

Closure of AvivaDirect website
Generic Customer FAQs

Why are you closing the AvivaDirect website?

At Aviva we're not just an insurance company, we genuinely care about our customers. As part of our website review, we'll be consolidating all our product information into a single online touchpoint to serve you better. Hence, we will be migrating product information from the AvivaDirect website to the Aviva Corporate website. From Monday 3 September 2012, please visit the Aviva Corporate website at www.aviva.com.sg.

When is the AvivaDirect website officially closing?

From Monday 3 September 2012, the AvivaDirect website will no longer be available for viewing. If you have bookmarked the AvivaDirect website (www.avivadirect.sg), it will be automatically redirected to the Aviva Corporate website (www.aviva.com.sg)

What can I expect from the website closure? What should I do?

I am an AvivaDirect customer. What happens to me?

We'll be sending you/ We have sent you an email regarding the closure of the website, and have included information on the account transfer process. We'll take care of the transfer process for you. You'll just need to let us know if you'd prefer to transfer your account to dollarDEX or Aviva Advisors. Once we get your confirmation on the transfer, we'll be sending you an acknowledgement letter within 10 working days.

What happens to my investments with AvivaDirect?

Nothing will happen to your investments with AvivaDirect. Your account and funds will be transferred wholly to either dollarDEX or Aviva Advisors, depending on your preference.

I used my CPF money to invest with AvivaDirect. Will my investments get affected by the website closure?

No, the value of your CPF investments will not be affected with the closure of the AvivaDirect website. Your full account details and funds will be transferred to either dollarDEX or Aviva Advisors. You will be able to invest using your new account with either dollarDEX or Aviva Advisors once the transfer is completed.

Can I still log-in to AvivaDirect to check on my investments from now till 2 September?

The cut-off time for all transactions on the AvivaDirect platform will be **Friday 17 August 2012, 2pm (GMT +8)**.

- **For dollarDEX**

If you are choosing dollarDEX, you will be able to access your new dollarDEX account on the dollarDEX platform on **Tuesday 21 August 2012, 9am (GMT +8)**.

Please note that Monday 20 August 2012 is a Public Holiday as Hari Raya Puasa falls on Sunday 19 August 2012.

The AvivaDirect site will cease operation on **Friday 31 August 2012, 6pm (GMT +8)**.

From **Monday 3 September 2012**, the URL for the AvivaDirect site <http://www.avivadirect.sg> will be auto-redirected to the Aviva Corporate site www.aviva.com.sg. There are no investment option functions available on the Aviva Corporate site.

- **For Aviva Advisors**

If you are choosing Aviva Advisors, an Aviva Advisor will contact you shortly to assist you in the account transfer, and advise you accordingly.

The AvivaDirect site will cease operation on **Friday 31 August 2012, 6pm (GMT +8)**.

From **Monday 3 September 2012**, the URL for the AvivaDirect site <http://www.avivadirect.sg> will be auto-redirected to the Aviva Corporate site www.aviva.com.sg. There are no investment option functions available on the Aviva Corporate site.

Who is DollarDEX and who is Aviva Advisors?

What is the difference between transferring to DollarDEX or Aviva Advisors?

About dollarDEX

dollarDEX Investments Pte Ltd (Company Reg. No. 200005578H) is a 100% fully owned subsidiary of the Aviva Group based in Singapore. dollarDEX is based on the same investment platform as AvivaDirect, and you will be able to independently transact online as you always did.

For more information, please visit: www.dollardex.com

dollarDEX is an online investment financial adviser. So it might be a good fit if you:

- Prefer to invest in your chosen financial product with an option for phone and email support from a financial adviser
- Are comfortable doing investments online
- Are comfortable making your own investment decision, and/or receiving financial advice online

Note: You will be treated as a new customer of dollarDEX and a new account will be opened with dollarDEX. For more information of the terms and conditions of dollarDEX, you can download a copy at www.dollardex.com/sg/index.cfm?current=/contents/251204161529

About Aviva Advisors

Aviva Advisors are a dedicated financial advisory team, representing Aviva Ltd Singapore. An Aviva Advisor will provide you with personalised financial advice, identify your financial needs, and assist you in meeting your specific needs and financial goals.

For more information, please visit: www.aviva.com.sg/customer-care/aviva-advisors

Aviva Advisors are financial advisers. So it might be a good fit if you:

- Want to be assigned a personal financial adviser, and prefer to meet face-to-face with an adviser on a regular basis
- Are not comfortable doing investments online or in English
- Don't have access to investment information, and require personalized, financial advice

Note: There will be no new account opening as Aviva Advisors are part of Aviva Ltd, the same provider of AvivaDirect. We will assign an Aviva Advisor based on our assessment of suitability at our sole discretion.

Why did you select dollarDEX?

dollarDEX is a subsidiary of Aviva Group. As a wealth management platform, it contains investment information, news, wealth articles, videos, investment analysis and various tools that could aid investors like you to make an informed decision on your fund investment.

Will I need to pay any fees for this account transfer process?

- **For dollarDEX**
No you do not need to pay for this account transfer from AvivaDirect to dollarDEX. This is applicable only to this account transfer exercise.
- **For Aviva Advisors**
No you do not need to pay for this account transfer from AvivaDirect to Aviva Advisors. This is applicable only to this account transfer exercise.
- **For other platforms**
Should you wish to transfer your account to your preferred provider, please contact your preferred provider for transfer fee details.

Is there a black-out period during this transfer period where I will not be able to invest?

- **For dollarDEX**
There is no blackout period for during the transfer period. The cut-off time for all transactions on the AvivaDirect platform will be **Friday 17 August 2012, 2pm (GMT +8)**. If you are choosing dollarDEX, you will be able to access your new dollarDEX account on the dollarDEX platform on **Tuesday 21 August 2012, 9am (GMT +8)**.

Please note that Monday 20 August 2012 is a Public Holiday as Hari Raya Puasa falls on Sunday 19 August 2012.

- **For Aviva Advisors**
There may be a black-out period. If you are choosing Aviva Advisors, an Aviva Advisor will contact you shortly to assist you in the account transfer, and advise you accordingly.

Are there any forms that I need to fill in for the transfer?

For this transfer, we have simplified the process so that you experience minimal paperwork and transactional disruptions.

- **If you'd like to transfer to dollarDEX**
Please fill in the Customer Account Transfer Option Form.
We will be sending you more details on your account transfer.
- **If you'd like to transfer to Aviva Advisors**
Please fill in the Customer Account Transfer Option Form.
An Aviva Advisor will contact you shortly to assist you in your account transfer.

How long will the transfer of my account take?

- **For dollarDEX**

Even if you have indicated your preference, you will be able to continue transacting on the Aviva Direct platform until the cut-off date and time.

The cut-off time for all transactions on the AvivaDirect platform will be **Friday 17 August 2012, 2pm (GMT +8)**. You will be able to access your new dollarDEX account on the dollarDEX platform on **Tuesday 21 August 2012, 9am (GMT +8)**.

Please note that Monday 20 August 2012 is a Public Holiday as Hari Raya Puasa falls on Sunday 19 August 2012.

The AvivaDirect site will cease operation on **Friday 31 August 2012**, and will be auto-redirected to the Aviva Corporate site www.aviva.com.sg. There are no investment option functions available on the Aviva Corporate site.

- **For Aviva Advisors**

An Aviva Advisor will contact you shortly regarding the transfer of your account.

You will no longer be able to invest using your AvivaDirect account once you have completed the transfer to an Aviva Advisor. There may be a blackout period during the transfer of your account. Your Aviva Advisor will be able to assist you.

**I have an AvivaDirect account but I do not have funds in them. What happens to my account?
How can I maintain my investment account, even though I have no funds in them?**

If you have no funds in your AvivaDirect account, it will be considered inactive. The inactive account has hence been deactivated.

To start investing, you can open an account with dollarDEX which is a subsidiary of Aviva; you can visit their website at www.dollarDEX.com.

dollarDEX is a subsidiary of Aviva Group. As a wealth management platform, it contains investment information, news, wealth articles, videos, investment analysis and various tools that could aid investors like you to make an informed decision on your fund investment.

My AvivaDirect account has been deactivated or suspended. How do I get it back?

The deactivation or suspension happened because your AvivaDirect account is inactive and has no funds in them.

To start investing, you can open an account with dollarDEX which is a subsidiary of Aviva; you can visit their website at www.dollarDEX.com.

dollarDEX is a subsidiary of Aviva Group. As a wealth management platform, it contains investment information, news, wealth articles, videos, investment analysis and various tools that could aid investors like you to make an informed decision on your fund investment.

**I have selected DollarDEX in my option form and got a confirmation note from you.
Where do I go to log-in to view my new account?
When can I start investing with my new account?
When does my new account take effect?**

You will be able to access your new dollarDEX account on the dollarDEX platform on **Tuesday 21 August 2012, 9am (GMT +8)**.

Your dollarDEX login details:

- Your dollarDEX login ID will have a 'dd' prefix.
- Your dollarDEX login password will remain the same as your AvivaDirect password.

For example:

Current Aviva Direct Login URL:	https://invest.avivadirect.sg/SG/index.cfm?current=signIn/index
Login ID:	bluesky
Password:	redroses

New dollarDEX Login URL:	http://www.dollardex.com/
Login ID:	ddbluesky
Password:	redroses

**I have selected Aviva Advisors in my option form.
Where do I go to log-in to view my new account?
When can I start investing with my new account?
When does my new account take effect?**

An Aviva Advisor will contact you shortly regarding the transfer of your account.

You will no longer be able to invest using your AvivaDirect account once you have completed the transfer to an Aviva Advisor. There may be a blackout period during the transfer of your account. Your Aviva Advisor will be able to assist you.

My account has been auto-migrated to dollarDEX. However, I've changed my mind and I want to switch to my preferred financial adviser/ platform. Will I incur any fees?

As we did not receive your instructions and/or preference by **Tuesday 31 July 2012, 6pm**, we've exercised the default option and transferred your account to dollarDEX.

If you wish to transfer your account from dollarDEX, please check directly with your preferred financial adviser/ platform on the fees and transfer process involved in the transfer.

What happens if I want to sell my funds after I have indicated my preference, but my account has not been migrated yet?

- **For dollarDEX**

Even if you have indicated your preference, you will be able to continue transacting on the Aviva Direct platform until the cut-off date and time.

The cut-off time for all transactions on the AvivaDirect platform will be **Friday 17 August 2012, 2pm (GMT +8)**. The AvivaDirect site will cease operation on **Friday 31 August 2012**, and will be auto-redirected to the Aviva Corporate site www.aviva.com.sg. There are no investment option functions available on the Aviva Corporate site.

You will be able to access your new dollarDEX account on the dollarDEX platform on **Tuesday 21 August 2012, 9am (GMT +8)**.

Please note that Monday 20 August 2012 is a Public Holiday as Hari Raya Puasa falls on Sunday 19 August 2012.

- **For Aviva Advisors**

An Aviva Advisor will contact you shortly regarding the transfer of your account.

You will no longer be able to invest using your AvivaDirect account once you have completed the transfer to an Aviva Advisor. There may be a blackout period during the transfer of your account. Your Aviva Advisor will be able to assist you.

I don't want to transfer to either DollarDEX or Aviva Advisors. Can I withdraw all my investments/ get my money back?

You may redeem your funds but we would like to caution all investors:

- Investors must make their own assessment and are strongly encouraged to make their own investigations as may be appropriate for the purpose of that assessment, including **understanding the investment risks involved.**
- **Decisions made are the sole responsibility of the investor.** Investment in any fund mentioned in the AvivaDirect website is not intended to be a complete investment programme for any investor.
- **Investments in any fund is subject to investment risks, including the possible loss of the principal amount invested,** and it is recommended that the investor read and understand the relevant fund prospectus for a full description of the risk factors involved when investing in the available funds.
- **Past performance is not indicative of future performance,** and the value of the funds and any income from them may fall as well as rise.
- **Prices are indicative.** Pricing for almost all unit trusts is on a forward basis, which means they are calculated after the market closes. The prices you see on the AvivaDirect website are usually 2 to 3 business days behind today's (as yet unknown) price.
- Prices shown are **not the deal prices** for you, which are calculated at market closing, and reported 1 to 2 business days after deal day.

I wish to transfer my funds to my preferred online investment platform provider. Can I transfer my investments to another provider?

Yes you can. If you would prefer to seek your own online investment platform provider, you will need to contact your preferred provider and understand the process of transferring your AvivaDirect account to theirs. You will also need to complete the necessary paperwork involved with the transfer. Every online investment platform provider has different procedures for transfers. Your preferred provider will be able to assist you.

Will all the information available on the AvivaDirect website be found on the Aviva Corporate site?

While we do the migration of information from AvivaDirect website to the Corporate site, we will also be taking the opportunity to do an evaluation of the content in the website, and update our product information. The refreshed information will be included in the Corporate site.

Will I still be able to buy insurance direct from the corporate website?

You will be able to purchase Car, Home and Travel Insurance direct from the corporate website. However, you will not be able to purchase other insurance policies from the corporate website. If you wish to do so, you may contact our Aviva Advisors at 6827 9933 or email us at cs_life@aviva-asia.com, or speak to your personal financial adviser.

I bought an insurance policy from AvivaDirect. Am I still covered?

As long as your insurance policy with us is in force, you will still be covered by Aviva. The closure of the AvivaDirect website will not affect the coverage of your insurance policy.

I have done and passed my Customer Knowledge Assessment (CKA) with AvivaDirect. Do I need to retake the CKA after the transfer?

Yes, it is an industry-wide requirement of the Financial Advisers Act. Banks, insurers and brokers selling unit trusts and funds will all require clients to take the CKA. The CKA questions are defined under the Financial Advisers Act, and financial institutions will follow the same CKA format.

I have failed my CKA. Do I need to retake the CKA?

Yes, it is an industry-wide requirement of the Financial Advisers Act. Banks, insurers and brokers selling unit trusts and funds will all require clients to take the CKA. The CKA questions are defined under the Financial Advisers Act, and financial institutions will follow the same CKA format.

Who can I call if I need more information?

You may call our Customer Service Executives at 6222 8482.