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客戶專頁，即時  
辦理保單更改或  
查閱進度。

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

## 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

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.
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.
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 [www.chinalife.com.hk](http://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](http://www.chinalife.com.hk) to view and download the latest version of the form.
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).
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.

### 申請保單轉讓必須填寫第一至第四部份。Must Complete Part 1 to Part 4 to apply for Policy Assignment.

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			
		城市 City	國家 / 地區 Country/District
		<input type="text"/>	<input type="text"/>
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. )			
		城市 City	國家 / 地區 Country/District
		<input type="text"/>	<input type="text"/>



## 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, 受讓人為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.

1 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.

2 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賬戶、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.

3 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.

4 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。

- 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。
- 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。
- 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。
- 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. 風險披露聲明**

以下風險的描述和分類並非詳盡無遺。在考慮是否轉讓閣下的保單作為抵押品時，閣下應該了解所涉及的風險，尤其是以下風險：

**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。

**保單之權益轉讓風險：**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。這意味著保單內所有的應付款項須首先支付給受讓人，及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。保單持有人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保單的權利，包括但不限於收取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保單持有人的信貸額度，保單持有人有可能需提供額外抵押品。

**利率風險：**當貸款利率或保單的派息率（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，保單持有人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保單持有人能從中獲取任何利潤。

**信貸風險：**保單持有人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：**當保單持有人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 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.

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

The description and categorization of risks below are by no means exhaustive. In considering whether to assign your Policy as collateral, you should be aware of the risks involved, and in particular the following:

**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.

**Insurance Policy Assignment Risk:** With Premium financing / other credit facilities advanced by the Assignee, the rights of the Policyholder under the insurance policy may be assigned to the Assignee. This means that all proceeds payable under the insurance policy are to be paid to the Assignee first, and any changes or amendment to the insurance 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. The Policyholder 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 the Policyholder 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 insurance policy under this arrangement. In the worst case, the financing interest rate may be higher than the returns received from the life insurance policy and the Policyholder 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 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.

**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.

**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 of 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其他任何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。

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）所需的用途；
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係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）；
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交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處理個人資料：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；

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

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;
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;



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

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.
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.														
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**第十部份 保單持有人及受讓人簽署 Part 10 Signature of the Policyholder and the Assignee**

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.

**保單持有人 Policyholder**

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 )

**受讓人 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.

受讓人簽署及 / 或蓋章  
Authorized Signature and/or Company Chop of the Assignee

日期 Date  
( 年 Year / 月 Month / 日 Day )

**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)**

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 )