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中國人壽  
CHINA LIFE

海外

## 保單轉讓 / 取消保單轉讓申請表

## Policy Assignment / Release of Policy Assignment Form

請在適當的格內填上「√」。Please tick the appropriate boxes where applicable.

保單持有人姓名 Name of Policyholder	受保人姓名 Name of Insured ( 選填 Optional )	保單編號 Policy No.
<input type="text"/>	<input type="text"/>	<input type="text"/>

保險中介人資料 INSURANCE INTERMEDIARY'S INFORMATION		
保險中介人姓名 Name of Insurance Intermediary		
<input type="text"/>		
分行/中介人編號/註冊編號 Branch/ Intermediary Code/ Registration Code	聯絡電話 Contact No.	
<input type="text"/>	<input type="text"/>	

重要須知 IMPORTANT NOTE	
<p>1. 本申請表中所用之「本公司」或「貴公司」之表述指中國人壽保險(海外)股份有限公司。The expression "the Company" used in this form refers to China Life Insurance (Overseas) Company Limited.</p> <p>2. 只接受正本申請表及本申請表應以正楷填寫及由保單持有人簽名, 簽名式樣須與本公司的記錄相符。保單持有人亦必須於本申請表內任何曾修改的地方簽署作實。Only original form is accepted and this form is to be completed in BLOCK LETTERS and signed by the Policyholder with the signature correspond with the Company's record. Any amendments in this form must be countersigned by the Policyholder in full signature.</p> <p>3. 本公司有權隨時更新本申請表, 並接受或拒絕未符合本公司要求的申請表。請登入本公司網站 <a href="http://www.chinalife.com.hk">www.chinalife.com.hk</a> 瀏覽及下載最新版本。The Company has the right to update this form from time to time and to accept or to reject the form if the Company's requirements are not fulfilled. Please visit our website <a href="http://www.chinalife.com.hk">www.chinalife.com.hk</a> to view and download the latest version of the form.</p> <p>4. 如申請未能符合本公司的有關規定, 本公司有權拒絕有關申請。The Company shall have right to reject the application if the application fails to fulfill the Company's requirement(s).</p> <p>5. 保險中介人或銀行職員收到本申請表並不代表本公司亦已收妥。Receipt of this form by Insurance Intermediary or Bank Staff does not constitute receipt by the Company.</p> <p>6. 申請保單轉讓必須填寫第一至第四部份, 而申請取消保單轉讓必須填寫第二部份受讓人姓名 / 名稱。Must complete Part 1 to Part 4 to apply for Policy Assignment, and must fill in the Name of Assignee in Part 2 to apply for Release of Policy Assignment.</p>	

第一部份 基本資料 Part 1 Basic Information	
保額/基本金額 Sum Assured/ Basic Amount	年繳保費 Annual Premium Amount
<input type="text"/>	<input type="text"/>

第二部份 受讓人資料 Part 2 Information of Assignee		
受讓人姓名 / 名稱 Name of Assignee		
<input type="text"/>		
國籍 Nationality (公司則指註冊或成立或登記地點 Place of Incorporation or Establishment or Registration for company)		
<input type="text"/>		
出生國家 Country of Birth ( 如適用 if applicable )		
<input type="text"/>		
出生日期 / 註冊或成立日期 Date of Birth / Incorporation or Establishment or Registration		
<input type="text"/>		
身份證明文件類別及號碼 Identity Document Type and No. ( 請提供證明文件副本Please submit copy of identity document )		
<input type="checkbox"/> 香港居民 Hong Kong Resident	香港身份證號碼 Hong Kong Identity Card No	<input type="text"/>
<input type="checkbox"/> 非香港居民 Non-Hong Kong Resident	身份證明文件號碼 Identity Document No.	<input type="text"/>
	簽發國家/地區 Issue Country/ District	<input type="text"/>
<input type="checkbox"/> 組織機構 ( 公司 ) Entity (Corporate)	商業登記 / 公司註冊號碼 Business Registration/Company Registration No.	<input type="text"/>
辦公室/ 公司註冊辦事處地址 Office / Registered Office Address		
<input type="text"/>		城市 City
<input type="text"/>		國家 / 地區Country/District
住宅地址 Residential Address ( 郵政信箱恕不接受。請提供由遞交本協議書當日前三個月內發出的地址證明。 P. O. Box is not accepted. Please provide address proof issued within 3 months before the date of application submission. )		
<input type="text"/>		城市 City
<input type="text"/>		國家 / 地區Country/District

中國人壽保險(海外)股份有限公司 (於中華人民共和國註冊成立之股份有限公司)

China Life Insurance (Overseas) Company Limited (incorporated in the People's Republic of China with limited liability)



## 第二部份 受讓人資料 (續) Part 2 Information of Assignee (Continued)

通訊地址 (如非上述地址) Correspondence Address (If different from the above address)

		城市 City	國家 / 地區 Country/District
聯絡電話號碼 Contact No.	住宅 Residential	辦公室 Office	手提電話 Mobile Phone
	國家號 Country Code 電話號碼 Tel No.	國家號 Country Code 電話號碼 Tel No.	國家號 Country Code 電話號碼 Tel No.

閣下是否美國公民或美國稅務居民 (見備註) ? 若「是」, 請填妥並遞交 W-9 表格或同等文件。Are you a U.S. Citizen or a U.S. tax resident (See Notes)? If "yes", please complete and submit Form W-9 or an equivalent form.

☐ 是 Yes 納稅人識別號碼 TIN No.: \_\_\_\_\_ ☐ 否 No

為遵循FATCA及相關的本地法規, 閣下是否同意本公司提供閣下的個人資料予美國或相關的本地司法、稅務或其他監管機構, 以確保本公司遵行FATCA或適用規定? Pursuant to FATCA or applicable local laws, do you agree the Company to report your personal data to the U.S. or applicable local regulators or tax authorities where necessary in order to comply with FATCA or applicable local laws?

☐ 是 Yes ☐ 否 No ☐ 不適用 Not Applicable

**備註 Notes :** 如上述第二部份的資料顯示, 受讓人係美國公民或美國稅務居民<sup>1</sup> 及/或可能與美國有關聯<sup>2</sup>, 受讓人需將已填妥的美國稅務自我聲明書 (如: W-9、W-8BEN 或同等文件) 及相關證明文件 (如適用), 連同本協議書一併呈交予本公司。如受讓人為組織機構, 除前述文件之外, 受讓人另需填妥並遞交「補充陳述書 - 適用於要保人/保單持有人/受讓人為組織機構」及「補充陳述書 - 適用於個人股東」(如適用)。If the information provided under Part 2 of this form indicates that the Assignee is a U.S. Citizen or a U.S. tax resident<sup>1</sup> and/or the Assignee may have links to the U.S.<sup>2</sup>, the Assignee is required to complete and return a U.S. tax self-certification form (e.g. W-9, W-8BEN or an equivalent form) and relevant supporting documents (if applicable), along with this form to the Company. If the Assignee is an Entity, the Assignee is required to complete and submit "Supplementary Information Form – Applicable to Entity Applicant/Policyholder/Assignee" and "Supplementary Information Form – Applicable to Individual Shareholder" (if applicable) in addition to the aforementioned documents.

<sup>1</sup> 美國稅務居民指的是美國綠卡持有人 (即美國合法永久居民) 或滿足實質居住測試[即他/她於本納稅年內已在美國逗留至少 31 天和三年內在美國逗留至少183天在 (含本納稅年度及過往兩年)]。U.S. tax resident refers to U.S. Green Card holder (i.e. U.S. lawful permanent resident) or individual who meets the substantial presence test [i.e. he/she has been present in the U.S. for at least 31 actual days in the current tax year and 183 equivalent days during a three year period (including current year and the two prior years)].

三年內在美國逗留日數計算方法 = 本年實際居住在美國日數 + 1/3 去年居住在美國的日數 + 1/6 前年居住在美國的日數

Calculation method of equivalent days during a three year period in the U.S. = Actual days in the U.S. in the current year + 1/3 of his/her days in the U.S. in the immediately preceding year + 1/6 of his/her days in the U.S. in the second preceding year.

<sup>2</sup> 與美國有關聯的資料包括但不限於: 出生國家為美國<sup>3</sup>、電話號碼為美國號碼、郵寄或永久地址為美國地址、客戶提供美國郵政信箱或轉交地址或代存地址、客戶授予擁有美國地址的人代理權或簽名權、常設指示將資金轉入位於美國的帳戶、任何與美國相關的資訊等。Information that has a U.S. link, included but not limited to: a U.S. place of birth<sup>3</sup>, a U.S. telephone no., a U.S. correspondence or permanent address, a U.S. P.O. box address, a U.S. "in-care-of" or "hold mail" address, a power of attorney or signatory authority granted to a person with a U.S. address, standing instructions to make payments to accounts maintained in the U.S., any U.S. related information, etc.

<sup>3</sup> 若受讓人的出生國家為美國, 但聲明為非美國公民或美國稅務居民, 除 W-8BEN 之外, 請同時提供美國以外國家或地區簽發的護照副本, 或政府簽發可證明非美國公民或美國稅務居民身份的任何身份證明文件的副本, 及喪失/放棄美國籍之證明文件副本。If the Assignee's place of birth is U.S., but declared that he/she is not a U.S. Citizen or a U.S. tax resident, apart from filing in W-8BEN, please provide a copy of non-U.S. passport or government issued identification document evidencing non-U.S. citizenship or Tax resident, AND a Certificate of Loss of Nationality of U.S.

<sup>4</sup> 請同時遞交「自我證明」表格。Please also submit "Self-Certification" Form.

## 第三部份 保單轉讓及風險披露聲明 Part 3 Policy Assignment and Risk Disclosure

## A. 重要說明

茲根據保單條款規定, 保單持有人特申請自\_\_\_\_\_年\_\_\_\_\_月\_\_\_\_\_日起, 將本保單[不多於\_\_\_\_\_的]/[所有]權利、權益和利益 (下稱「最高受抵金額」, 如沒有填寫最高金額, 最高受抵金額將是所有權利、權益和利益) 轉讓給受讓人, 在受讓人收回保單內不超過最高受抵金額的應得權益後, 如有餘額, 則歸保單持有人或指定受益人所有。在轉讓期內, 保單持有人仍需繼續根據相關文件繳交保費, 並遵照下列規定辦理。

1 繳交續期保費及保單失效: 期繳保單仍須按期繼續繳交到期保費, 以維持保單效力。如過繳費寬限期, 逾期未繳, 本保單即告失效。

2 本保單權益轉讓給受讓人後, 受讓人可在保單期滿時領取滿期金額或在受保人身故時領取賠款金額, 但不超於最高受抵金額, 以抵付保單持有人欠受讓人的負債。

3 因市場環境的改變, 由保單獲得的回報可能不足夠抵銷支付予受讓人的利息。

4 根據保單條款, 保單持有人同意本公司可根據受讓人的書面通知辦理: (1) 保單退保及收取退保價值、終止保單或 (2) 向本公司作保單借款, 而保單持有人須對借款金額、借款利息及繳交保費等負責; (3) 如本保單可設分紅領取方式, 受讓人可更改領取方式。惟受讓人所得利益, 以最高受抵金額為限。

**第三部份 保單轉讓及風險披露聲明 (續) Part 3 Policy Assignment and Risk Disclosure (Continued)**

- 5 在保單轉讓未經取消之前，保單持有人未經受讓人同意，不得指派其他受益人，此保單亦不能再做全部或部分轉讓予第三者。
- 6 在保單轉讓未經取消之前，保單資料可能會向受讓人披露。
- 7 保單持有人同意在此申請書為本公司接受後，不論保單持有人是否有簽署任何轉讓文件給予受讓人，本公司有權視該保單已轉讓予受讓人。
- 8 本公司對此項權益轉讓之有效性及合法性不負任何責任。
- 9 本公司對此項權益轉讓並不參與其中及不牽涉任何利益。
- 10 保單持有人必須仔細閱讀並理解此重要說明、受讓人設定的權益轉讓條款和條件及使用保單作為貸款或其他信貸服務的抵押品擔保所帶來的相關風險。
- 11 如保單持有人有任何疑問，我們強烈建議保單持有人於申請保單抵押前先向**獨立專業顧問**諮詢有關所涉及的風險。

**B. 重要說明及影響**

1. **什麼是保費融資：**保費融資是一種保單融資安排，指閣下作為投保人，向貸款方借款以支付人壽保險保單（「保單」）的保費，同時將閣下所擁有的全部或部分保單權利作為抵押品轉讓予貸款方。
2. **獨立的安排/合約：**保費融資是閣下與貸款方之間的獨立安排，既不是也不構成閣下與本公司（「保險公司」）之間的保險合約的一部分。保險公司不是貸款合約和保單轉讓協議的合約方之一，因此不受閣下與貸款方所簽訂的合約和協議的條款及細則（包括糾紛調解）約束。如果閣下對相關條款及細則有任何疑問，應聯絡貸款方。
3. **保單權利受限：**保單轉讓協議將通過契據形式將閣下所擁有的全部或部分保單權利作為抵押品轉讓予貸款方。根據貸款合約和保單轉讓協議的條款及細則，貸款方將有權行使閣下保單的全部或部分保單權利，而閣下在未經貸款方批准前不能行使這些權利。這些保單權利可能包括：
- 收取保險公司根據保險合約應支付的任何利益（包括退保價值、身故賠償等）；
  - 在冷靜期內取消保單、在冷靜期後退保或提取保單價值；
  - 申請保單貸款或行使保單內的任何選項；及
  - 更改或修訂保單（例如更改受益人、將保單再次抵押或轉讓）。
- 因此，閣下應仔細閱讀貸款合約和保單轉讓協議的條款及細則，考慮相關條款及細則對閣下的保單可能造成的潛在不利影響，並考慮該保單是否仍然適合閣下。
4. **實際利益不足：**由於部分保單利益將被用於支付保費融資的欠款（包括貸款本金及相關利息），保費融資保單的實際淨利益將少於相關利益說明文件中所顯示的金額。如果閣下打算使用保費融資支付大部分所需保費，此差額可能非常顯著。
5. **保單資料的發放及查閱：**貸款方將有權查閱閣下的保單資料，保險公司可能須按貸款方的指示不時將閣下的保單資料發放予貸款方，例如退保價值、現金價值以及保單的任何貸款或墊款資料。
6. **提供額外抵押品及按貸款方要求還款的風險：**貸款方可能有權不時重新檢視閣下的貸款，並有權隨時重組或終止該貸款。在貸款合約中訂明的特定情況下，貸款方可能會要求閣下提供額外的抵押品，或即時償還部分或全部欠款。如閣下無法滿足貸款方的要求，貸款方可能會重組或終止該貸款，或行使貸款方所擁有的保單權利，例如退保以收回欠款。閣下應仔細閱讀貸款合約的條款及細則，例如貸款檢視頻率和次數、可能引致上述情況的條件及相關安排等。閣下在使用保費融資購買保單之前，應考慮自己的財務負擔能力是否能夠滿足貸款合約中訂明的各種特定情況。
7. **逾期還款及拖欠還款的後果：**如閣下以保費融資貸款支付保費，閣下須根據貸款合約的條款及細則和還款時間表依期償還貸款本金及利息。如有任何逾期或拖欠還款（包括利息和本金），貸款方可能會要求閣下立即償還所有欠款。貸款方亦可能會將閣下的保單退保以收回拖欠款項，從而導致閣下失去保單提供的保障並蒙受重大財務損失。閣下往後亦可能因某些轉變（例如健康狀況）而不能重新投保以獲得相同的保險保障。如保單退保後取回的金額不足以支付欠款，閣下仍須為相關差額負責。此外，閣下於貸款方的其他結餘（包括任何類型的戶口餘額）有可能被用作支付閣下所拖欠的保費融資貸款。
8. **提前終止保單/退保/提取保單價值的影響：**如果貸款方根據保單轉讓協議的條款及細則在保單期滿前終止保單、退保或提取保單價值：
- 保單利益可能會遠低於已繳交的總保費、貸款合約下的利息支出和提前還款罰款（如適用）的總和，尤其是在保單生效後的最初幾年；
  - 閣下可能會失去部份或全部保單提供的保障，而閣下將來未必能夠重新投保以獲得相同的保險保障；
  - 閣下可能會失去保單應得的各種紅利；
  - 貸款方可能會取用閣下的全部或部分保單利益以支付閣下於貸款方的其他欠款（不論是否與保費融資貸款有關）；及
  - 如閣下同時使用該保單作為業務或其他安排的條件或擔保，保單被終止後可能會導致相關安排違約並帶來不利後果。
9. **受保人身故的影響：**若受保人身故，保單所支付的身故賠償金額可能會遠低於已繳交的總保費、貸款合約下的利息支出和提前還款罰款（如適用）的總和，閣下可能因此蒙受重大財務損失。
10. **利率波動風險：**保費融資貸款的利息支出會影響閣下以保費融資購買保單的預期淨回報率（即扣除利息支出後的回報）。若貸款利率並非固定（即是會不時變動的浮息），閣下可能需承受重大利率風險。即使貸款利率以定息計算，貸款方亦可能有權根據貸款合約不時調整貸款利率。貸款利率上升會增加閣下的償債成本（即定期須支付的利息有所增加）。若貸款利率大幅上升，可能導致閣下未能如數還款而因此違約。此外，若貸款利率遠高於保單的回報，閣下將蒙受重大財務損失。
11. **非保證利益波動風險：**若閣下的保單包含非保證利益，利益說明文件中顯示的非保證利益乃基於投資回報的假設，並不保證可以實現。若閣下保單的投資回報未能達到該假設，閣下可獲得的非保證利益則可能低於利益說明文件中顯示的金額，或大幅低於閣下須支付的貸款利息；在某些情況下，非保證利益甚至可能為零。如果保單的總回報遠低於閣下須支付的貸款利息，閣下將蒙受重大財務損失。
12. **匯率波動風險：**若貸款貨幣與保單貨幣不相同，便會出現匯率風險。在保費融資的情況下，閣下可能需要先將保單收益按當時的匯率由保單貨幣兌換至貸款貨幣，才能償還貸款。若匯率出現不利波動導致閣下的保單收益大幅低於未償還的貸款金額，閣下將蒙受重大財務損失。
13. **信貸風險：**閣下須承受保險公司的信貸風險。若保險公司未能履行其於保單的責任，或其信貸評級有不利變化，貸款方可能有權

## 第三部份 保單轉讓及風險披露聲明 (續) Part 3 Policy Assignment and Risk Disclosure (Continued)

要求閣下提供額外的抵押品、調整閣下的信貸限額、重組甚至終止貸款。閣下可能須立即償還所有貸款本金、利息及行政費用。如閣下從保單中獲得的收益不足以支付欠款，閣下則仍須為相關差額負責。

14. **付款時間落差：**閣下可能因為保單收益未能在貸款合約規定的還款日或之前匯至貸款方（例如貸款到期日早於閣下的保單期滿日，或保險公司需時處理保單利益發放），而導致閣下拖欠還款而違約。閣下將要全數承擔貸款方根據貸款合約的條款及細則所徵收的任何逾期罰息或違約利息。
15. **對冷靜期權利的影響（如適用）：**由於閣下在冷靜期內取消保單的權利可能因保單轉讓協議而被轉讓予貸款方，故此任何取消保單的要求均可能須先徵得貸款方同意。即使閣下已在冷靜期內取消保單，閣下可能仍須償還保費融資貸款的本金、提前還款罰款（如適用）、利息及其他行政費用。

**A. Important Notes**

With effective from \_\_\_\_\_ dd \_\_\_\_\_ mm \_\_\_\_\_ yyyy, in accordance with policy provisions, the Policyholder hereby applies to assign [the maximum of \_\_\_\_\_] / [all] of his/her rights, title, interest and benefits to and in the Policy ("maximum assigned value", the maximum assigned value will be considered as all if the maximum amount field is left blank) to the Assignee subject to the relevant documents. The Policyholder or the nominated beneficiary(ies) should possess the residual value under the Policy, if any, after the Assignee has collected the claim up to the maximum assigned value in full. The Policyholder shall continue to pay the premium regularly during the Assignment period (if needed) and shall be bound by the following conditions.

1. Payment of Renewal Premium and Policy Lapse: the Policyholder shall continue to pay the regular premium due and thereafter for keeping the Policy in full force. In case that the premium due is not paid after the grace period, the Policy shall lapse.
2. After the assignment of the Policy has been effective, the Policyholder agrees that the Assignee can receive the maturity amount or death claim proceeds payable upon the Policy's maturity or the Insured's death up to the maximum assigned value.
3. Due to the change of the market situation, the return received from the Policy may not be sufficient to cover the loan interest paid to the Assignee.
4. The Policyholder agrees that the Company may, subject to the terms of the Policy, follow the Assignee's written instruction to: (1) surrender the Policy, receive the cash surrender value, terminate the Policy or (2) advance a policy loan from the Company and the Policyholder shall continue to be liable for the loan amount, loan interest prescribed or payment of renewal premiums; (3) change the dividend payout option, if available in the Policy, provided that the benefits to be received by the Assignee shall not exceed the maximum assigned value.
5. Before the release of this assignment, no further beneficiary(ies) designation shall be made, nor shall the Policy be wholly or partially assigned to any third party without the approval of the Assignee.
6. Before the release of this assignment, the information of the Policy may be disclosed to the Assignee.
7. Regardless of whether the Policyholder have entered into an assignment agreement with the Assignee, the Policyholder agrees that the Company shall treat the Policy as if it has been assigned to the Assignee when this application is endorsed in writing by the Company.
8. The Company assumes no responsibility for the validity or legality of the assignment.
9. The Company does not participate nor has any interest in the assignment.
10. The Policyholder should have read through and understand this important notes, the terms and conditions of the assignment set by the Assignee and the relevant risks associated with assigning the Policy as a collateral security for a loan arrangement or other credit facilities.
11. If the Policyholder has any questions, we strongly suggest the Policyholder to seek advice from **independent professional advisor(s)** about the risks involved before entering into the assignment.

**B. Important Notes & Implications**

1. **What premium financing is about:** Premium financing is an insurance funding arrangement whereby you, as the proposed policy holder, borrow funds from the lender to pay for the premium of the proposed life insurance policy (the "Policy") and in doing so, you would assign all or part of your rights under the Policy to the lender as collateral.
2. **Stand-alone arrangement/contract:** Premium financing is a stand-alone arrangement between you and the lender. It is not, and does not form part of the insurance contract between you and the Company (the "Insurer"). The Insurer is not a party to the loan contract or policy assignment agreement and is therefore not governed by the terms and conditions (including dispute resolution) of these contract and agreement you enter into with the lender. In case you have any questions about the terms and conditions, you should contact the lender.
3. **Restriction of rights under the Policy :** All or part of your rights under the Policy will be assigned to the lender as collateral via a deed of assignment. Subject to the terms and conditions of the loan contract and policy assignment agreement, the lender will be entitled to exercise all or part of the rights under your Policy, and you will not be able to exercise those rights unless the lender's approval is obtained. Examples of those rights include:
  - receive any benefits (including surrender value, death benefit, etc. ) payable by the insurer under your Policy;
  - cancel your policy within the cooling off period, surrender the policy, or make withdrawals;
  - apply for policy loan, or exercise any options under the policy; and
  - make certain changes or amendments to your Policy (e.g. appointment of new beneficiary, further pledge or assign the policy).
 You should therefore carefully read the terms and conditions of the loan contract and policy assignment agreement, and consider how these potential adverse impacts may affect the outcome of the Policy and whether the Policy is still suitable for you.
4. **Shortfall in actual benefits receivable:** The actual net benefits receivable under the proposed policy financed by premium financing will be less than the amount indicated in the relevant Benefit Illustration, as part of the benefit payments would be offset by the repayment of the loan facility (including the principal amount of the loan and the relevant interest). This shortfall may be significant especially if you intend to pay a substantial portion of the premium using premium financing.
5. **Release and access of information:** The lender will be given rights to access your policy information and may from time to time instruct the Insurer to release information relating to your Policy, for example, surrender value, cash value, and any loans or advances on the Policy.
6. **Risk of collateral top-up and repayment on demand :** Your loan facility may be subject to review by the lender and the lender has the right to restructure or terminate the loan facility at any time. The lender may request you to provide additional collateral, or partially or fully repay the outstanding loan, under



## 第三部份 保單轉讓及風險披露聲明 (續) Part 3 Policy Assignment and Risk Disclosure (Continued)

particular circumstances stated in the loan contract. If you fail to meet the request(s), the lender may restructure or terminate the loan facility or exercise its rights on the Policy such as surrendering the policy.

You should read the terms and conditions of the loan contract, for example the frequency of review, the circumstances that may trigger the request(s) and the relevant arrangements of the request(s). You should consider your financial affordability in meeting the particular circumstances stated in the loan contract before purchasing life insurance products through the use of premium financing.

7. **Consequence of late repayment and default of loan facility:** If the Policy is funded by a loan facility, you are obligated to repay the outstanding loan amount and interest payments according to the repayment schedule under the terms and conditions of the loan contract. Any late or default of loan repayment over the course of the loan facility, including interest payment and principal repayment, may trigger the lender to demand the repayment of the loan immediately. The lender may surrender the policy and recover the defaulted payment, causing you significant financial losses and loss of insurance coverage. You may not be able to obtain the same insurance coverage for reasons such as changes in health conditions. You shall remain liable for any shortfall between the amounts of the proceeds of the policy and the outstanding amount of the loan facility.  
In addition, the lender may set off any obligation under the loan facility owed by you to the lender against any obligation owed by the lender to you (including credit balances in any account you maintain with the lender).
8. **Impact of early termination/surrender/withdrawal:** If the lender exercises its right under the terms and conditions of the policy assignment agreement to terminate or surrender the policy, or withdraw cash value before the end of policy term:
  - the amount of benefits receivable under the policy may be substantially less than the sum of total premium paid, interest expenses incurred and early repayment penalty imposed (if applicable) under the loan contract, especially in the early years of the policy;
  - you may partially or fully lose the insurance coverage and may not be able to obtain the same insurance coverage;
  - you may lose the entitlement to dividends, bonuses, etc. under the policy;
  - the lender may apply all or part of the benefits receivable under the policy against the outstanding amounts owed by you (whether or not the outstanding amounts are under the loan facility); and
  - in cases where the policy is required as part of conditions in your business or other arrangements, the termination of the policy may trigger further events of defaults in these arrangements with adverse consequences.
9. **Impact of death of insured:** In the event of the death of the insured, the amount of death benefit receivable under the policy may be substantially less than the sum of total premium paid, interest expenses incurred and early repayment penalty imposed (if applicable) under the loan contract, and you may suffer a significant financial loss.
10. **Exposure to interest rate fluctuation:** The interest payment of the loan facility for premium financing will affect the net rate of return (i.e. net of interest payment) you plan to achieve in your Policy with the use of premium financing. You may be exposed to significant interest rate risk if the interest rate of the loan facility is not fixed (i.e. floating rate subject to changes from time to time). Even in the case of fixed interest rate, the lender may have discretion to adjust the interest rate on the loan facility from time to time. Any increase in interest rates applicable to the loan facility will increase the cost of servicing the loan facility (i.e. increase in regular interest payments.). You may not be able to service the loan facility and may hence default when there is a substantial increase in the interest rate. Also, in cases where the interest rate of the loan facility is substantially higher than the returns received from the policy, you will suffer a significant financial loss.
11. **Exposure to risk of non-guaranteed benefits fluctuation:** If your Policy includes non-guaranteed benefits, the projected non-guaranteed benefits shown in the Benefit Illustration are determined under the assumed investment return and are not guaranteed. If the investment return assumed for your Policy is not achieved, your non-guaranteed benefits may be lower than those illustrated or substantially lower than the interest applicable to the loan facility, and in certain circumstances, may even be zero.  
If the total return generated by the Policy is substantially lower than the interest payable under the loan facility, you will suffer a significant financial loss.
12. **Exposure to exchange rate fluctuation:** Exchange rate exposure arises when the loan currency differs from the policy currency. In the case of premium financing, you may be required to convert the proceeds received under your Policy into the loan currency, under the prevailing exchange rate, before being able to settle the loan repayments. In cases where the proceeds received from the policy is substantially lower than the outstanding loan amount due to adverse fluctuation in the exchange rate, you will suffer a significant financial loss.
13. **Exposure to credit risk:** You are subject to the credit risk of the Insurer. In the event that the Insurer becomes default on its obligations or an adverse change in its credit rating, the lender may, at its discretion, ask for additional collateral, adjust your credit limit, restructure or even terminate the loan facility. You may be obligated to repay the loan, the interest and administrative fee accrued immediately, and you shall remain liable for any shortfall between the amounts of the proceeds of the policy and the outstanding amount of the loan facility.
14. **Payment timing mismatch:** There is a possibility that the proceeds from your Policy will not be remitted to the lender on or before the repayment date as specified in the loan contract (e.g. due to loan facility maturity date being earlier than your policy maturity date, or turn-around-time for policy benefits disbursement), resulting in the default of loan repayment by you. You will be solely liable for any late penalty interest or defaulting interest imposed by the lender under the terms and conditions of the loan contract.
15. **Impacts on cooling-off right (if applicable):** Your right to cancel this Policy within the cooling-off period may be assigned to the lender, and therefore any cancellation request may be subject to the lender's consent. For a policy acquired through the use of premium financing and cancelled within the cooling-off period, you may be obligated to repay the loan principal, early repayment penalty (if applicable), interest and other administrative fee accrued under the premium financing facility.

**第四部份 保單持有人轉保聲明 Part 4 Policy Replacement Declaration of Policyholder****註 Note：**僅適用於非保費融資的保單轉讓個案 Only applicable to Non-Premium Financing Policy Assignment Case

閣下是否使用或打算使用抵押轉讓此人壽保險保單所得的部分或全部資金以資助閣下於過去12個月內新申請的人壽保險保單？如是，該等情況將被視為「轉保」。Are you using or do you intend to use some or all of the funds arising from the assignment of the above-mentioned policy to fund the new life insurance policy which is purchased within 12 months prior to the date of this application? If yes, such conditions will be considered as Policy Replacement.

- ☐ 是 Yes
- ☐ 尚未決定 Not Yet Decided
- ☐ 否 No
- ☐ 不適用（適用於過去12個月內並沒有購買新的人壽保險保單） Not applicable (Applicable to those who have not purchased a new life insurance policy in the past 12 months)

**註 Notes：**

「轉保」可能令閣下帶來實質及潛在損失。為保障閣下的權益，請仔細比較現有保單與新保單的條款，衡量轉保是否符合本身的最佳利益，閣下應尋求專業意見以了解相關風險及轉保的不利後果，並細閱本公司的網站 [www.chinalife.com.hk](http://www.chinalife.com.hk) 的壽險轉保須知以了解有關詳情。

You may suffer loss in case of Policy Replacement. To protect your interest, you should carefully consider your existing and the new insurance policies and assess whether the Policy Replacement is in your best interests before making a decision. You should seek professional advice to understand the associated risks and potential disadvantages of Policy Replacement. For details, please visit our website at [www.chinalife.com.hk](http://www.chinalife.com.hk) to view the useful tips on Life Insurance Policy Replacement.

**轉保相關的重要事項****財務影響**

- 知情的決定：**人壽保險保單通常具較長年期。若閣下退保／從現有人壽保險保單中提取保單抵押貸款／提取保單價值／暫停或終止支付保費／減少應付保費，閣下通常會蒙受損失（尤其是在保單早期的時期），包括因需要支付收費而蒙受損失。閣下應仔細比較現有人壽保險保單與擬購買的新的人壽保險保單，並在作出最終決定前評估取代現有人壽保險保單是否最為符合閣下之最佳利益。
- 閣下現有人壽保險保單的退保／失效所得的現金價值與已支付的總保費之差額：**就現有人壽保險保單退保或允許其失效所得的現金價值可能會少於閣下已支付的總保費，即閣下可能會蒙受損失。此外，閣下或需承擔因退保或允許保單失效而衍生的退保費用。
- 保單貸款的利息：**發出閣下現有人壽保險保單的保險公司可能會自閣下提取保單貸款當日起收取利息。閣下應該仔細檢閱定期報表，以了解於有關時期的期初和期末貸款餘額，以及該期間收取的利息金額。如果累計貸款金額（及利息）超出現有人壽保險保單的賬戶價值／現金價值的指定水平，則閣下的現有人壽保險保單可能會被終止。
- 提取保單款項／部分退保費用：**若閣下於現有人壽保險保單的保單有效期前的訂明期限內，提取保單價值或部分退保，閣下或需支付相關費用。就閣下打算購買的新的人壽保險保單而言，閣下或需於新的人壽保險保單的保單有效期前的訂明期限內，支付其他提前退保／提取保單價值的費用。
- 開立保單費用及持牌保險中介人的酬勞：**若閣下購買新的人壽保險保單，大部分最初所支付的保費可能會用於繳付保險公司的保單行政費及持牌保險中介人的酬勞。因此，閣下可能需要為取代現有人壽保險保單而承擔額外開支。
- 較高的保費：**因閣下的年齡增長，及健康狀況、職業、生活方式／習慣及所參與的康樂活動有所改變（與閣下購買現有人壽保險保單時相比），閣下或需為新的人壽保險保單支付較高的保費。
- 現有人壽保險保單下財務利益的損失：**閣下或會損失現有人壽保險保單多年來累積的財務利益（例如：長期客戶獎賞或紅利）或損失有權從現有人壽保險保單獲得的財務利益（例如：終期紅利或保單紅利）。
- 新的人壽保險保單的財務利益並非保證：**新的人壽保險保單的說明所述利益可能並非屬保證利益，並會受發出新的人壽保險保單的保險公司的表現所影響。若新的人壽保險保單為投資相連壽險計劃保單，則其說明所述利益的計算只基於假設回報率。

**受保資格的影响**

- 保障範圍的轉變：**若閣下購買新的人壽保險保單，並以其取代現有人壽保險保單，則現有人壽保險保單的部分保障，可能會因閣下年齡、健康狀況、職業、生活方式／習慣及參與的康樂活動有所轉變，而不包括在新的人壽保險保單的受保範圍內。此外，新的人壽保險保單可能並不會包括閣下現有人壽保險保單的附加保障利益。

**索償資格的影响**

- 若閣下就現有人壽保險保單退保或允許其失效，則現有人壽保險保單將不再為閣下提供保障。此外，視乎新的人壽保險保單的條款及細則，某些保障的等候期或需重新計算（例如：醫療、危疾、自殺或不可爭議的情況）。

**Important Facts About Policy Replacement****Financial Implications**

- Informed Decision:** Life insurance policies usually lasts for a long period of time. If you surrender / take out policy loan from / withdraw policy values from / suspend or stop paying premium / reduce the premium payable on your existing life insurance policy, particularly during the early years of the policy period, you will usually suffer loss, including by way of having to pay charges. You should carefully compare your existing life insurance policy against the new life insurance policy you intend to purchase, and assess whether replacing your existing life insurance policy is in your best interests before you make a final decision.
- Difference between cash value from Surrender/ Lapse and total premium paid under your existing Life Policy:** The cash value that you may receive from surrendering your existing life insurance policy or allowing your existing life insurance policy to lapse, may be less than your total premium paid. This means that you may suffer a loss. Further, you may incur surrender charges if you surrender your existing life insurance policy or allow it to lapse.
- Policy Loan Interest:** The issuing insurer of your existing life insurance policy may charge you interest starting from the loan drawdown date. You should carefully review your regular statements to understand the opening and ending loan balance as well as the interest amount charged in the relevant period. Your

**第四部份 保單持有人轉保聲明 (續) Part 4 Policy Replacement Declaration of Policyholder (Continued)**

existing life insurance policy may be terminated if the accumulated loan amount (and interest) exceeds a specified level of the account value / cash value of your existing life insurance policy.

4. **Withdrawal/ Partial Surrender Charges:** You may be subject to withdrawal charges or partial surrender charges within a prescribed period before the end of the policy term of your existing life insurance policy. For the new life insurance policy you intended to purchase, you may be subject to other early surrender / withdrawal charges within a prescribed period before the end of the term of the new life insurance policy.
5. **Policy Set-up Cost and Remuneration for licensed insurance intermediaries:** If you purchase a new life insurance policy, a substantial part of the initial premium may be used to pay for policy administration costs incurred by insurers and remuneration for the licensed insurance intermediaries. As a result, you may incur additional cost for replacing your existing life insurance policy.
6. **Higher Premium:** You may have to pay higher premium under the new life insurance policy in view of the difference in age, changes of health conditions, occupation, lifestyle / habit, and recreational activities (as compared with when you purchased your existing life insurance policy).
7. **Loss of Financial Benefit under the existing life insurance policy:** You may lose the financial benefit accumulated over the years (e.g. loyalty bonus or dividends) or to which you may be entitled (e.g. terminal bonus or dividends) under the existing life insurance policy.
8. **Financial Benefits under the New Life Insurance Policy Not Guaranteed:** The illustrated benefits of a new life insurance policy may NOT be guaranteed and whether they can be achieved depend on the performance of the issuing insurer of the new life insurance policy. If the new life insurance policy is an investment-linked assurance scheme policy, the illustrated benefits are based on assumed rates of return only.

**Insurability Implications**

9. **Changes in Coverage:** If you purchase a new life insurance policy and use it to replace an existing life insurance policy, some benefits, which are the policy features of the existing life insurance policy, may not be covered under the new life insurance policy due to changes in age, health conditions, occupation, lifestyle / habit or recreational activities. Also, riders / supplementary benefits under your existing life insurance policy may not be available under the new life insurance policy.

**Claims Eligibility Implications**

10. Benefits under the existing life insurance policy will no longer be payable to you if you surrender the policy or allow it to lapse. Besides, you may need to start a new waiting period in respect of certain benefits (e.g. medical, critical illness, suicide or incontestability) under the terms and conditions of the new life insurance policy.

**第五部份 取消保單轉讓 Part 5 Release of Policy Assignment**☐ **取消保單轉讓 Release of Policy Assignment**

倘保單持有人依期清還受讓人債務，保單持有人在徵得受讓人書面確認下，可註銷此保單轉讓，將本保單權益轉移回保單持有人所有，惟須經本公司的書面認可。Upon full settlement of the indebtedness owed to the Assignee by the Policyholder and with the written consents of the Assignee, the Policy Assignment shall become void and the Policy shall be reassigned to the Policyholder. The reassignment shall be endorsed in writing by the Company.

**第六部份 保單持有人聲明 Part 6 Declaration of the Policyholder**

保單持有人特此聲明本人/我們在未獲得受讓人事先書面確認下，不會對保單進行任何修改、取消、終止或者撤銷。The Policyholder hereby declare that I/we am/are not permitted to amend, cancel, terminate or otherwise rescind the Policy without first having obtained the written consent of the Assignee.

**第七部份 客戶確認符合《海外帳戶稅收合規法案》和其他適用法律****Part 7 Customer acknowledgement regarding compliance with Foreign Account Tax Compliance Act and other Applicable Laws**

閣下認知本公司須遵從，遵守或履行法律、法規、命令、指引、守則和包括《海外帳戶稅收合規法案》適用規定的要求，或任何公眾、司法、稅務、政府和 / 或其他監管機構等協定的要求，包括但不限於美國國稅局（以下簡稱「監管機構」）在不同的司法管轄區不時頒布及修訂的協定（以下簡稱「適用規定」）。在這方面，閣下同意本公司可以在任何時候完全酌情採取任何相關行動，包括但不限於向任何監管機構透露閣下的個人資料，以確保本公司遵行適用規定。You acknowledge that the Company shall be obliged to comply with, observe or fulfill the requirements of the laws, regulations, orders, guidelines, codes, and requirements including the applicable requirements under the Foreign Account Tax Compliance Act or agreements with any public, judicial, taxation, governmental and/or other regulatory authorities, including without limitation, the U.S. Internal Revenue Service (the "Authorities" and each an "Authority") in various jurisdictions as promulgated and amended from time to time (the "Applicable Requirements"). In this connection, you agree that the Company may at any time take any relevant actions as may be determined by the Company in its sole and absolute discretion which including but not limited to disclose your particulars to any Authority for the purpose of ensuring the Company's compliance or adherence with the Applicable Requirements.

**客戶同意向第三方披露資料 Customer consent to disclose information to third parties**

閣下同意本公司可能將根據適用規定的要求，向任何監管機關披露閣下的個人資料或任何資料。此等披露可以由本公司直接或通過中國人壽保險（集團）公司或中國人壽保險（集團）公司的其他成員進行。基於前述的原因，以及儘管在本申請表或我們之間的任何其他協議所載的任何內容，本公司可能需要閣下向本公司提供進一步資料，以便向任何監管機關透露，而閣下必須在合理要求的時間（由提出申請或知會變更資料的90日期天）內，向本公司提供相關的資料。

You agree that the Company may disclose your particulars or any information to any Authority in connection or adherence with the Applicable Requirements. Such disclosure may be effected directly or sent through any of the China Life Insurance (Group) Company or other affiliates of the China Life Insurance (Group) Company. For the purposes of the foregoing and notwithstanding anything contained in this form or any other agreements between us, the Company may need you to provide the Company with further information as may be required for disclosure to any Authority and you shall provide the same to the Company within such time as may be reasonably required (Within 90 calendar days from the date of the application or information change).

**更新客戶有關國籍、稅務狀況的資料及其他資料 Updating of customer information about nationality, tax status and others**

儘管載於本申請表或我們之間任何其他協議所包含的任何內容，閣下同意向本公司提供協助，使本公司能夠就閣下或閣下向本公司購買的保險計劃，遵行適用規定下的義務。

就閣下任何在申請時或其他時間向本公司提供的任何資料，閣下同意及時（30日期天之內）向本公司提供更新資料。尤其重要的是閣下立即通知本公司下列的更新：若閣下是個人客戶，閣下的個人身份號碼、地址、電話、國籍、稅務狀況或稅籍所在地的變動；閣下擁有多於一個國家的稅籍；若閣下是法團法人或任何其他類型的實體，閣下的註冊地址、業務營運地址、主要股東、法定及實際受益人或

**第七部份 客戶確認符合《海外帳戶稅收合規法案》和其他適用法律 (續)****Part 7 Customer acknowledgement regarding compliance with Foreign Account Tax Compliance Act and other Applicable Laws (Continued)**

管理人 (擁有或控制 10%或以上股份或所有權或管理權的人士) · 稅務狀況 · 稅籍所在地的變動 · 或若閣下擁有多於一個國家的稅籍 · 若發生這些變動 · 或任何其他資料顯示發生了變動 · 本公司可能會要求閣下提供額外文件或資料 · 此等資料和文件包括但不限於正式完成及 / 或簽署 (並且如有需要 · 由公證人作出公證) 的稅務申報或表格 ·

如果閣下未能及時向本公司提供資料或文件 · 或閣下所提供所需的資料或文件並非最新 · 準確或完整 · 為確定本公司持續遵從適用規定 · 閣下同意本公司可以完全酌情決定隨時採取任何相關行動以確保本公司遵從適用法律及法規的要求 ·

Notwithstanding anything contained in this form or any other agreements between us, you agree to provide the Company with such assistance as may be necessary to enable the Company to comply with the Company's obligations under all Applicable Requirements concerning you or your policies with the Company.

You agree to update the Company in a timely manner (within 30 calendar days) of any change of any of the details previously provided to the Company whether at time of application or at any other times. In particular, it is very important that you notify the Company immediately if, where you are an individual, your personal identification numbers, addresses, telephone numbers, nationality, tax status or tax residency changes or if you become tax resident in more than one country, or, where you are a corporation or any other type of entity, your registered address, address of your place of business, substantial shareholders, legal and beneficial owners or controllers (who own or control 10% or more of your shares or ownership interest or control), tax status, tax residency changes or if you become tax resident in more than one country. If any of these changes occurs or if any other information comes to light concerning such changes, the Company may need to request additional documents or information from you. Such information and documents include but are not limited to duly completed and/or executed (and, if necessary, notarized) tax declarations or forms. If you do not provide the Company with the information or documents requested in a timely manner or if any information or documents provided are not up-to-date, accurate or complete you agree that the Company may take any relevant actions at any time as may be determined by the Company in its sole and absolute discretion to be required to ensure compliance with the applicable Laws and Regulations on the part of Company.

**第八部份 收取個人壽險保費徵費 Part 8 Collection of Premium Levy on Individual Life Insurance Policy**

本人 / 我們謹已確認 I/We hereby acknowledge that :

貴公司就保險業監管局要求並授權向每位保單持有人所持有的有效保單徵收「保費徵費」(下稱「徵費」) · 及將收取的保費徵費將會全數轉交予該局 · 保險業監管局亦可以根據相關條例 · 將有關的欠付款作為民事債項及向相關的保單持有人追討欠款並有機會徵收罰款 · 有關收取徵費的詳情 · 請瀏覽中國人壽 (海外) 股份有限公司的網頁 [www.chinalife.com.hk/levy](http://www.chinalife.com.hk/levy) ·

China Life Insurance (Overseas) Company Limited, as an authorized insurer, is statutorily required to collect Premium Levy ("Levy") from policyholder on behalf of the Insurance Authority ("IA") and report to IA. IA may take legal proceedings against policyholder in respect of any outstanding Levy as civil debt and may impose pecuniary penalty. For details of the collection of Levy, please refer to the website at [www.chinalife.com.hk/levy](http://www.chinalife.com.hk/levy).

**第九部份 個人資料收集聲明 Part 9 Personal Information Collection Statement**

中國人壽保險 (海外) 股份有限公司 (於中華人民共和國註冊成立之股份有限公司) (下稱「本公司」) 明白其在《個人資料 (私隱) 條例》下就個人資料的收集、持有、處理或使用所負有的責任 · 本公司僅將為合法和相關的目的收集個人資料 · 並將採取一切切實可行的步驟 · 確保本公司所持個人資料的準確性 · 本公司將採取一切切實可行的步驟 · 確保個人資料的安全性 · 及避免發生未經授權或者因意外而擅自取得、刪除或另行使用個人資料的情況 ·

閣下的個人資料為自願提供 · 敬請注意 · 如果閣下不向本公司提供所需的個人資料 · 本公司可能無法提供閣下要求的資料、產品或服務 · 在本收集個人資料聲明 (「本聲明」) · 下列詞語將具有以下的含義 :

「本公司關聯方」指本公司任何附屬公司、本公司任何聯營公司、以及本公司的母公司、本公司任何附屬公司、本公司任何聯營公司 · 為避免疑義 · 中國人壽保險 (集團) 公司集團內之公司 (「本公司關聯方」應作相應解釋) ·

**目的：**本公司不時有必要使用閣下的個人資料作下列用途：

1. 向閣下推介、提供和營銷本公司、本公司關聯方或本公司聯合品牌合作夥伴的產品 / 服務 (參閱下文「為直接促銷目的而使用個人資料」部份) · 以及提供、維持、管理和操作該等產品 / 服務；
2. 處理和評估閣下就本公司及本公司關聯方的產品 / 服務提出的任何申請或要求；
3. 向閣下提供後續服務 (包括但不限於健康檢測和 / 或健康管理服務) 及執行 / 管理已發出的保單 · 包括但不限於增加、更改、變更、撤銷、續期或恢復；
4. 就本公司和 / 或本公司關聯方提供的任何產品 / 服務而由與閣下或其他索賠方提出的、針對閣下或其他索賠方提出的、或者其他涉及閣下或其他索賠方的任何索賠相關的任何目的 · 包括對索賠進行調查；以及偵測和防止欺詐行為 (無論是否與就此申請而發出的保單有關) 所需的目；
5. 評估閣下的財務需求；
6. 為本公司和 / 或本公司關聯方設計新的產品 / 服務或改進現有的產品 / 服務；
7. 為本公司和 / 或本公司關聯方、金融服務行業或相關的監管機構的統計或類似目的進行市場或精算研究；
8. 基於本聲明所列的任何目的 · 將本公司不時持有並與閣下有關的任何資料進行調查；
9. 滿足任何適用已存在、現有或將來法律、規則、規例、實務守則或指引要求 · 或協助在香港或香港以外其他地方的警方或其他政府或監管機構執法及進行調查；
10. 進行身份和 / 或信用核查和 / 或債務追收；
11. 開展與本公司業務經營有關的其他服務；
12. 就閣下在本公司持有的任何帳戶或本聲明未來的變更發出行政性通訊；
13. 根據第 112 章《稅務條例》中自動交換財務帳戶資料的規定 · 進行所需的盡職審查程序；及
14. 與上述任何目的直接有關的其他目的 ·

**個人資料的移轉：**個人資料將予以保密 · 但在遵守任何適用法律條文的前提下 · 可移轉予：

1. 任何本公司關聯方；
2. 就本公司和 / 或本公司關聯方提供的任何產品 / 服務而由閣下或針對閣下提出的、或其他涉及閣下的任何索賠相關的任何人士 (包括私人調查方和索賠調查公司)；



**第九部份 個人資料收集聲明 (續) Part 9 Personal Information Collection Statement (Continued)**

3. 就本公司和 / 或本公司關聯方所提供產品 / 服務的任何代理、承包商或第三方，包括任何再保險公司、保險中介、基金管理公司、健康管理機構或金融機構；
4. 就業務經營關係向本公司和 / 或本公司關聯方提供行政、技術、數據處理、電訊、電腦、支付、債務追收、電話中心服務、直接促銷服務或其他服務的任何代理、承包商或第三方；
5. 協助收集閣下資料或與閣下聯絡的其他公司，例如研究公司、信貸資料機構或（在出現拖欠還款的情況下）追討欠款公司；
6. 本公司權利或業務的任何實際或建議的承讓人、受讓方、參與者或次參與者；
7. 任何適用已存在、現有或將來法律、規則、規例、實務守則或指引要求或規定本公司和 / 或本公司關聯方向其作出披露的任何政府部門或其他適當的政府或監管機關（被移轉的資料或會進一步轉予其他司法管轄區的政府部門或適當的政府或監管機關）；及
8. 任何金融服務供應商的行業協會或聯會；
9. 預防保險詐騙偵測的人士，而他們只能在有合理需要履行預防保險詐騙目的之情況下才可收集和使用個人資料：保險理算人、代理和經紀；僱主；醫護專業人士；醫院；會計師；財務顧問；律師；防欺詐組織；其他保險公司（無論是直接地，或是通過防欺詐組織或本段中指名的其他人士）；和保險業就現有資料而對所提供的資料作出分析和檢查的數據庫或登記冊（及其運營者）。

閣下的個人資料可能會提供給上述任何一方（該方可能位於香港境內或境外）。而就此而言，閣下同意將閣下的資料移轉至香港境外。

閣下的個人資料將僅為上文中規定的一個或多個有關目的而被移轉。如欲瞭解本公司為推廣或促銷目的而使用閣下的個人資料的政策，請參閱下文“為直接促銷目的而使用個人資料”部份。

**為直接促銷目的而使用個人資料：**本公司打算：

1. 使用本公司不時持有的閣下的姓名、聯絡資料、產品和服務的組合資料、交易模式和行為、財政背景和統計數據以進行直接促銷；
2. 就本公司、本公司關聯方和本公司聯合品牌合作夥伴可能提供下列類別的產品和服務進行直接促銷（包括提供獎賞、客戶或會員優惠計劃）：
  - (a) 保險、年金、銀行、財富管理、退休計劃、投資、金融服務、信用卡、證券以及相關產品和服務；及
  - (b) 有關健康、保健及醫療、餐飲、體育活動、會籍及相關產品和服務；
3. 上述產品和服務將可能由本公司和 / 或下列機構提供：
  - (a) 任何本公司關聯方；
  - (b) 第三方金融機構；
  - (c) 提供本部份第 2 段所列的產品及服務的本公司、本公司關聯方和本公司聯合品牌合作夥伴；
  - (d) 第三方獎賞、客戶或會員優惠計劃的提供者；及
  - (e) 支援本公司或任何以上所列機構提供本部份第 2 段所列的產品及服務的外部服務提供者；
4. 除由本公司促銷上述產品和服務外，本公司亦有意將本部份第 1 段所述的資料提供予本部份第 3 段所述的全部或任何人士，以供該等人士作促銷該等產品及服務之用；
5. 本公司需取得閣下的書面同意（包括表示不反對）方可為任何推廣或促銷目的而使用並向上文所述的第三方提供資料。

閣下可隨時撤回給予本公司有關使用閣下的個人資料及提供予第三方作直接促銷用途的同意，而本公司將在不收取任何費用的情況下停止使用該等資料作直接促銷用途。閣下如欲撤回閣下給予本公司的同意，請聯絡本公司的個人資料保護主任（詳情參閱下文）。

本公司有權就因處理任何查閱個人資料的要求收取合理費用。個人資料的查閱和更正：根據《個人資料（私隱）條例》，閣下有權查明本公司是否持有閣下的個人資料，更正任何不準確的資料，以及查明本公司有關個人資料的政策及常規。閣下還可以要求本公司告知閣下本公司所持個人資料的種類。

查閱和更正的要求，或有關獲取政策、常規及所持的資料種類的資料，均應以書面形式發送至：

個人資料保護主任

中國人壽保險（海外）股份有限公司

香港灣仔軒尼詩道 313 號中國人壽大廈 24 樓

電話：(+852) 3999 5519 傳真：(+852) 2892 0520

China Life Insurance (Overseas) Company Limited (incorporated in the People's Republic of China with limited liability) (the "Company") recognizes its responsibilities in relation to the collection, holding, processing or use of personal data under the Personal Data (Privacy) Ordinance. Personal data will be collected only for lawful and relevant purposes and all practicable steps will be taken to ensure that personal data held by the Company is accurate. The Company will take all practicable steps to ensure security of the personal data and to avoid unauthorized or accidental access, erasure or other use.

The provision of your personal data is voluntary. Please note that if you do not provide us with the required personal information, the Company may not be able to provide your requested information, products or services.

In this Personal Information Collection Statement ("PICS"), the following terms shall have these following meanings:-

"Our affiliates" means any subsidiary undertaking of the Company, any associated company of the Company, and parent undertaking of the Company, any subsidiary undertaking of parent undertaking, any associated companies undertaking of parent undertaking, for the avoidance doubt, undertaking within the group of China Life Insurance (Group) Company ("Our affiliates" shall be construed accordingly).

**Purpose:** From time to time it is necessary for us to use your personal data for the following purposes:

1. offering, providing and marketing to you the products/services of the Company, our affiliates or our co-branding partners (see "Use of Personal Data for Direct Marketing Purposes" below), and administering, maintaining, managing and operating such products/services;

**第九部份 個人資料收集聲明 (續) Part 9 Personal Information Collection Statement (Continued)**

2. processing and evaluating any applications or requests made by you for products/services offered by the Company and our affiliates;
3. providing subsequent services (including but not limited to health inspection / management) to you and administering the policies issued including but not limited to additions, alterations, variations, cancellation, renewal or reinstatement;
4. any purposes in connection with any claims made by or against or otherwise involving you or other claimants in respect of any products/services provided by the Company and/or our affiliates, including investigation of claims; detect and prevent fraud (whether or not relating to the policy issued in respect of this application);
5. evaluating your financial needs;
6. designing new or enhancing existing products/services of the Company and/or our affiliates;
7. conducting market or actuarial research for statistical or similar purposes undertaken by the Company and/or our affiliates, the financial services industry or our respective regulators;
8. investigating any data held which relates to you from time to time for any of the purposes listed herein;
9. meeting requirements imposed by any applicable, present, existing or future law, rules, regulations, codes of practice or guidelines or assisting with law enforcement purposes, investigations by police or other government or regulatory authorities in Hong Kong or elsewhere;
10. conducting identity and/or credit checks and/or debt collection;
11. carrying out other services in connection with the operation of the Company's business;
12. sending out administrative communications about any account you may have with the Company or about future changes to this PICS;
13. performing relevant due diligence procedures in accordance with the Common Reporting Standard (or Automatic Exchange of Financial Account Information) as set out in the Inland Revenue Ordinance (Cap. 112); and
14. other purposes directly relating to any of the above.

**Transfer of personal data:** Personal data will be kept confidential but, subject to the provisions of any applicable law, may be transferred to:

1. any of our affiliates;
2. any person (including private investigators and claims investigation companies) in connection with any claims made by or against or otherwise involving you in respect of any products/services provided by the Company and/or our affiliates;
3. any agent, contractor or third party who provide services in connection with the product/services provided by the Company and/or our affiliates, including any reinsurance company, insurance intermediary, fund management company, health management institution or financial institution;
4. any agent, contractor or third party who provides administrative, technology, data processing, telecommunications, computer, payment, debt collection, call centre services, direct marketing services or other services to the Company and/or our affiliates in connection with the operation of its business;
5. other companies who help gather your information or communicate with you, such as research companies and credit reference agencies or, in the event of default, debt collection agencies;
6. any actual or proposed assignee, transferee, participant or sub-participant of our rights or business;
7. any government department or other appropriate governmental or regulatory authority (which may be further transferred to governmental or regulatory authority of certain other jurisdiction(s)) to whom the Company and/or our affiliates are requested or required by any applicable, present, existing or future law, rules, regulations, codes of practice or guidelines to make disclosures;
8. any financial services provider industry association or federation;
9. any person preventing and detecting insurance fraud, who may collect and use the personal data only as reasonably necessary to carry out the purposes of preventing and detecting insurance fraud: insurance adjusters, agents and brokers; employers; health care professionals; hospitals; accountants; financial advisors; solicitors; fraud prevention organisations; other insurance companies (whether directly or through fraud prevention organisation or other persons named in this paragraph), and databases or registers (and their operators) used by the insurance industry to analyse and check information provided against existing information.

Your personal data may be provided to any of the above parties who may be located in Hong Kong or outside of Hong Kong, and in this regard you consent to the transfer of your data outside of Hong Kong.

Transfer of your personal data will only be made for one or more of the purposes specified above. For our policy on using your personal data for promotional or marketing purposes, please see the section entitled "Use of Personal Data for Direct Marketing Purposes".

**Use of Personal Data for Direct Marketing Purposes:** The Company intends to:

1. Use your name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data held by the Company from time to time for direct marketing;
2. Conduct direct marketing (including providing reward, loyalty or privileges programmes) in relation to the following classes of products and services that the Company, our affiliates and our co-branding partners may offer:
  - (a) insurance, annuities, banking, wealth management, retirement plans, investment, financial services, credit cards, securities and related products and services; and
  - (b) health, wellness and medical, food and beverage, sporting activities, memberships and related products and services;
3. The above products and services may be provided by the Company and/or:
  - (a) any of our affiliates;
  - (b) third party financial institutions;
  - (c) the Company, our affiliates and our co-branding partners providing the products and services set out in 2;
  - (d) third party reward, loyalty or privileges programme providers; and
  - (e) external service providers supporting the Company or any of the above listed entities in providing the products and services set out in 2.

**第九部份 個人資料收集聲明 (續) Part 9 Personal Information Collection Statement (Continued)**

4. In addition to marketing the above products and services, the Company also intends to provide the data described in 1 above to all or any of the persons described in 3 above for use by them in marketing those products and services;
5. The Company requires your written consent (which includes an indication of no objection) to use and provide the data to the third parties as set out above for any promotional or marketing purpose.

You may withdraw your consent to the use and provision to a third party of your personal data for direct marketing purposes at any time, and thereafter the Company shall, without charge to you, cease to use such data for direct marketing purposes. If you wish to withdraw your consent, please contact the Company's Personal Data Protection Officer (details below).

The Company have the right to charge a reasonable fee for the processing of any data request. Access and correction of personal data: Under the Personal Data (Privacy) Ordinance, you have the right to ascertain whether the Company holds your personal data, to correct any data that is inaccurate, and to ascertain the Company's policies and practices in relation to personal data. You may also request the Company to inform you of the type of personal data held by it.

Requests for access and correction or for information regarding policies and practices and types of data held should be addressed in writing to:

The Personal Data Protection Officer  
China Life Insurance (Overseas) Company Limited  
24/F, CLI Building, 313 Hennessy Road,  
Wan Chai, Hong Kong  
Telephone: (+852) 3999 5519 Fax: (+852) 2892 0520

**聲明和授權：**本人 / 我們確認本人/我們已閱讀並明白收集個人資料聲明（“本聲明”）。本人 / 我們特此確認並同意公司根據本聲明使用和移轉本人/我們的個人資料，包括為直接促銷之目的使用和提供本人 / 我們的個人資料。本人/我們已取得在此申請提供第三方資料（如有）所需的同意。本人 / 我們確認並同意為本聲明中所述之目的將本人 / 我們的個人資料移轉至香港境外給本聲明所述的承轉人的類別。

**重要提示：**請於以下簽署部份簽名，以示閣下同意。若閣下不同意根據“為直接促銷目的而使用個人資料”部份所述為直接促銷之目的而使用和提供閣下的個人資料，請在以下方格劃上「✓」號。

**Declaration and authorization:** I/We acknowledge and confirm that I/we have read and understood the Personal Information Collection Statement (“PICS”). I/We hereby give my/our acknowledgement and agree to the use and transfer of my/our personal data by the Company in accordance with the PICS, including the use and provision of my/our personal data for the purpose of direct marketing. I/We have obtained the consent to provide the third party information (if any) in this application. I/We acknowledge and consent to the transfer of my/our personal data outside of Hong Kong for the purposes and to the types of transferee as set out in the PICS.

**Important:** Please indicate your agreement by signing on the space provided below. If you do not agree to the use and provision of your personal data for direct marketing as set out in the section “Use of personal data in direct marketing”, please tick the box below.

☐ 本人 / 我們不同意根據以上收集個人資料聲明（參閱“為直接促銷目的而使用個人資料”部份）為直接促銷之目的而使用和提供本人 / 我們的個人資料，亦不希望接收任何推廣及直接促銷材料。

I / We do not agree with the use and provision of my / our personal data for direct marketing purposes as set out above in the Personal Information Collection Statement (see “Use of Personal Data for Direct Marketing Purposes”) and do not wish to receive any promotional and direct marketing materials.

保單號碼 Policy No.

<b>第十部份 保單持有人及受讓人簽署 Part 10 Signature of the Policyholder and the Assignee</b>	
本人 / 我們已閱讀及完全明白本申請表的內容，並接納本申請表內之聲明及指引所載各款條款及條件。 I/We have read and understood the content of this form, and agree to be bound by the terms and conditions as currently set forth in this form.	
<b>保單持有人 Policyholder</b>	
保單持有人簽署及 / 或公司印鑑 Signature and/or Company Chop of the Policyholder	
保單持有人姓名 Name of the Policyholder	
日期 Date ( 年 Year / 月 Month / 日 Day )	
<b>受讓人 Assignee</b>	
受讓人簽署及 / 或蓋章 Authorized Signature and/or Company Chop of the Assignee	受讓人同意並願意遵照本保單轉讓申請表上之條款及本公司之任何決定辦理。 The Assignee hereby agrees to follow the conditions set out in this Policy Assignment Form and the decisions made by the Company.
日期 Date ( 年 Year / 月 Month / 日 Day )	
<b>第十一部分 本公司批註 ( 只供內部使用 ) Part 11 Endorsement of the Company (For Internal Use Only)</b>	
註 Note : 若本申請表沒有經保險公司的書面認可，將不會生效。 This form shall become void if it is not endorsed by the Company in writing.	
本公司簽署 / 蓋章 Authorized Signature and/or Company Chop of the Company	
日期 Date ( 年 Year / 月 Month / 日 Day )	