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保單號碼 Policy No.

保費假期及恢復繳付保費申請表 (非投資相連壽險計劃適用)

Cessation of Premium Holiday and Resume Premium Payment Form (For Non Investment-Linked Assurance Scheme)

保單持有人和受保人資料 Particulars of Policyholder and Insured

保單持有人姓名/名稱 Name of Policyholder

受保人姓名 Name of Insured

保險中介人資料 Particulars of Insurance Intermediary (可選填 Optional)

保險中介人姓名/名稱 Name of Insurance Intermediary

保險中介人編號 Insurance Intermediary's Code

聯絡電話 Contact No.

重要須知 Important Notes

1. 本表格只適用於指定計劃申請保費假期及恢復繳付保費(請閱保障條款以了解保單是否可選擇行使保費假期)。This form is only applicable for request for cessation of premium holiday and resume premium payment for designated life policies (Please refer to the Policy Provision for whether the policy is applicable for cessation of premium holiday).
2. 本表格中「本公司」或「貴公司」之表述均指中國人壽保險(海外)股份有限公司。The expression of "the Company" in this form refers to China Life Insurance (Overseas) Company Limited.
3. 只接受申請表格正本及本表格應由保單持有人/受保人/不可撤換受益人/受讓人(如適用)以正楷填寫及簽署。簽署式樣須與本公司的記錄相符。保單持有人亦須於此表格內任何曾修改的地方簽署作實。Original form is accepted and should be completed by the Policyholder/ Insured/ Irrevocable Beneficiary/ Assignee (if applicable) in BLOCK LETTERS and signed with the signature(s) identical to that of the Company's record, any amendments in this form must be countersigned by the Policyholder in full signature.
4. 保險中介人或銀行職員收到本申請表並不代表本公司已收妥或已經生效本申請。Receipt of this form by Insurance Intermediary or Bank Staff does not mean that the company has received nor entered into effective of this application.
5. 本公司有權不時更新本申請表。並要求保單持有人重新提交已更新的申請表。請登入本公司網站 www.chinalife.com.hk 瀏覽及下載最新版本。The Company has the right to update this Form from time to time and request the Policyholder to resubmit the updated Form. Please visit our website www.chinalife.com.hk to view and download the latest version of the Form.
6. 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).
7. 保單持有人必須填妥及簽署此表格並於 30 天內交回本公司處理。請將已填妥及簽署的申請表格正本連同所需證明文件寄往香港灣仔軒尼詩道 313 號中國人壽大廈 24 樓「中國人壽保險(海外)股份有限公司」收。Policyholder must complete and return this form to the Company within 30 days after signing this form. Please mail the duly completed and signed original application form(s) and the supporting document(s) required to "China Life Insurance (Overseas) Co. Ltd.", 24/F, CLI Building, 313 Hennessy Road, Wan Chai, Hong Kong.

第一部份 保費假期/恢復繳付保費注意事項 Part 1 - Important Notes of Premium Holiday/ Resumption of Payment

1. 若申請「行使保費假期」，請同時填寫第五部分「轉保聲明」。Please complete Part 5 "Policy Replacement Declaration" when applying for Commencement of Premium Holiday.
2. 申請會在下一個保單週年日起開始生效。The request will be effective from the next Policy Anniversary.
3. 保費假期生效時，所有附加保障會隨即被終止。All rider will be terminated immediately when the Premium Holiday effective.
4. 在本保單有效期內，保單持有人可由第二(2)個保單週年日前及其後每個保單週年日前的六十(60)天至九十(90)天內，以本公司指定表格或認可的書面申請行使「保費假期」，在緊接的保單週年日期的指定年內暫停繳交保費。申請必須在前述期間內提交及完成審批(以本公司記錄為準)。While this Policy is in force, within sixty (60) days to ninety (90) days before the second (2nd) Policy Anniversary and before every Policy Anniversary thereafter, Policyholder can submit application by filling a written notice or the Company's prescribed form to exercise "Premium Holiday" and suspend paying premiums for a specified period from the immediately subsequent Policy Anniversary. Such application must be submitted and approved within the period stated above (subject to the Company's record).
5. 行使「保費假期」必須符合以下由本保險公司不時釐定的要求：For exercising "Premium Holiday" it is also required to fulfill the below requirements and is subject to change by the Company from time to time:

第一部份 保費假期/恢復繳付保費注意事項 (續) Part 1 - Important Notes of Premium Holiday/ Resumption of Payment (Continued)

- 5.1. 每次申請行使「保費假期」的年期必須是一(1)年的倍數; Premium Holiday period for each application must be in multiples of one (1) year;
- 5.2. 申請行使「保費假期」的累計年期不可超過兩(2)年(只適用於基本壽險的保費供款年期為五(5)年)或三(3)年(只適用於基本壽險的保費供款年期為八(8)年); the aggregate "Premium Holiday" period must not exceed two (2) years (only applicable to the Basic Plan with Premium payment term of five (5) years or three (3) years (only applicable to the Basic Plan with Premium payment term of eight (8) years)
- 5.3. 「保費假期」不適用於以正以預繳方式繳付保費的保單: 及 "Premium Holiday" is not applicable to any Policy which is currently paying Premium by prepayment and
- 5.4. 申請「保費假期」及行使「保費假期」期間, 本保單必須沒有任何保單負債。This Policy has no Indebtedness at the time of application and during the period when the "Premium Holiday" is in effect.
6. 為免存疑, 若基本壽險從未申請行使「保費假期」, 首次申請選擇行使「保費假期」的年期不可超過兩(2)年(只適用於基本壽險的保費供款年期為五(5)年)或三(3)年(只適用於基本壽險的保費供款年期為八(8)年)。如基本壽險已曾成功申請及行使「保費假期」, (i)該次申請選擇行使「保費假期」的年期與 (ii)累計已行使「保費假期」的年期之總和不可超過兩(2)年(只適用於基本壽險的保費供款年期為五(5)年)或三(3)年(只適用於基本壽險的保費供款年期為八(8)年)。For the avoidance of doubt, if no "Premium Holiday" has been exercised in the Basic Plan before, the "Premium Holiday" period of first application shall not exceed two (2) years (only applicable to the Basic Plan with Premium payment term of five (5) years) or three (3) years (only applicable to the Basic Plan with Premium payment term of eight (8) years). If "Premium Holiday" has been exercised before, the sum of (i) the "Premium Holiday" period of this application and (2) the aggregate "Premium Holiday" period (made in previous Policy Year(s) shall not exceed two (2) years (only applicable to the Basic Plan with Premium payment term of five (5) years) or three (3) years (only applicable to the Basic Plan with Premium payment term of eight (8) years).
7. 在「保費假期」生效期間, 以下所列將適用: While "Premium Holiday" is in effect, the following will be applied:
 - 7.1. 保單持有人可於所指定的年內暫停繳交基本壽險的保費, 而本保單將繼續生效; the Premium of the Basic Plan will be suspended in the period(s) designated by the Policyholder and this Policy will remain in force;
 - 7.2. 本保險公司將根據保單持有人所指定的「保費假期」年期以順延基本壽險之保費到期日及繳費滿期日; the Company will defer the Premium Due Date and Premium Expiry Date of the Basic Plan according to the "Premium Holiday" period as designated by the Policyholder;
 - 7.3. 在「保費假期」生效期間及沒有進行任何部份保單退保, 基本壽險之基本金額、保證現金價值及累積到期已收保費將維持不變, 並相等於緊接在「保費假期」生效前的金額。若在「保費假期」生效期間進行部份保單退保, 基本壽險之基本金額、保證現金價值及累積到期已收保費將以相等於將緊接在「保費假期」生效前的金額按部份保單退保比例調低; during the period which the "Premium Holiday" is in effect with no partial Policy Surrender made, the Basic Amount, guaranteed Cash Value and Accumulated Premium Due and Received of the Basic Plan will remain unchanged and equal the amount immediately before "Premium Holiday" takes effect. If partial Policy Surrender has been made during "Premium Holiday" period the Basic Amount, guaranteed Cash Value and Accumulated Premium Due and Received of the Basic Plan which equal the amount immediately before "Premium Holiday" takes effect shall be reduced proportionally;
 - 7.4. 基本壽險之保單日期、保單滿期日、保障滿期日在行使「保費假期」後將維持不變; the Policy Date Policy Maturity Date and Coverage Cessation Date of the Basic Plan will remain unchanged after exercising "Premium Holiday";
 - 7.5. 基本壽險之終期紅利(如有)並非保證, 在「保費假期」期間或會有所增減; terminal dividend (if any) of Basic Plan is non-guaranteed and will be subject to adjustment during Premium Holiday" period;
 - 7.6. 本保單所有附加計劃(如有)在首次「保費假期」生效日當日將被終止且於「保費假期」生效期間, 不得有任何附加計劃附加於本保單; all riders (if any) under this Policy will be terminated on the effective date of the first "Premium Holiday" and there should be no riders can be further added to this Policy during the period which the Premium Holiday is in effect;
 - 7.7. 部份保單退保、轉換受保人及後補受保人將繼續適用;及 partial Policy Surrender, change of Insured and Contingent Insured are still applicable; and
 - 7.8. 「保費假期」生效期間本保單不接受任何保單貸款。Any Policy Loan will not be accepted in this Policy when "Premium Holiday" is in effect.
8. 若於「保費假期」生效期間, 基本壽險須作出任何賠付, 本保險公司將按上述所適用之相關保單價值的影響而作出相應調整。If any benefits of the Basic Plan is payable during the period which the "Premium Holiday" is effective, the Company will adjust the related policy values according to the corresponding changes mentioned above.
9. 「保費假期」的申請必須經本公司的同意, 經本公司授權的代表簽發批單, 方可生效, 同時本公司會於該批單內提供行使「保費假期」後的基本壽險之保費到期日及繳費滿期日。The "Premium Holiday" will be effective provided that the application is approved by the Company with endorsements duly signed by the Company's authorized signatory(ies). The Company will also provide the Premium Due Date and Premium Expiry Date of the Basic Plan after exercising "Premium Holiday" along with such endorsements.
10. 保單持有人可於每個保單週年日前的六十(60)天至九十(90)天內, 透過本保險公司指定表格或認可的書面確認形式申請以取消「保費假期」並於緊接下一個保單週年日起恢復繳付基本壽險的保費, 取消申請必須在前述期間內提交及完成審批(以本公司記錄為準), 本保險公司會簽發批單重新訂明取消行使「保費假期」後的保費到期日及繳費滿期日。Policyholder can submit request to cancel "Premium Holiday" and resume paying the Premiums of the Basic Plan from the immediately subsequent Policy Anniversary by filling a written notice or the prescribed form within sixty (60) days to ninety (90) days before every Policy Anniversary. The application for cancellation must be submitted and approved within the period stated above (subject to the Company's record). The Company will issue the endorsements with the revised Premium Due Date and Premium Expiry Date of the Basic Plan after cancellation of exercising "Premium Holiday".
11. 於下列任何一種情況發生時(以較先者為準), 將不可於基本壽險內申請「保費假期»: No application for "Premium Holiday" of the Basic Plan is allowed upon the occurrence of any of the following events (whichever is the earliest):
 - 11.1. 已全數支付基本壽險的應繳保費; all Premiums of Basic Plan have been fully paid;
 - 11.2. 基本壽險的「保費假期」之累計已行使年期已達兩(2)年(若本保單下之基本壽險的保費供款年期為五(5)年)或三(3)年(若本保單下之基本壽險的保費供款年期為八(8)年); 或 the aggregate "Premium Holiday" period exercised under the Basic Plan reaches two (2) years (only applicable to the Basic Plan with Premium payment term of five (5) years) or three (3) years (only applicable to the Basic Plan with Premium payment term of eight (8) years); or
 - 11.3. 本保單已失效或終止。This Policy has lapsed or is terminated.

第二部份 保費假期/恢復繳付保費注意事項 (萬用壽險計劃適用) Part 2 - Important Notes of Premium Holiday/Resumption of Payment (For Universal Life Insurance)

請細閱 Please read

1. 整份保險合約包括但不限於承保表、保單條款及批註(如有)。The entire policy contract including but not limited to the Policy Information Page, provision and endorsement (if any).
2. 申請表內的所有內容、條款及條件。The content, terms and conditions of this Form.
3. 若申請「行使保費假期」，請同時填寫第五部分「轉保聲明」。Please complete Part 5 "Policy Replacement Declaration" when applying for Commencement of Premium Holiday.
4. 申請保費假期會在下一個繳至日起開始生效。The Premium Holiday request will be effective from the next paid-to-date.
5. 申請恢復繳付保費需遞交本表格連同保費到期日之應繳保費入數證明到本公司才可辦理。The payment proof must be submitted along with this form for the Resumption of Payment request.

第三部份 保費假期 Part 3 - Premium Holiday (請填寫第五部份 Please complete Part 5)

- ☐ 行使保費假期(非投資相連壽險計劃適用) Commencement of Premium Holiday (For Non Investment-Linked Assurance Scheme)
需行使保費假期的年期：_____年 No. of modal premium to be suspended: _____ Years
- ☐ 行使保費假期(萬用壽險計劃適用) Commencement of Premium Holiday (For Universal Life Insurance)

第四部份 恢復繳付保費 Part 4 - Resumption of Payment

- ☐ 終止保費假期及恢復繳付保費 Cessation of Premium Holiday and resume premium payment

第五部份 轉保聲明 Part 5 - Policy Replacement Declaration

若申請行使保費假期，請填寫此部分內容。Please complete this part when applying for commencement of premium holiday.

閣下是否使用或打算使用此人壽保險保單的部分或全部資金(例如作出退保/部分退保、提取保單貸款、提取保單價值等)、或使用或打算使用通過減少此人壽保險保單的應付保費而節省的金額(例如暫停/終止支付保費或者行使「保費假期」的權利等)、以資助閣下於過去 12 個月內新申請的人壽保險保單(如有)? 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 above-mentioned policy (e.g. from surrendering/ partially surrendering to obtain its surrender values, taking out a policy loan and withdrawing policy values etc), or any savings made by reducing the premium payable under the abovementioned policy (e.g. suspension/ termination of premium payment non-payment or exercising the right to a premium holiday), in order to fund the new life insurance policy (if any) 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)

注意 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。閣下應尋求閣下持牌保險中介人的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 的壽險轉保須知以了解有關詳情或與本公司聯絡。

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 your licensed insurance intermediary's professional advice to understand the associated risks and potential disadvantages of Policy Replacement. For details, please contact us or visit our website at 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

1. 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(尤其是在保單早年的時期)，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。
2. 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。
3. 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。
4. 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。
5. 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。

第五部份 轉保聲明 (續) Part 5 - Policy Replacement Declaration (Continued)

6. **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。
7. **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)。
8. **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

9. **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

10. 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**

1. **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.
2. **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.
3. **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 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.

第六部份 個人資料收集聲明 Part 6 - Personal Information Collection Statement

本人/我們確認已閱讀及明白貴公司的收集個人資料聲明。有關最新版本之收集個人資料聲明，可於 www.chinalife.com.hk 下載或向貴公司索取。I/We confirm that I/we have read and understood the Personal Information Collection Statement ("PICS") of the Company. For the latest version of the PICS, it can be downloaded from www.chinalife.com.hk or is made available upon request.

第七部份 聲明及簽署 Part 7 - Declaration & Signature

本人/我們僅此確認已閱讀及明白以上申請內的所有內容、條款及條件並同意受該等內容、條款及條件約束。本人/我們僅此同意作出以上協議及聲明。 I/We hereby confirm that I/we have read and understood all the content, terms and conditions of the above request, and agree to be bound by those content, terms and conditions. I/We hereby agree to make the above agreements and declarations.

注意 Note :

- 若保單持有人或受保人以圖章蓋印簽署，必須有一位見證人，見證人必須為年滿18歲或以上的第三者。見證人之個人資料只會用於處理本申請及確認本申請表簽署人的身份之用。 If the Policyholder or Insured uses a signature chop, a witness is required. The witness must be an individual third party aged 18 or above. The personal particulars of the witness will only be used for the purpose of verification and confirmation of the identity of the signatory of this form.
- 請勿在空白表格上簽署。 Please DO NOT sign on BLANK form.

保單持有人簽署 及印鑑(如適用) Signature and Stamp (if applicable) of Policyholder	不可撤換受益人簽署 及印鑑(如適用) Signature and Stamp (if applicable) of Irrevocable Beneficiary	受讓人簽署 及印鑑(如適用) Signature and Stamp (if applicable) of Assignee	見證人簽署(如適用) Signature of Witness (if applicable)
			與保單持有人之關係 Relationship to Policyholder <input type="checkbox"/> 保險中介人/銀行職員/客戶服務中心 職員 Insurance Intermediary/ Bank Staff/ CS Centre Staff 編號 Code _____ <input type="checkbox"/> 其他人士(請註明) Others (Please Specify) _____ 身份證明文件號碼 Identity Document No. _____
姓名/名稱 Name	姓名/名稱 Name	姓名/名稱 Name	姓名 Name
日期 (年/月/日) Date (YYYY/MM/DD)	日期 (年/月/日) Date (YYYY/MM/DD)	日期 (年/月/日) Date (YYYY/MM/DD)	日期 (年/月/日) Date (YYYY/MM/DD)