract from the electoral register
- bank or credit card statement*
- utility bill.*

*These must be **less than three months old** upon receipt by us.

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Proof of residential address

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We require one document to confirm proof of residential address. You can choose from the list below or further details are available on request.

Please note in some circumstances we can accept other forms of proof of address. Please see the 'New business checklist for personal business' (MSP2187) for further information, together with the suitable certifier wording to be included.

In all cases the documents seen should be the most recent, issued in the name of the policy owner/plan member.

A utility, rates or council tax bill* (utility bill only*)

This must clearly state the date of issue, the name and address of issuing authority and your name and address which must correspond with the application form.

Mobile telephone bills are not acceptable as evidence of address.

A valid driving licence*

This must include your name and address, date of issue, date of expiry, and name of issuing authority.

A government issued ID card

This cannot be used for ID purposes as well as we require a minimum of **two** documents.

A letter on headed paper*

This must be from a bank, resident and regulated in a recognised jurisdiction with which the policy owner has an account, which confirms the policy owner's current residential address.

Account statement from a bank account, credit card or mortgage company statement*

The bank or credit card company with whom you have an account, which confirms your current residential address. Non-bank cards, such as store cards are not acceptable.

A tax assessment document

This must be an original or certified by a suitable certifier and include your name and address and official reference number, date of issue and name and address of government authority that issued the assessment.

Proof of payment for a P.O. Box service where the P.O. Box is also the correspondence address for the policy/plan

This must show the residential address.

Proof of ownership or rental of the residential address*

Suitably certified copies of deeds of ownership of your property or rental agreement.

An extract from the official register of electors or electoral card*

In Sweden this is the PERSONBEVIS.

CPF statement

Accepted for Singapore residents only.

Or the following document**

An original letter from the policy owner's employer, confirming that they are an employee and the current residential address of the policy owner. This should be from a person of authority, on company headed paper and show the name and capacity of the person who has signed the letter.

* These must be **less than three months old** upon receipt by us.

** This must be **less than three months old for all individual customers or less than six months old for all corporate plan members**, upon receipt by us.

* Please note, for Qatar business only one of these forms of proof of address is acceptable.

Document certification

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All copy documents must be certified as true copies of the originals by a suitable certifier and must be certified with the appropriate wording mentioned in this advice guide for photographic or non photographic documents or we may require a new document completed in line with this guidance.

Suitable certifiers will fall into one of the following categories:

- Regulated introducer based in or formed under the law of a country which is a recognised jurisdiction[†]. Introducers not based in the UK, Hong Kong, Sweden or Singapore should supply proof of their authorisation.
- An individual introducer who has been accepted as a suitable certifier by Zurich International Life Limited or regulated by the FSA, HKCIB, PIBA and MAS.
- A commissioner of oaths from a recognised jurisdiction[†] (verification of their status must be obtained).

- An accountant – must be a member of an institute or professional organisation.
- A director or manager of an authorised credit or financial institution located and regulated in a recognised jurisdiction[†] and has AML requirements which have been approved by FATF.
- A notary public, lawyer, advocate or an embassy official (from the embassy of the country who issued the ID document).
- An appointed representative to the Zurich group.

If you are claiming as a beneficiary/assignee/executor/trustee, in addition to the above, you will need to provide an original or a suitable certified true copy of the policy owner/planholder death certificate.

[†]Countries listed as recognised jurisdiction:

- | | | | | |
|------------------|-------------|--------------|----------------|----------------------------|
| • Argentina | • Cyprus | • Hong Kong | • Mauritius | • Spain |
| • Australia | • Denmark | • Iceland | • Monaco | • Sweden |
| • Austria | • Finland | • Ireland | • Netherlands | • Switzerland |
| • Belgium | • France | • Italy | • New Zealand | • United Kingdom |
| • Bermuda | • Germany | • Japan | • Norway | • United States of America |
| • Brazil | • Gibraltar | • Jersey | • Portugal | |
| • Canada | • Greece | • Luxembourg | • Singapore | |
| • Cayman Islands | • Guernsey | • Malta | • South Africa | |

Information to be included on certified client documentation

The suitable certifier should write the following phrase and include the information below on/with all certified documents.

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For photographic documents

'I certify this to be a true copy of the original document and that the photograph is a true likeness of the holder'.

- Signature of certifier
- Full name of certifier (in **BLOCK CAPITALS** underneath the certifier's signature)
- Position/Job title
- Company name, address, telephone number and email address
- Date
- FSA/HKCIB/PIBA/MAS registration number (if applicable). State what body they are regulated by/affiliated to and their reference number (e.g. Institute of Chartered Accountants, Law Society etc.)
- Zurich International Life Limited appointed suitable certifier number (where applicable). State what body they are regulated by/affiliated to and their reference number (e.g. Institute of Chartered Accountants, Law Society etc.)

For non photographic documents

'I certify that this document is a true copy of the original'.

- Signature of certifier
- Full name of certifier (in **BLOCK CAPITALS** underneath the certifier's signature)
- Position/Job title
- Company name, address, telephone number and email address
- Date
- FSA/HKCIB/PIBA/MAS registration number (if applicable). State what body they are regulated by/affiliated to and their reference number (e.g. Institute of Chartered Accountants, Law Society etc.)
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Origin of wealth

(for individual business only, this does not apply to corporate schemes)

If you are applying for a new policy, making an additional investment or increasing your regular premiums you need to let us know how you have acquired the funds.

You can do this by completing the Origin of wealth section in your application or by completing the Origin of wealth guidelines and questionnaire. The Origin of wealth guidelines let you know what type of information we are looking for and over what level we require documentary evidence.

Your relevant financial professional will help you complete this. If you need further information please contact our Client Services department. Details can be found on the back page.

Please ensure you refer to the Origin of wealth guidelines (MSP2118) and discuss them with your relevant financial professional before completing this section.

If you are an existing policy owner, your current premium levels will be included for calculating the limits for which we need documentary evidence.

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The information that is supplied to the Company will be held and used for the purposes of setting up, processing and administering the contracts/policies by any of the Zurich Group companies, by re-insurers, by reference agencies, by third parties who provide relevant services to the Company and by relevant financial professionals. To prevent fraud and financial crime, health and other details may be required to be passed to other companies, public bodies including the police, or to an insurers' database. Personal information may be passed to governmental, regulatory or other bodies as required by law.

The information may also be used by Zurich Group companies for accounting, statistical or marketing purposes and may be transmitted by any usual means including the internet.

(Telephone calls may be recorded in order to ensure quality service).

Useful links

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[Financial Action Task Force \(FATF\)](#)

www.fatf-gafi.org

[Financial Services Authority \(FSA\)](#)

www.fsa.gov.uk

[Isle of Man Government Insurance and Pensions Authority](#)

www.gov.im/ipa

[The Hong Kong Confederation of Insurance Brokers](#)

www.hkcib.org

[The Professional Insurance Brokers Association Limited \(PIBA\)](#)

www.piba.org.hk

[The Monetary Authority of Singapore \(MAS\)](#)

www.mas.gov.sg

[Qatar Financial Centre Regulatory Authority](#)

www.qfc.com.qa

[Central Bank of Bahrain](#)

www.cbb.gov.bh

How to contact us

If you need to contact us you can phone us, send a fax or write to us:

- For the UK individual business client services team call us on **+44 1624 691111**.
- For the UK corporate business client services team call us on **+44 1624 691013**.
- For the Singapore client services team call us on **+65 6876 6750**.
- For the Hong Kong client services team call us on **+852 3405 7150**.
- For the Middle East client services team call us on **+971 4425 2323**.
- For the Bahrain client services team call us on **+973 1756 3322**.
- Fax us on **+44 1624 662038**.
- Email us at client.services@zurich.com.
- Write to us at **43-51 Athol Street, Douglas, Isle of Man, IM99 1EF, British Isles**.

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Important information

This literature relates to an insurer which is not authorised to carry on insurance business in Gibraltar. This means that the management and solvency of the insurer are not supervised by the regulatory authority in Gibraltar. Holders/Owners of any plans/policies issued by the insurer are not protected in Gibraltar by any guarantee scheme if the insurer should be unable to meet its liabilities to you.

Zurich International Life is authorised by the Monetary Authority of Singapore to conduct life insurance business in Singapore.

Zurich International Life Limited is registered (Registration Number 63) under UAE Federal Law Number 6 of 2007 and its activities in the UAE are governed by such law.

Zurich International Life Limited is registered in Bahrain under Commercial Registration No.17444.

Zurich International Life is authorised by the Qatar Financial Centre Regulatory Authority.

Zurich International Life is a business name of Zurich International Life Limited which provides life assurance, investment and protection products and is authorised by the Isle of Man Government Insurance and Pensions Authority.

Registered in the Isle of Man number 20126C.

Registered office: 43-51 Athol Street, Douglas, Isle of Man, IM99 1EF, British Isles. Telephone +44 1624 662266 Telefax +44 1624 662038

www.zurichinternational.com

Approved by Zurich International Solutions Limited, UK Life Centre, Station Road, Swindon, Wiltshire SN1 1EL, United Kingdom.

Zurich International Life Limited is part of the Zurich Financial Services Group which has a representation in more than 50 countries.