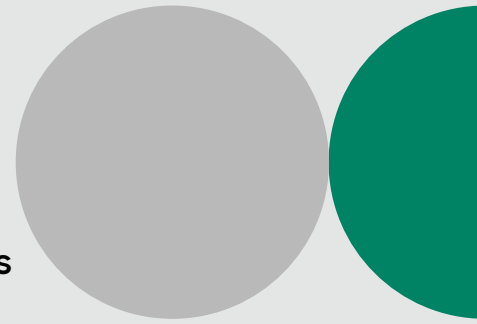


International Portfolio Bond for Wrap

Application to make recurrent single payments



Products on the wrap platform, presented using the abrDN brand, may be provided by companies outside of the abrDN group. The Wrap International Portfolio Bond is provided by Standard Life International which is part of Phoenix Group.

Financial adviser's details

This section should be completed by your financial adviser. Failure to complete the following will delay the processing of your application.

Intermediary

Reference Number
(maximum 25 characters)

Company name

Location

Name of
business writer

Agency number

Basis of sale

 Whole of market Other

If 'Other',
please specify

Please state your preferred way(s) for Standard Life International to contact you regarding matters relating to International Bonds.

Telephone

Email address

Quotation
ref. number

Who this form is for

This form is for anyone who wants to make recurrent single payments to their International Portfolio Bond for Wrap. Please see the 'Step-by-step guide to setting up recurrent single payments' (Wrapoff4) for further information.



Filling in this form

Before completing this form, you should read the Key Features Document (Wrapoff17) and the Key Information Document (KID), and where relevant, the appropriate Supplementary Information Document (SID) or Key Investor Information Document (KIID).

New International Portfolio Bond for Wrap

By filling in this form you are applying for an International Portfolio Bond for Wrap which is made up of 100 identical individual policies or 'segments'. The Policy Provisions and Policy Schedule together form the terms and conditions of your bond and each policy is evidence of a contract between you and Standard Life International. Please note the start date of your bond will be the later of the date on which we receive the initial payment and the date on which we receive at our head office all the relevant signed documentation we require to start the bond.

Adding recurrent single payments to an existing International Portfolio Bond for Wrap

This form will be used to set up recurrent single payments on your existing Bond and will form part of your existing contract with us.

A copy of the standard terms and conditions of the bond and the completed application form will be sent to you on request.

Please use BLOCK CAPITALS to fill in this form. Do not use correction fluid if you make a mistake. If you need to correct a mistake, initial the changes you make.

You should remember that your financial adviser is acting on your behalf, not only by giving you advice, but also regarding completing this form.

Returning this form

When you have completed this form return it to:

Standard Life International Scanning Unit
30 Lothian Road
Edinburgh
EH1 2DH

Wrap account details

Wrap Account Name

Wrap Account Number

Trust name (if any)

If you are using this form to make recurrent single payments to an existing bond, please go to Part 4.

Please make sure you complete all parts of this form.

Type of Bond owner (to be completed by you)

Please tick the box to indicate the type of bond owner

Individual(s) (go to part 2)

Existing trust (go to part 1)

Gift Plan (go to part 1)

Additional payment to existing bond (go to part 4)

Pension scheme (go to part 1)



Where we refer to the bond owner in this application form this applies to individual bond owners and trustees.

Part 1 – Details of the trust (to be completed by you)

If you are applying for a bond in your capacity as trustees, we require each trustee to fully complete section 2 for individual trustees. The information you provide will enable us to carry out appropriate identification checks to satisfy money laundering regulations.

Please note that the trust name will not appear in your policy documents.

If you are using a Standard Life trust deed then the trust is registrable on HMRC's Trust Registration Service and will also be registerable on the Irish Revenue's Central Registration of Beneficial Ownership of Trusts (CRBOT) when that service becomes available. If not and you are in doubt as to the trust's registration obligations, please check with the solicitor who drafted the trust.

Name of trust or pension scheme

Date of trust (DD/MM/YYYY)

Tax residency information

You should speak to your adviser if you need more information about why we need to ask these questions.

You can enter up to five countries. If the company is tax resident in more than five countries, please photocopy this page.

Is the trust:

- A financial institution¹ A Pension Fund³ Investment body²
- An actively trading non-financial services business including non-Irish charities/not-for-profit organisations²

¹ Please provide us with your relevant Global Intermediary Identification Number (GIIN) if you are a financial institution.

GIIN

² If you have selected that the trust is an investment body or an actively trading non-financial services business, please complete the following information:

Address

Is the trust resident for tax purposes outside of the Republic of Ireland Yes No

If you answered yes to this question, please tell us where and provide the relevant Taxpayer Identification Number (TIN).

If the trust is an investment body, please ensure the Trustees complete their Country/TIN details in Part 2.

Country TIN

³ This is a registered pension scheme and no further information will be needed (in this Part 1) if you have ticked this box.

Part 2 – Personal details about the bond owner(s)/trustees

Where we refer to bond owners in this form this applies to individual bond owners and trustees. If there are more than two bond holders please copy this page.

The bond owner(s) will own the bond and normally receive the proceeds.

Bond owner 1

Title (Mr/Mrs/Miss/Ms/Other eg Dr/Rev)	<input type="text"/>	<input type="checkbox"/> Male	<input type="checkbox"/> Female
Date of trust (DD/MM/YYYY)	<input type="text"/>		
Surname	<input type="text"/>		
First name(s) (in full)	<input type="text"/>		
Occupation	<input type="text"/>		
House Number	<input type="text"/>		
Street	<input type="text"/>		
City/Town	<input type="text"/>		
Postcode	<input type="text"/>	Are you also a life assured?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Date of Birth (DD/MM/YYYY)	<input type="text"/>		
Telephone number – work (inc. STD code)	<input type="text"/>	Telephone number – home (inc. STD code)	<input type="text"/>

If you are completing this application as a trustee of a trust that is not an investment body, or as a Court Deputy, you do not need to answer the following tax residence questions. Otherwise, please provide the tax residency information. If you are completing this application as a trustee of a trust that is not an investment body, or as a Court Deputy, you do not need to answer the following tax residence questions. Otherwise, please provide the tax residency information.

Tax residency information

You should speak to your adviser if you need more information about why we need to ask these questions.

You can enter up to five countries. If you are tax resident in more than five countries please photocopy this page.

Where are you tax resident? Please provide the relevant Taxpayer Identification Number (TIN).

For example in the UK it will be your National Insurance Number:

Country	<input type="text"/>	TIN	<input type="text"/>
Country	<input type="text"/>	TIN	<input type="text"/>
Country	<input type="text"/>	TIN	<input type="text"/>
Country	<input type="text"/>	TIN	<input type="text"/>
Country	<input type="text"/>	TIN	<input type="text"/>

Part 2 – Personal details about the bond owner(s)/trustees – continued

Bond owner 2

Title (Mr/Mrs/Miss/Ms/Other eg Dr/Rev) Male Female

Date of trust (DD/MM/YYYY)

Surname

First name(s) (in full)

Occupation

House Number

Street

City/Town

Postcode Are you also a life assured? Yes No

Date of Birth (DD/MM/YYYY)

Telephone number – work (inc. STD code)

Telephone number – home (inc. STD code)

If you are completing this application as a trustee of a trust that is not an investment body, or as a Court Deputy, you do not need to answer the following tax residence questions. Otherwise, please provide the tax residency information. If you are completing this application as a trustee of a trust that is not an investment body, or as a Court Deputy, you do not need to answer the following tax residence questions. Otherwise, please provide the tax residency information.

Tax residency information

You should speak to your adviser if you need more information about why we need to ask these questions.

You can enter up to five countries. If you are tax resident in more than five countries please photocopy this page.

Where are you tax resident? Please provide the relevant Taxpayer Identification Number (TIN). For example in the UK it will be your National Insurance Number:

Country	<input type="text"/>	TIN	<input type="text"/>
Country	<input type="text"/>	TIN	<input type="text"/>
Country	<input type="text"/>	TIN	<input type="text"/>
Country	<input type="text"/>	TIN	<input type="text"/>
Country	<input type="text"/>	TIN	<input type="text"/>

Part 3 – Personal details about the life/lives assured

You are the 'life assured' if payment of the proceeds of the bond depends on your life.

Only complete this section if the life/lives assured are different from the bond owner(s). You do not have to complete this part if you are using this form to make an additional investment to an existing bond.

Life assured 1 (PLEASE USE BLOCK LETTERS)

Title (Mr/Mrs/Miss/Ms/Other eg Dr/Rev)	<input type="text"/>	<input type="checkbox"/> Male	<input type="checkbox"/> Female
Surname	<input type="text"/>		
First name(s) (in full)	<input type="text"/>		
House Number	<input type="text"/>		
Street	<input type="text"/>		
City/Town	<input type="text"/>		
Postcode	<input type="text"/>		
Date of Birth (DD/MM/YYYY)	<input type="text"/>		
Telephone number (inc. STD code)	<input type="text"/>		

Life assured 2 (PLEASE USE BLOCK LETTERS)

Title (Mr/Mrs/Miss/Ms/Other eg Dr/Rev)	<input type="text"/>	<input type="checkbox"/> Male	<input type="checkbox"/> Female
Surname	<input type="text"/>		
First name(s) (in full)	<input type="text"/>		
House Number	<input type="text"/>		
Street	<input type="text"/>		
City/Town	<input type="text"/>		
Postcode	<input type="text"/>		
Date of Birth (DD/MM/YYYY)	<input type="text"/>		
Telephone number (inc. STD code)	<input type="text"/>		

Part 3 – Personal details about the life/lives assured – continued

Life assured 3 (PLEASE USE BLOCK LETTERS)

Title
(Mr/Mrs/Miss/Ms/Other
eg Dr/Rev) Male Female

Surname

First name(s)
(in full)

House Number

Street

City/Town

Postcode

Date of Birth
(DD/MM/YYYY)

Telephone number
(inc. STD code)

Life assured 4 (PLEASE USE BLOCK LETTERS)

Title
(Mr/Mrs/Miss/Ms/Other
eg Dr/Rev) Male Female

Surname

First name(s)
(in full)

House Number

Street

City/Town

Postcode

Date of Birth
(DD/MM/YYYY)

Telephone number
(inc. STD code)

Part 3 – Personal details about the life/lives assured – continued

Life assured 5 (PLEASE USE BLOCK LETTERS)

Title
(Mr/Mrs/Miss/Ms/Other
eg Dr/Rev) Male Female

Surname

First name(s)
(in full)

House Number

Street

City/Town

Postcode

Date of Birth
(DD/MM/YYYY)

Telephone number
(inc. STD code)

Life assured 6 (PLEASE USE BLOCK LETTERS)

Title
(Mr/Mrs/Miss/Ms/Other
eg Dr/Rev) Male Female

Surname

First name(s)
(in full)

House Number

Street

City/Town

Postcode

Date of Birth
(DD/MM/YYYY)

Telephone number
(inc. STD code)



Completion of your Direct Debit Instruction

1. Complete this form to instruct your Bank/Building Society to make payments directly from your account.
2. If the due date falls on a weekend or Bank Holiday, your account will be debited within two working days.
3. Please ensure that the Instruction is signed and dated and the Direct Debit Guarantee is detached before the Instruction is returned to Standard Life International.

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

Issued by: Standard Life International,
90 St Stephen's Green, Dublin 2



For official use only

This is not part of the Instruction to your Bank or Building Society.

Service user number

2 7 0 2 6 1

Name and full postal address of your Bank or Building Society branch

Name

Building number

Street

City/Town

County

Postcode

Name(s) of account holder(s)

Bank or Building Society account number

Branch sort code

Please refer to the top right hand corner of your cheque book

Reference number

Your instruction to the Bank/Building Society, and Signature

Please pay abrdn Direct Debits 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 Standard Life International and, if so, details will be passed electronically to my Bank/Building Society.

Signatures

Date (DD/MM/YYYY)



Signature (s) required

Date (DD/MM/YYYY)

Banks and building societies may not accept direct debit instructions for some types of account.

Part 5 – Your choice of investments

You can choose to invest in Insured Funds, Managed Portfolios, Mutual Funds and Deposit Accounts. You can also choose to direct Standard Life International to invest with a Discretionary Investment Manager.

Please discuss the availability of these investments with your financial adviser.

Note that:

All investment choices are made at your own risk, so it's important to seek the appropriate financial advice.

Standard Life International is not responsible for the performance or solvency of the providers of the investments available through the International Portfolio Bond.

Please note that the International Portfolio Bond is not covered by the Financial Services Compensation Scheme (FSCS). Please refer to your Key Features Document for more information.

Please give the percentages that you wish to invest in each investment option. Use whole numbers only and check that the total adds up to 100%. Remember to include any percentage invested in the International Portfolio Bond (IPB) Bank Account in the total percentage.

Part 5a – Your IPB Bank Account

Please speak to your financial adviser to determine a suitable amount to allocate to the IPB Bank Account.

Please complete this section if you have chosen to invest all or part of your money in anything other than Insured Funds.

You must place part of your investment in the IPB Bank Account to cover charges and withdrawals for those investments.

Please ensure that the percentage in this section is included in the total in Part 5b.

Name of account

International Portfolio Bond Bank Account

%

Part 6 – Choice of law

Please tick the box to indicate the law you want to apply to this bond. The law you choose should be the law of the country you are currently resident in. You only need to tick a box if this is an application for a new bond.

Please note that if you are habitually resident in the Channel Islands or Isle of Man, then this section will not apply to you, and the law of England and Wales shall apply to the bond.

England and Wales Scotland Northern Ireland

Part 7 – Money laundering regulations

In some cases, we may require documentary evidence to verify the information supplied in this section.

Due to Money Laundering regulations, we are required to obtain information about your occupation, income and details of how you acquired the money you are investing before we can accept your application.

Bond owner 1

Name

Occupation

Please indicate which income band applies to you

Under £10,000 £20,000 to £29,999 £40,000 to £49,999 £60,000 to £69,999
 £10,000 to £19,999 £30,000 to £39,000 £50,000 to £59,999 Over £70,000

Bond owner 2

Name

Occupation

Please indicate which income band applies to you

Under £10,000 £20,000 to £29,999 £40,000 to £49,999 £60,000 to £69,999
 £10,000 to £19,999 £30,000 to £39,000 £50,000 to £59,999 Over £70,000

Part 7 – Money laundering regulations – continued

Source of wealth

Please tell us how you acquired the money you are investing (please tick all that apply).

- | | | |
|---|--|---|
| <input type="checkbox"/> Compensation payment | <input type="checkbox"/> Lottery/betting win | <input type="checkbox"/> Sale of property |
| <input type="checkbox"/> Divorce settlement | <input type="checkbox"/> Policy claim/maturity | <input type="checkbox"/> Sale of company |
| <input type="checkbox"/> Gift | <input type="checkbox"/> Salary/bonus | <input type="checkbox"/> Savings |
| <input type="checkbox"/> Inheritance | <input type="checkbox"/> Sale of investments | <input type="checkbox"/> Other |

If 'Other', please provide details:

To comply with the Money Laundering Regulations we may verify your identity by carrying out an online check with a reference agency. Where an online check is carried out, the agency will verify your identity against public records and it will also check whether you have a credit history (but it will not disclose any information about your actual borrowings). The agency will add a note to show that an identity check was made to your credit file, but this information will not be made available to any third parties. In addition to this, your financial adviser will submit certified copies of the document used to identify you.

Part 8 – Data Protection Notice and Communication Preferences – Important, please read

Data Protection Notice – Using your Personal Information

We will collect and use personal information about you and any other named individual on your application such as your name, date of birth and national insurance number in order to provide this product or service and manage our relationship with you. It may be necessary as part of this product or service to collect and use personal information which is defined as 'special category data' by data protection law e.g. Health related. Any such special category data will only be collected and used where it's needed to provide the product or service you have requested or to comply with our legal and regulatory obligations and where we have obtained your explicit consent to process such information.

To provide this product or service and meet our legal and regulatory obligations, we will keep your personal information and copies of records we create (e.g. calls with us) while you are a customer of ours. If this application does not proceed or when you no longer have a relationship with us, we are required to keep information for different legal and regulatory reasons. The length of time will vary and we regularly review our retention periods to make sure they comply with all laws and regulations.

The information collected may be shared with other parts of the Phoenix Group (Phoenix Group Holdings plc and its subsidiaries) and other companies we work with to support us in the provision of the product or service you have with us. We may also share your information with our regulators, HM Revenue & Customs and your adviser / employer (for applicable products and services) where necessary and lawful to do so. Whenever we share your personal information, we will do so in line with our obligations to keep your information safe and secure.

The majority of your information is processed in the UK and European Economic Area (EEA). However, some of your information may be processed by us or the third parties we work with outside of the EEA, including countries such as the United States and India. Where your information is being processed outside of the EEA, we take additional steps to ensure that your information is protected to at least an equivalent level as would be applied by UK / EEA data privacy laws e.g. we will put in place legal agreements with our third party suppliers and do regular checks to ensure they meet these obligations.

For more information on how Standard Life processes your personal information and what your rights are, please read our Privacy Policy at www.thephoenixgroup.com/site-services/privacy or write to the Data Protection Officer at Standard Life, 30 Lothian Road, Edinburgh, EH1 2DH

Part 9 – Declaration

This declaration is authorised by the Irish Revenue Commissioners. It may be subject to inspection by the Revenue. It is an offence under Irish law to make a false declaration.

Please make sure that all bond owners read the declarations in Parts 9a and 9b and confirm acceptance of these declarations by completing and signing Part 9c below.

Part 9a – Declaration to be read and accepted by the bond owner(s) and/or policyholder(s)* (if relevant)

This declaration must be signed by policyholders who are neither resident nor ordinarily resident in Ireland.

Where the policyholder is a company, the declaration must be signed by the company secretary or other such authorised officer. It may also be signed by a person who holds power of attorney from the policyholder.

For your own benefit and protection you should read the Data Protection notice above. If you do not understand any point, please ask us or your financial adviser for further information.

I/We agree that my/our personal information (including special category data) may be used for the purposes described (subject to me/us exercising my/our right not to be contacted with details of other products and services).

I/We, the person(s) taking out the bond in which I/we have an interest, agree that the answers given in this form are true and complete to the best of my/our knowledge and belief.

I/We understand that I/We can access the relevant investor information documents (such as KIIDs and SIDs) for my/our chosen funds (where available) through my/our Financial Adviser or by calling Standard Life International.

Part 9b – Declaration to be read and accepted by the policyholder(s)⁴

⁴ Policyholder

In cases where the bond is to be held on trust, either by creating a trust when opening the bond, or by an existing trust, the policyholder is deemed to be the settlor(s) of the trust. If the settlor is deceased, the declaration should be signed by their personal representative. In all other cases, the bond owner will be the policyholder.

Policyholders* resident outside Ireland are required by the Irish Revenue Commissioners to make the following declaration, which is in a format authorised by them, in order to receive payments without deduction of Irish tax.

I/We declare that:

- I/We have read the explanation of the terms detailed in the notes entitled "Residence Definitions" overleaf;
- I am/We are/the company is the policyholder in respect of which this declaration is being made;
- I am/We are/the company is not resident or ordinarily resident in Ireland; and
- I/We/the company hereby undertake to inform Standard Life International of any change in my/our/the company's country of residence during the life of the policy.

Part 9c – Signature of bond owner(s)

Bond owner 1

Name

Signature



Signature(s) required

Date (DD/MM/YYYY)

Please state the capacity in which you are signing if you are not the bond owner (eg Power of Attorney)

Bond owner 2

Name

Signature



Signature(s) required

Date (DD/MM/YYYY)

Please state the capacity in which you are signing if you are not the bond owner (eg Power of Attorney)

⁴ Policyholder

In cases where the bond is to be held on trust, either by creating a trust when opening the bond, or by an existing trust, the policyholder is deemed to be the settlor(s) of the trust. If the settlor is deceased, the declaration should be signed by their personal representative. In all other cases, the bond owner will be the policyholder.

Residence Definitions

Residence – Individual

An individual will be regarded as being resident in Ireland for a tax year if he/she:

1. spends 183 days or more in Ireland in that tax year; or
2. has a combined presence of 280 days in Ireland, taking into account the number of days spent in Ireland in that tax year together with the number of days spent in Ireland in the preceding tax year.

Presence in a tax year by an individual of not more than 30 days in Ireland will not be reckoned for the purpose of applying the two year test. Up to 31 December 2008, presence in Ireland for a day means the personal presence of an individual at the end of the day (midnight). From 1 January 2009, presence in Ireland for a day means the personal presence of an individual at any time during the day.

Ordinary Residence – Individual

The term 'ordinary residence' as distinct from 'residence', relates to a person's normal pattern of life and denotes residence in a place with some degree of continuity.

An individual who has been resident in Ireland for three consecutive tax years becomes ordinarily resident with effect from the commencement of the fourth tax year.

An individual who has been ordinarily resident in Ireland ceases to be ordinarily resident at the end of the third consecutive tax year in which he/she is not resident. Thus, an individual who is resident and ordinarily resident in Ireland in 2014 and departs from Ireland in that year will remain ordinarily resident up to the end of the tax year in 2017.

Residence – Company

Prior to Finance Act 2014, company residence was determined with regard to the long established common law rules based on central management and control. These rules were significantly revised in Finance Act 2014 to provide that a company incorporated in Ireland will be regarded as resident for tax purposes in Ireland, unless it is treated as resident in a treaty partner country by virtue of a double taxation treaty. While the common law rule based on central management and control remains in place, it is subject to the statutory rule for determining company residence based on incorporation in Ireland set out in the revised section 23A TCA 1997.

The new incorporation rule for determining the tax residence of a company incorporated in Ireland will apply to companies incorporated on or after 1 January 2015. For companies incorporated in Ireland before this date, a transition period will apply until 31 December 2020.

Ad hoc Adviser Charge

If you wish to facilitate an adviser charge payment from the Cash Account or IPB bank account for the sale of this recurrent single payment, please set this up as an ad hoc adviser charge using the 'Maintain Adviser Charge' wizard on the Wrap platform. Please note if the payment is made from the IPB bank account, this counts as a withdrawal from the bond and will count as part of the 5% tax deferred withdrawal allowance permitted by HM Revenue & Customs.

Ongoing Adviser Charge

If you wish to facilitate an adviser charge payment from the Cash Account or IPB bank account for any ongoing services you are providing, please set this up as an ongoing adviser charge using the "Maintain Adviser Charge" wizard on the Wrap platform. Please note if the payment is made from the IPB bank account, this counts as a withdrawal from the bond and will count as part of the 5% tax deferred withdrawal allowance permitted by HM Revenue & Customs.

If you pay ongoing adviser charges as a percentage of the value of your bond and the bond value increases the ongoing adviser charges will also increase. You may need to check that the 5% tax deferred withdrawal allowance is not exceeded in any policy year as this allowance is based on the payments you make into the bond, not the total value of the bond. Any ongoing adviser charge that applies to an existing client Wrap Account (Wrap-Level) or Wrap IPB product holding (Product-Level) will be applied to the investments arising from any recurrent single payments added as a result of this application. If you are currently being remunerated by trail commission, this cannot be extended to the new recurrent single payments, and you may wish to consider, with your clients, transitioning your ongoing remuneration across to an ongoing adviser charge.

Existing commission arrangements

If you opt to take an ongoing adviser charge at product level this will stop any trail commission at product level. If you opt to take an ongoing adviser charge at Wrap level any existing Wrap fees will stop but any trail commission at product level will continue. If you opt to take an ad hoc adviser charge at product level any trail commission will continue at product level.

To be completed by your financial adviser only – Certification of Client Identity Verification

To comply with anti money-laundering regulations, we must confirm that you have verified the identity and address of each bond owner. Please complete this part of the application form to verify this.

For each bond owner, you must provide one item of photo identification AND one item confirming their address. The forms of evidence we can accept are set out below:

1. Photo identification

- current signed passport
- current UK/EU Photocard driving licence
- current National Identity Card (non UK nationals)
- current Identity card issued by the Electoral Office for Northern Ireland.

2. Address verification

- current utility bill
- current council tax demand letter or statement
- current bank or building society statement or debit/credit card statement (issued by a regulated financial sector firm in the UK, EU or compatible jurisdiction)
- instrument of court statement (such as grant of probate)
- full current driver's licence.

Please note – current means where a document has a specific expiry date that has not passed or in the absence of a specific expiry date the document was issued within 12 months of the date of submission for verification purposes.

I certify that I have verified the identity of the following applicants and certified copies of the documentary evidence are enclosed:

Name of bond owner 1 (in full)

Name of bond owner 2 (in full)

Full name of adviser firm

Intermediary Reference Number

Full name of financial adviser

Signature



Signature(s) required

Date (DD/MM/YYYY)



The Direct Debit Guarantee



Important, please tear off and keep safely.

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit Standard Life International will notify you 5 working days in advance of your account being debited or as otherwise agreed. If you request Standard Life International 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 Standard Life International 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 Standard Life International asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

How to contact us

By phone

0345 279 1001

Our lines are open 9am to 5.30pm, Monday to Friday. As part of our commitment to quality service and security, telephone calls may be recorded. Call charges will vary.

By email

service@standardlife.ie

Please be aware that emails are not secure as they can be intercepted, so think carefully before sharing personal or confidential information in this way.

In writing

Standard Life International dac
90 St Stephen's Green
Dublin 2
Republic of Ireland

For more information visit abrdrn.com/adviser

Standard Life Savings Limited is provider of the Wrap Platform and is registered in Scotland (SC180203) at 1 George Street, Edinburgh, United Kingdom, EH2 2LL. Standard Life Savings Limited is authorised and regulated by the Financial Conduct Authority.

Standard Life International dac is the provider of the Wrap International Portfolio Bond, is registered in Dublin, Ireland (408507) and is a designated activity company limited by shares with its registered office at 90 St Stephen's Green, Dublin 2, D02 F653.

Standard Life International dac is authorised and regulated by the Central Bank of Ireland. Standard Life International dac is a Category A Insurance Permit holder with the Jersey Financial Services Commission.

Standard Life International dac is part of the Phoenix Group. Standard Life Savings Limited is part of the abrdrn Group.

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