

Better Business Initiative

Helping you speed through the application process

DID YOU KNOW?

75%

of applications can be delayed due to missing documentation*.



For Zurich to promptly set up your new Investment Bond or Savings Plan, there are a number of documents that we need in addition to your completed application form. We are legally required to seek evidence about who you are, where you live and what your PPS number is. Without these documents, Zurich cannot complete the set-up process.

We will accept certified[†] copies of the following:

Proof of identification x 1

- A current passport
- A current driver's licence
- A current national identity card

Proof of PPS number x 1

- P60
- P45
- P21
- Payslip (where your employer is identified by name or tax number)
- Social services card
- Tax assessment
- Tax return form

Proof of address x 1

These must be issued within the last 6 months. For utility bills, the supply and billing address must be the same.

- A utility bill / ebill
- A bank / building society / credit card statement / e-statement
- A health insurance statement / e-statement referencing an individual's policy, name and address
- A Certified Revenue or Tax Certificate
- A house or motor insurance certificate from a company regulated by the Central Bank of Ireland referencing an individual's policy, name and address
- A Government issued payslip, issued to public servants
- An instrument of a Court Appointment, e.g. a Grant of Probate

[†] Certification of documents

If original copies of any of the above documents cannot be sent, we will accept 'Certified' copies. The certified copy should be marked 'Original Sighted' and the certifier should sign, print their name, provide a contact number and date the certification. We will accept certification from the following people:

- Financial Broker or Advisor

- Garda Síochána
- Practising Chartered & Certified Public Accountants
- Notaries Public / Practising Solicitors / Commissioner for Oaths
- Regulated financial or credit institutions
- Medical professional
- Embassy / Consular Staff
- Justice of the Peace

Documents that we cannot accept

Proof of Identification

- Out of date photo IDs
- Garda National Immigration Bureau Cards
- College IDs
- Garda Age Cards
- Employer IDs including state agencies e.g. Army
- Marriage, Birth or Baptismal Certificates

Proof of PPS Number

- Payslip where employer is not identified by name or tax number

Proof of Address

- Any document older than six months
- Any two documents issued from the same company
- Any utility bill where the supply and billing address are different
- Invoices e.g. Invoice for Oil
- Motor Tax online renewal notice
- Store Cards or Catalogue Statements
- Print out of the electoral register
- TV licence

As part of our Anti Money Laundering obligations, in addition to your name, address and date of birth, we are required to obtain information in relation to the money you are investing. We need to confirm:

1. The origin of the funds you are investing – this is known as Source of Wealth.
2. How you are transferring the funds to Zurich – this is known as the Source of Funds.

Where is the money being paid from (Source of Funds)?

Please ensure you complete your bank account details in the relevant section of the application form, unless it's a personal cheque in which case bank account details are not required.

How have you accumulated the money to invest (Source of Wealth)?

Please complete the relevant section of the application form which will ask you for the origin of the funds being invested – e.g. have these funds come from:

- Salary (including bonus)
- Regular Savings
- Inheritance
- Property Sale
- Early Retirement or redundancy payment
- Investment Proceeds
- Other (which you could specify)

With regard to verifying Source of Wealth, there may be circumstances when we will need to see documented evidence of this.

For example, if you state that your investment monies have come from the proceeds of a property sale, then we may ask to see details of the property sold, eg. Address, date of sale, sale value of property sold, parties involved. We could ask for:

- Sight of a copy of Property Sale Contract
- Title Deed from Land Registry
- Confirmation correspondence from solicitor
- Confirmation of the sale from estate agent
- Or other alternative information or documentation that is deemed acceptable on a case by case basis

Zurich Life Assurance plc

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Zurich Life Assurance plc is regulated by the Central Bank of Ireland.