



請掃二維碼登入
客戶專頁，即時
辦理保單更改或
查閱進度。

<https://cs.chinalife.com.hk>

保單抵押轉讓聲明書 Declaration of Collateral Assignment

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|------------------------------|--------------------------------------|----------------------|
| 保單持有人姓名 Name of Policyholder | 受保人姓名(選填) Name of Insured (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 Notes

- 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.
- 只接受正本申請表格及本表格應由保單持有人以正楷填寫及簽名，簽名式樣須與本公司的記錄相符。保單持有人亦必須於此表格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 by the Policyholder in BLOCK LETTERS and signed with the signature correspond with the Company's record. Any amendments in this form must be countersigned by the Policyholder in full signature.
警告：持牌保險中介人必須向保單持有人解釋以保單作抵押轉讓所涉及的風險和限制。
Warning: Licensed insurance intermediary must explain to the Policyholder the relevant risks and limitations of Collateral Assignment.

第一部份 受讓人資料 Part 1 Information of Assignee

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|-----------------------------|
| 受讓人全名 Full Name of Assignee |
| <input type="text"/> |

第二部份 抵押轉讓重要說明及風險披露聲明 Part 2 Important Notes of Collateral Assignment and Declaration of Risk Disclosure

重要條款說明
保單持有人同意在本聲明書為本公司接受後，不論保單持有人是否有簽署任何抵押文件給予受讓人，本公司有權視上述保單號碼的保單(「此保單」)已抵押予受讓人。
在抵押轉讓未經取消之前，保單資料可能會向受讓人披露。
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) 如此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。
本公司對此項權益轉讓之有效性及合法性不負任何責任。
本公司對此項權益轉讓並不參與其中及不牽涉任何利益。
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此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。
如保單持有人有任何疑問，本公司強烈建議保單持有人於申請保單抵押前向獨立專業顧問諮詢有關所涉及的風險。

風險披露聲明
貸款調整及收回風險：受讓人可於任何時間通知保單持有人增加、減少或取消部份或全部貸款。但是，如果發生事故或一連串的事故以致受讓人認為保單持有人在於其財政狀況上出現重大及負面影響時，受讓人可在沒有預先通知的情況下修改、減少或取消該貸款。如保單持有人無法償還貸款，受讓人可能會行使其在保單抵押期間包括但不限於退保/部份退保、提取現金並直接向其支付所有此類款項，並遵守權益轉讓中的任何其他指示之權利。
保單之權益轉讓：在保費融資或其他由受讓人提供的信貸服務的情況下，保單持有人所持有之保單權益可能被轉讓予受讓人。這意味著此保單內所有的應付款項須首先支付給受讓人，及此保單的任何更改或修改均須經受讓人的批准。如保單持有人身故，受讓人可以退保並使用退保價值償還未償還的貸款。閣下須確保受益人完全理解此項償還原則。
退保風險和身故保險金風險：當此權益轉讓生效時，受讓人可能有權代表保單持有人行使此保單的權利，包括但不限於收取此保單任何應付的紅利、退保並收取任何退保價值、申請融資/保單貸款和行使任何自動免除廢除條款。
提供額外抵押品風險：如未償還之貸款金額高於受讓人給予閣下的信貸額度，閣下有可能需提供額外抵押品。
利率風險：當此保單的貸款利率或派息率(可能不是固定的)發生變化時，可能導致利息支付成本增加及保單價值可能會低於貸款餘額。適用於貸款的利率可根據(包括但不限於)以下而改變：(1) 受讓人的政策和酌情權 (2) 現行市場對於貸款所用貨幣的需求和供應狀況，例如香港銀行同業拆借利率。換言之，閣下需承擔因任何未能預料的利率調整而導致損失的風險。
回報率風險：適用於貸款的利率變化(即增加)可能會增加償還貸款的成本，因此會減低保單的整體回報率。在最壞的情況下，融資利率可能高於人壽保單收到的回報，客戶可能會遭受重大財務損失。請注意如果此保單產生的回報率不足以讓保單持有人使用保單價值以履行其對受讓人的義務，會對保單持有人造成不利的財務影響。使用任何信貸工具或融資工具以支付保費並無保證閣下能從中獲取任何利潤。

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第二部份 抵押轉讓重要說明及風險披露聲明(續) Part 2 Important Notes of Collateral Assignment and Declaration of Risk Disclosure(Continued)

信貸風險：閣下須承擔本公司的信貸風險。若本公司之相關信用評級被下調或違約，受讓人可重新審核及調整信用額度並在需要時要求提供額外的抵押品。

匯率風險：當閣下選擇一個與保單貨幣不同的貸款貨幣時將產生匯率風險。例如，保單持有人須分別地以外匯交易的方式向受讓人轉換其保費貸款至其保單貨幣以作保費結算之用。同樣地，任何由此保單得到的收入須在用作償還貸款前被轉換至貸款貨幣。匯率波動可能會對償還貸款金額產生影響。

A. Important Note

1. Regardless of whether the Policyholder have entered into a collateral assignment agreement with the Assignee, the Policyholder agree that the Company shall treat the abovementioned Policy ("the Policy") as if it has been assigned to the Assignee when this application is endorsed in writing by the Company.
2. Before the release of this collateral assignment, the information of this policy may be disclosed to the Assignee.
3. The Policyholder agree that the Company may, subject to the terms of the Policy, follow the Assignee's written instruction to: (1) surrender the Policy and receive the 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.
4. The Company assumes no responsibility for the validity or legality of the Assignment.
5. The Company does not participate nor has any interest in the assignment.
6. The Policyholder should have read through and understand this important note, 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.
7. If the Policyholder has any questions, we strongly suggest the Policyholder to seek advice from an **independent professional advisor** about the risks involved before entering into the assignment.

B. Risk Disclosure

Loan Adjust and Recall Risk: The Assignee may increase, reduce or cancel the loan arrangement or any part of it at any time by notice to the Policyholder. However, if it occurs an event or a series of events which in the Assignee's opinion that might have a material and adverse effect on the financial condition of the Policyholder, the loan arrangement may be modified, reduced or cancelled by the Assignee without prior notice. If the Policyholder is unable to repay the loan arrangement, the Assignee may exercise its rights of the Policy under the assignment including but not limited to fully/partially surrender the Policy, make cash withdrawals and pay all such moneys directly to it and comply with any other instructions pursuant to the assignment.

Assignment of Insurance Policy: With Premium financing / other credit facilities advanced by the Assignee, the rights of the Policyholder under the Policy may be assigned to the Assignee. This means that all proceeds payable under the Policy are to be paid to the Assignee first, and any changes or amendment to the Policy are subject to the Assignee's approval. In the case of Policyholder passes away, the Assignee may surrender the Policy and use the surrender value to repay the outstanding loan. You shall ensure the beneficiary(ies) is (are) fully aware of this.

Surrender Risk and Death Benefit Risk: When this assignment becomes effective, the Assignee may have the sole right to exercise the rights under the Policy on behalf of the Policyholder, including but not limited to receive any dividends payable under the Policy, surrender the Policy and receive any surrender value, apply for Premium Financing / Policy Financing loan and exercise any non-forfeiture options.

Collateral Top-up Risk: Collateral top-up may be required if the outstanding loan amount is higher than the credit limit granted by the Assignee.

Interest Rate Risk: When the loan interest rate or crediting interest rate of the Policy (which may not be fixed) changes, it may result in higher costs of interest payments and the value of the Policy may be lower than the loan balance. Interest rates applicable to the loan are subject to changes according to (including but not limited to): (1) Assignee's policy and discretion (2) prevailing market conditions on the demand and supply on the currency the loan is denominated in such as the Hong Kong Interbank Offered Rate. In other words, there is always a risk that you may adversely suffer as a result of any unexpected interest rate changes.

Rate of Return Risk: Changes in interest rates applicable to the loan (i.e. increase) may increase costs of serving the loan, and therefore reduce the overall rate of return of the Policy under this arrangement. In the worst case, the financing interest rate may be higher than the returns received from the Policy and you may be subject to significant financial loss. Please be aware of the adverse financial implications in the event the rate of return generated from the Policy is insufficient to allow the value of the Policy to meet Policyholder's obligations to the Assignee. There is no assurance or guarantee of any profit by your making use of any credit or financing facilities to finance the premium payment(s).

Credit Risk: You are subject to the credit risk of the Company. In the event of any adverse change in credit rating of or default of the Company, the Assignee may review and adjust the credit limit and to call for additional collateral if required.

Exchange Rate Risk: Exchange rate exposure arises when you choose a loan currency different to the policy currency. For instance, you may be required to convert the premium loan into the policy currency in the form of a separate foreign exchange transaction with the Assignee for premium settlement. Any proceeds received under the Policy are required to be converted into the loan currency before being used for the loan repayment. The fluctuation in exchange rate may have an impact on the amount of loan repayment.

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第三部份 保單持有人轉保聲明 Part 3 Policy Replacement Declaration of Policyholder

註 Note：僅適用於非保費融資的抵押轉讓個案 Only applicable to Non-Premium Financing Collateral 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 collateral 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 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 to view the useful tips on Life Insurance Policy Replacement.

第四部份 收取個人壽險保費徵費 Part 4 Collection of Premium Levy on Individual Life Insurance Policy

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44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.

第五部份 個人資料收集聲明 Part 5 Personal Information Collection Statement

本人/我們確認已閱讀及明白「中國人壽保險(海外)股份有限公司」的收集個人資料聲明。有關最新版本的收集個人資料聲明，可於www.chinalife.com.hk 下載或向本公司索取。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 available upon request.

第六部份 保單持有人及持牌保險中介人簽署 Part 6 Signature of the Policyholder and the Licensed Insurance Intermediary

持牌保險中介人已清楚解釋以保單作抵押轉讓所涉及的風險和限制。本人/我們已閱讀及完全明白本聲明書的內容，並接納本聲明書內之聲明及指引所載各款條款及條件。

Licensed insurance intermediary has clearly explained the relevant risks and limitations of Collateral Assignment. I/We have read and understood the content of this declaration form, and agree to be bound by the terms and conditions as currently set forth in the agreement.

| | 保單持有人 Policyholder | | | 持牌保險中介人 Licensed Insurance Intermediary | | |
|--|--------------------|---------|-------|---|---------|-------|
| 簽署或公司印鑑 Signature and/or Company Chop | | | | | | |
| 姓名 Name | | | | | | |
| 保險中介人代碼 Insurance Intermediary Code | | | | | | |
| 日期 Date | 年 Year | 月 Month | 日 Day | 年 Year | 月 Month | 日 Day |
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