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保單貸款及償還保單貸款申請表 (只適用於編號為 C234、C208A、C323 及 C199A 之保險計劃) Application Form for Policy Loan & Policy Loan Repayment (Only Applicable to Insurance Plans with Code C234, C208A, C323 & C199A)

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

保險中介人資料 INSURANCE INTERMEDIARY INFORMATION

保險中介人姓名 Name of Insurance Intermediary	
<input type="text"/>	
保險中介人代碼 Insurance Intermediary Code	聯絡電話 Contact No.
<input type="text"/>	<input type="text"/>

重要須知 IMPORTANT NOTE

- 本表格只適用於由本公司承保編號為 C234 盈豐寶(升級版)、C208A 盈豐寶(優越版)、C323 喜盈未來(優越版)及 C199A 彩虹歲月(5年期)(優越版)之保險計劃的保單貸款及償還保單貸款申請。This form is only applicable to application for policy loan and policy loan repayment in respect of the insurance plan with code C234 Superior Wealth Plus Whole Life Plan, C208A Superior Wealth Enhanced (5 Years) Whole Life Plan, C323 Hey Whole Life Plan (5) (Preferred) & C199A Rainbow Age (5 Year) Whole Life Plan (Preferred) underwritten by the Company.
- 本表格中所用之「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.
- 請以正楷填寫本表格。任何資料如有更改，保單持有人必須在更改的位置簽署作實。Please complete this form in BLOCK LETTERS. All amendments should be endorsed by the Policyholder in full signature.
- 保單持有人之簽署必須與本公司之紀錄相同。The signature of the Policyholder/Insured must match the Company's record.
- 請提交保單持有人的身份證明文件副本，以便本公司處理閣下的申請。Please submit copy of the Policyholder's identification document(s) to the Company in order to process your request.
- 如有任何查詢，請與閣下的保險中介人聯絡或致電本公司客戶服務熱線(852) 3999 5519 查詢。填妥的表格及所需文件請寄往香港灣仔軒尼詩道 313 號中國人壽大廈 22 字樓。If you have any queries, please feel free to contact your insurance intermediary or our Customer Service Hotline at (852) 3999 5519 for details. Completed form(s) and required document(s) should be sent to China Life Insurance (Overseas) Co. Ltd., 22/F, CLI Building, 313 Hennessy Road, Wan Chai, Hong Kong.
- 本公司有權隨時更新此申請表，並接受或拒絕不符合本公司要求的申請表。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 to accept or to reject the form if the Company's requirements are not fulfilled. Please visit our website www.chinalife.com.hk to view and download the latest version of the form.
- 如中英文版本有任何抵觸或不符之處，概以中文本為準。In case of discrepancies between the English and Chinese versions, the Chinese version shall apply and prevail.
- 如有任何稅務地區變更，請提交自我證明申報(《共同匯報標準》)表格。If there is any change of the tax residence, please submit "Self-Certification Form".

申請保單貸款(如適用) APPLICATION FOR POLICY LOAN (If Applicable)

A. 保單貸款條款及條件(「本貸款協議」) TERMS AND CONDITIONS FOR POLICY LOAN (this "Loan Agreement")

- 保單貸款的條款及條件(「本貸款協議」)：
1. 保單持有人同意作為本公司同意向保單持有人發放第 B 部份所述金額的保單貸款(「保單貸款」)之代價，保單持有人謹在此抵押及轉讓本表格所述保單(「本保單」)給本公司(作為保單貸款的唯一擔保)，包括所有本保單項下的權利、產權及權益(包括但不限於保險收益)，連同所有已累算或將會累算成為本保單下應付的一切款項，包括但不限於退保或保單滿期時應收的款項、死亡賠償、利息、紅利、可支取現金、花紅、利潤及其他收益等。
 2. 保單持有人保證此抵押及轉讓為合法、有效及足夠。本公司無須就此抵押及轉讓的合法性、有效性、及/或足夠性負上任何責任。
 3. 如此貸款申請被接納，本保單的受益人將定為「法定繼承人」。
 4. 如此貸款申請被接納，本保單的紅利及可支取現金的領取方式將定為「儲存生息」。
 5. 保單貸款只適用於本公司指定之保險計劃。本公司有絕對酌情權接受或拒絕本保單貸款申請，而無須給予任何理由。
 6. 本保單之條款應納入本貸款協議作為參照之用，而除非本貸款協議另有規定，本保單之條款所定義的詞語在本貸款協議應具有相同含義。本保單之條款與本貸款協議之條款及條件如有任何抵觸或不一致之處，概以本貸款協議之條款及條件為準。
 7. 最高保單貸款額為以下兩者之較高者：(i)本保單的現金價值之 90%或(ii)本保單的現金價值及本保單的預繳保費餘額(如有)的總和之 60%。如保單持有人所申請的指定保單貸款額多於本保單可提取的最高保單貸款額，本公司則只會批出最高保單貸款額。最高貸款額計算方式如有任何更改、修訂及/或修改將不會作事前通知。
 8. 保單貸款將加上利息，該利息將按本公司不時以其絕對酌情權決定而不作事前通知的利率計算。除本保單之條款另有規定外，現時就編號為 C234、C208A、C323 及 C199A 之保險計劃的保單貸款之利率為每年 2.625%。
 9. 保單貸款之利息從本公司批核保單貸款之日起以每天為基礎累算。利息應於有關批核日期後的每個保單週年日償還，直至保單貸款及其利息全部清還為止。任何到期未償還之利息將納入尚欠之保單貸款並以同等利率及條件計算利息。
 10. 保單貸款及其利息將成為保單持有人就本保單尚欠本公司的保單負債之一部份。
 11. 如本保單的保單負債之總額相等於或超過本保單的退保價值(在未扣除任何保單負債前)及本保單的預繳保費餘額(如有)的總和，本保單即告終止，並無任何金額可領回。
 12. 若本保單不論任何原因及以任何形式失效或終止，本保單的保單負債將從本保單的退保價值(在未扣除任何保單負債前)及本保單的預繳保費(如有)中扣除。



A. 保單貸款條款及條件(「本貸款協議」) TERMS AND CONDITIONS FOR POLICY LOAN (this "Loan Agreement")

13. 當本保單滿期時，本保單的保單負債將從本保單的退保價值(在未扣除任何保單負債前)及本保單的預繳保費(如有)中扣除。
14. 任何與本貸款協議有關之通知寄往根據本公司記錄保單持有人最後知會之地址，該通知將被視為已妥當作出。
15. 本貸款協議之任何修訂須以書面作出並經本公司及保單持有人(或各自的授權代表)簽署後方可生效。
16. 本公司可出讓或以其他方式轉讓其在本貸款協議項下之任何或所有權利及義務，而無須保單持有人的事先同意。唯保單持有人則不得出讓或以其他方式轉讓其在本貸款協議項下之任何或所有權利及義務。
17. 任何非本貸款協議之一方之個人或單位，沒有權利根據《合約(第三者權利)條例》(第 623 章)強制執行本貸款協議的任何條款。
18. 本保單貸款申請一經批核，本貸款協議將會成為本保單之批註，並構成本保單的條款之一部分。
19. 保單持有人確知悉有權就此抵押及轉讓徵詢獨立法律意見。保單持有人確認清楚了解本貸款協議的內容、效力和影響，以及此抵押及轉讓所涉及的風險和限制(包括但不限於利率風險、受讓人可代保單持有人行使的保單權利、資料或會發放予受讓人的風險等)。

Terms and Conditions for Policy Loan (this "Loan Agreement"):

1. The Policyholder agrees that in consideration of the Company agreeing to grant a policy loan of the amount as specified in Part B (the "Policy Loan") to the Policyholder, the Policyholder hereby pledges and assigns to the Company (as sole security for the Policy Loan) the policy specified in this form (the "Policy") and all rights, title and interest therein (including but not limited to insurance proceeds), together with all monies, including but not limited to the sums payable upon surrender or maturity of the Policy, death benefits, interests, dividends, cash coupons, bonuses, profits and other proceeds already accrued, or which may accrue in future, and which may become payable under the Policy.
2. The Policyholder warrants the legality, validity and sufficiency of this pledge and assignment. The Company shall not be responsible for the legality, validity and/or sufficiency of this pledge and assignment.
3. If this loan application is accepted, the beneficiary of the policy will be defaulted as "Own Estate".
4. If this loan application is accepted, the dividends and cash coupons will be defaulted as "Accumulation with Interest".
5. The Policy Loan is only available to insurance plans designated by the Company. The Company has absolute discretion to accept or reject this application for the Policy Loan without giving any reason.
6. The provisions of the Policy shall be incorporated into this Loan Agreement by reference and unless otherwise specified in this Loan Agreement, terms defined in the provisions of the Policy shall have the same meaning in this Loan Agreement. If there is any discrepancy or inconsistency between the provisions of the Policy and the terms and conditions of this Loan Agreement, the terms and conditions of this Loan Agreement shall prevail.
7. The Maximum Policy Loan Amount shall be the higher of (i) 90% of the Cash Value of the Policy or (ii) 60% of the sum of the Cash Value of the Policy and balance of the prepaid premium(s) for the Policy (if any). If the Specified Policy Loan Amount as requested by the Policyholder is larger than the Maximum Policy Loan Amount available to the Policy, the Company will only grant the Maximum Policy Loan Amount. If there is any change/amendment on the calculation of Maximum Loan Amount, the Company will not notify in advance.
8. The Policy Loan shall bear interest calculated at such interest rate as may be determined by the Company from time to time and in its absolute discretion without prior notice. Unless otherwise specified in the Policy, the current interest rate on the Policy Loan for insurance plans with code C234, C208A, C323 & C199A is 2.625% per annum.
9. Interest on the Policy Loan shall accrue on a daily basis from the date when the Policy Loan is approved by the Company. The interest shall be payable on each Policy Anniversary subsequent to such date of approval until the Policy Loan together with the interest thereon is fully repaid. Any interest unpaid when due shall be added to the outstanding Policy Loan and shall bear interest at the same rate and on the same conditions.
10. The Policy Loan together with the interest thereon shall become part of the Indebtedness owed to the Company by the Policyholder in respect of the Policy.
11. If the total sum of the Indebtedness in respect of the Policy is equal to or exceeds the sum of the Surrender Value of the Policy (before the deduction of any Indebtedness) and the balance of prepaid premium(s) for the Policy (if any), the Policy shall terminate forthwith and no monies shall be payable by the Company.
12. If the Policy lapses or terminates for whatever reasons and in whatever manner, the Indebtedness in respect of the Policy shall be deducted from the Surrender Value of the Policy (before the deduction of any Indebtedness) and the prepaid premium(s) for the Policy (if any).
13. Upon the maturity of the Policy, the Indebtedness in respect of the Policy shall be deducted from the Surrender Value of the Policy (before the deduction of any Indebtedness) and the prepaid premium(s) for the Policy (if any).
14. Any notice in connection with this Loan Agreement addressed and mailed to the last known address of the Policyholder on the Company's record shall be deemed to have been duly given.
15. No amendment to this Loan Agreement shall be effective unless made in writing and signed by the Company and the Policyholder (or their respective authorized representative).
16. The Company may assign or otherwise transfer any or all of its rights and obligations under this Loan Agreement without the prior consent of the Policyholder. The Policyholder shall not assign or otherwise transfer any or all of his/her rights and obligations under this Loan Agreement.
17. Any person or entity who is not a party to this Loan Agreement shall have no rights under the Contracts (Rights of Third Parties) Ordinance (Cap. 623) to enforce any terms of this Loan Agreement.
18. Upon the approval of this application for the Policy Loan, this Loan Agreement shall become an endorsement of the Policy and shall form part of the provisions of the Policy.
19. The policyholder has the right to consult independent legal advice for the policy assignment. The policyholder should understand the contents, validity and implication, and the risks and limitation of the policy assignment (included but not limited to the risk of interest rate, the policy rights the assignee can be executed, the risk the information may provide to the assignee, etc.).

B. 保單貸款額 POLICY LOAN AMOUNT

最高保單貸款額 Maximum Policy Loan Amount

指定保單貸款額(以保單貨幣計算) Specified Policy Loan Amount (in Policy Currency): _____

C. 付款幣種 PAYMENT CURRENCY

如沒有註明指示，保單貸款款項將以保單貨幣發出 Unless otherwise specified, payment of the Policy Loan will be made in the policy currency

保單貨幣 Policy Currency

港元 HKD

D. 領款方式(請選擇一種方式) PAYMENT METHOD (Please select only one option)**(1) 自動入賬 DIRECT CREDIT**

- 銀行賬戶持有人必須為保單持有人。The bank account holder must be the Policyholder.
- 請提交保單持有人的銀行賬戶資料(即：銀行存摺首頁之影印本，或其他能顯示銀行賬戶持有人姓名及銀行賬戶號碼的文件之影印本)。Please submit details of the Policyholder's bank account (i.e. copy of pass book front page or copy of other document(s) that can show the name of bank account holder and the bank account number.)
- 如屬海外銀行戶口，請提供收款銀行地址、國際匯款代碼、賬戶持有人的海外聯絡電話及通訊地址。銀行手續費將從匯款中扣除。For an overseas bank account, please provide recipient bank address, SWIFT code, overseas contact number and correspondence address of the bank account holder. Bank charge(s) for the Telegraphic Transfer will be deducted from the remittance amount.
- 此自動入賬申請只限於本次入賬。This direct payment application is for this payment only.
- 倘未有足夠資料顯示銀行賬戶持有人為保單持有人，或因故未能成功入賬，有關款項將以劃線支票形式郵寄予保單持有人。If there is insufficient information to identify the Policyholder's ownership of the bank account or if the direct payment is unsuccessful for any reason, the payment will be made by way of a crossed cheque mailed to the policyholder.

 至保單持有人於香港開立的港元戶口 To a HKD account set up in Hong Kong held by the Policyholder

銀行名稱 Name of bank 銀行編號 Bank No. 分行編號 Branch No. 銀行賬戶號碼 Account No.

賬戶持有人姓名(中文) (必須為保單持有人)

Name of bank account holder (Chinese) (Policyholder Only)

賬戶持有人姓名(英文) (必須為保單持有人)

Name of bank account holder (English) (Policyholder Only)

 電匯至保單持有人的海外銀行戶口 To an overseas bank account held by the Policyholder via Telegraphic Transaction

銀行名稱 Name of bank 銀行賬戶號碼 Account No.

賬戶持有人姓名(中文) (必須為保單持有人)

Name of bank account holder (Chinese) (Policyholder Only)

賬戶持有人姓名(英文) (必須為保單持有人)

Name of bank account holder (English) (Policyholder Only)

收款銀行地址 Bank address

國際匯款代碼 SWIFT code

賬戶持有人的海外聯絡電話 Overseas contact number of bank account holder

賬戶持有人的海外通訊地址 Overseas correspondence address of bank account holder

(2) 支票支付 CHEQUE PAYMENT

本公司將開付以保單持有人抬頭之劃線支票 The Company will issue a crossed cheque payable to the Policyholder

 支票寄往本人於 貴公司登記的通訊地址 Mail cheque to the correspondence address registered in the Company 經保險中介人轉遞 Deliver via Insurance Intermediary 親身到客戶服務中心領取支票 Pick up cheque at Customer Service Centre in person 保單持有人領取 Pick up cheque in person by policyholder 授權人領取 Pick up cheque in person by authorized person

授權人姓名

Name of authorized person

授權人聯絡電話

Contact no. of authorized person

授權人身份證明文件號碼

I.D. no. of authorized person

 灣仔 Wan Chai 北角 North Point 油麻地 Yau Ma Tei *其他地點*Other Location: _____*請於 www.chinalife.com.hk 的「聯絡我們」>「聯絡中心」查閱香港境內其他地點的客戶中心(如有)。*Please visit our website www.chinalife.com.hk "Contact Us" > "Our Customer Service Centre" to obtain information of other Customer Service Centre location(s) in HK (if any).**(3) 其他方式 OTHER METHODS** 抵付保費(僅適用於同一保單持有人名下生效之保單，請指定保單號碼) Offset the premium (only applicable to enforce policy under same Policyholder, please specify the policy no.) 保單號碼 Policy No. 其他(請列明) Others (Please specify) _____

償還保單貸款(如適用) POLICY LOAN REPAYMENT (If Applicable)

1. 請附上繳款證明 Please attach the proof of repayment
 2. *還款必須先清還所有保單貸款之累算利息 Repayment will be applied to pay all the accrued interest on Policy Loan first

- 全數償還保單貸款額 Full Repayment of Policy Loan Amount
 償還部份保單貸款額*(以保單貨幣計算) Partial Repayment of Policy Loan Amount* (in Policy Currency)

客戶聲明及簽署 CUSTOMER DECLARATIONS & SIGNATURE

A. 個人資料收集聲明 PERSONAL INFORMATION COLLECTION STATEMENT

本人/我們確認已閱讀及明白中國人壽(海外)股份有限公司的收集個人資料聲明("本聲明")。有關最新版本的收集個人資料聲明，可於 www.chinalife.com.hk 下載或向中國人壽(海外)股份有限公司索取。I/We confirm that I/We have read and understood the Personal Information Collection Statement ("PICS") of China Life Insurance (Overseas) Company Limited. For the latest version of the PICS, it can be downloaded from www.chinalife.com.hk or is made available upon request.

B. 收取個人壽險保費徵費 COLLECTION OF PREMIUM LEVY ON INDIVIDUAL LIFE INSURANCE POLICIES

本人/我們謹已收悉：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/。

I/We hereby notified that: 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/.

C. 聲明及簽署(請勿在空白表格上簽署) DECLARATIONS & SIGNATURE (Please DO NOT sign on BLANK form)

1. 本人/我們謹此聲明所有在本表格內及隨本表格提交的相關文件內所提供之資料及所作出的陳述，就本人/我們所知及所信，乃準確無誤、真實及為事實之全部。該等資料及陳述將作為 貴公司批准本人/我們的以上申請之根據並構成本表格所述保單 ("本保單") 之一部份。
 2. 本人/我們謹此聲明及同意本人/我們的以上申請須符合下列條件，方可生效：
 (i) 以上申請是於本保單的受保人在生並仍然符合受保條件之情況下經 貴公司批核；
 (ii) 本保單之利益為本人/我們合法所擁有及未有被轉讓或以其他方式轉移予除 貴公司外之任何其他方；及
 (iii) 本人/我們在香港或其他地方沒有被宣判破產、或作為任何破產或類似法律程序、或任何接管或類似命令之目標，而且在香港或其他地方沒有由本人/我們提起、或針對本人/我們提起之待決或已提起之任何破產或無力償債之法律程序。
 3. 本人/我們謹此按A部份所述抵押及轉讓本保單給 貴公司。本人/我們謹此確認已閱讀及明白A部份所述的保單貸款的條款及條件，並同意受該等條款及條件約束。

1. I/We hereby declare that all information given and representations made in this form and in the related documents submitted together with this form are, to the best of my/our knowledge and belief, accurate, true and complete. Such information and representations shall form the basis for the approval by the Company of my/our above request and shall form part of the policy specified in this form (the "Policy").
 2. I/We hereby declare and agree that my/our above request shall only take effect provided that all of the following conditions are met:
 (i) The above request is approved by the Company during the lifetime and continued insurability of the Insured of the Policy;
 (ii) I/We am/are legally entitled to the benefits under the Policy which have not been assigned or otherwise transferred to any party other than the Company; and
 (iii) I/We am/are not adjudged bankrupt, or made the subject of any bankruptcy or similar proceedings, or of any receiving or similar order, in Hong Kong or elsewhere, and there are no bankruptcy or insolvency proceedings that are pending or have been instituted by or against me/us in Hong Kong or elsewhere.
 3. I/We hereby pledge and assign the Policy to the Company in accordance with Part A. I/We hereby confirm that I/we have read and understood the Terms and Conditions for Policy Loan as specified in Part A, and agree to be bound by those terms and conditions.

1. 此表格必須於保單持有人及/或受讓人(如適用)簽署日起計30天內交至本公司辦理手續，方為有效。This form must be received by the Company within 30 days from the date of its signing
 2. 若保單持有人以圖章蓋印簽署，必須有一位見證人。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 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.
 本人/我們謹此確認已閱讀及明白以上申請的所有條款及條件，並同意受該等條款及條件約束。本人/我們謹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 terms and conditions of the above request, and agree to be bound by those terms and conditions. I/We hereby agree to make the above agreements and declarations.

	保單持有人 Policyholder			受讓人 (如適用) Assignee (if applicable)			不可撤換受益人(如適用) Irrevocable Beneficiary (if applicable)			見證人 Witness		
簽署或公司印鑑 Signature and/or Company Chop												
姓名 Name												
身份證/護照號碼 I.D. Card / Passport No.												
日期(於香港) Date (in Hong Kong)	年 Year	月 Month	日 Day	年 Year	月 Month	日 Day	年 Year	月 Month	日 Day	年 Year	月 Month	日 Day

保險公司批註 ENDORSEMENT OF THE INSURER

(本協議書非經保險公司接受加簽批單，不生效力。This agreement shall become void if it is not endorsed by the Insurer in writing.)
 批文：本公司同意保單持有人上述之申請，從____年____月____日起生效，並作為保單規章的組成部份及保單利益給付的根據。此批。
 Acknowledgement: We accept the policyholder's application as described above. With effective from ____ dd ____ mm ____ yyyy, this application shall form part of the Policy and we shall pay the policy benefits that become payable as instructed accordingly.

保險公司簽署/蓋章 Authorized Signature and/or Company Chop of the Insurer

年 Year		月 Month	日 Day