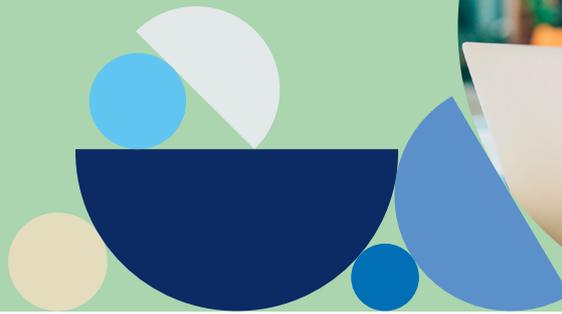


Your guide to online withdrawals



This guide helps you navigate and complete the online withdrawal process from your Qatar Airways International Savings Plan with ease.



Step 1: Contact the International Savings Plan team

Once your resignation request is successfully approved you will need to **email** the Qatar Airways ISP team one month before your last working day in order to obtain your Qatari address confirmation letter.



Step 2: Access the online withdrawal application

Once Zurich have been informed that you will be leaving employment or retiring, we will enable the withdrawal option in your **ZIO account**.



Step 3: Confirming your personal details

- Confirm your employment start and end dates provided by your employer.
- Select the type 'Full withdrawal' and the payment currency you require.
- Confirm your current residential address.

Important: The address confirmed by your employer will be auto populated in this section. If this is still your address and you haven't left employment within 6 months this will serve as a suitable proof of address document for your withdrawal. If you change this address, you will need to provide a further proof of address document for your new address.

- Confirm your home and mobile number.

Important: Ensure any contact numbers provided match the country confirmed in your residential address. Differences will need to be clarified/explained and may delay your withdrawal request. If you do not have a home/landline number for your address, it is acceptable to repeat your mobile number in this section.



Step 4: Confirming your current tax residency and your bank account details

Important: This section cannot be ignored or completed without sufficient detail even if you are currently based in a country that does not require you to pay or report your taxable income.

- Confirm if you are a US citizen or US taxpayer. If you are either, then complete the additional questions as required.
- Select every country where you are currently resident for tax purposes and the tax reference(s) used by the tax authority in that country to identify you.
- If you are currently based in a country that does not require you to pay or report your taxable income, state the applicable country and select 'I am unable to obtain a tax reference' and state 'My country of tax residence does not issue a tax reference number' in the free text field.
- Any countries stated in Step 3 under your personal details (address, home phone number etc.) will be identified and require an explanation in Step 4.
- Confirm your bank account details for payment.
- Click the acknowledgment and submit your withdrawal request.



Step 5: Confirming your identity

We require your proof of identity and proof of residential address to process your withdrawal request.

Important: You will receive an email from Zurich with information and a link that must be opened on your mobile phone or tablet. This will not work from your laptop or PC.

- Click the link and download the ID PAL application to provide your proof of identity documentation.

You will need to scan and upload:

- Proof of identity: A clear and legible scan of your original government-issued photo ID (both sides). It is best to upload your passport main details page, including your signature and any endorsement pages.
- Proof of address: If your residential address shown in the withdrawal application form hasn't changed and your employer confirms this address to us when you leave employment, this will meet our proof of address requirement. However, you will still need to upload a recent utility bill or valid tenancy/lease contract, bank statement, or a government-issued document showing your name and your residential address.
- Submit the documents and wait for confirmation that they have been successfully uploaded.



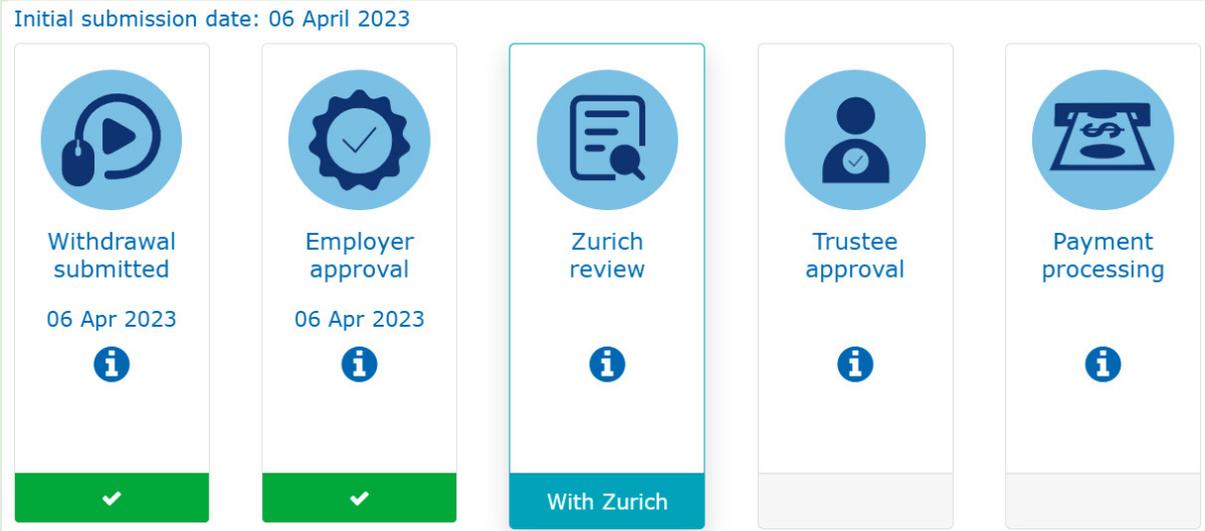


Step 6: Monitor the progress of your application

You can track the status of your withdrawal application by logging in to your online account and navigating to the 'Withdrawals' tab. You will also receive email notifications with updates on your application within 7 working days.

We expect your withdrawal process to be finalised within 20 working days from receipt of a complete withdrawal application and required documents. The processing time may vary, so please allow sufficient time for your application to be reviewed.

Example



Step 7: Trustee approval

Your application will be forwarded to the trustees for approval.

You will receive email notifications regarding the status of your application, and you can also track this approval process in the dashboard displayed under the 'Withdrawals' tab.



Step 8: End of Service Benefits confirmation

Upon completion of your separation formalities, your employer will confirm your final EoSB.



Step 9: Bank clearance letter

If you select to receive your ISP payment in your bank account abroad, you will be requested to provide a bank clearance letter from your salary account bank to your employer in order to proceed with your withdrawal request.





Step 10: Policy surrender and fund manager processing

Upon trustee approval, we will initiate the policy surrender process.

The fund manager's trading rules and our thorough checking process may require several days for completion.



Step 11: Receive your withdrawal payment

After your policy is surrendered, the payment will be transferred to your bank account.

We will send you a payment confirmation email and you should receive your funds within a few business days.



We're here to help

We hope this guide helps simplify the pension plan withdrawal process for you. Remember to review the details you input when making the online withdrawal request. Please ensure that you have submitted all required documents to avoid any delays.

For more information or assistance on withdrawals, please do not hesitate to contact the Zurich Corporate HelpPoint team for assistance.



Call us: **+971 4 363 4400**



Email us: **CorporatePensions.ME@zurich.com**

We're available Monday to Friday from 8 am to 5 pm UAE time.

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

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