

CLIENT AGREEMENT

Life Insurance Corporation of India is authorised and regulated by the Insurance Regulatory and Development Authority (IRDA) of India. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Financial services registration number 110379.

The product range of Life Insurance Corporation of India in the UK 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 Financial Conduct Authority (FCA).

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@licluc.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.)