

APEX (FRANCE) DEALING ACCOUNT OVERDRAFT CLEARANCE INSTRUCTION FORM

HOW TO COMPLETE THIS FORM

If completing a hard copy of this form, please use **black or blue ink** and **BLOCK CAPITALS**. If you make a mistake, cross it out, put in the correct words and sign your initials next to the correction. **Do not use correction fluid.**

SIGNATURE This symbol highlights the signature sections within the form that need to be signed by the Policyholders.

CHECKLIST

We want to process your request as quickly as possible. To help us do this, we need you to:

- › ensure that the form has been fully completed and signed by all Policyholders.

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WHAT TO DO WHEN YOU HAVE COMPLETED THIS FORM

Once complete, return this form to: **Utmost PanEurope dac, Navan Business Park, Athlumney, Navan, Co. Meath, C15 CCW8, Ireland.**

Alternatively, completed forms that are digitally signed and/or scanned, can be emailed to us at: **etrading@utmost.ie**

We will act upon on all requests received by email, however, requests will not be finalised until the following (as applicable) have been received by us at the postal address outlined above:

- › Original forms or Written Requests containing a wet ink signature (only required if a valid digital signature has not been used)

For more information about what we can accept by email submission, please contact us on **00 353 46 9099 700**.

HOW WE USE YOUR INFORMATION

Our Privacy Notice explains when and why we collect personal information about our customers, how we use it, the conditions under which we may share it with others and how we keep it secure. It also explains how long we keep customer information for, how a customer can obtain details of the information we keep and the choices customers have about how we use that information. You can find a copy at www.utmostinternational.com/privacy-statements/ or you can request a copy from our Customer Operations team.

A WEALTH *of* DIFFERENCE

Utmost Wealth Solutions is a brand name used by a number of Utmost companies. This item has been issued by Utmost PanEurope dac. Utmost PanEurope dac is regulated by the Central Bank of Ireland.

Utmost PanEurope dac is a designated activity company registered in Ireland (number 311420), with a registered office at Navan Business Park, Athlumney, Navan, Co. Meath, C15 CCW8, Ireland.

Utmost PanEurope dac is duly registered for the pursuit of the life insurance business in France on a freedom to provide services basis, and is duly registered for such purposes with the French Prudential Control and Resolution Authority (Autorité de Contrôle Prudentiel et de Résolution or 'AC PR') under the number 228159.

UPE PR 00141/01.2022

A POLICY DETAILS

MANDATORY

Policy number	<input type="text"/>
Policyholder(s)	<input type="text"/>

B NOMINATION OF AN INVESTMENT TO COVER AN OVERDRAWN DEALING ACCOUNT

MANDATORY

All transactions, including charges and withdrawals, will go through the Dealing Account, which may result in it becoming temporarily overdrawn. If the overdrawn position is equal to, or more than, -€2,000 or currency equivalent we will take action to clear the position.

In the first instance we will use positive funds from any of the Dealing Accounts linked to the Policy to clear the negative balance of the Dealing Account that is overdrawn. Where Dealing Accounts are held in different currencies, a currency conversion will be based on the exchange rate at the time of the transaction. For example if your EUR Dealing Account is overdrawn and your GBP Dealing Account has positive funds, we will use the money from the GBP Dealing Account to clear the negative balance of the EUR Dealing Account.

If we are unable to clear the balance of the overdrawn Dealing Account (by using another Dealing Account linked to the Policy) and if we have previously transferred any temporary excess balances from the Dealing Account to a Money Market Fund, we will sell that Money Market Fund.

If we have not previously transferred any excess balances from the Dealing Account to a Money Market Fund or if the holdings in that fund are insufficient to fully clear the negative debit balance, you can request we sell an External Asset of your choice, or you can nominate an External Account from which we will request funds be released to clear the overdrawn position. Please note assets held within an External Account will be selected at the discretion of the Investment Adviser or Discretionary Fund Manager (as applicable); you are not able to select, or influence, which underlying Investment Instruments will be sold.

Please tick one box only

External Assets	<input type="checkbox"/>
Custodian/Platform (Discretionary Investment Adviser)	<input type="checkbox"/>
Discretionary Fund Manager	<input type="checkbox"/>

Once you have ticked the preferred investment option that you wish to be used in this circumstance, please provide the full name in the box below.

Full name of the: External Asset / Custodian or Platform / Discretionary Fund Manager

<input type="text"/>

C

CONFIRMATION

MANDATORY

	Policyholder 1	Policyholder 2 (if any)	
SIGNATURE	<div></div>	<div></div>	SIGNATURE
Print full name	<div></div> <div></div>	<div></div> <div></div>	
Date	<div>d</div> <div>d</div> <div>m</div> <div>m</div> <div>y</div> <div>y</div> <div>y</div> <div>y</div>	<div>d</div> <div>d</div> <div>m</div> <div>m</div> <div>y</div> <div>y</div> <div>y</div> <div>y</div>	
	Investment Adviser	Pledgee/Assignee (if applicable)	
SIGNATURE	<div></div>	<div></div>	SIGNATURE
Print full name	<div></div> <div></div>	<div></div> <div></div>	
Date	<div>d</div> <div>d</div> <div>m</div> <div>m</div> <div>y</div> <div>y</div> <div>y</div> <div>y</div>	<div>d</div> <div>d</div> <div>m</div> <div>m</div> <div>y</div> <div>y</div> <div>y</div> <div>y</div>	