



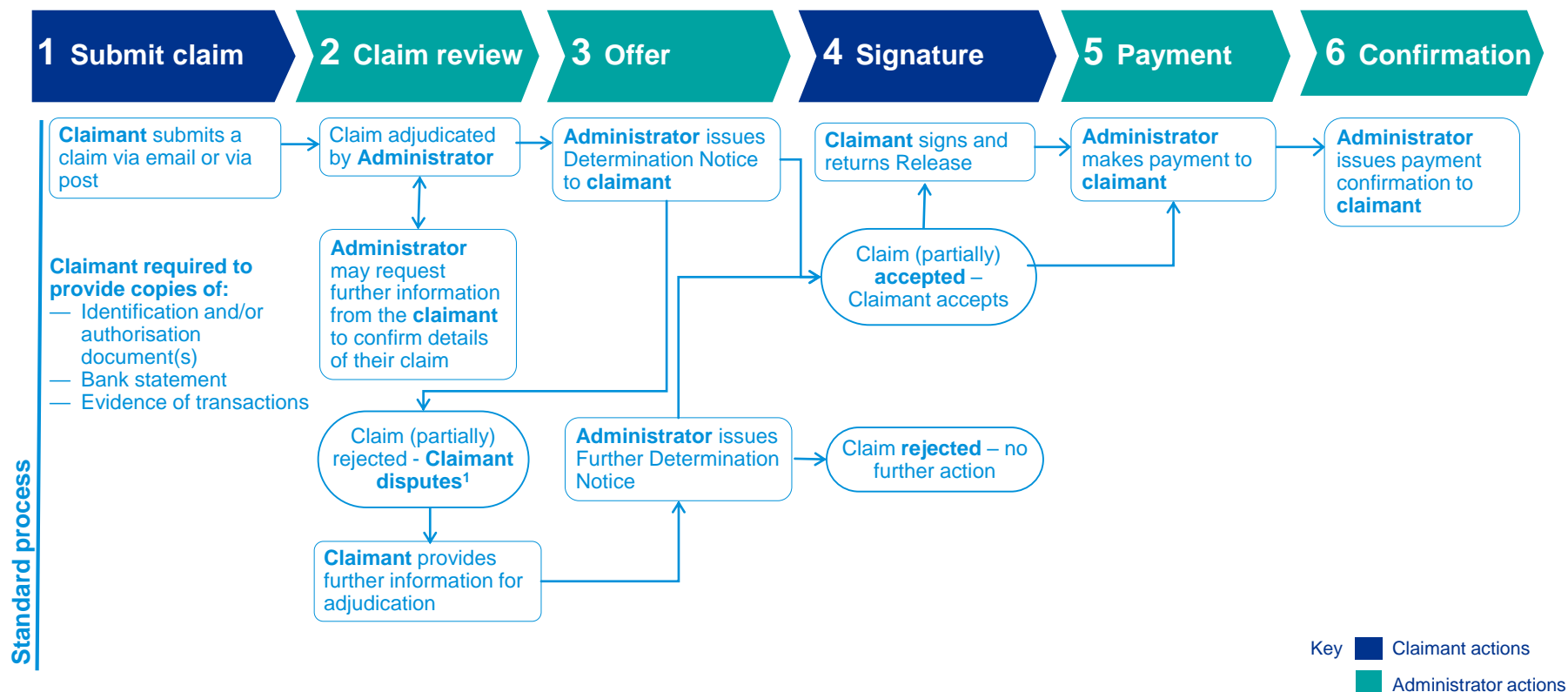
# Aviva Goodwill Payment Scheme

Overview of the Claim Process

31 July 2018

# Aviva Goodwill Payment Scheme - Overview of the claim process

Below is a summary of the claim process that claimants will need to follow should they wish to participate in the Scheme.<sup>2</sup> Further details in relation to each of the below steps is provided in the following pages.



## Notes:

1. A claimant will have only one opportunity to request a reconsideration of the Administrator's determination decision and provide further documentation.
2. Certain FCA regulated brokers who were identified as having a large number of clients with eligible claims were offered the opportunity to participate in the broker facilitated process. However, the deadline for claimants to authorise their brokers to represent them in the broker facilitated process has now expired. Therefore if you have not been in communication with your broker in relation to this, or decided not to authorise your broker to participate on your behalf, please proceed with submitting your claim through the standard process.

# Aviva Goodwill Payment Scheme – Overview of the claim process

## 1. Submit claim

All claims must be received by the Administrator by 11:59pm GMT on 31 January 2019. This can be done either by emailing a claim submission to [avivascheme@kpmg.co.uk](mailto:avivascheme@kpmg.co.uk) or sending a claim submission to PO Box 75213, London E1W 9PR. A postal claim form can be obtained by either downloading it from this website or requesting a claims pack by calling our helpline on UK Freephone 0808 169 7987/ International +44 (0) 203 805 2559.

When submitting the claim, the claimant must provide certain documentation to support their claim including:

- i) Proof of identification for the claimant if the claimant is an individual (one of a passport, driving licence or national identification card); or an authorised signatory list if the claimant is an entity (the authorised signatory list must be on company letterhead and should include specimen signatures for signatories).
- ii) Copy of a bank statement for the bank account into which the claimant would like any payment to be made. The bank account is required to be in the name of the claimant.
- iii) Proof and details of holdings, such as a broker/custodian statement, exchange report or physical share certificate. Broker/custodian statements and exchange reports being provided should cover the full period from 8 March 2018 to 22 March 2018. A claimant should also provide further details of the specific trades, such as trade confirmations, which detail the transaction price and transaction costs.
- iv) Should a third party representative be executing the Release document on behalf of the claimant, then documentation that confirms the third party's authority to sign and their identity will need to be provided.

Please note, we are unable to advise claimants whether or not they have a claim and the value of any claim. Claimants should ask their broker or check their transaction records in the first instance to confirm the details of any claim they believe they may have.

All claim forms must be completed, signed and received by the Administrator by 11:59pm GMT on 31 January 2019, being the claim deadline date.

## 2. Claim review

The Administrator will review the claim as soon as reasonably possible. However please note that we anticipate receiving a large volume of claims both in the first few weeks, and last few weeks of the claim period, therefore response times may be slower during this period.

As part of our review, we may request further documentation from the claimant or contact other third parties involved in the transaction(s) to confirm details of the claim (e.g. the claimant's broker).

## 3. Offer

Once our review is finalised, we will issue a Determination Notice to the claimant which includes details of our decision, any Goodwill Payment Amount being offered and a copy of the Release. A copy of the Release document can be found in the Scheme Terms and Conditions on this website.

## Aviva Goodwill Payment Scheme – Overview of the claim process (continued)

### 4. Signature

Should the claimant wish to accept our determination then they should sign and return the Release within 28 days from the date of the Determination Notice.

If the claimant does not accept our determination, then the claimant is able to request the determination be reconsidered and provide further documentation to support this request. We shall review any further information provided and then issue the claimant with a Further Determination Notice. The claimant does not have ability to request a reconsideration of a Further Determination Notice. Therefore claimants should ensure they provide all relevant supporting documents when submitting their claim to allow us to make a fully informed decision. Should the claimant not wish to accept the determination provided in the Further Determination Notice or have their claim fully rejected at this stage, their claim will be withdrawn and they will not be able to participate in the Scheme or be allowed to submit a new claim.

Where a claimant accepts a determination, we shall verify the signatures on the returned Release. We may request further information from a claimant should we be unable to match the signature to the documents previously provided. We may also perform certain other checks with third party specialists to verify bank account details provided and in order to perform sanction checks required by law.

### 5. Payment

We shall make payment within approximately 28 days following receipt of a fully completed Release.

Payment can only be made to a bank account in the name of the claimant. Payments shall be made by electronic bank transfer and in GBP only. For certain claimants HMRC may require that we withhold tax from the Additional Amount portion of the Goodwill Payment Amount.

### 6. Confirmation

A payment confirmation letter shall be provided to the claimant shortly following payment being made. This will include a Certificate of Deduction of Tax which may be used in relation to the claimant's tax affairs. All payments must be completed by the Scheme closure date, being 31 October 2019.

Please note, the Administrator will send certain, limited reminders should the Administrator have requested action from a claimant but not received a response.

### Brokers

If your broker has been in contact with you and you have given authority for them to claim on your behalf, no action is required. This only applies to the following UK based FCA-registered brokers: Hargreaves Lansdown, Redmayne Bentley LLP, Interactive Investor, Interactive Investor Services Ltd, Equiniti Shareview, Selftrade, Barclays Smart Investor, Halifax Share Dealing, Bank of Scotland Share Dealing, iWeb Share Dealing, Lloyd Bank Direct Investments, Investec Wealth & Investment Ltd, Brewin Dolphin Ltd, Alliance Trust Savings Ltd and Walker Crips Stockbroker Ltd. If you have not given your broker authority to claim on your behalf, please proceed with the standard claim process outlined above.



The Scheme is being managed buy the Administrator who acts as agent of Aviva plc and General Accident plc.

The Administrator is acting under the Scheme Terms and Conditions.

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We are bound by the ICAEW's Code of Ethics.

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