

# 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.

Any unclear or incorrect information mentioned on your withdrawal request form could delay your payment.

## Elite International Bond

	Regular withdrawals	Partial surrenders	Full surrender
<b>Frequency</b>	Quarterly, half-yearly or yearly	At any time	At any time
<b>Minimum</b>	GBP400/USD/EUR600/ HKD4,800/JPY80,000	GBP400/USD/EUR600/ HKD4,800/JPY80,000	Not applicable
<b>Minimum (BACS)</b>	GBP150	None	Not applicable
<b>Maximum</b>	Up to 20% of the premium amount	Up to 20% of the premium amount	Surrender value
<b>How it can be taken</b>	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
<b>When it is paid</b>	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
<b>Surrender charge</b>	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
<b>Frequency</b>	Not available	At any time when there is a positive surrender value	At any time when there is a positive surrender value
<b>Minimum</b>	None	No minimum	Not applicable
<b>Maximum</b>	None	No maximum, but any remaining policy value (plus any regular premiums due) must be sufficient to sustain the policy	Surrender value
<b>How it can be taken</b>	Not available	A fixed amount or a percentage of the policy value, taken proportionately across all funds	Across all remaining units
<b>When it is paid</b>	Not available	On request	On request
<b>Surrender charge</b>	None	None	None
<b>Note</b>		<p>The life cover sum insured or any critical illness sum insured will be reduced by any partial surrender amounts taken</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

**Global Choice – issued before or in 2016**

	Regular withdrawals	Partial surrenders	Full surrender
<b>Frequency</b>	Monthly, quarterly, half-yearly or yearly	At any time	At any time
<b>Minimum</b>	GBP400/USD/EUR600/ HKD4,800/JPY80,000/CHF/SGD/ AUD1,000	GBP400/USD/EUR600/ HKD4,800/JPY80,000/CHF/SGD/ AUD1,000	Not applicable
<b>Minimum (BACS/Interbank giro)</b>	GBP150/SGD500	GBP150/SGD500	Not applicable
<b>Maximum</b>	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
<b>How it can be taken</b>	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
<b>When it is paid</b>	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
<b>Surrender charge</b>	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
<b>Frequency</b>	Available monthly, quarterly, half-yearly or yearly after the 5th policy anniversary	At any time	At any time
<b>Minimum</b>	GBP130/USD200/EUR160	GBP130/USD200/EUR160	Not applicable
<b>Maximum</b>	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
<b>How it can be taken</b>	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
<b>When it is paid</b>	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
<b>Surrender charge</b>	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
<b>Note</b>	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
<b>Frequency</b>	Quarterly, half-yearly or yearly	At any time	At any time
<b>Minimum</b>	GBP400/USD/EUR600/ HKD4,800/JPY80,000/CHF/SGD/ AUD1,000	GBP400/USD/EUR600/ HKD4,800/JPY80,000/CHF/SGD/ AUD1,000	Not applicable
<b>Minimum (BACS/Interbank giro)</b>	GBP150/SGD500	GBP150/SGD500	Not applicable
<b>Maximum</b>	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
<b>How it is taken</b>	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
<b>When it is paid</b>	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
<b>Surrender charge</b>	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
<b>Frequency</b>	Monthly, quarterly, half-yearly or yearly	At any time	At any time
<b>Minimum</b>	GBP400/USD/EUR600/ HKD4,800/JPY80,000/CHF/SGD/ AUD1,000	GBP400/USD/EUR600/ HKD4,800/JPY80,000/CHF/SGD/ AUD1,000	Not applicable
<b>Minimum (BACS)</b>	GBP150	GBP150	Not applicable
<b>Maximum</b>	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
<b>How it is taken</b>	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
<b>When it is paid</b>	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
<b>Surrender charge</b>	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
<b>Frequency</b>	Monthly, quarterly, half-yearly or yearly	At any time	At any time
<b>Minimum</b>	GBP130/USD200/EUR160	GBP130/USD200/EUR160	Not applicable
<b>Maximum</b>	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
<b>How it can be taken</b>	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
<b>When it is paid</b>	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
<b>Surrender charge</b>	Deducted when regular withdrawals are taken within the premium payment term.  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.  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
<b>Frequency</b>	Monthly, quarterly, half-yearly or yearly	At any time	At any time
<b>Minimum</b>	GBP130/USD200/EUR160/AED/ QAR735/BHD75	GBP130/USD200/EUR160/AED/ QAR735/BHD75	Not applicable
<b>Maximum</b>	Up to 10% of the total premiums paid and 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
<b>How it is taken</b>	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
<b>When it is paid</b>	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
<b>Surrender charge</b>	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
<b>Note</b>	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
<b>Frequency</b>	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
<b>Minimum</b>	None	None	Not applicable
<b>Minimum (BACS)</b>	None	None	Not applicable
<b>Maximum</b>	None	100% of the accumulation units	Surrender value
<b>How it can be taken</b>	Not available	A fixed amount or a percentage of the policy value, taken proportionately across all funds	Across all remaining units
<b>When it is paid</b>	Not available	On request	On request
<b>Surrender charge</b>	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
<b>Note</b>		<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
<b>Frequency</b>	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
<b>Minimum</b>	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
<b>Minimum (BACS/Interbank giro/ Autopay/ Swedish giro)</b>	GBP150/HKD2,000/SGD500/ SEK10,000	GBP150/HKD2,000/SGD500/ SEK10,000	Not applicable
<b>Maximum</b>	None	100% of the accumulation units	Surrender value
<b>How it is taken</b>	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
<b>When it is paid</b>	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
<b>Surrender charge</b>	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
<b>Note</b>	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
<b>Frequency</b>	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
<b>Minimum</b>	GBP325/USD500/EUR400/AED/QAR1,850/BHD185	GBP325/USD500/EUR400/AED/QAR1,850/BHD185	Not applicable
<b>Maximum</b>	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
<b>How it is taken</b>	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
<b>When it is paid</b>	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
<b>Surrender charge</b>	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
<b>Note</b>	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
<b>Frequency</b>	Monthly, quarterly, half-yearly or yearly	At any time	At any time
<b>Minimum</b>	GBP325/USD500/EUR400/AED/QAR1,850/BHD185	GBP325/USD500/EUR400/AED/QAR1,850/BHD185	Not applicable
<b>Maximum</b>	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
<b>How it is taken</b>	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
<b>When it is paid</b>	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
<b>Surrender charge</b>	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
<b>Frequency</b>	Quarterly, half-yearly or yearly	At any time	At any time
<b>Minimum</b>	GBP400/USD/EUR600/ HKD4,800/JPY80,000/CHF/SGD/ AUD1,000	GBP400/USD/EUR600/ HKD4,800/JPY80,000/CHF/SGD/ AUD1,000	Not applicable
<b>Minimum (BACS)</b>	GBP150	GBP150	Not applicable
<b>Maximum</b>	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
<b>How it is taken</b>	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
<b>When it is paid</b>	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
<b>Surrender charge</b>	None	None	None
<b>Note</b>	Regular withdrawals must be set when the policy starts. They cannot be amended while the settlor is still alive		

### Local Zurich office contact details

#### Bahrain

P.O. Box 10032, 27th Floor, Almoayyed Tower, Seef District, Kingdom of Bahrain.  
Telephone: +973 1756 3321. We're available Sunday to Thursday between 8am and 5pm.  
Email: [helppoint.bh@zurich.com](mailto:helppoint.bh@zurich.com) and [benefit.claims@zurich.com](mailto:benefit.claims@zurich.com) for Benefit claims.  
Website: [www.zurich.ae](http://www.zurich.ae)

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Email: [helppoint.iom@zurich.com](mailto:helppoint.iom@zurich.com)

#### Qatar

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Website: [www.zurich.ae](http://www.zurich.ae)



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