

投保申請書編號 Application No.		總淨預繳保費 (A) (保單貨幣) Total Amount of Net Prepaid Premium (A) (policy currency)	
保單權益人姓名 Name of Policyowner		預繳保費徵費(如有) (B) (保單貨幣) Prepaid Levy (if any) (B) (policy currency)	
受保人姓名 Name of Life Insured		總金額:(A) + (B): (保單貨幣) Total Amount: (A) + (B): (policy currency)	

備用保費戶口運作規章

Premium Deposit Account (PDA) Operation Rules

☆ 請注意，備用保費戶口運作規章會按時修改。

Please note that the PDA rules are subject to changes.

1. 保單繳費方式及繳費辦法

Payment mode & payment method

- 備用保費戶口只適用於年繳郵寄帳單之有效保單。
PDA operates only on inforce policies paid annually by Direct Billing.
- 只接受現金、支票或銀行戶口轉帳。
Only cash payment, cheque or bank account transfer is accepted.

2. 保費存款

Premium Deposit

- 保費存款金額必須相等於計劃之預繳之淨保費及相關保費徵費(如有)之總和。
Premium deposit amount must be equal to the sum of Prepaid Net Premium and respective levy (if any) of the plan.
- 保費存款必須與首期保費及保費徵費(如有)一併繳交。
Premium Deposit must be made with initial premium and levy (if any).

3. 提取/退還預繳保費及保費徵費(如有)

Withdrawal / Refund of Prepaid Premium and Levy (if any)

- 保單繕發後，不接受全部/部份提取之申請。
No full/partial withdrawal is allowed after policy is issued.
- 如保單權益人申請退保，預繳保費戶口餘額及預繳保費徵費(如有)將退還予保單權益人。
If Policyowner requests to surrender, the PDA balance and pre-paid levy (if any) will be returned to the Policyowner.
- 如受保人不幸身故，預繳保費戶口餘額及預繳保費徵費(如有)將支付予受益人。
If the Life Insured passes away, the PDA balance and pre-paid levy (if any) will be paid to the Beneficiary.

4. 利息

Interest

- 本備用保費戶口將不設利息給付。
No interest will be paid to this PDA.

5. 自動繳付保費及保費徵費

Automatic Payment for Premium and Levy

- 當保費到期時，所有到期保費及相關之保費徵費(如有)將會在備用保費戶口提取存款作支付。
At the due date of premium payment, all due premium and respective levy (if any) will be deducted from PDA.

6. 保費徵費

Levy

- 除保費供款年期為五年或以下及獲得保單權益人之同意，任何於備用保費戶口的預繳款項並不會被扣除作保費徵費之繳款。任何存於備用保費戶口的預繳保費徵費並不會獲得任何利息。如日後因任何法規之改變或其他原因導致保險業監管局所收取之保費徵費金額有任何變動，香港人壽保險有限公司將退回多餘之預繳保費徵費，或向閣下追討尚欠之金額。閣下同意如預繳任何保費，將同時就預繳保費預付保費徵費。
Unless the Premium Payment Term is five years or below and consent is obtained from the Policyowner, any prepaid payment in PDA will not be used for levy settlement. Any prepaid levy in PDA will not subject to any interest. If there is any changes on the amount of levy which is collected by the Insurance Authority due any legal or regulatory changes or any other reasons, Hong Kong Life Insurance Ltd will refund the extra amount of prepaid levy or recover any outstanding amount from you. You agree the prepayment of levy on prepaid premiums if you pre-pay any premium.

7. 適用於「致富易」儲蓄壽險計劃系列

Applicable for "Wealth Up Savings Insurance Plan Series"

- 如保單權益人申請部份退保，可於首個保單週年日後以書面申請，而已到期支付/已入賬之第二個保單年度之全年預繳保費將不獲退還。
If Policyowner requests for partial surrender, written request should be submitted for this Policy after the first (1st) Policy Anniversary, and the prepaid premium of the second (2nd) policy year already due/credited to the policy will not be refunded.



聲明 Declaration 本人/我們瞭解及同意上述備用保費戶口運作規章，謹此聲明。 I/We hereby declare that I/We understand and accept the above PDA Operation Rules.		
擬保單權益人 / 保單權益人簽署： Signature of Proposed Policyowner / Policyowner :	擬保單權益人 / 保單權益人姓名： Name of Proposed Policyowner / Policyowner :	簽署日期： Sign Date : <div>日DD 月MM 年YYYY</div>
受讓人/不可撤換受益人簽署 (如適用) Signature of Assignee/Irrevocable Beneficiary (if applicable) :	受讓人/不可撤換受益人姓名 (如適用) Name of Assignee/Irrevocable Beneficiary (if applicable)	簽署日期： Sign Date : <div>日DD 月MM 年YYYY</div>
保險中介人簽署（如適用）： Signature of the Insurance intermediary (if applicable):	保險中介人全名及牌照號碼（如適用）： Full Name and license no. of the Insurance intermediary (if applicable):	簽署日期： Sign Date : <div>日DD 月MM 年YYYY</div>
見證人簽署（如適用）： Signature of Witness (if applicable):	見證人姓名（如適用）： Name of Witness (if applicable):	簽署日期： Sign Date : <div>日DD 月MM 年YYYY</div>