

保單編號 Policy Number	
保單權益人姓名 Name of Policyowner	
受保人姓名 Name of Life Insured	

重要指示

Important Notes

1. 申請後續受保人
Applying for Designation of Contingent Life Insured
 - 1.1 適用於「致富易」(優越)儲蓄壽險計劃
Applicable for Wealth Up (Premier) Savings Insurance Plan
在本公司收妥書面申請時，後續受保人的年齡不可以超過七十歲(適用於投保時年齡為七十歲或以下之最初受保人的保單) / 八十歲(適用於投保時年齡為七十歲以上之最初受保人的保單)及不可比最初受保人年長。
The Contingent Life Insured(s) must not be older than age seventy (Applicable for Initial Life Insured of issue age of seventy or younger of the Initial Life Insured of the policy) / Age eighty (Applicable for Initial Life Insured of issue age above seventy of the Initial Life Insured of the policy) and must not be older than the Initial Life Insured at the time the Company receive the written request.
適用於「悅月豐盛」儲蓄保險計劃
Applicable for Monthly Harvest Savings Insurance Plan
在本公司收妥書面申請時，後續受保人的年齡不可以超過七十五歲及不可比最初受保人年長。
The Contingent Life Insured(s) must not be over seventy-five and must not be older than the Initial Life Insured at the time the Company receive the written request.
 - 1.2 於本保單有效期內及受保人生存期間，保單權益人可以在得到任何受讓人同意下，提交符合本公司規定的書面申請，申請指定本保單之後續受保人。
During the lifetime of the Life Insured and while this Policy is in force, the Policyowner may, by filing written request satisfactory to the Company, designate a Contingent Life Insured for this Policy, subject to the rights of any named assignee.
 - 1.3 批核申請之規定及要求
本公司有絕對權力釐定批核指定後續受保人申請之規定及要求，及該規定及要求可包括但不限於：
Rules and requirements for approval of application
The Company has the absolute discretion to determine the rules and requirements for approval of application for the designation of a Contingent Life Insured, and such rules and requirements may include without limitation:
申請指定後續受保人須根據核保要求、存在可保利益，通過客戶盡職調查及符合於申請時本公司可能需要的其他條件及要求。
實際更改受保人至後續受保人時須受到下列限制及條件所約束。
the application of the designation of Contingent Life Insured shall be subject to the underwriting, existence of insurable interest, customer due diligence and other conditions and requirements as may be imposed by the Company at the time of application. The actual change of Life Insured to the Contingent Life Insured shall be subject to the limitations and conditions set out hereunder.
 - 1.4 當指定後續受保人申請獲得本公司接納及批准後，該次指定後續受保人申請須於受保人及後續受保人生存期間並經本公司記錄在案及本公司發出書面批註確認，方為有效。在該次指定後續受保人申請生效日前，本公司就已給付的所有款項及所作之其他行動均不會承擔任何責任。
Once the application for the designation of Contingent Life Insured is accepted and approved by the Company, such designation of Contingent Life Insured will be deemed to be effective as of the date the application notice is recorded during the lifetime of the Life Insured and Contingent Life Insured and endorsed by the Company by way of a written endorsement to be issued by the Company. The Company shall not be responsible for any payment made or other action taken before the effective date of such designation.



重要指示(續)**Important Notes (Con't)**

- 1.5 (i) 若新的指定後續受保人申請已獲本公司接納及確認，任何本公司先前已經確認及記錄本保單之後續保單權益人及後續受保人將自動被取消及移除。
Any Contingent Policyowner and Contingent Life Insured of this Policy as previously endorsed and recorded by the Company will be automatically cancelled and removed once a new application for the designation of Contingent Life Insured is accepted and approved by the Company.
- (ii) 根據本保單「保單權益」條款，當轉移本保單之權益至新的保單權益人，其將擁有申請指定後續受保人的權利，任何本公司先前已經確認及記錄本保單之後續受保人將自動被取消及移除。
Any Contingent Life Insured of this Policy as previously endorsed and recorded by the Company will be automatically cancelled and removed upon a transfer of the ownership of this Policy pursuant to the "Ownership" clause of this Policy to a new Policyowner who has the right to make an application for the designation of Contingent Life Insured.
- 1.6 實際更改受保人
於本保單有效期內，當受保人於第一個保單週年日或以後身故，本公司將在收到受保人之死亡證明及任何所需文件後，實際更改受保人至後續受保人將會獲得批准及生效，惟須參照下列條件及限制及本公司當時行政規定及要求：
Actual change of Life Insured
Upon the death of the Life Insured on or after the first Policy Anniversary while this Policy is in force, the actual change of Life Insured to the Contingent Life Insured shall be approved and becomes effective subject to the Company's receipt of satisfactory proof of the Life Insured's death and any documents as requested, the following conditions and limitation, and the prevailing administrative rules and requirements of the Company:
- (i) 後續受保人須根據核保要求、存在可保利益，通過客戶盡職調查及符合於確認後續受保人更改成為受保人前本公司可能需要的其他條件及要求。
The Contingent Life Insured shall be subject to the underwriting, existence of insurable interest, customer due diligence and other conditions and requirements as may be imposed by the Company before endorsement of the Contingent Life Insured to become the Life Insured.
- (ii) 保單權益人（或，若保單權益人已經身故，根據本保單「指定後續保單權益人」條款，後續保單權益人將成為新的保單權益人）及後續受保人成為本保單新的受保人時仍然生存。
The Policyowner (or, if the Policyowner is not alive, the Contingent Policyowner who shall become the new Policyowner pursuant to the "Designation of Contingent Policyowner" clause of this Policy) and Contingent Life Insured must be alive when the Contingent Life Insured becomes the new Life Insured of this Policy.
- (iii) 若沒有指定及仍然生存之後續受保人於受保人身身故後符合上述條件，身故賠償將支付予受益人。
If there is no named and surviving Contingent Life Insured who fulfills the above conditions after the death of the Life Insured, the death benefit shall be paid to the Beneficiary.
- (iv) 若已指定後續受保人及本公司已批准實際更改受保人，後續受保人將成為本保單新的受保人，而本公司將不會支付身故賠償予受益人。若後續受保人與受保人同時身故，或不可能決定他們的死亡次序，後續受保人將視為先於受保人身身故。
If Contingent Life Insured is designated and the actual change of Life Insured is approved by the Company, the Contingent Life Insured will become the new Life Insured of this Policy and no death benefit shall be paid to the Beneficiary. If the Contingent Life Insured and Life Insured die simultaneously or if it is impossible to determine the sequence of their deaths, the Contingent Life Insured shall be deemed to have died before the Life Insured.
- (v) 為免存疑，若受保人於第一個保單週年日前身故，後續受保人將不能成為受保人，並且根據本保單之條款，本保單將會終止。
For the avoidance of doubt, if the Life Insured dies before the first Policy Anniversary, the Contingent Life Insured shall not become the Life Insured and this Policy shall be terminated in accordance with the terms of this Policy.
- (vi) 所有受保人之附加保障（如有）將於受保人身身故日自行終止，預收之保費將不予發還。根據此條款後續受保人將成為受保人，並可申請相關附加保障，惟須符合本公司不時釐定的核保規定及要求。
All Supplementary Benefit(s) (if any) for the Life Insured will be terminated automatically upon the date of death of the Life Insured. No unearned premium shall be refunded. The relevant Supplementary Benefit(s) can be applied for by the Contingent Life Insured who shall become the Life Insured pursuant to this clause, subject to the underwriting rules and requirements as determined by the Company from time to time.
- 1.7 本公司保留權利不接受任何指定後續受保人申請及不批准實際更改受保人至後續受保人。
The Company reserves the right not to accept any application of designation of Contingent Life Insured and not to approve the actual change of Life Insured to the Contingent Life Insured.

重要指示(續)

Important Notes (Con't)

2. 申請後續保單權益人

Applying for Designation of Contingent Policyowner

- 2.1 於本保單有效期間內及受保人生存期間，保單權益人可以在得到任何受讓人同意下，提交符合本公司規定的書面申請及聲明，申請指定本保單之後續保單權益人。

During the lifetime of the Life Insured and while this Policy is in force, the Policyowner may, by filing written request and declaration satisfactory to the Company, apply to designate a Contingent Policyowner for this Policy, subject to the rights of any named assignee.

- 2.2 批核申請之規定及要求

本公司有絕對權力釐定批核指定後續保單權益人申請之規定及要求，及該規定及要求可包括但不限於下列各項：

Rules and requirements for approval of application

The Company has the absolute discretion to determine the rules and requirements for approval of application for the designation of a Contingent Policyowner, and such rules and requirements may include without limitation the following:

- (i) 申請指定後續保單權益人須根據核保要求、存在可保利益，通過客戶盡職調查及符合於申請時本公司可能需要的其他條件及要求。實際轉移權益至後續保單權益人時須受到下列限制及條件所約束；
the application of the designation of Contingent Policyowner shall be subject to the underwriting, existence of insurable interest, customer due diligence and other conditions and requirements as may be imposed by the Company at the time of application. The actual transfer of the ownership to the Contingent Policyowner shall be subject to the limitations and conditions as set out hereunder;
 - (ii) 保單權益人須作出聲明關於：
a declaration to be given by the Policyowner that:
 - (a) 指定後續保單權益人及當保單權益人身故並根據此條款內的條件轉移本保單之權益至後續保單權益人時，對保單權益人之遺產及其個人代表具有約束力；
the designation of the Contingent Policyowner and the transfer of the ownership of this Policy to the Contingent Policyowner upon death of the Policyowner in accordance with the terms of this clause shall be binding on the estate of the Policyowner and its personal representatives;
 - (b) 若本保單之權益根據此條款內的條件轉移至後續保單權益人，保單權益人之遺產及其個人代表無論如何於本保單下將不獲取權利、資格或利益，並沒有權利追討本保單之權益；
so long as the ownership of this Policy is transferred to the Contingent Policyowner in accordance with the terms of this clause, the estate of the Policyowner and its personal representatives shall have no right, title or interest whatsoever in this Policy and no right to claim ownership of this Policy;
 - (iii) 當更改保單權益，後續保單權益人必須同意履行本保單有關保單權益人之義務並承擔責任；及
the Contingent Policyowner must agree to take up and assume the responsibilities of performing the obligations of the Policyowner under this Policy, upon the change taking place; and
 - (iv) 批註將會發出以記錄本公司、保單權益人及後續保單權益人之間之契約協議。
an endorsement shall be entered into between the Company, Policyowner and Contingent Policyowner to record the contractual agreement between them.
- 2.3 當指定後續保單權益人申請獲得本公司接納及批准後，該次指定後續保單權益人申請須於受保人、保單權益人及後續保單權益人生存期間經本公司記錄在案，並以本公司、保單權益人及後續保單權益人之間協議發出書面批註，方為有效。在該次指定後續保單權益人申請生效日前，本公司就已給付的所有款項及所作之其他行動均不會承擔任何責任。
Once the application for the designation of Contingent Policyowner is accepted and approved by the Company, such designation of Contingent Policyowner will be deemed to be effective as of the date the application request is recorded during the lifetime of the Life Insured, Policyowner and Contingent Policyowner and endorsed by the Company by way of a written endorsement to be entered into between the Company, Policyowner and Contingent Policyowner. The Company shall not be responsible for any payment made or other action taken before the effective date of such designation.
- 2.4 (i) 若新的指定後續保單權益人申請已獲本公司接納及批准，任何本公司先前已經確認及記錄本保單之後續保單權益人及後續受保人將自動被取消及移除。
Any Contingent Policyowner and Contingent Life Insured of this Policy as previously endorsed and recorded by the Company will be automatically cancelled and removed once a new application for the designation of Contingent Policyowner is accepted and approved by the Company.
- (ii) 根據行本保單「保單權益」條款當轉移本保單之權益至新的保單權益人，其將擁有申請指定後續保單權益人的權利，任何本公司先前已經確認及記錄本保單之後續保單權益人將自動被取消及移除。
Any Contingent Policyowner of this Policy as previously endorsed and recorded by the Company will be automatically cancelled and removed upon a transfer of the ownership of this Policy pursuant to the "Ownership" clause of this Policy to a new Policyowner who has the right to make an application for the designation of Contingent Policyowner.

重要指示(續)

Important Notes (Con't)

2.5 實際轉移權益

於本保單有效期內，當保單權益人身故，本公司將在收到保單權益人之死亡證明及任何所需文件後，實際轉移本保單之權益至後續保單權益人將會獲得批准及生效，惟須參照下列條件及限制及本公司當時行政規定及要求：

Actual transfer of the ownership

Upon the death of the Policyowner while this Policy is in force, the actual transfer of ownership of this Policy to the Contingent Policyowner shall be approved and becomes effective subject to the Company's receipt of satisfactory proof of the Policyowner's death and any documents as requested, the following conditions and limitation, and the prevailing administrative rules and requirements of the Company:

- (i) 後續保單權益人須根據核保要求、存在可保利益，通過客戶盡職調查及符合於確認實際轉移本保單之權益前本公司可能需要的其他條件及要求。

The Contingent Policyowner shall be subject to the underwriting, existence of insurance interest, customer due diligence and other conditions and requirements as may be imposed by the Company before endorsement of the actual transfer of ownership of this Policy.

- (ii) 後續保單權益人及受保人（或，若受保人已經身故，根據本保單「指定後續受保人」條款，後續受保人將成為新的位受保人），須於本公司書面確認本保單實際轉移權益時仍然生存。

The Contingent Policyowner and the Life Insured (or, if the Life Insured is not alive, the Contingent Life Insured who shall become the new Life Insured pursuant to the "Designation of Contingent Life Insured" clause of this Policy) must be alive at the time the Company endorses in writing the actual transfer of ownership of this Policy.

- (iii) 若沒有指定及仍然生存之後續保單權益人符合上述條件，保單權益將被納入保單權益人之遺產。

If there is no named and surviving Contingent Policyowner who fulfills the above conditions, the ownership of this Policy shall vest in the Policyowner's estate.

- (iv) 若已指定後續保單權益人及本公司已批准實際轉移權益，後續保單權益人將成為新的保單權益人並持有本保單，亦將承擔本保單訂明的所有義務及有權行使在本保單下所有屬於保單權益人的權利。若後續保單權益人與保單權益人同時身故，或不可能決定他們的死亡次序，本保單之權益將按後續保單權益人先於保單權益人身故的原則轉移至保單權益人之遺產。

If Contingent Policyowner is designated and the actual transfer of ownership is approved by the Company, the Contingent Policyowner will become the new Policyowner in owning this Policy and shall assume all the obligations and be entitled to exercise all the rights belonging to the Policyowner under this Policy. If the Contingent Policyowner and Policyowner die simultaneously or if it is impossible to determine the sequence of their deaths, the ownership of the Policy shall be transferred to the Policyowner's estate as though the Contingent Policyowner died before the Policyowner.

- (v) 所有保單權益人之附加保障（如有）將於保單權益人身故日自行終止，預收之保費將不予發還。根據此條款後續保單權益人將成為保單權益人，並可申請相關附加保障，惟須符合本公司不時釐定的核保規定及要求。

All Supplementary Benefit(s) (if any) for the Policyowner will be terminated automatically upon the date of death of the Policyowner. No unearned premium shall be refunded. The relevant Supplementary Benefit(s) can be applied for by the Contingent Policyowner who shall become the Policyowner pursuant to this clause, subject to the underwriting rules and requirements as determined by the Company from time to time.

2.6 本公司保留權利不接受任何指定後續保單權益人申請及不批准實際轉移本保單權益至後續保單權益人。

The Company reserves the right not to accept any application of designation of Contingent Policyowner and not to approve the actual transfer of ownership of this Policy to the Contingent Policyowner.

行政規定及要求

Administration Rules and Requirements

1. 申請書及所需文件，請於簽署日期起 14 個 工作天內交回本公司。
Please return all signed forms and required documents to the Company within fourteen working days from the date of signing.
2. 每次只可以指定一位後續受保人及/或一位後續保單權益人。
Only one Contingent Life Insured and/or one Contingent Policyowner can be designated at a time.
3. 於執行更改時，後續受保人的年齡必須在該基本計劃的投保年齡範圍之內。
The age of Contingent Life Insured must be within the range of issue age of the Basic Plan when execute the change.
4. 保單權益人、後續保單權益人(如有)、受保人(年齡為 18 歲或以上)、後續受保人(如有)(年齡為 18 歲或以上)、受讓人(如有) 須在此申請表格簽署。保單權益人簽名必須與本公司最近的記錄相符。
This form must be signed by the Policyowner, Contingent Policyowner (if any), Life Insured (aged 18 or above), Contingent Life Insured (if any) (aged 18 or above), Assignee (if any). The signature of the Policyowner must be corresponded to the Company's latest available record.
5. 保單權益人/後續保單權益人(如有)/受保人/後續受保人(如有)/ 受讓人(如有)吾等確認完全知悉，及已同意此申請。
The Policyowner/Contingent Policyowner (if any)/Life Insured/Contingent Life Insured (if any)/ Assignee (if any) confirm that all are fully aware of, and have consented to this request.
6. 後續受保人/後續保單權益人須符合本公司核保規則及要求。
The Contingent Life Insured/Contingent Policyowner must fulfill the underwriting rules and requirements as determined by the Company.
7. 須提供本公司認可後續受保人/後續保單權益人可保之證明，包括可保利益證明，以確認其受保資格。
The evidence of insurability including the insurable interest for the Contingent Life Insured/Contingent Policyowner satisfactory to the Company must be submitted.
8. 若未能符合有關的規定，本公司有權不接受此更改申請。手續辦理後，申請將不能取消。
The Company has the right not to accept this request for change if not fulfilling the Company's requirements. Once the request is processed, it cannot be cancelled.
9. 行政指引如有更改，恕不另行通知。
Administration rules are subject to change without prior notice.
10. 若本申請書的中文與英文版有差異，一概以英文版本為準。
In the event of conflicts between the Chinese and the English versions of the Application Form, the English version shall prevail.

所需文件

Required Documents

1. 申請後續保單權益人，請遞交後續保單權益人的身分證文件副本及後續保單權益人與受保人之可保利益證明。(例如：出生證明書、結婚證明書)
For application for designation of Contingent Policyowner, please submit copy of identification document of the Contingent Policyowner and evidence of insurability including the insurable interest between the Contingent Policyowner and Life Insured. (e.g. Birth Certificate , Marriage Certificate)
2. 申請後續受保人，請遞交後續受保人的身分證文件副本及保單權益人與後續受保人之可保利益證明。(例如：出生證明書、結婚證明書)
For application for designation of Contingent Life Insured, please submit copy of identification document of the Contingent Life Insured and evidence of insurability including the insurable interest between Policyowner and the Contingent Life Insured. (e.g. Birth Certificate , Marriage Certificate)

後續受保人/後續保單權益人詳情 Contingent Life Insured/Contingent Policyowner Details			
請在適合方格內「✓」 Please tick where appropriate			
<input type="checkbox"/> 後續受保人 Contingent Life Insured			
<input type="checkbox"/> 後續保單權益人 Contingent Policyowner			
後續受保人/後續保單權益人資料 Personal Details of Contingent Life Insured/Contingent Policyowner			
		後續受保人（如適用） Contingent Life Insured (if applicable)	後續保單權益人（如適用） Contingent Policyowner (if applicable)
1. 姓名 Full Name			
中文 In Chinese	姓 Surname		
	名 Given Name		
英文 In English	姓 Surname		
	名 Given Name		
	其他名字 Other Names		
2. 身分證明文件號碼 Identity Document No.			
香港身分證號碼 HK ID Card No.			
出生證書號碼 Birth Cert. No.			
身分證/護照號碼 ID Card/Passport No.			
3. 國籍 Nationality		<input type="checkbox"/> 中國 Chinese <input type="checkbox"/> 其他 Other _____	<input type="checkbox"/> 中國 Chinese <input type="checkbox"/> 其他 Other _____
4. 出生國家 Country of Birth			
5. 出生日期（日/月/年） Date of Birth (DD/MM/YYYY)			
6. 性別 Sex		<input type="checkbox"/> 男 Male <input type="checkbox"/> 女 Female	<input type="checkbox"/> 男 Male <input type="checkbox"/> 女 Female
7. 婚姻狀況 Marital Status		<input type="checkbox"/> 單身 Single <input type="checkbox"/> 喪偶 Widowed <input type="checkbox"/> 已婚 Married <input type="checkbox"/> 離婚 Divorced	<input type="checkbox"/> 單身 Single <input type="checkbox"/> 喪偶 Widowed <input type="checkbox"/> 已婚 Married <input type="checkbox"/> 離婚 Divorced
8. 與保單權益人關係 Relationship to the Policyowner			不適用 Not applicable
與受保人關係 Relationship to the Life Insured		不適用 Not applicable	
9. 通訊地址 Corresponding Address		不適用 Not applicable	
10. 住宅地址 Residential Address		不適用 Not applicable	
11. 聯絡電話號碼 Contact Telephone No.		不適用 Not applicable	

收集個人資料聲明

Personal Information Collection Statement

香港人壽保險有限公司（「香港人壽」/「本公司」）在收集、使用、轉移、保留及儲存個人資料時，會致力遵守《個人資料（私隱）條例（第486章）》（「條例」）。

Hong Kong Life Insurance Limited (“Hong Kong Life”/“the Company”) is committed to complying with the Personal Data (Privacy) Ordinance (Cap. 486) (the “Ordinance”) in relation to the collection, use, transfer, retention and storage of personal data.

1. 收集個人資料的重要性

Importance of Personal Data Collection

客戶及其他個別人士（下稱「資料當事人」）需要不時向香港人壽提供個人資料，使香港人壽可提供保險及/或有關的產品及服務予資料當事人及/或處理有關香港人壽簽發的保單之索償、資料當事人的任何和所有要求、查詢及投訴。提供個人資料予香港人壽純屬自願性質，但若未能按要求提供所需的個人資料，可能會導致香港人壽無法處理保險申請或提供或繼續提供保險產品及服務及/或其他相關產品及/或服務予資料當事人。

From time to time, it is necessary for customers and various other individuals (collectively referred to as “data subject(s)”) to provide personal data to Hong Kong Life in connection with the provision of insurance and/or related products and services to the data subjects and/or the processing of claims under insurance policies issued by Hong Kong Life and any and all of the requests, enquiries and complaints from the data subjects. The provision of such personal data is voluntary, but failure to do so may result in Hong Kong Life being unable to process the insurance applications or to provide or continue to provide the insurance products and services and/or the related products and/or services to the data subjects.

2. 個人資料收集目的

Purposes of Collecting Personal Data

香港人壽收集所需的個人資料是為處理投保或其他保險或財務產品及/或服務之申請，及提供所有關於該等申請之繼後服務、進行身分審查或信用審查、處理理賠或其有關分析、處理權益轉讓協議、統計或精算研究用途、訴訟、通訊、內部或外界審計、提供客戶服務（包括但不限於處理查詢及投訴）及有關活動、直接銷售保險產品、資料核對、與任何因香港人壽提供的產品及/或服務之機構或人士溝通、促使香港人壽可與實在或建議的受讓人、或香港人壽對資料當事人的權利的參與人或附屬參與人評核意圖成為轉讓、參與或附屬參與的交易及為符合根據下述適用於香港人壽或期望香港人壽遵從有關披露及使用資料之責任、規定或安排（包括但不限於）：

Hong Kong Life collects necessary personal data for the purposes of processing insurance application or any other applications for insurance or financial related products and/or services and providing all on-going services relating to such applications, conducting identity or credit checks, claim processing or any analysis of it, assignment processing, statistical or actuarial research, litigation, communication, internal or external audit, providing customer services (including but not limited to, processing enquiries and complaints) and related activities, direct marketing for insurance products, data matching, communicating with any relevant organization or person in respect of any products and/or services provided by Hong Kong Life, enabling an actual or proposed assignee of Hong Kong Life, or participant or sub-participant of Hong Kong Life's rights in respect of the data subjects to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation, and complying with the obligations, requirements or arrangements for disclosing and using data that apply to Hong Kong Life or that it is expected to comply according to the following (including but not limited to) :

- (a) 在香港境內或境外之現存及將來對其具約束力之任何本地或海外法律；
any local or foreign law binding on or applying to it within or outside Hong Kong existing currently and in the future;
- (b) 在香港境內或境外之現存及將來並由任何法定、監管、政府、稅務、執法或其他機構，或由金融服務提供者之行業的團體或組織所發出或提供之任何指引或指導；
any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or industry bodies or associations of financial services providers within or outside Hong Kong existing currently and in the future;
- (c) 香港人壽因其金融、商業、營業或其他利益或活動處於或關連於相關本地或海外的法定、監管、政府、稅務、執法或其他機構或金融服務提供者之行業團體或組織之司法管轄區而須承擔或獲施加與本地或海外之法定、監管、政府、稅務、執法或其他機構或金融中介人、或金融服務提供者之行業團體或組織之間的現有或將來之任何合約承諾或其他承諾及/或香港人壽遵守適用稅務法律的義務，包括但不限於根據香港與美國之間的跨政府協議之《外國賬戶稅務合規法案》和經濟合作暨發展組織作出的規定（包括關於為履行共同申報準則的主管機關協議的監管機制）。
any present or future contractual or other commitment with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities or financial intermediaries, or industry bodies or associations of financial services providers that is assumed by or imposed on Hong Kong Life by reason of its financial, commercial, business or other interests or activities in or related to the jurisdiction of the relevant local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or industry bodies or associations and/or the obligations of Hong Kong Life to comply with applicable tax laws including but not limited to the Foreign Account Tax Compliance Act pursuant to the Intergovernmental Agreement between Hong Kong and the United States and the provisions issued by the Organization for Economic Co-operation and Development (including the regulatory scheme relating to its Competent Authority Agreement to implement its Common Reporting Standard).

收集個人資料聲明 (續)

Personal Information Collection Statement (Con't)

3. 個人資料的轉移

Transfer of Personal Data

香港人壽或會就上述目的將任何收集或持有之個人資料儲存、使用、透露、發放及/或轉交予（不論在香港或海外）任何從事與保險或再保險業務有關之公司、中介人、第三方管理人、第三方服務供應商（包括但不限於保險公司、銀行、證券、商品及投資公司、消費卡或信用卡發行公司、第三方獎賞、年資獎勵、聯名合作及優惠計劃供應商、香港人壽之聯名合作夥伴、律師、會計師，以及其他提供行政、電訊、電腦、付款、印刷、贖回或其他服務以令香港人壽的業務可以運作的第三方服務供應商）、理賠調查員、醫療賬單審查公司、有關提供保險業務服務之公司、專業顧問、研究人員、政府機構、任何保險業組織或聯會、信貸資料服務機構、收賬代理、伙伴金融機構、任何對香港人壽有保密責任並已承諾作出保密有關資料的其他人士、香港人壽的任何實在或建議的受讓人或就香港人壽對資料當事人的權利的參與人或附屬參與人或承讓人、符合法例或法庭頒令的資料披露規定之單位、或根據監管或其他有關機構所發出的指引而作出披露之單位。

Any personal data collected or held by Hong Kong Life may be stored, used, disclosed, released and/or transferred (whether within or outside Hong Kong) by Hong Kong Life to any other companies carrying on insurance or reinsurance related businesses, intermediaries, third party administrators, third party service providers (including but not limited to insurers, banks, securities, commodities and investment companies, charge or credit card issuing companies, third party rewards, loyalties, co-branding and privileges programme providers, co-branding partners of Hong Kong Life, lawyers, accountants, and other third party service providers who provide administrative, telecommunications, computer, payment, printing, redemption or other services to Hong Kong Life for its business operations), claims investigators, medical bill review companies, other service providers providing services relevant to insurance business, professional advisors, researchers, government authorities, any associations or federations of insurance companies, credit reference agencies, debt collection agencies, partnering financial institutions, any other person under a duty of confidentiality to Hong Kong Life which has undertaken to keep such data confidential, any actual or proposed assignee of Hong Kong Life or participant or sub-participant or transferee of Hong Kong Life's rights in respect of the data subjects, any organizations which meet data disclosure requirements imposed by law or court orders or pursuant to guidelines issued by regulatory or other relevant authorities, for any of the above purposes.

4. 使用個人資料作直接促銷

Use of Personal Data in Direct Marketing

香港人壽擬使用資料當事人的個人資料作直接促銷及須為此目的取得資料當事人的同意（包括不反對之表示）。因此，請注意以下事項：

Hong Kong Life intends to use the data subjects' personal data for direct marketing and requires the consent (which includes an indication of no objection) from data subjects for that purpose. In this connection, please note the following:

- (a) 香港人壽持有資料當事人的姓名、性別、出生日期、身分證或護照號碼一部分、聯絡資料（包括但不限於電話號碼、傳真號碼、電郵地址、通訊地址及住宅地址）、已購買產品及/或服務資料、交易模式及行徑、財務背景及統計資料可不時被香港人壽用作直接促銷；

The name, gender, date of birth, part of identity card or passport number, contact details (including but not limited to phone number, fax number, email address, correspondence address and residential address), information about the purchased products and/or services, transaction pattern and behaviour, financial background and demographic data of data subjects held by Hong Kong Life from time to time may be used by Hong Kong Life in direct marketing;

- (b) 以下種類的產品、服務及類別可作推廣：

The following classes of products, services and subjects may be marketed:

- (i) 財務、保險、信用卡、證券、商品、投資、銀行及相關產品和服務及授信；
financial, insurance, credit card, securities, commodities, investment, banking and related products and services and facilities;
- (ii) 獎賞、年資獎勵或優惠計劃及相關產品和服務；
rewards, loyalties or privileges programmes and related products and services;
- (iii) 香港人壽的聯名合作夥伴提供之產品和服務；及
products and services offered by Hong Kong Life's co-branding partners; and
- (iv) 為慈善及/或非牟利目的之捐款及資助。
donations and contributions for charitable and/or non-profit making purposes.

- (c) 上述產品、服務及類別可由香港人壽及/或下述人士提供或募捐（如涉及捐款及資助）：

The above products, services and subjects may be provided or solicited (in the case of donations and contributions) by Hong Kong Life and/or the following parties:

- (i) 第三方金融機構、保險公司、信用卡公司、證券、商品及投資服務供應商；
third party financial institutions, insurers, credit card companies, securities, commodities and investment services providers;
- (ii) 第三方獎賞、年資獎勵、聯名合作或優惠計劃供應商；
third party rewards, loyalties, co-branding or privileges programme providers;
- (iii) 香港人壽之聯名合作夥伴；及
co-branding partners of Hong Kong Life; and
- (iv) 慈善或非牟利組織。
charitable or non-profit making organizations.

收集個人資料聲明 (續)

Personal Information Collection Statement (Con't)

4. (d) 除香港人壽推廣上述產品、服務及類別外，香港人壽同時擬提供列明於上述(a)段之資料至上述(c)段的所有或其中任何人士，該等人士藉以用於推廣上述產品、服務及類別。香港人壽須為此目的取得資料當事人的同意（其中包括不反對之表示）。
In addition to marketing the above products, services and subjects, Hong Kong Life also intends to provide the data described in paragraph (a) above to all or any of the persons described in paragraph (c) above for use by them in marketing those products, services and subjects. Hong Kong Life requires the data subjects' written consent (which includes an indication of no objection) for that purpose.

若資料當事人不希望香港人壽使用或提供其個人資料予其他人士藉以用於以上所述之直接促銷，資料當事人可通知香港人壽以行使不同意此安排的權利。

If the data subject does not wish Hong Kong Life to use or provide to other persons his personal data for use in direct marketing as described above, the data subject may exercise his opt-out right by notifying Hong Kong Life.

5. 查詢及改正資料權利

Data Access and Correction Right

根據條例規定，資料當事人有權知悉香港人壽是否持有他的個人資料及有權查閱該等資料。若認為香港人壽持有有關他的個人資料不準確，資料當事人有權要求更改他的個人資料。而香港人壽或會收取處理有關資料的合理費用。有關要求查閱及更改個人資料，或對以上的個人資料收集聲明有任何疑問，請致電2290 2882或以書面形式致函香港皇后大道中183號中遠大廈15樓，向香港人壽資料保護主任提出。

In accordance with the Ordinance, the data subject has the right to check whether Hong Kong Life holds his personal data and the right of access to such data. If the data subject believes that his personal data held by Hong Kong Life is incorrect, the data subject has the right to request for correction of his personal data. Hong Kong Life may charge a reasonable fee for the processing of such data. Any enquiries regarding request for accessing and correction of personal data or the Personal Information Collection Statement, please call us at 2290 2882 or make a written request to the Corporate Data Protection Officer of Hong Kong Life at 15/F, Cosco Tower, 183 Queen's Road Central, Hong Kong.









香港人壽保留權利可隨時且在無須通知的情況下修訂本個人資料收集聲明。若香港人壽更改個人資料收集聲明，香港人壽會更新網站上的個人資料收集聲明(www.hklife.com.hk)或以書面形式通知。任何有關更改將在刊登後即時生效。

Hong Kong Life reserves the right to amend the Personal Information Collection Statement at any time without any prior notice. If Hong Kong Life changes its Personal Information Collection Statement, Hong Kong Life will either update the Personal Information Collection Statement on its website at www.hklife.com.hk or provide a notification in writing. Should there be any changes to the Personal Information Collection Statement in the future, such changes will become effective upon posting.

聲明及授權

Declaration and Authorization

1. 本人/吾等為保單權益人/後續保單權益人/受保人/後續受保人在此要求保單按照上述細則更改。本人/吾等明白及同意申請表之副本將附於本保單契約內，且構成保單契約之一部分。本人/吾等確認我們完全知悉，及已同意此申請。
I/We, the Policyowner/Contingent Policyowner/Life Insured/Contingent Life Insured request that the Policy be changed according to the above particulars. I/We understand and agree that a copy of this request will be attached to and form part of the Policy. I/We confirm that we are fully aware of, and have consented to this request
2. 本人/吾等為保單權益人/後續保單權益人/受保人/後續受保人謹此授權：(1) 任何僱主、醫生、醫院、診所、保險公司、政府部門、其他因香港人壽提供的產品及/或服務之機構/人士，凡曾已或將會知悉或持有本人/吾等之個人資料(不論是醫療或其他資料)，均可向香港人壽或其代表透露、發放或轉交該等資料，以作為處理本申請及其後之保單復效和理賠事宜；(2) 香港人壽或任何其指定之醫護人員或化驗所，可就本申請及其後之保單復效和理賠事宜，替本人/吾等進行所需之醫療評估及測試以審核本人/吾等之健康狀況。即使本人/吾等死亡或喪失能力，如法律上可行時，此授權書仍具效力，而本人/吾等之繼承人及承讓人亦會受此授權書約束。本授權書之影印本與正本均有同等效力。
I/We, the Policyowner/Contingent Policyowner/Life Insured/Contingent Life Insured hereby authorize: (1) any employer, doctor, hospital, clinic, insurance company, government office or any relevant organization/person in respect of any services and/or products provided by Hong Kong Life who has or may hereafter have any record, knowledge or information of me/us (whether medical or otherwise) to disclose, release or transfer to Hong Kong Life or its representative such record, knowledge or information pertinent to this application and any reinstatement or claim arising therefrom; (2) Hong Kong Life or any of its appointed medical/ paramedical examiners or laboratories to perform the necessary medical assessment and tests to evaluate the health status of me/us in relation to this application for insurance and any reinstatement or claim arising therefrom. This authorization shall bind me/us as well as the successors and assignees of me/us and remain valid notwithstanding death or incapacity in so far as legally possible. A photocopy of this authorization shall be valid as the original.
3. 拒絕接受促銷信息或資料
Opting-out Marketing Communications or Materials
本人/吾等為後續保單權益人/後續受保人同意根據「個人資料收集聲明」，提供本人/吾等的個人資料用作直銷推廣之用途。
I/We, Contingent Policyowner/Contingent Life Insured, agree to the provision and use of my/our personal data for the direct marketing purposes as set out in the Personal Information Collection Statement.
☐ 若不同意根據「個人資料收集聲明」，提供、使用及/或轉移個人資料用作直銷推廣用途，請在左方空格上填上"✓"號。
Please check the box on the left if you do not agree with the provision to provide, use and/or transfer of your personal data for direct marketing purposes in accordance with the Personal Information Collection Statement.
本人/吾等為後續保單權益人/後續受保人確定本人/吾等已閱讀、明白及同意遵守「個人資料收集聲明」及「拒絕接受促銷信息或資料」。
I/We, Contingent Policyowner/Contingent Life Insured, confirm that I/we have read, understood and agreed to be bound by the Personal Information Collection Statement and Opting-out Marketing Communications or Materials.

簽署及簽署日期 Signature and Sign Date			
申請後續受保人 Applying for designation of Contingent Life Insured			
			
保單權益人簽署 Signature of Policyowner		日 DD	月 MM 年 YYYY
			
受保人簽署 (年齡為 18 歲或以上) Signature of Life Insured (Age 18 or above)		日 DD	月 MM 年 YYYY
			
後續受保人簽署 (年齡為 18 歲或以上) Signature of Contingent Life Insured (Age 18 or above)		日 DD	月 MM 年 YYYY
申請後續保單權益人 Applying for designation of Contingent Policyowner			
			
保單權益人簽署 Signature of Policyowner		日 DD	月 MM 年 YYYY
			
後續保單權益人簽署 Signature of Contingent Policyowner		日 DD	月 MM 年 YYYY
供保險中介人/見証人/受讓人(如適用) For Insurance Intermediary/Witness/Assignee (if applicable)			
			
保險中介人姓名簽署 Name and Signature of Insurance Intermediary		日 DD	月 MM 年 YYYY
			
見証人姓名及簽署 Name and Signature of Witness		日 DD	月 MM 年 YYYY
			
受讓人簽署 Signature of Assignee		日 DD	月 MM 年 YYYY

S.V.	
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