



## GUIDANCE NOTES – TERMINOLOGY

### Order Type

- References to Alpha International Life Assurance Company means Alpha International Life Assurance Company (Guernsey) Limited (AILAC)
- Trade** – Select to request the purchase or sale of a security/fund.

### FORM REQUIREMENTS

(Please also see 'Key Points' below)

- Buy/Sell** – Enter either "BUY" or "SELL" in the relevant section, indicating what action should be taken for each order type.
- Currency to invest/redeem** – All trades will be GBP. No other currencies are available to OCIB.
- Cash value/No. of units/shares** – For purchases, sales or switch orders, please state either the cash amount or the number of units/shares.
- Security Identifier** – If known, please provide a recognised security identifier for all security/fund purchase or sale requests, e.g. a SEDOL or ISIN number. For Utmost International funds, provide the relevant UID number, which can be found in the monthly fund performance brochure or on the Utmost International website. This will enable us to act upon your instructions more efficiently.
- Security/Fund name** – Ensure the full name of the security/fund is clearly stated and do not use abbreviations.
- Share class** – Where applicable, include confirmation of income/accumulation unit requirements and confirmation of required share class e.g. A, B or C.
- Contact details** – Ensure that your contact name, email address, telephone number and/or fax number are clearly legible, so that we can contact you if we need any clarification of your instructions.

### KEY POINTS

- Sufficient cash** – An instruction to purchase an investment will not be carried out unless there is sufficient cash within the bond/account/policy to meet the purchase price and all costs of the purchase, except where the purchase is made simultaneously with a sale which will provide cash sufficient to meet the purchase price and all costs of the purchase.
- Sufficient holding** – An instruction to sell a holding cannot be actioned unless there are sufficient shares/units held to cover the sale.
- Client confirmation** – Where required, signed confirmation should always be provided with the corresponding dealing instruction.

If you have any questions or need any clarification of these guidance notes, please contact our dealing desk on +44 (0)1624 655005, or [IOMdealing@utmostinternational.com](mailto:IOMdealing@utmostinternational.com). Alternatively, please contact your financial adviser. **A delay in the placement of deals may occur if the instructions are illegible, unclear, incomplete or relate to an asset which is not normally permitted. We are unable to backdate transactions delayed by the need to clarify your instructions. The security identifier provided in the form prevails, where applicable, in case of dispute.**

## DATA PRIVACY STATEMENT

I understand that Alpha International Life Assurance Company (Guernsey) Limited (AILAC) will process personal information about me and any other party whose personal information I have provided.

The type of personal information processed about me will depend on the purpose for which it has been collected and will include:

- my contact details
- information to verify my identity
- information about my family, lifestyle, health and finances
- my payment details
- my policy details

The processing of my personal information may take place in a number of jurisdictions and may be shared with other parties within or outside AILAC for the general purpose of establishing, maintaining and servicing an insurance policy. The sharing of my personal data may be used for any or all of the following purposes, to:

- check against credit reference or other databases to verify information provided for regulatory due diligence purposes and to prevent or detect financial crime including money laundering, terrorist financing, bribery and corruption, sanctions listing or fraud;
- allow for the provision of services relating to enhanced due diligence, underwriting, reinsurance, data hosting, online services, payment or reporting of any tax or levy, or any other services provided from time to time;
- enable an appointed financial adviser or fund adviser to assist in the provision of services to the policyholder;
- compile statistical analysis or market research, where information is not specific to

The information given in this document is based on Alpha International Life Assurance Company (Guernsey) Limited's understanding of current law and practice in the jurisdictions referred to in the text. No liability can be accepted for any personal tax consequences or for the effect of any future tax or legislative changes.

Investors should remember that past performance is no guarantee of future returns and that fund prices will reflect the value of their underlying securities. As a result of the nature of investments and possible exchange or interest rate fluctuations, the value of investments may go down as well as up.

[www.utmostinternational.com](http://www.utmostinternational.com)

Calls may be monitored and recorded for training purposes and to avoid misunderstandings.

The Offshore Collective Investment Bond is issued by Alpha International Life Assurance Company (Guernsey) Limited. The Company is regulated by The Guernsey Financial Services Commission and is licensed to carry on long term business under the Insurance Business (Bailiwick of Guernsey) Law 2002. Registered office: Albert House, South Esplanade, St Peter Port, Guernsey, GY1 1AW, Channel Islands. Registered No. 2424.

The Offshore Collective Investment Bond is administered by Utmost Administration Limited, registered in the Isle of Man under number 109218C and licensed by the Isle of Man Financial Services Authority. Utmost Administration Limited is part of the Utmost Group.

Administration Centre for correspondence: Utmost Wealth Solutions, King Edward Bay House, King Edward Road, Onchan, Isle of Man, IM99 1NU, British Isles. Phone: +44 (0)1624 655 555 Fax: +44 (0)1624 611 715.

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- Minimum investments** – There is no minimum investment for OCIB product.
- Dealing confirmations** – Dealing/contract note confirmations are available to view on our website, 24 hours after being received and executed by our settlements team. If you require any assistance, please contact Alpha International Life Assurance Company on +44 (0)1624 655555.
- Dealing frequency/cut-offs/notice periods** – You should ensure that you are aware of the frequency of dealing for the chosen investment(s). You should also be aware of any corresponding cut-off or notice periods that may apply. These details can be checked with the corresponding fund manager.
- Fixed deposits are contracts that are only due for payment at maturity and may only be broken at the discretion of the bank. In this respect they differ from call/demand accounts that provide access to the cash deposited.** You may invest immediately into fixed deposits with the understanding that, in the event of cancellation or requiring early access, you;
  - may not get your money back immediately and payment may be delayed for some time,
  - the institution may impose penalties and therefore you may get back less than you invested, and/or
  - the only way in which to receive value may be through an in-specie transfer of that asset into your own name.This is not applicable to any clients who are permitted access to SFC authorised funds only within the WMP.

### GENERAL DEALING INSTRUCTIONS' TERMS

- Any choice of investments is entirely at your own risk and you or your fund adviser should undertake such due diligence, or seek such independent advice as you consider necessary. It is your responsibility to ensure that you have read and understood the prospectus and other offering documentation in respect of any asset chosen within the bond/account/policy. For the avoidance of doubt, we do not accept any responsibility for losses, damages and/or costs (including, but not limited to, legal fees) that may be incurred as a consequence of subscribing to, or otherwise acquiring an interest in, the fund on your behalf.
- All dealing, settlement and custody of securities will be executed by Alpha International Life Assurance Company and all assets will be owned by Alpha International Life Assurance Company.
- All investment instructions should be completed on Alpha International Life Assurance Company's dealing instruction form and sent to the dealing department by fax on +44 (0)1624 655905 or by emailing a scanned copy to [IOMdealing@utmostinternational.com](mailto:IOMdealing@utmostinternational.com). All instructions should be signed by an authorised and appointed fund adviser or by the bond/account/policy holder(s).

- the individual;
- comply with any legal obligation which includes the releasing of personal information to regulators, law enforcement authorities or other bodies where there is a legal requirement to do so, including the sharing of information under regulations relating to the U.S Foreign Account Tax Compliance Act and The Organisation for Economic Co-operation and Development Common Reporting Standards;
- enable an appointed discretionary asset manager or custodian to meet their legal or regulatory requirements, where that discretionary asset manager or custodian providing services in relation to a policy requests the personal data of an individual linked to an application, and where we are satisfied that such a discretionary asset manager or custodian has a legal or regulatory requirement to make such a request.

Where my personal information is shared with a third party for the provision of services relating to my policy, my personal information will only be used for the purposes for which it was collected. In some circumstances this may involve a transfer of my personal information to a third party outside the European Economic Area (EEA). Whenever my personal information is shared it will be subject to the same levels of security and protection that AILAC would apply.

I may ask AILAC to:

- provide a copy of personal information held about me and an explanation of how this data is processed;
- update or correct my personal information;
- delete information about me (where it is no longer necessary in relation to the purpose for which it was originally collected);
- restrict processing of my personal information where appropriate. I may also object to AILAC processing my data but understand that this may have consequences in AILAC being able to continue servicing my policy.

- Only written instructions (including facsimile copies) signed by an authorised signatory of your company will be accepted. On no occasion will Alpha International Life Assurance Company accept verbal communications in respect of investment dealing instructions. Whilst we will accept faxed instructions, we cannot accept responsibility for a failure to carry out an instruction resulting from an error in transmission, or if the fax is illegible, incomplete or unclear.
- Limit orders are valid for one month, after which they will be automatically cancelled without notification. Alpha International Life Assurance Company do not offer any 'stop loss' facility.
- Instructions to buy or sell investments will, in the absence of any specific instruction, be implemented so as to obtain the best price available to Alpha International Life Assurance Company. If an instruction has reference to a specific price or price range at which the investment is to be purchased or sold, then this will be taken to be the price before any costs of the purchase or sale.
- If Alpha International Life Assurance Company has cause to reject an instruction, or if we have to defer carrying out an investment instruction whilst ascertaining that it is a permitted investment, then we accept no responsibility for any of the consequences of such rejection or delay.
- Where a fund adviser is appointed, please notify us immediately of any changes to your authorised signatory list regarding the provision of investment dealing instructions.

### INVESTMENT RESTRICTIONS

#### OCIB

- You are restricted to assets in the investment range that you have selected. For more information about your chosen investment range, please refer to your product brochure.**

#### All Bonds/Accounts/Policies

- Before sending an instruction to purchase an asset, it is your responsibility to ensure that you are aware of any charges which will apply to the investment, including initial charges, redemption charges (early or otherwise) ongoing and performance related fees.
- Where an asset deals on an infrequent basis, for example, monthly or quarterly, but is otherwise within the normal permissible range of investments within the bond, Alpha International Life Assurance Company may accept the investment but reserves the right to return the asset in-specie as part of any payment made from the bond.
- Alpha International Life Assurance Company reserves the right to decline to deal on certain assets.

I have been made aware that a full explanation of how AILAC collects, uses and shares my personal information can be found at <https://alphaintlife.com/privacy-policy.html> If I have any questions about data privacy I can address these to:

The Data Protection Manager, Alpha International Life Assurance Company (Guernsey) Limited, C/O Impact Professional Services Ltd, 14 Tynwald Street, Douglas, Isle of Man, IM1 1BG Tel: 07624 499615 Email: [enquiries@impactiom.com](mailto:enquiries@impactiom.com)

If I have a complaint about the processing of my personal information and AILAC is unable to provide a satisfactory response I may contact the appropriate regulator: Channel Islands Financial Ombudsman, PO Box 114, Jersey, Channel Islands, JE4 9QG

Tel: +44 (0) 1534 748610 Fax: +44 (0) 1534 747629 Email: [enquiries@ci-fo.org](mailto:enquiries@ci-fo.org)

Website: [www.ci-fo.org](http://www.ci-fo.org)

Office of the Data Protection Authority: Block A, Lefebvre Court, Lefebvre Street, St. Peter Port, Guernsey, GY1 2JP, Telephone: +44 (0) 1481 742074, Email: [info@odpa.gg](mailto:info@odpa.gg).

I have read and understood the Data Privacy Statement set out above and will make it available to other individuals whose personal information has been provided by me to AILAC either in this application or within accompanying documentation.

Alpha International Life Assurance Company (Guernsey) Limited are the data controller who determine the purposes and means of the processing of your personal data. Utmost Administration Limited act as a data processor on behalf of Alpha International Life Assurance Company (Guernsey) Limited. To view the privacy policy of Alpha International Life Assurance Company (Guernsey) Limited please visit <https://alphaintlife.com/privacy-policy.html> To view the privacy policy of Utmost Administration Limited please visit [www.utmostinternational.com/privacy-statements/](http://www.utmostinternational.com/privacy-statements/)