

CROSS-BORDER INDEPENDENT FINANCIAL ADVICE NOTICE

Applicant Name:	<input type="text"/>
Country of Residence:	<input type="text"/>
Second Applicant Name (if applicable):	<input type="text"/>
Country of Residence:	<input type="text"/>
Intermediary Company Name:	<input type="text"/>
Consultant (individual adviser) Name:	<input type="text"/>
Country of Registration:	<input type="text"/>
Principal Regulator:	<input type="text"/>
Type of Regulatory Licence:	<input type="text"/>

APPLICANT DECLARATION

By signing the below, I (or we) confirm that:

Financial Advice

- › I have sought independent financial advice from the Intermediary on an unsolicited international cross border basis and as a consequence, I am aware that the Intermediary does not hold any financial services licence or registration in my country of residence and is in no way representing itself or holding itself out to hold any such licence or registration;
- › I am satisfied that the Intermediary is sufficiently qualified and licenced to provide financial advice and/or conduct insurance brokerage services by the regulator within their country of registration;
- › I have read and understood the advice provided to me by the Intermediary, and I am satisfied that the recommendations are suitable for my needs, to the extent disclosed by me to the Intermediary;
- › I am aware that the Consultant and Intermediary are entirely independent of, and do not represent Utmost Worldwide Limited and I understand that the Intermediary is therefore acting at all times as my authorised representative, with the Consultant acting on behalf of the Intermediary; and
- › As a consequence of the financial advice and recommendations of the Intermediary, I wish to purchase a Plan from Utmost Worldwide Limited in Guernsey on an international cross border basis.

Utmost Worldwide Limited

- › I am aware that both the Intermediary and Utmost Worldwide Limited are foreign financial services businesses that do not carry out, and are not licenced to carry out financial services business in the country where I reside; and
- › I understand that Utmost Worldwide Limited is incorporated in Guernsey and is licenced by the Guernsey Financial Services Commission as an International Insurer.

A WEALTH *of* DIFFERENCE

www.utmostinternational.com

Utmost Worldwide Limited (No. 27151) also trading as Utmost Wealth Solutions, is incorporated in Guernsey. It is authorised and regulated by the Guernsey Financial Services Commission to conduct long term business and general business. Registered Office: Utmost House, Le Truchot, St. Peter Port, Guernsey, GY1 1GR.

Utmost Worldwide Limited also holds a permit issued by the Jersey Financial Services Commission to conduct long term business in Jersey.

UWWS PR 00039 | 04/25

Consumer Protection

- › I understand that by using a foreign Intermediary and products provided by a foreign insurer, I am unlikely to benefit from any consumer protection legislation within my country of residence, but I may have a right of recourse in the jurisdiction in which the Intermediary or insurer is principally regulated in relation to their respective actions;
- › I am aware that any complaint that I may have in relation to the advice provided by the Intermediary or Consultant should be directed to the Intermediary in the first instance, and if the issue is not resolved satisfactorily, such complaint should be directed to the regulator or financial services ombudsman that has principal jurisdiction over the activities of the Intermediary; and
- › I am aware that any complaint that I may have in relation to the Plan purchased from Utmost Worldwide Limited should be directed to Utmost Worldwide Limited in the first instance, and if the issue is not resolved satisfactorily, such complaint may be directed to the Channel Islands Financial Ombudsman service.

SIGNATURE **Signature of First Applicant:**

Date:

d	d	m	m	y	y	y	y
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SIGNATURE **Signature of Second Applicant:**

Date:

d	d	m	m	y	y	y	y
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Trust cases should be signed by the relevant authorised signatories.
The Intermediary is also required to complete the declaration below.

INTERMEDIARY DECLARATION

By signing the below, we confirm that:

- › The Intermediary has not carried out any form of advertising, promotion or cold calling in the jurisdiction of the Applicant(s), and the Applicant(s) is/are obtaining services from the Intermediary on an unsolicited basis or as a pre-existing client;
- › The Applicant(s) has/have been informed by the Intermediary in writing of the name of the regulator and the nature or category of regulatory licence under which the financial advice and financial services product recommendations have been issued;
- › The Intermediary has not formulated or provided regulated financial advice or financial services product recommendations to the Applicant(s) when physically present in the jurisdiction of the Applicant(s) and the Intermediary is not aware of any legal or regulatory prohibitions against providing financial advice and financial services product recommendations on an international cross-border basis using electronic or postal communications;
- › The financial advice, and any financial services product recommendations that have been provided to the Applicant(s) by the Intermediary, can be evidenced as having been formulated and issued in writing from within a jurisdiction where the Intermediary holds a regulatory licence and such written advice or recommendations include the contact address for the Intermediary and contact details of the principal regulator of the Intermediary; and
- › The Intermediary accepts full liability for deficient or negligent financial advice or financial services product recommendations provided to the Applicant(s) on the same basis as if the Applicant(s) was/were resident within the country where the Intermediary is licenced and regulated to provide such advice.

SIGNATURE **Signature of Intermediary Representative:**

Authorised Representative Name:

For and on behalf of (Company Name):

Date:

d	d	m	m	y	y	y	y
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