

A guide to your payment options

This guide is designed to help you understand the different ways you can withdraw money from your policy as set out in your policy terms and conditions.

Please note that not all products are available in all countries.

Elite International Bond

	Regular withdrawals	Partial surrenders	Full surrender
Frequency	Quarterly, half-yearly or yearly	At any time	At any time
Minimum	GBP400/USD/EUR600/ HKD4,800/JPY80,000	GBP400/USD/EUR600/ HKD4,800/JPY80,000	Not applicable
Minimum (BACS)	GBP150	None	Not applicable
Maximum	Up to 20% of the premium amount	Up to 20% of the premium amount	Surrender value
How it can be taken	A fixed amount or a percentage of the policy value, taken proportionately across all funds	A fixed amount or a percentage of the policy value, taken proportionately across all funds	From all remaining units
When it is paid	Units are cancelled on the first day of the month in which payment is to be made. Payment will normally be issued within four working days	On request	On request
Surrender charge	None	None	Deducted if the policy is fully surrendered within the first five years of any premium paid. Please refer to your terms and conditions and product literature for details of the charge

Futura/Lifelong/My Life Protect

	Regular withdrawals	Partial surrenders	Full surrender
Frequency	Not available	At any time when there is a positive surrender value	At any time when there is a positive surrender value
Minimum	None	No minimum	Not applicable
Maximum	None	No maximum, but any remaining policy value (plus any regular premiums due) must be sufficient to sustain the policy	Surrender value
How it can be taken	Not available	A fixed amount or a percentage of the policy value, taken proportionately across all funds	Across all remaining units
When it is paid	Not available	On request	On request
Surrender charge	None	None	None
Note		The life cover sum insured or any critical illness sum insured will be reduced by any partial surrender amounts taken Where units are sold from the guaranteed accumulation fund, a market level adjustment charge may apply. Please contact us to check whether an adjustment will apply	Where units are sold from the guaranteed accumulation fund, a market level adjustment charge may apply. Please contact us to check whether an adjustment will apply

Global Choice – issued before or in 2016

	Regular withdrawals	Partial surrenders	Full surrender
Frequency	Monthly, quarterly, half-yearly or yearly	At any time	At any time
Minimum	GBP400/USD/EUR600/ HKD4,800/JPY80,000/CHF/SGD/ AUD1,000	GBP400/USD/EUR600/ HKD4,800/JPY80,000/CHF/SGD/ AUD1,000	Not applicable
Minimum (BACS/Interbank giro)	GBP150/SGD500	GBP150/SGD500	Not applicable
Maximum	Up to 10% of the total premiums paid and you must leave a surrender value of at least: GBP10,000/USD/EUR15,000/ HKD120,000/JPY2,000,000/ CHF/SGD/AUD25,000	No maximum, but you must leave a surrender value of at least: GBP10,000/USD/EUR15,000/ HKD120,000/JPY2,000,000/ CHF/SGD/AUD25,000	Surrender value
How it can be taken	A fixed amount or a percentage of the policy value, taken proportionately across all funds, from one fund, or from specific funds	A fixed amount or a percentage of the policy value, taken proportionately across all funds, from one fund, or from specific funds	From all remaining units
When it is paid	Units are cancelled on the 15th day of the month in which payment is to be made. Payment will normally be issued within four working days	On request	On request
Surrender charge	None	None	Deducted if the policy is fully surrendered within the first five years of any premium paid. Please refer to your terms and conditions and product literature for details of the charge

Global Choice – issued in the UAE from 15 October 2020

	Regular withdrawals	Partial surrenders	Full surrender
Frequency	Available monthly, quarterly, half-yearly or yearly after the 5th policy anniversary	At any time	At any time
Minimum	GBP130/USD200/EUR160	GBP130/USD200/EUR160	Not applicable
Maximum	No maximum, but you must leave a surrender value of at least: GBP6,500/USD10,000/EUR8,000	No maximum, but you must leave a surrender value of at least: GBP6,500/USD10,000/EUR8,000	Surrender value
How it can be taken	A fixed amount or a percentage of the policy value, taken proportionately across all funds	A fixed amount or a percentage of the policy value, taken proportionately across all funds	From all remaining units
When it is paid	Units are cancelled on the first day of the month in which payment is to be made. Payment will normally be issued within four working days	On request	On request
Surrender charge	Deducted when regular withdrawals are made within the first five years of any premium paid. Please refer to your terms and conditions and product literature for details of the charge	Deducted if the withdrawal is made within the first five years of any premium paid. Please refer to your terms and conditions and product literature for details of the charge	Deducted if the policy is fully surrendered within the first five years of any premium paid. Please refer to your terms and conditions and product literature for details of the charge
Note	If additional life cover benefit is selected, the amount payable on a death claim will be reduced by any regular withdrawals within 2 years of the claim	If additional life cover benefit is selected, the amount payable on a death claim will be reduced by any partial withdrawals within 2 years of the claim	

International Wealth Account

	Regular withdrawals	Partial surrenders	Full surrender
Frequency	Quarterly, half-yearly or yearly	At any time	At any time
Minimum	GBP400/USD/EUR600/ HKD4,800/JPY80,000/CHF/SGD/ AUD1,000	GBP400/USD/EUR600/ HKD4,800/JPY80,000/CHF/SGD/ AUD1,000	Not applicable
Minimum (BACS/Interbank giro)	GBP150/SGD500	GBP150/SGD500	Not applicable
Maximum	Up to 10% of the total premiums paid and you must leave a surrender value of at least: GBP10,000/USD/EUR15,000/ HKD120,000/JPY2,000,000/CHF/ SGD/AUD25,000	No maximum, but you must leave a surrender value of at least: GBP10,000/USD/EUR15,000/ HKD120,000/JPY2,000,000/ CHF/SGD/AUD25,000	Surrender value
How it is taken	A fixed amount or a percentage of the policy value, taken proportionately across all funds, from one fund, or from specific funds	A fixed amount or a percentage of the policy value, taken proportionately across all funds, from one fund, or from specific funds	From all remaining units
When it is paid	Units are cancelled on the 15th day of the month in which payment is to be made. Payment will normally be issued within four working days	On request	On request
Surrender charge	None	None	Deducted if the policy is fully surrendered within the first three years of any premium paid. Please refer to your terms and conditions and product literature for details of the charge

International Wealth Account flexible contribution plan/FuturePerfect

	Regular withdrawals	Partial surrenders	Full surrender
Frequency	Monthly, quarterly, half-yearly or yearly	At any time	At any time
Minimum	GBP400/USD/EUR600/ HKD4,800/JPY80,000/CHF/SGD/ AUD1,000	GBP400/USD/EUR600/ HKD4,800/JPY80,000/CHF/SGD/ AUD1,000	Not applicable
Minimum (BACS)	GBP150	GBP150	Not applicable
Maximum	Up to 10% of the total premiums paid and you must leave a surrender value of at least: GBP10,000/USD/EUR15,000/ HKD120,000/JPY2,000,000/ CHF/SGD/AUD25,000	No maximum, but you must leave a surrender value of at least: GBP10,000/USD/EUR15,000/ HKD120,000/JPY2,000,000/ CHF/SGD/AUD25,000	Surrender value
How it is taken	A fixed amount or a percentage of the policy value, taken proportionately across all funds, from one fund, or from specific funds	A fixed amount or a percentage of the policy value, taken proportionately across all funds, from one fund, or from specific funds	From all remaining units
When it is paid	Units are cancelled on the 15th day of the month in which payment is to be made. Payment will normally be issued within four working days	On request	On request
Surrender charge	None	None	Deducted if the policy is fully surrendered within the first three years of any premium paid. Please refer to your terms and conditions and product literature for details of the charge

Regular Savings Plan/Legacy

	Regular withdrawals	Partial surrenders	Full surrender
Frequency	Monthly, quarterly, half-yearly or yearly	At any time	At any time
Minimum	GBP130/USD200/EUR160	GBP130/USD200/EUR160	Not applicable
Maximum	No maximum, but you must leave a surrender value of at least: GBP3,900/USD6,000/EUR4,800	No maximum, but you must leave a surrender value of at least: GBP3,900/USD6,000/EUR4,800	Surrender value
How it can be taken	A fixed amount or a percentage of the policy value, taken proportionately across all funds	A fixed amount or a percentage of the policy value, taken proportionately across all funds	From all remaining units
When it is paid	Units are cancelled on the first day of the month in which payment is to be made. Payment will normally be issued within four working days	On request	On request
Surrender charge	Deducted when regular withdrawals are taken within the premium payment term. For policies issued after 5 Feb 2022 - there is no charge for regular withdrawals. Please refer to your terms and conditions and product literature for details of the charge	Deducted if the policy is partially surrendered within the premium payment term. For policies issued after 5 Feb 2022 - there is no charge for partial surrender. Please refer to your terms and conditions and product literature for details of the charge	Deducted if the policy is fully surrendered within the premium payment term. Please refer to your terms and conditions and product literature for details of the charge

SavingsPlus/My Future Saver

	Regular withdrawals	Partial surrenders	Full surrender
Frequency	Monthly, quarterly, half-yearly or yearly	At any time	At any time
Minimum	GBP130/USD200/EUR160/AED/QAR735/BHD75	GBP130/USD200/EUR160/AED/QAR735/BHD75	Not applicable
Maximum	No maximum, but you must leave a surrender value of at least: GBP6,500/USD10,000/EUR8,000/AED/QAR36,700/BHD3,700	No maximum, but you must leave a surrender value of at least: GBP6,500/USD10,000/EUR8,000/AED/QAR36,700/BHD3,700	Surrender value
How it is taken	A fixed amount or a percentage of the policy value, taken proportionately across all funds, from one fund, or from specific funds	A fixed amount or a percentage of the policy value, taken proportionately across all funds, from one fund, or from specific funds	From all remaining units
When it is paid	Units are cancelled on the first day of the month in which payment is to be made. Payment will normally be issued within four working days	On request	On request
Surrender charge	None	Deducted if the policy is partially surrendered within the first five years. Please refer to the terms and conditions or your product literature for details	Deducted if the policy is fully surrendered within the first five years of any premium paid Please refer to your terms and conditions and product literature for details of the charge
Note	Can only be taken after the fifth policy anniversary	If you have life cover on your policy, we will reduce the sum insured by any partial surrender amounts taken	

Vista/InvestPlus/Harvester – sold before January 2005

	Regular withdrawals	Partial surrenders	Full surrender
Frequency	Not available	At any time where there is a positive surrender value and there are sufficient accumulation units	At any time where there is a positive surrender value and there are sufficient accumulation units
Minimum	None	None	Not applicable
Minimum (BACS)	None	None	Not applicable
Maximum	None	100% of the accumulation units	Surrender value
How it can be taken	Not available	A fixed amount or a percentage of the policy value, taken proportionately across all funds	Across all remaining units
When it is paid	Not available	On request	On request
Surrender charge	None	None	Deducted if the policy is fully surrendered before the maturity date. If you have a single premium policy only, then there is no surrender charge. Please refer to the terms and conditions or your product literature for details
Note		<p>If you have life cover or critical illness on your policy, we will reduce the sum insured by any partial surrender amounts taken</p> <p>Can only be taken from accumulation units</p> <p>Where units are sold from the guaranteed accumulation fund, a market level adjustment charge may apply. Please contact us to check whether an adjustment will apply</p>	Where units are sold from the guaranteed accumulation fund, a market level adjustment charge may apply. Please contact us to check whether an adjustment will apply

Vista/InvestPlus– sold from January 2005

	Regular withdrawals	Partial surrenders	Full surrender
Frequency	Quarterly, half-yearly or yearly where there is a positive surrender value and there are sufficient accumulation units	At any time where there is a positive surrender value and there are sufficient accumulation units	At any time where there is a positive surrender value and there are sufficient accumulation units
Minimum	GBP750/USD/EUR1,000/ HKD8,000/JPY150,000/CHF/SGD/ AUD1,600	GBP750/USD/EUR1,000/ HKD8,000/JPY150,000/CHF/SGD/ AUD1,600	Not applicable
Minimum (BACS/Interbank giro/ Autopay/ Swedish giro)	GBP150/HKD2,000/SGD500/ SEK10,000	GBP150/HKD2,000/SGD500/ SEK10,000	Not applicable
Maximum	None	100% of the accumulation units	Surrender value
How it is taken	A fixed amount or a percentage of the policy value, taken proportionately across all funds	A fixed amount or a percentage of the policy value, taken proportionately across all funds	Across all remaining units
When it is paid	Units are cancelled on the first day of the month in which payment is to be made. Payment will normally be issued within four working days	On request	On request
Surrender charge	None	None	Deducted if the policy is fully surrendered before the maturity date. If you have a single premium policy only, then there is no surrender charge. Please refer to the terms and conditions or your product literature for further details
Note	Can only be taken from accumulation units	If you have life cover or critical illness on your policy, we will reduce the sum insured by any partial surrender amounts taken Can only be taken from accumulation units Where units are sold from the guaranteed accumulation fund, a market level adjustment charge may apply. Please contact us to check whether an adjustment will apply	Where units are sold from the guaranteed accumulation fund, a market level adjustment charge may apply. Please contact us to check whether an adjustment will apply

**Vista sold in the UAE and Qatar from June 2015 and Bahrain from September 2015
InvestPlus sold in the UAE from 20 September 2015 and in Bahrain from 8 October 2015**

	Regular withdrawals	Partial surrenders	Full surrender
Frequency	Monthly, quarterly, half-yearly or yearly where there is a positive surrender value and there are sufficient accumulation units	At any time where there is a positive surrender value and there are sufficient accumulation units	At any time where there is a positive surrender value and there are sufficient accumulation units
Minimum	GBP325/USD500/EUR400/AED/QAR1,850/BHD185	GBP325/USD500/EUR400/AED/QAR1,850/BHD185	Not applicable
Maximum	None	The lower of the 70% of the surrender value or 100% of the accumulation unit value and you must leave a surrender value of at least: GBP3,250/USD5,000/EUR4,000/AED/QAR18,350/BHD1,850	Surrender value
How it is taken	A fixed amount or a percentage of the policy value, taken proportionately across all funds	A fixed amount or a percentage of the policy value, taken proportionately across all funds	Across all remaining units
When it is paid	Units are cancelled on the first day of the month in which payment is to be made. Payment will normally be issued within four working days	On request	On request
Surrender charge	None	None	Deducted if the policy is fully surrendered before the maturity date. If you have a single premium policy only, then there is no surrender charge. Please refer to your policy terms and conditions or the relevant product literature for further details
Note	Can only be taken from accumulation units	If you have life cover on your policy, we will reduce the sum insured by any partial surrender amounts taken Can only be taken from accumulation units	

Wealth Accumulation Plan/Simple Wealth

	Regular withdrawals	Partial surrenders	Full surrender
Frequency	Monthly, quarterly, half-yearly or yearly	At any time	At any time
Minimum	GBP325/USD500/EUR400/AED/QAR1,850/BHD185	GBP325/USD500/EUR400/AED/QAR1,850/BHD185	Not applicable
Maximum	Up to 10% of the total premiums paid and you must leave a surrender value of at least: GBP13,000/USD20,000/EUR16,000/AED/QAR73,500/BHD13,500	No maximum, but you must leave a surrender value of at least: GBP13,000/USD20,000/EUR16,000/AED/QAR73,500/BHD13,500	Surrender value
How it is taken	A fixed amount or a percentage of the policy value, taken proportionately across all funds, from one fund, or from specific funds	A fixed amount or a percentage of the policy value, taken proportionately across all funds, from one fund, or from specific funds	Across all remaining units
When it is paid	Units are cancelled on the first day of the month in which payment is to be made. Payment will normally be issued within four working days	On request	On request
Surrender charge	None	None	Deducted if the policy is fully surrendered within the first five years of any premium paid Please refer to your terms and conditions and product literature for details of the charge

Wealth Preservation Account

	Regular withdrawals	Partial surrenders	Full surrender
Frequency	Quarterly, half-yearly or yearly	At any time	At any time
Minimum	GBP400/USD/EUR600/ HKD4,800/JPY80,000/CHF/SGD/ AUD1,000	GBP400/USD/EUR600/ HKD4,800/JPY80,000/CHF/SGD/ AUD1,000	Not applicable
Minimum (BACS)	GBP150	GBP150	Not applicable
Maximum	Up to 10% of the total premiums paid and you must leave a surrender value of at least: GBP10,000/USD/EUR15,000/ HKD120,000/JPY2,000,000/ CHF/SGD/AUD25,000	No maximum, but you must leave a surrender value of at least: GBP10,000/USD/EUR15,000/ HKD120,000/JPY2,000,000/ CHF/SGD/AUD25,000	Surrender value
How it is taken	A fixed amount or a percentage of the policy value, taken proportionately across all funds, from one fund, or from specific funds	A fixed amount or a percentage of the policy value, taken proportionately across all funds, from one fund, or from specific funds	From all remaining units
When it is paid	Units are cancelled on the 15th day of the month in which payment is to be made. Payment will normally be issued within four working days	On request	On request
Surrender charge	None	None	None
Note	Regular withdrawals must be set when the policy starts. They cannot be amended while the settlor is still alive		

Local Zurich office contact details

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Zurich International Life Limited is registered in Bahrain under Commercial Registration No. 17444 and is licensed as an Overseas Insurance Firm – Life Insurance by the Central Bank of Bahrain.

Zurich International Life Limited is authorised by the Qatar Financial Centre Regulatory Authority.

Zurich International Life Limited is registered (Registration No. 63) under UAE Federal Law Number 6 of 2007, and its activities in the UAE are governed by such law.

Zurich International Life Limited (Singapore branch) is licensed by the Monetary Authority of Singapore to conduct life insurance business in Singapore. Member of the Life Insurance Association of Singapore. Member of the Singapore Financial Dispute Resolution Scheme.

Zurich International Life is a business name of Zurich International Life Limited which provides life assurance, investment and protection products and is authorised by the Isle of Man Financial Services Authority.

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