

APPLICATION FOR GIRO

INSTRUCTION FOR REGULAR PAYMENTS FROM YOUR BANK

Please read the Important Notes and Frequently Asked Questions on the reverse of this form before completing.
This form **cannot** be sent to us in electronic format, as your bank will require sight of your original signature.

PART 1: APPLICATION FOR INTERBANK GIRO TO BE COMPLETED BY PLANHOLDERS

Please fill in all fields. Incomplete forms may not be processed.

Date:	<table><tr><td>d</td><td>d</td><td>m</td><td>m</td><td>y</td><td>y</td><td>y</td><td>y</td></tr></table>	d	d	m	m	y	y	y	y	Name of Billing Organisation:	UTMOST WORLDWIDE LIMITED, SINGAPORE BRANCH
d	d	m	m	y	y	y	y				
Full Name of my/our ("Bank"):	<input type="text"/>	Applicant 1 Name:	<input type="text"/>								
Bank Swift / BIC:	<input type="text"/>	Applicant 2 Name:	<input type="text"/>								
		Plan Number (if known):	<input type="text"/>								

- a) I/we hereby instruct the Bank to process the Billing Organisation's instructions to debit my/our account.
b) The Bank is entitled to reject the Billing Organisation's debit instruction if my/our account does not have sufficient funds and charge me/us a fee for this. The Bank may also at its discretion allow the debit even if this results in an overdraft on the account and impose charges accordingly.
c) This authorisation will remain in force until:
- › it is cancelled by the Bank by written notice sent to my or our address last known to the Bank;
 - › the Bank's receipt of my/our written revocation instruction; or
 - › the Bank's receipt of a notice of expiry from the Billing Organisation.

My/our account name as per Bank's records:
My/our account number to be debited:
My/our contact number(s):

ACCOUNT SIGNATURE(S)

<input type="text"/>
<input type="text"/>

PART 2: FOR COMPLETION BY BILLING ORGANISATION

Utmost Worldwide Limited, Singapore Branch Account details:

Bank Name	Swift/BIC	Account
Citibank NA Singapore Branch	CITISGSGXXX	0854248006

Billing Organisation's Customer Reference Number:

VERIFIED BY BILLING ORGANISATION

Customer account to be debited:

Bank Name	Swift/BIC	Account
<input type="text"/>	<input type="text"/>	<input type="text"/>

Date:

d	d	m	m	y	y	y	y
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PART 3: FOR BANK USE ONLY

To: Utmost Worldwide Limited, Singapore Branch, 6 Battery Road #16-02, Singapore 049909.

This application is hereby **REJECTED** (please tick) for the following reason(s):

- | | | |
|---|---|---|
| <input type="checkbox"/> Customer signature differs from bank's records | <input type="checkbox"/> Account operated by signature / thumbprint | <input type="checkbox"/> Amendments not countersigned by customer |
| <input type="checkbox"/> Customer signature incomplete or unclear | <input type="checkbox"/> Wrong customer account number | <input type="checkbox"/> Other: <input type="text"/> |

Name of approving officer:

Date:

d	d	m	m	y	y	y	y
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**BANK
AUTHORISED
SIGNATURE**

IMPORTANT NOTES

COMPLETING GIRO REQUEST

Customer Bank account must be in the name of Planholders(s). Any amendments must be countersigned. Do not use correction fluid. This form cannot be sent to us in electronic format, as your bank will require sight of your original signature.

RECEIPT(S)

Receipt(s) will not be issued by your bank for payments made via GIRO. Please check your passbook/statement for confirmation of payment. You can also see a record of payments received by Utmost Worldwide Limited, Singapore Branch via your Utmost Worldwide Online Service Centre account.

CHANGE OF BANK ACCOUNT

If you wish to pay your premiums from a different Bank or bank account you will need to complete a new 'Application for GIRO' form. To avoid missing premium payments you should either provide this at least two months in advance or make alternative payment arrangements.

FREQUENTLY ASKED QUESTIONS

GIRO is a convenient, cashless mode of payment. To help you better understand the GIRO payment method, here are some answers to the most frequently raised questions on GIRO:

How do I get started? Complete this GIRO application form, with your Plan Number (if known). Send it back to us at: Utmost Worldwide Limited, Singapore Branch, 6 Battery Road #16-02, Singapore 049909.

Can I pay non-Singapore Dollar Premiums by GIRO?

Currently GIRO payments can only be made in Singapore Dollars from a bank account held in Singapore.

How long do I need to wait before my GIRO arrangement is effective?

As the processing of a GIRO application may take up to two months, you should use an alternative method for payment of premiums until you receive written approval of your GIRO application from us. Your Plan must be active before the GIRO application can be effective.

Can I arrange for another party to effect the GIRO arrangement through his/her bank account or pay for another party?

Utmost Worldwide Limited, Singapore Branch only accept premium payments from an account held in the name of the Planholder(s).

When will the GIRO deduction be made?

A deduction will be made from your bank account on each date you must pay a committed premium. If this is not a normal banking date the deduction will be made on the next banking day.

What if an incorrect premium amount is deducted from my bank account?

Please contact Utmost Worldwide, Singapore Branch as soon as possible, and we will investigate further whilst also ensuring that you are informed of any action required by your Bank.

What happens if there are insufficient funds in my bank account?

We will send you a Written Notice to inform you that a committed premium has not been paid, asking you to pay the missed premium using a different payment method. However, you should also ensure there is sufficient money in your bank account to pay subsequent premiums as they fall due. Please note that some banks do charge a service fee for unsuccessful GIRO deduction due to insufficient funds.

Can I stop GIRO payment on a particular bill?

To discontinue the GIRO service, please inform Utmost Worldwide Limited, Singapore Branch, of the termination in writing. You will need to give us at least 15 days before the next deduction date. You should also inform your bank to stop GIRO payment.

What happens to my GIRO arrangements that are no longer used?

You should review all your GIRO arrangements periodically and terminate those arrangements that are no longer required with your bank.

DID YOU KNOW

You can have immediate and secure access to your Plan information through the Utmost Worldwide Online Service Centre. This allows you to view up-to-date valuations of your Plan. You can also submit certain requests through the Utmost Worldwide Online Service Centre, including requests for alteration of plan investment(s).

To view a demo and/or register for access please visit utmostinternational.com

A WEALTH *of* DIFFERENCE

Utmost Worldwide Limited, Singapore Branch: 6 Battery Road #16-02, Singapore 049909.

Registered in Singapore as a Branch of a Foreign Company - Number T10FC0110K. Licensed by the Monetary Authority of Singapore as a direct insurer to carry on life business in Singapore.

Utmost Wealth Solutions is the trading name used by Utmost Worldwide Limited, Singapore Branch and a number of Utmost companies.

Utmost Worldwide Limited is incorporated in Guernsey under Company Registration No. 27151 and regulated in Guernsey as a Licensed Insurer by the Guernsey Financial Services Commission under the Insurance Business (Bailiwick of Guernsey) Law, 2002 (as amended).

Registered Head Office: Utmost House, Hirzel Street, St Peter Port, Guernsey, Channel Islands GY1 4PA.

T +44 (0) 1481 715 400 F +44 (0) 1481 715 390 E UWCustomerService@utmostworldwide.com

Websites may make reference to products that are not authorised or regulated and/or are not available for offering to planholders in certain jurisdictions.

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T +65 6672 9152

E SingaporeRO@utmostworldwide.com

W utmostinternational.com