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保單轉讓聲明書 Policy Assignment Declaration

(準) 保單持有人姓名 Name of (Proposed) Policyholder	(準) 受保人姓名 Name of (Proposed) 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'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
<p>1. 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.</p> <p>2. 只接受正本表格及本表格應由（準）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。（準）保單持有人亦必須於本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 (Proposed) 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 (Proposed) Policyholder in full signature.</p> <p>警告：持牌保險中介人必須向（準）保單持有人解釋保單轉讓所涉及的風險和限制。 Warning: Licensed insurance intermediary must explain to the (Proposed) Policyholder the relevant risks and limitations of Policy Assignment.</p>

第一部份 受讓人資料 Part 1 Information of Assignee
受讓人全名 Full Name of Assignee <input type="text"/>

第二部份 保單轉讓重要說明及影響 Part 2 Important Notes of Policy Assignment and Implications
<p>重要說明及影響</p> <p>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。</p> <p>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。</p> <p>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： <ul style="list-style-type: none"> 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。</p> <p>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。</p> <p>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。</p> <p>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。</p> <p>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。</p>



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第二部份 保單轉讓重要說明及影響 (續) Part 2 Important Notes of Policy Assignment and Implications (Continued)

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。

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 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.

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第二部份 保單轉讓重要說明及影響 (續) Part 2 Important Notes of Policy Assignment and Implications (Continued)

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.

第三部份 (準) 保單持有人轉保聲明 Part 3 Policy Replacement Declaration of (Proposed) 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 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.

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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（準）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（準）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 (Proposed) Policyholder on behalf of the Insurance Authority ("IA") and report to IA. IA may take legal proceedings against (Proposed) 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 （準）保單持有人及持牌保險中介人簽署 Part 6 Signature of the (Proposed) Policyholder and the Licensed Insurance Intermediary

持牌保險中介人已清楚解釋保單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 Policy 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.

	(準) 保單持有人 (Proposed) Policyholder			持牌保險中介人 Licensed Insurance Intermediary		
簽署及 / 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