

Please complete this form in BLOCK CAPITAL LETTERS using black ballpoint pen and return the completed form together with your Direct Debit Instruction or Cheque to:

LICI UK, York House, Empire Way, Wembley, Middlesex, HA9 OPX.

If you have any queries in completing this form, or have any queries, please contact the Customer Service Team on 0800 0685 712 between 9am and 5pm, Monday to Friday or email: enquiry@liciuk.com

For your security and to improve the quality of our service, we may record and monitor telephone calls.

1. Personal Details

Title: Mr/Mrs/Ms/Miss/Dr/Other

Date of birth (you must be 18 or over)

--	--	--	--	--	--	--	--	--	--

Permanent UK residential address:

Surname

Forename(s)

Post code:

Daytime telephone number (including area code)

Home:	Work:	Mobile:
-------	-------	---------

Email:

Male/Female (please tick) Male Female

National Insurance No.

Are you an existing LICI UK policyholder? Yes No If yes, policy number(s)

2. Details of your investment

I wish to invest: (minimum investment - monthly £100, yearly £1,200 and lump sum £4,000.)

Please refer to the Key Features Document and Terms and Conditions for full details.

Monthly payment by Direct Debit £

Annual payment by Direct Debit £

Lump sum payment by cheque £

Lump sum payment from my maturity proceeds £

3. Application

- I wish to apply to LICI UK to subscribe to a Stocks and Shares ISA for the tax year 2013-14 and each subsequent year until further notice.
- I enclose a cheque made payable to LICI UK for the amount represented above.
- I have completed Direct Debit instruction for the amount(s) represented above.

4. Declaration and Authorisation

Please read this declaration carefully, then sign and date.

I declare that:

- I have received and read the latest version of the Key Features Document and Terms and Conditions.
- I have not sought any advice on suitability of Steady Growth With Profit ISA nor any recommendation or advice has been given by LICI UK.
- All subscriptions made, and to be made, belong to me.
- I am aged 18 years or over.
- I am resident and ordinarily resident in the United Kingdom for tax purposes or, if not so resident, either perform duties which, by virtue of Section 132(4)(a) of the Income and Corporation Taxes Act 2003 (Crown employees serving overseas), are treated as being performed in the United Kingdom, or I am married to, or in a civil partnership with, a person who performs such duties. I will inform LICI UK if I cease to be so resident and ordinarily resident or to perform such duties or be married to, or in a civil partnership with, a person who performs such duties. I will inform LICI UK promptly of any change in my circumstances which affects any of this information.
- I have not subscribed and will not subscribe to another stocks and shares ISA in the same tax year that I subscribe to LICI UK Steady Growth With Profit ISA which is a stocks and shares ISA.
- I have not subscribed and will not subscribe more than the overall subscription limit in total to a Cash ISA and a stocks and shares ISA in the same tax year.
- My ISA shall start on the day that the company receives my fully completed application and my first investment paid by cheque or Direct Debit (subject to any proof of identity required). However, if the date of receipt is not a business day or receipt is after the dealing deadline (as defined in the ISA Terms and Conditions) my ISA shall start on the next business day.

I authorise LICI UK to hold my cash subscription, ISA investments, interest, dividends and any other rights or proceeds in respect of those investments and any other cash and to make on my behalf any claims to relief from tax in respect of ISA investments.

I agree to the ISA Terms & Conditions and declare that the information included in this application is true and complete to the best of my knowledge and belief and I agree to advise the company in writing of any change in my circumstances which affect this information.

Signature:	Date:
------------	-------

A copy of your completed application form can be made available on request.

Data Protection Notice

The Life Insurance Corporation of India may use the information supplied on this form, or during any future communication, for the purpose of administering your policy, or holding, for research and analysis purposes and as part of our ongoing commitment to customer service. We may also contact you about further products or services that we think may be of interest to you. We may contact you by telephone, post, or electronic methods.

Any information you provide will be kept confidential and will only be disclosed if required for regulatory or legal purposes, or where you have given your consent, or to carefully selected third parties under contract to safeguard your confidentiality. We may search the files of credit reference agencies who will record any search on your file. This is to help us prevent fraud, to check your identity and to prevent money laundering. We may disclose details of how you conduct your account to such agencies. The information will be used by other credit grantors for fraud prevention, money laundering prevention and occasionally for tracing debtors. This information may be used to recheck these purposes.

You can ask for a copy of the information (for which we may charge a fee) we hold about you by writing to The Data Protection Officer, LICI UK, 10th Floor, York House, Empire Way, Wembley, Middlesex HA9 0PX

LICI UK, authorised and regulated by the Financial Services Authority for protection, pensions, savings and investment products.
Entered on the FSA Register, Registration No. 110379.

LICI UK is a trading name of the Life Insurance Corporation of India which is registered in England and Wales, Company No FC005008.



York House, (10th Floor)
Empire Way
Wembley
Middlesex HA9 0PX

CLIENT AGREEMENT

Life Insurance Corporation of India is authorised and regulated by the Financial Services Authority (FSA) and is bound by their rules.

The product range of Life Insurance Corporation of India includes life assurance, savings and investments. We are required to categorise all of our Clients so that they receive the Appropriate regulatory protection.

Unless otherwise stated you will be treated as a retail client and will be entitled to the general regulatory protection afforded by the FSA.

The company is a member of the Financial Services Compensation Scheme (FSCS). This scheme is designed to protect policyholders should a company be unable to meet its contractual obligations to its policy holders. Further information is available on request.

If, under the Money Laundering Regulations, it is necessary to verify your identity, address and source of funds, such verification will be completed before any business is finalised. The law requires that the HM Treasury Financial Sanctions list be searched. This will be done for all clients before any business can be accepted.

We are governed by the Terms of Data Protection Act 1998. We will not hold unnecessary data about you. All data which we do hold will be held in a secure environment and will not be revealed to any unauthorised person. We will not hold data on you for longer than is required by the Regulator or than what is in your best interest. You are entitled to inspect the records which we hold on you at any time you wish, given reasonable notice to the firm.

We keep a record of all business transactions for at least six years after our relationship has ceased.

In order to process your application, we must obtain certain information from you and also proof of your identity and residential proof. (Please attach a copy of your latest photo identity and residential proof with the application).

We will also need to maintain certain other records.

1. You agree that the information we hold about you can be held on computer/and or paper files.
2. You agree that any information we hold about you may be disclosed.
 - a. To third parties for the purpose of processing your application
 - b. To our regulators
 - c. To our Compliance Consultants
 - d. To any other parties (even if related) only with your express permission in writing.

3. You agree that from time to time Life Insurance Corporation of India may wish to contact you regarding other products that we offer. You may opt out of this by putting an X in the box
4. You understand that we have legal obligation that the information within our records is kept up to date but can only do so if provided with up to date information by you.
5. You understand that you may withdraw the consent given by you to the above paragraph 2(d) at any time by informing us in writing.

Should you have any complaint please contact the Compliance Officer of **Life Insurance Corporation of India, York House, Empire Way, Wembley, HA90PX**, telephone number - **(08000-685-712** Free Phone) or **0203-372-6900**, Email: **enquiry@liciuuk.com**. If your complaint is not dealt with to your satisfaction you can then complain to the Financial Ombudsman Service. Making a complaint will not prejudice your right to take legal proceedings.

Declaration

I confirm that I have received a copy of the 'Keyfacts document about our services and costs'.

Since I have neither asked for nor received any advice from the Company in relation to any product I may buy, it will be classed as a non-advised sale. This term acknowledges the fact that all decisions in relation to the investment will be and have been made by myself and that the Company has only provided me with factual information in relation to the product and the decision to buy the product is entirely mine.

I understand that as I have not sought advice, I do not have the full right to complain about the suitability of this product.

Name of Client.....

Signature.....

Date.....

(Please sign and send the Client agreement along with the completed application pack together with a copy of your photo identity and residential proof.)



about our services and costs



York House, (10th Floor)
Empire Way
Wembley
Middlesex HA9 0PX

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. This document has been designed by the FSA to be given to consumers considering buying certain financial products. You need to read this important document. It explains the service you are being offered and how you will pay for it.

2. Whose products do we offer?

Investment

- We offer products from the whole market.
- We can only offer products from a limited number of companies.
- We only offer our own products.**

3. Which service will we provide you with?

Investment

- Independent advice – We will advise and make a recommendation for you after we have assessed your needs. Our recommendation will be based on a comprehensive and fair analysis of the market
- Restricted advice – We will advise and make a recommendation for you after we have assessed your needs, but we only offer advice on limited types of products, or products from one company or a limited number of companies.
- No advice – You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.**

4. What will you have to pay us for our services?

If you buy investment product direct from us, there will be no payments such as commission or fees payable.

5. Who regulates us?

The **Life Insurance Corporation of India** (LICI UK), of York House (10th Floor), Empire Way, Wembley, Middlesex HA9 OPX is authorised and regulated by the Financial Services Authority. Our FSA Register number is 110379. Our permitted business is long term insurance including savings, investment and protection products. You can check this on the FSA's Register by visiting the FSA's website **www.fsa.gov.uk/register** or by contacting the FSA on 0845 606 1234.

6. What to do if you have a complaint

If you wish to register a complaint, please contact us:

in writing: Write to The Compliance Officer,

The **Life Insurance Corporation of India** (LICI UK)
at York House (10th Floor), Empire Way, Wembley, Middlesex HA9 OPX

... by phone: Telephone 020 3372 6900.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service (FOS).

7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Investment

Most types of investment are covered for 100% of £50,000.

Further information about compensation scheme arrangements is available from the FSCS.

I confirm that I have read and retained a copy of Services and Costs Disclosure Document.

Name : _____

Signed : _____

Date : _____



भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA



Direct Debit Instructions

Please fill in the whole form using a ball point pen:

Send to:

Life Insurance Corporation of India UK
York House
Empire Way
Wembley
Middlesex HA9 0PX

Originator's Identification Number

6	7	9	3	6	4
---	---	---	---	---	---

Bank/Building Society account number

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Branch Sort Code

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Please select (✓) payment date of each month

7th 14th 21st Last working day

Name and full postal address of your Bank or Building Society

To the Manager
Bank/Building Society

Address

Post Code:

Reference Number PLEASE LEAVE BLANK

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Instruction to your Bank or Building Society to pay by Direct Debit.

Please pay Life Insurance Corporation of India UK Direct Debit from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Life Insurance Corporation of India UK and, if so, details will be passed electronically to my Bank/Building Society.

Name(s) of Account Holder(s)

Signature(s)

Date: ____ / ____ / ____

Banks and Building Societies may not accept Direct Debit instructions for some type of account



Direct Debit Guarantee



- This Guarantee is offered by all Banks and Building Societies that accept instructions to pay Direct Debit.
- If there are any changes to the amount, date or frequency of your Direct Debit LICIUK will notify you 10 working days in advance of your account being debited or as otherwise agree. If you request LICIUK to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit by LICIUK or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society.
- If you receive a refund you are not entitled to, you must pay it back when LICIUK asks you to.
- You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Written confirmation may be required. Please also notify us.

This guarantee should be detached and retained by the Payer

LICI UK, authorised and regulated by the Financial Services Authority (FSA) for protection, pensions, savings and investment products.
LICI UK is a trading name of the Life Insurance Corporation of India which is registered in England and Wales, Company No FC005008.

Visit us at www.liciuk.com | Office: York House, 10th Floor, Empire Way, Wembley, Middlesex, HA9 0PX | ☎ 8000 685 712