

John Smith
123 Street
Dublin
Ireland

17th October 2022

Ref: Upcoming closure of Ulster Bank and KBC Bank accounts
Policy Number(s): 12345678
Policy Owner(s): John Smith

Dear John

I am writing to you in relation to the direct debit mandate which is currently paying your premiums on the above numbered Zurich Life policy(ies). As you may already be aware, your bank will soon be exiting the Irish market. If you are currently paying premiums into your Zurich Life policy from an Ulster Bank or KBC Bank account, you will need to arrange for the premiums to be paid from an account with your new bank.

If you have yet to provide us with your new bank details, please complete the enclosed direct debit mandate and return it to us. For your convenience, you can email a scanned copy of this completed mandate to bankingchanges@zurich.com. If you would rather return to us by post, please use the freepost envelope enclosed.

If you have already provided us with your new bank account details or you are awaiting confirmation that a new direct debit mandate has been applied to your policy, thank you, no further action is required.

Why it is important to advise Zurich of your new bank account details

Giving us your new bank details in good time and before your existing account closes will ensure you continue to pay your premiums, maintaining all policy benefits with no interruption.

For policies which provide protection benefits (e.g. Life Cover, Serious Illness cover, etc.) it is imperative that premiums are maintained. If not, full underwriting may be required to reinstate cover and the reinstatement of this cover is not guaranteed.

Policies which are unit-linked (e.g. Pensions, Savings, etc.) may be made paid-up if you do not continue your premiums. Future illustrative values which have been provided to you previously may no longer be applicable as a result of missed premiums.

In order to maintain all benefits applicable to your policy, please act as soon as possible.

If we can be of any further assistance, please let us know and we will be happy to help. You can reach our Ulster Bank/KBC Bank DD Change Team by emailing bankingchanges@zurich.com. If you wish to speak to a team member, you can telephone us on (01) 209 2140 during normal working hours.

Yours sincerely



Elaine McDonald
Head of Service Delivery, Individual Business

Policy Number(s): 12345678

Policy Owner(s): John Smith

SEPA Direct Debit Mandate

Zurich Life Unique Mandate
Reference Number (to be
completed by the creditor)
Creditor Identifier

IE43ZZZ992829

Please complete all the fields below:

Account Holder Name

Account Holder Address

City/Postcode

Country

IBAN (International
Bank Account Number)

Signature(s)
of Account
Holder(s)

X

X

ZURICH[®]

Important Note: By signing this mandate form, you authorise (A) Zurich Life Assurance plc to send instructions to your bank to debit your account and (B) your bank to debit your account in accordance with the instruction from Zurich Life Assurance plc. As part of your rights, you are entitled to a refund from your bank under the terms and conditions of your agreement with your bank. A refund must be claimed within 8 weeks starting from the date on which your account was debited. Your rights are explained in a statement that you can obtain from your bank.

Please Return to:

Creditor Name ZURICH LIFE ASSURANCE PLC

Creditor Address ZURICH HOUSE, FRASCATI ROAD, BLACKROCK
CO, DUBLIN, IRELAND

Type of Payment RECURRENT

SWIFTBIC
(Bank Identification Code)

Date of Signing

Mandate Declaration

Direct debits will be collected from your bank on the chosen date* of the month the contribution is due. Under Single Euro Payments Area (SEPA) legislation, you are entitled to 14 calendar days prior notice of: (i) the commencement of a direct debit collection from your bank account by Zurich Life or (ii) where there is a change in the direct debit amounts or bank account details. However, SEPA also allows for a shorter notification period and to ensure timely collection of your contributions, Zurich Life operates a three day notification period. This does not affect your rights as outlined in the SEPA Direct Debit Mandate.

*The default chosen date is 1st of the month; the 7th and 15th of the month are available with agreement.

By signing this mandate form you are agreeing to a three day notification period before Zurich Life can collect contributions from your bank account.

Please note: Your IBAN and BIC details are included on your bank statement.