



Online Access User Guide for Life Policies

February 2008



**FRIENDS PROVIDENT
INTERNATIONAL**

Online Access

This online access user guide has been put together to help you access your policy information online and answer any questions you may have when using the Friends Provident International online access service.

Once you have logged in, you will notice that the screens are headed 'Friends Provident', not 'Friends Provident International'. This is because the Friends Provident Group, of which Friends Provident International is a part, has made this facility available across all of its operations. The Friends Provident Group is one of the UK's major financial services institutions.

If you have any queries that have not been answered in this guide, please contact our Online Services Support Team on +44 (0) 1624 821212 or by email at onlineservices@fpinternational.com

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What is online client access?

Online client access is an easy way to view policy details via the internet, at a time convenient for you.

What information can be viewed?

Once you have registered, you will have access to the following information:

- Policy value
- Individual fund values
- Unit holdings
- Latest fund prices
- Exchange rates

When is the system available?

The International Customer Site is available (UK time):

Monday to Friday: 0400 – 2200

Saturday: 0400 – 1800

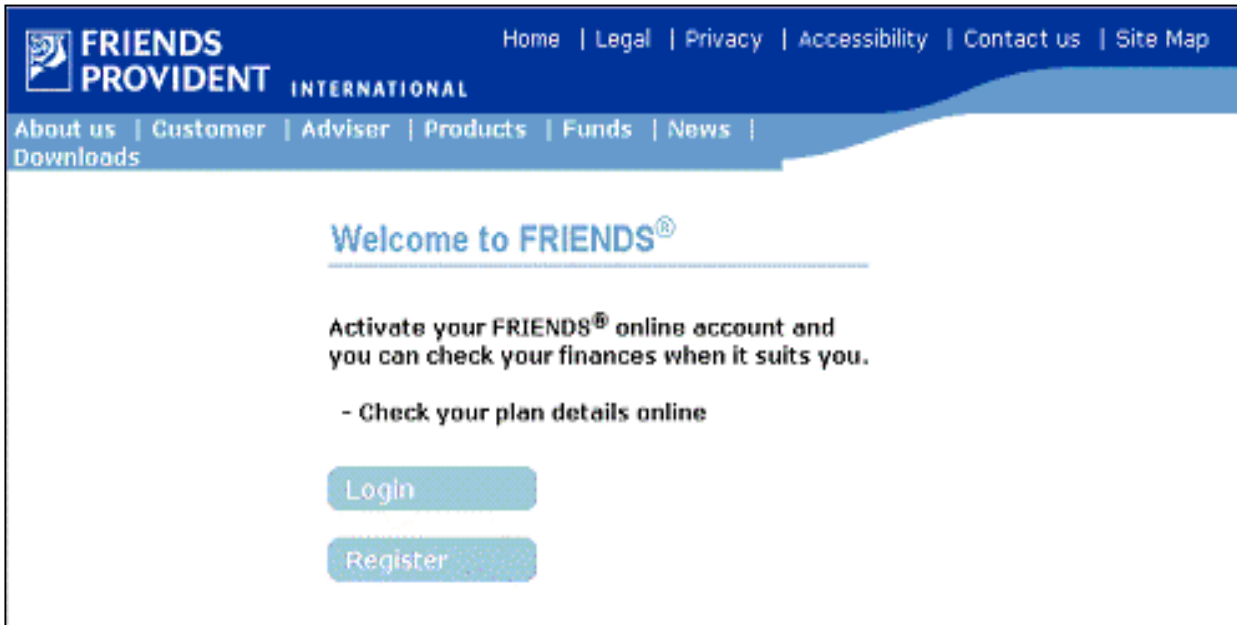
Sunday: 1000 – 2200

How to register

To use this service, you need to register. To do this, please visit www.fpinternational.com.hk and click on the 'Customer' link in the menu, as shown below.



After clicking on the Customer link you will be presented with the following screen:



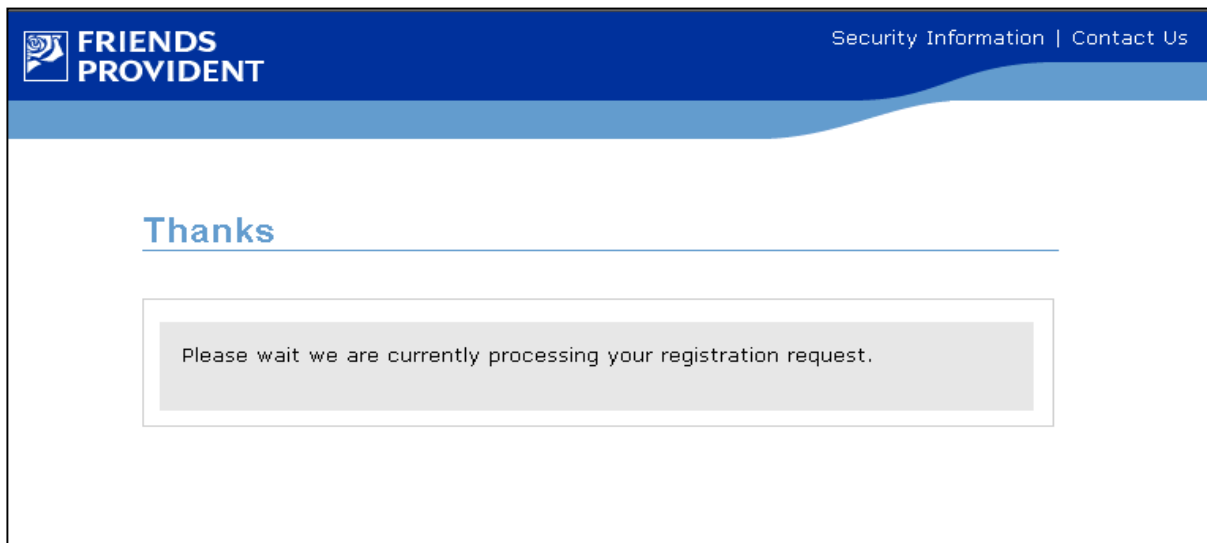
Click on the 'Register' option. You will then be taken to another screen (shown below) and asked to enter personal information. This will include the username and password you'd like to use for future access to the system, after the registration process is complete.

The screenshot shows the registration form on the FRIENDS PROVIDENT website. The header includes the company logo and name, and a link: Security Information | Contact Us. The main heading is "Registration". Below the heading, there is a sub-heading: "Please take a few moments to fill out the following details." and a note: "Fields marked * are mandatory". The form contains the following fields:

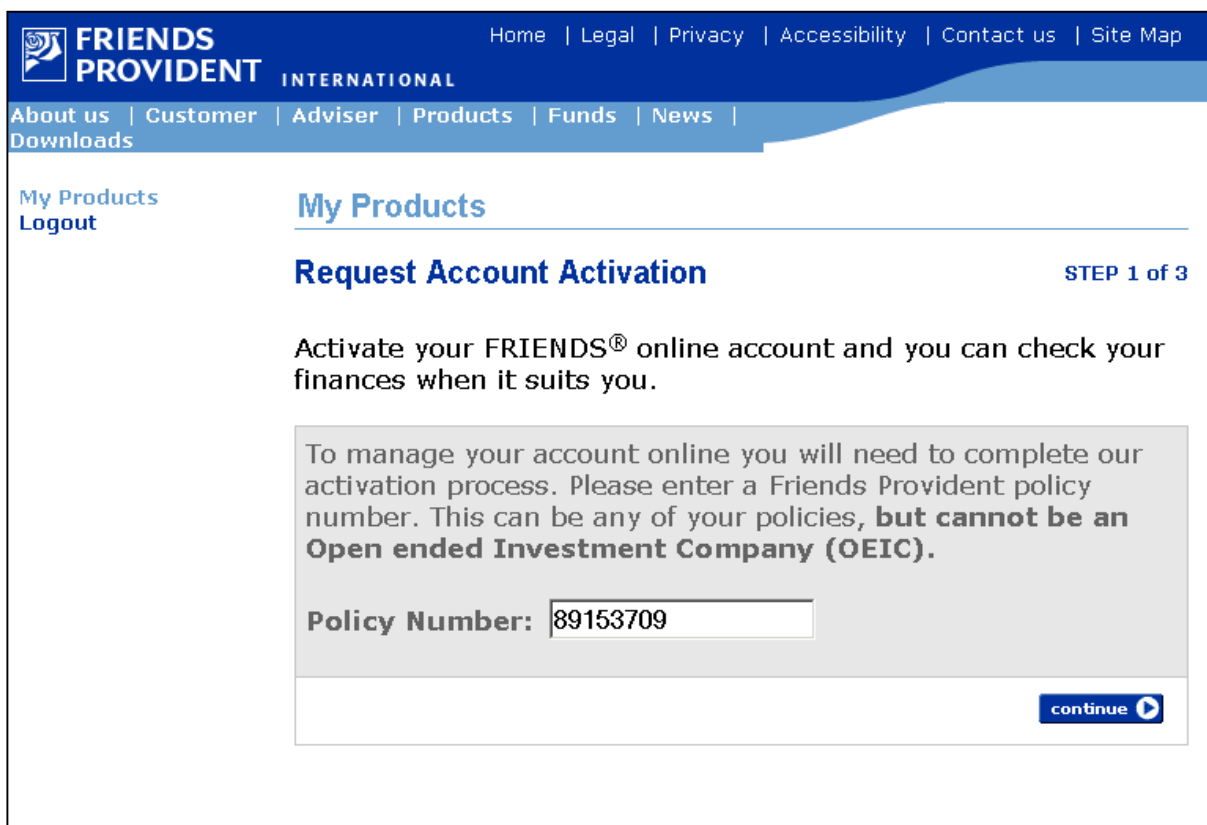
- * First Name
- * Surname
- * Title (dropdown menu)
- * Gender (dropdown menu)
- * Date Of Birth (text input, format: dd/mm/yyyy)
- * Desired Login ID (text input, note: (Must be between 6-32 characters))
- * Desired Password (text input, note: (Must be between 6-20 characters))
- * Confirm Password (text input)
- * Contact Email Address (text input)
- * Confirm Email Address (text input)
- * Postcode (UK residents only) (text input, note: (UK residents only))
- I live outside the UK
- * Address Line 1 (text input)
- * Address Line 2 (text input)
- Address Line 3 (text input)
- Address Line 4 (text input)

There is a "find address" button next to the Postcode field.

When you have completed this form you will be greeted with the following screen:



You will be asked to provide a policy number, as shown below:



You will then be asked to enter further personal details, as shown below:

FRIENDS PROVIDENT INTERNATIONAL Home | Legal | Privacy | Accessibility | Contact us | Site Map

About us | Customer | Adviser | Products | Funds | News | Downloads

My Products
Logout

My Products

Request Account Activation STEP 2 of 3

Policy Number: 89153709

We match the personal details you entered when registering, with your details held for the above policy number. Please make sure they are correct and up-to-date.

Please Note: Required fields are marked with an asterisk (*)

My Details

Username rates1

* **First Name**

* **Surname**

* **Date of Birth** (dd/mm/yyyy)

* **Email**

[back](#) [submit](#)

You will be asked to confirm the details are correct before an attempt to match the details you entered with those held on our system.

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My Products
Logout

My Products

Request Account Activation STEP 3 of 3

We will attempt to match the details listed below with those held on our system.

Click "**Confirm**" if these details are correct, otherwise click "**Back**" to make amendments.

Confirm your Details

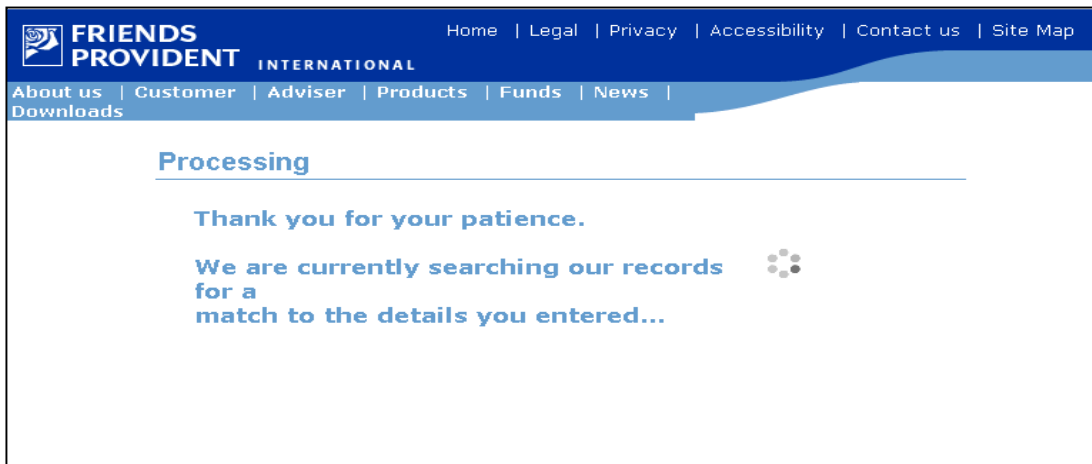
Policy Number: 89153709

Surname: Rates

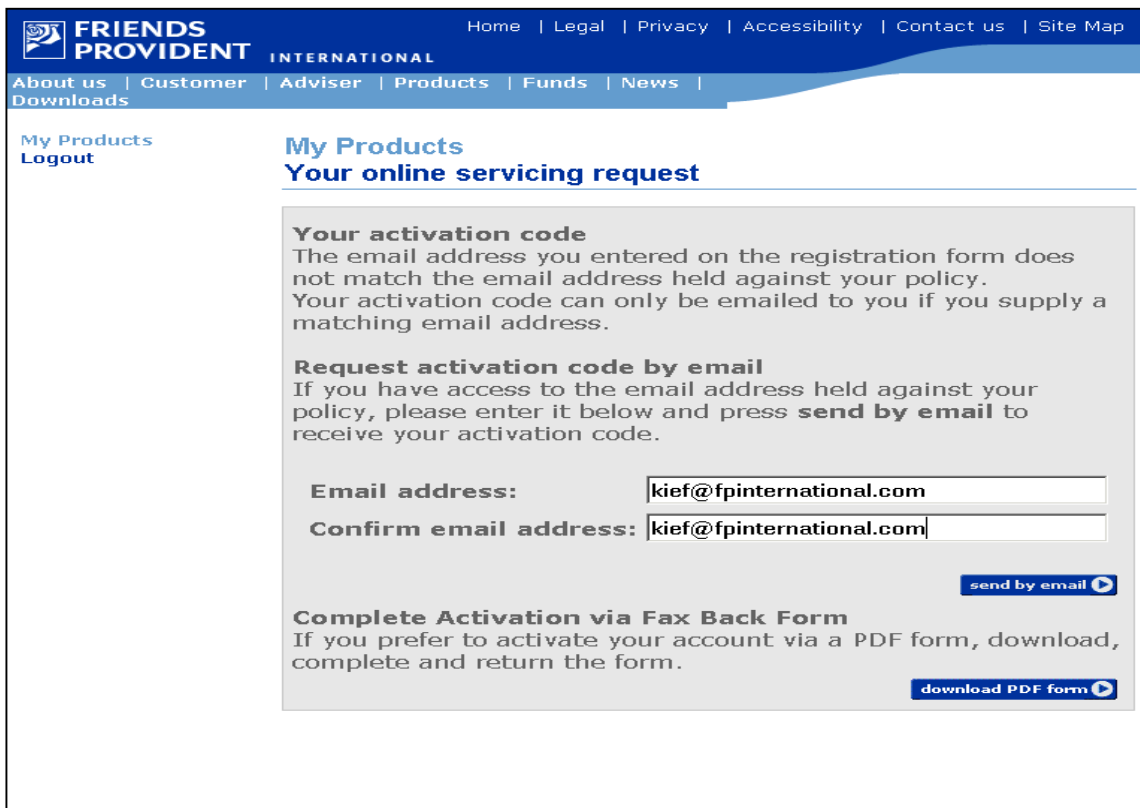
Date of Birth: 14/03/1970


Email Address: kiefej@fpinternational.com

[back](#) [confirm](#)



If the email match is unsuccessful or we do not hold your email address on our system then you will be greeted with the screen below. You will then have two further chances to amend the details and find the match. If a match is not found or you are unsure of the email address we may hold for you then you will have the opportunity to download a PDF form. We will then activate your online account and advise you by email when it has been done.



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My Products

Your online servicing request


Sorry, some information may be missing or incorrect
*** The email address entered could not be verified against our records**

Your activation code
The email address you entered on the registration form does not match the email address held against your policy. Your activation code can only be emailed to you if you supply a matching email address.


Request activation code by email
If you have access to the email address held against your policy, please enter it below and press **send by email** to receive your activation code.

Email address:

Confirm email address:

[send by email](#) 

Complete Activation via Fax Back Form
If you prefer to activate your account via a PDF form, download, complete and return the form.


[download PDF form](#) 

The activation email will look like this:

File Edit View Insert Format Tools Actions Help

Reply Reply to All Forward [Print] [Save] [Delete] [Undo] [Redo] [Zoom] [Help] [Print] [Save] [Delete] [Undo] [Redo] [Zoom] [Help]

From: #GSINTER Sent: Mon 26/11/2007 15:03
To: Julia Kiefer
Cc:
Subject: Your Friends Provident activation code

 **FRIENDS PROVIDENT INTERNATIONAL**

Dear Mr Vannin,

Thank you for requesting your online activation code. For security reasons this code will expire in 28 days time.

To view your account online, please activate your account now. Simply visit the Friends Provident Customer website, log in and enter the code below:

48CDC8B0E3

Once you have activated your account, you will not need to remember this code. You will be able to access your account with the log in ID and password you chose.

If you require any assistance, please call us on +44(0) 1624 821212 or email onlineservices@fpinternational.com

Kind regards,

Friends Provident International Customer Website Team

DISCLAIMER

Information in this e-mail is confidential and may be legally, professionally or otherwise privileged. It is intended solely for the use of the addressee and access to this e-mail by anyone else is unauthorised. If you are not the intended recipient, please notify the sender by e-mail, and delete this e-mail from your system immediately, any disclosure, copying, distribution or any action taken or omitted to be taken in reliance on it is prohibited and may be unlawful.

Email transmission cannot be guaranteed to be secure, or error free as information could be intercepted, corrupted, lost, destroyed, late in arriving or incomplete as a result of the transmission process. The contents of any e-mail may contain viruses that may damage your computer system. Although this e-mail and attachments have been checked for the presence of computer viruses, we cannot be held responsible for any viruses or other material transmitted with or as part of this e-mail. In accordance with good computing practice, you should carry out your own virus check before opening any e-mail messages.

As a security measure, the email will request that you log in and enter the code in the Friends Provident Customer website.

The screenshot shows the Friends Provident International website. The top navigation bar includes links for Home, Legal, Privacy, Accessibility, Contact us, and Site Map. Below this is a secondary navigation bar with links for About us, Customer, Adviser, Products, Funds, News, and Downloads. On the left side, there are links for My Products and Logout. The main content area features a heading: "Thank you for choosing to manage your account online". Below this heading, a message states: "To complete the secure validation process we are sending you an activation email." A form titled "Enter your Activation Code" contains a text input field with the code "48CDC8B0E3" and a "continue" button with a right-pointing arrow. Below the form, a message says: "If you have not yet received your activation code it should arrive within 24 hours." and another message says: "If you require any assistance, please [contact us](#)."

Simply click 'continue' and you will see the below screen:

The screenshot shows the Friends Provident International website after the activation process. The top navigation bar and secondary navigation bar are identical to the previous screenshot. On the left side, there are links for My Products and Logout. The main content area features a heading: "My Products". Below this heading, a message states: "Thank you for completing the online account activation process". A message follows: "You can now view your Friends Provident policies online with the login ID and the password you chose." Below this, a message says: "If you require any assistance, please call us on +44(0) 1624 821212 or email onlineservices@fpinternational.com". A final message says: "Please click on the 'continue' link below to enter 'My Products'". A "continue" button with a right-pointing arrow is located at the bottom right of the main content area.

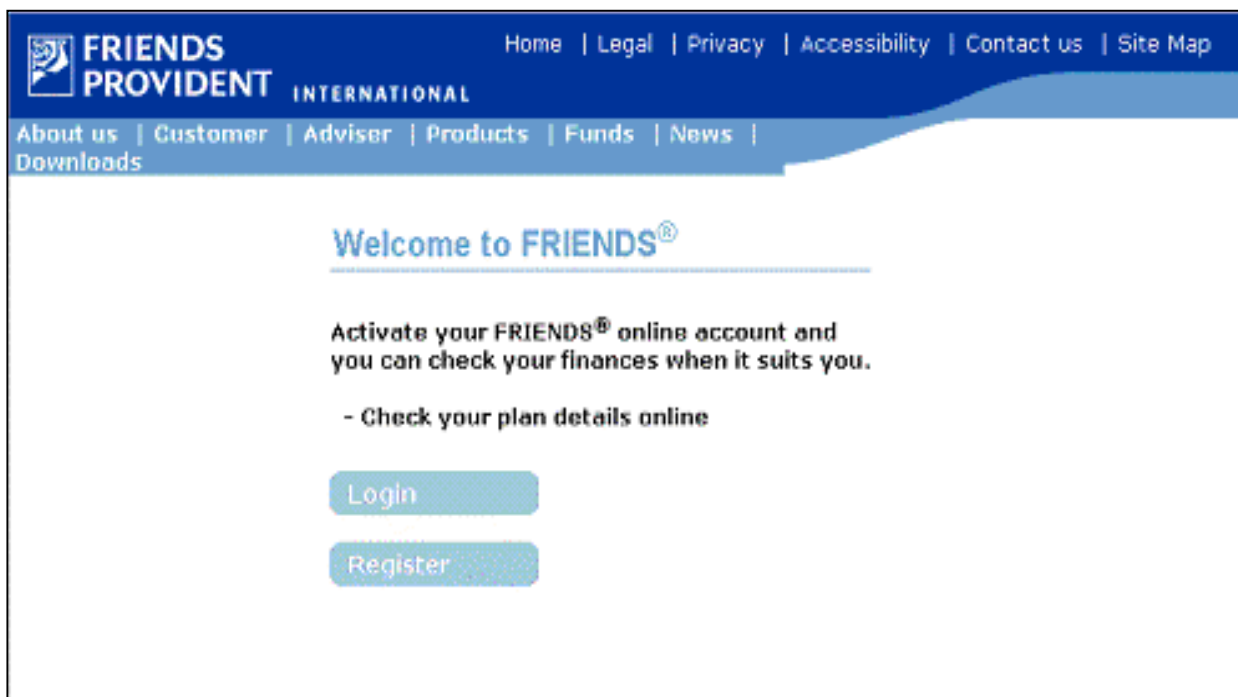
Further emails will be sent after 7, 21 and 28 days following the activation code as a reminder that the code will expire. If you log onto the system after the expiry date then you will be presented with a screen to request another activation code.

If you have tried to register but don't have an email address currently registered with us, or you've changed your email address, we can provide a PDF form to download and complete. This can be faxed to us to complete the process.

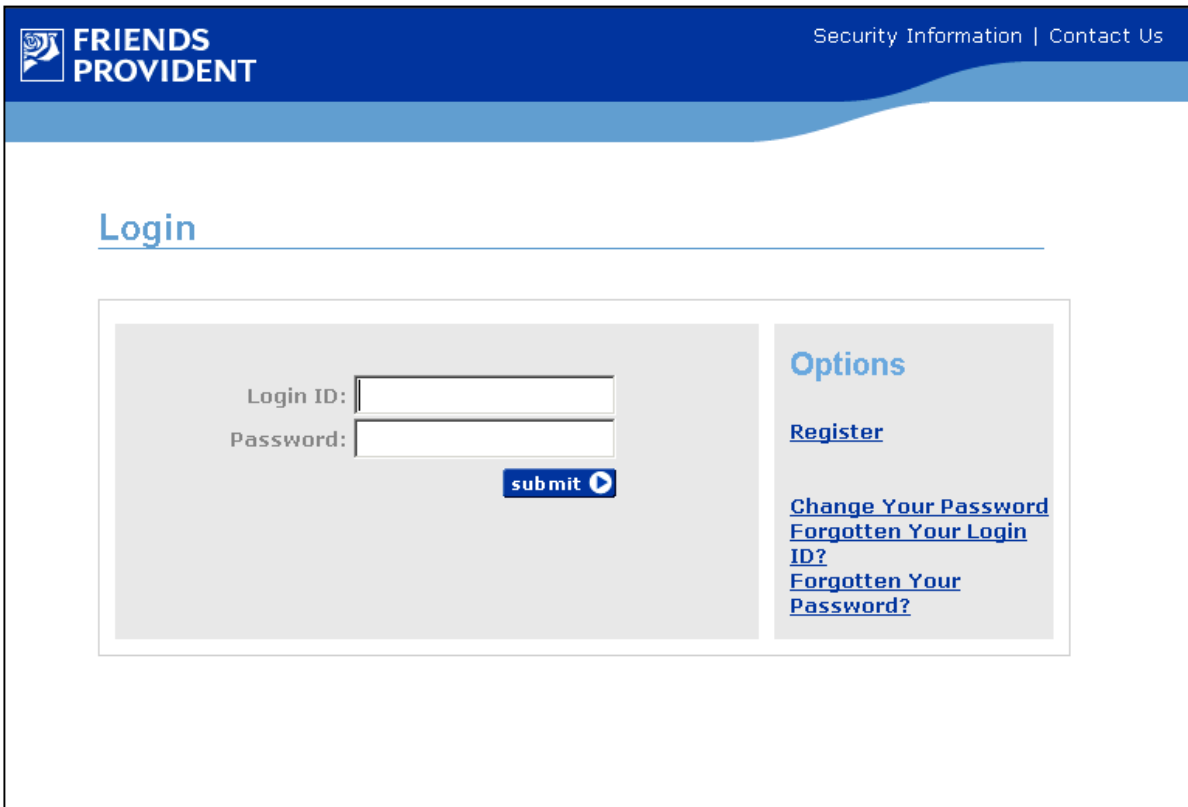
How to login

Now your online access is set-up and you are ready to use the system, logging in is simple.

To login you need to navigate to the Customer section of the website (as you did previously when registering).

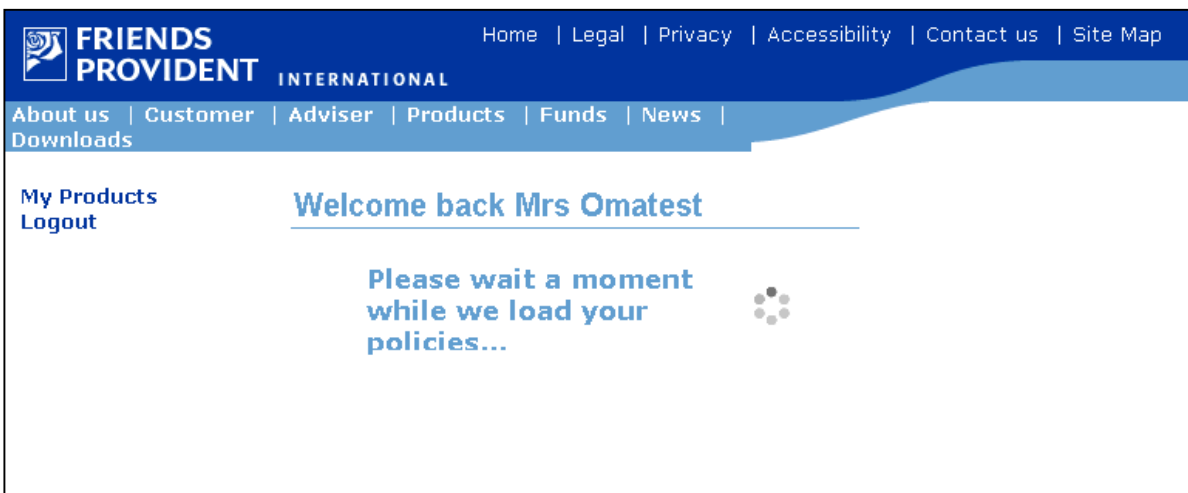


You now enter the logon ID and password you selected during the registration process when prompted:



The screenshot shows the Friends Provident login interface. At the top left is the Friends Provident logo. At the top right are links for "Security Information" and "Contact Us". The main heading is "Login". Below this is a form with two input fields: "Login ID:" and "Password:". A "submit" button with a play icon is positioned below the password field. To the right of the form is an "Options" section containing links for "Register", "Change Your Password", "Forgotten Your Login ID?", and "Forgotten Your Password?".


After you click 'submit', the system will load your policies.



The screenshot shows the user dashboard for Mrs Omatest. The top navigation bar includes the Friends Provident International logo and links for "Home", "Legal", "Privacy", "Accessibility", "Contact us", and "Site Map". A secondary navigation bar lists "About us", "Customer", "Adviser", "Products", "Funds", "News", and "Downloads". On the left, there are links for "My Products" and "Logout". The main heading is "Welcome back Mrs Omatest". Below this, a message reads "Please wait a moment while we load your policies..." next to a loading spinner icon.

Product overview

Once you are logged in, you will be greeted by a screen listing your policies and their value, as shown below:

 **FRIENDS PROVIDENT** INTERNATIONAL

Home | Legal | Privacy | Accessibility | Contact us | Site Map

About us | Customer | Adviser | Products | Funds | News | Downloads

My Products
Logout

Welcome back Mrs Omatest

Click on a policy to view details:

Product	Value	
Premier Plus (89156911)	335,607.49 GBP	→
Premier (89156913)	26,905.17 USD	→
Premier (89156915)	1,921,909.37 HKD	→
Premier (89156916)	42,562.78 EUR	→
Premier Plus (89156917)	725,987.84 GBP	→
Premier (89156919)	36,339.39 USD	→
Premier (89156920)	569,924.27 HKD	→

Product details

Selecting a plan will give you more information on your policy details, including a plan overview, current investment choice, premium details and plan details and dates.

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My Products
Logout

My Products

Premier Plus

Plan Overview

Policy Number	89156911
Value	335,607.49 GBP # view details

▼ **Current Investment Choice**

J65 The Fidelity Portfolio (100%)

▼ **Premium Details**

Regular Payment	120,000.00 GBP Annual
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▼ **Plan Details and Dates**

Policy Owner/s	Jemima Omatest Jeremy Omatest
Commencement Date	01/11/2002
End Date	01/11/2022

This figure is an indication of the value of your policy based on the most recent fund prices. It is not a surrender value and does not show the effect that future charges, including surrender penalties will have on the policy's value

The prices given are the most recent available. However, some funds are priced on a weekly and others on a monthly basis.

Additional benefits such as Waiver of Premium, Additional Life Cover and Permanent Health Insurance are currently not supported by this site. Should you require any further information, please [contact us](#).

My Contact Details

Address:
Tom Uat Team Test Policy
Please Do Not Use
Akala Building
Tortola
British Virgin Islands

My Other Products

[Premier Plus](#)
No: 89156911

[Premier](#)
No: 89156913

[Premier](#)
No: 89156915

[Premier](#)
No: 89156916

[Premier Plus](#)
No: 89156917

[Premier](#)
No: 89156919

[Premier](#)
No: 89156920

[Premier](#)
No: 89156921

[Premier Plus](#)
No: 89156922

[Premier](#)
No: 89156924

[Premier](#)
No: 89156927

[Premier](#)
No: 89156928

[Premier](#)
No: 89156929

[Premier](#)
No: 89156930

Fund holdings

You also have access to fund information.

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My Products
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Current Fund Holdings using latest available prices

Fund	Unit Type	No. of Units	Fund Price Date	Unit Price (bid)	Exchange Rate	Unit Values
J65 The Fidelity Portfolio	Accumulation Units	43156.25	24/07/2007	1.75 GBP	1.00000	75,652.91 GBP
J65 The Fidelity Portfolio	Initial Units	148291.26	24/07/2007	1.75 GBP	1.00000	259,954.58 GBP

Total gross value of units: 335,607.49 GBP

Important Notes

This figure is an indication of the value of your policy based on the most recent fund prices. It is not a surrender value and does not show the effect that future charges, including surrender penalties will have on the policy's value

The prices given are the most recent available. However, some funds are priced on a weekly and others on a monthly basis.

Additional benefits such as Waiver of Premium, Additional Life Cover and Permanent Health Insurance are currently not supported by this site. Should you require any further information, please [contact us](#).

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Friends Provident International Limited

Registered & Head Office:

Royal Court, Castletown, Isle of Man, British Isles, IM9 1RA

Telephone: +44(0) 1624 821212 Fax: +44(0) 1624 824405

Website: www.fpinternational.com

Incorporated company limited by shares.

Registered in the Isle of Man No. 11494.

Authorised by the Isle of Man Insurance & Pensions Authority and regulated by the Financial Services

Authority for the conduct of investment business in the UK.

Provider of life assurance and investment products.

Hong Kong

The appointed representative of the Company in Hong Kong is Friends Provident International Limited's branch office:

Friends Provident International Limited

Suites 1203-1211, Two Pacific Place, 88 Queensway, Hong Kong

Telephone: +852 2524 2027 Fax: +852 2868 4983

United Arab Emirates

Friends Provident International Limited's branch office:

Friends Provident International Limited

Emaar Square, Building 6, Floor 5,

PO Box 215113, Dubai, United Arab Emirates

Telephone: + 9714 436 2800 Fax: + 9714 438 0144

Email: dubaiservicing@fpinternational.com

Registered in the United Arab Emirates as an insurance company (Registration No.76) and as a foreign company (Registration No. 2013).

Authorised by the United Arab Emirates Ministry of Economy to conduct life insurance and savings business.

XIM/IOLSG (life) 2.08



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