

Guidance notes

Please read through the below prior to completing the withdrawal form.

Please use this form to request a withdrawal from your plan. You may refer to the DEWS Member Guide or your Human Resources team for details of your eligibility.

The Zurich Workplace Solutions team are available to provide you with information on your account but are unable to offer tax or financial advice. The team can be contacted by phone on **800 DEWS** (or **00 971 4 455 7575** if dialing from outside the UAE), or by email at **DEWS.Support@zurich.com**

We recommend that you contact an independent financial adviser before requesting a withdrawal to ensure that taking money out of your plan is the right decision for you at this time.

Withdrawal details

1.Currency

Your DEWS account is in USD, and we can make the payment to you in USD or AED (using a conversion rate of 1 USD = 3.6725 AED).

If you would like your payment to be made in a different currency, we will transfer the funds in USD and ask the receiving bank to perform the currency conversion.

2.Contact details

We will communicate with you using the contact details you have provided on the DEWS portal, so please make sure that the information is up-to-date. You will be able to do that using the DEWS Member portal (<https://id.workplacesolutions.ae/employee/sign-in>).

If you are logging in to the portal for the first time, you will be prompted to confirm the details provided by your employer and also complete your tax information.

3.Documents required

In order to receive your payment, you will need to provide two sets of documents:

a) Proof of Identification - You need to provide a photograph of your identity document e.g. Passport.

And attach a photograph of you holding your ID document. This should be clear enough for the document to be read.

The photo of your passport should include the signature page and any endorsement pages necessary.

b) Proof of address - You will need to provide a recent bank statement, utility bill or your tenancy contract that shows your name and your current residential address as per our records.



Please make sure all documents and photographs are clear (in good light) and readable.

4.Tax information

Automatic Exchange of Information is a standard through which tax authorities in different countries can routinely exchange information about financial accounts. The standards include but are not limited to the Foreign Account Tax Compliance Act (FATCA) and the Common Reporting Standard (CRS). Financial Institutions must identify and report any members receiving payments who are tax resident in other countries in accordance with these agreements.

We are required to comply with all relevant tax information exchange legislation. We have made every effort to ensure relevant information is collected but we may need to request further information from you to complete this transaction.

5.Payment details

When you provide your payment details, please make sure they are accurate and complete.

If your payment needs to be routed through a specific correspondent bank, you should complete the correspondent bank section or attach the routing information issued by your bank. The account name should be as it appears on your bank account and in the same name order.

All payments will be made by telegraphic transfer, and payments may attract a charge which will be deducted from the total amount that is remitted.

Correspondent bank details (if required)

Bank name

Bank address

Account name

IBAN/Account number

Bank code/SWIFT code

ABA number

Additional information for further credit

4. Data privacy notice

The personal information requested in this form is collected and used by us as Data Controller under applicable data protection laws. Full details of our data protection policy can be found **online here** or contact us for a copy.

5. Acknowledgement

By signing this form, you

- Agree you have the sole responsibility for paying all liabilities, taxes and duties arising from the receipt of the benefits; and
- Indemnify the administrator and the trustee against any claim brought in relation to such tax liabilities.

Your signature

Print name

Date

What's next?

- Review this form and ensure that you have completed all sections.
- Ensure all photographs and copies of your identity documents are attached.
- Email the completed form and your documents to us at **DEWS.Support@zurich.com**. You should send this email from the email ID that is registered with us. If your email has changed, you can update the same using the DEWS Member portal here: **<https://id.workplacesolutions.ae/employee/sign-in>**

Zurich Workplace Solutions (Middle East) Limited is incorporated in the Dubai International Financial Centre (DIFC) under license number 3595 and is regulated by the Dubai Financial Services Authority (DFSA) for acting as an administrator of an Employee Money Purchase Scheme.

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