

自我證明表格說明

Explanatory Notes on Self-Certification Form

請於適當位置選擇及填寫 Please choose and fill in where appropriate

投保申請書編號/保單編號 Application No./Policy No.				
擬保單權益人姓名/保單權益人姓名 Name of Proposed Policyowner/Policyowner	<input type="checkbox"/> 個人 Individual	擬保單權益人/保單權益人姓名 Name of Proposed Policyowner/Policyowner	授權人姓名 (如適用) Name of Authorized Person (if applicable)	
	<input type="checkbox"/> 實體 Entity	實體或分支機構的法定名稱 Legal Name of Entity or Branch		
		控權人姓名 (如適用) Name of Controlling Person (if applicable)	身分 Capacity	授權人姓名 (如適用) Name of Authorized Person (if applicable)
擬受保人/受保人姓名 (如與擬保單權益人/保單權益人不同) Name of Proposed Life Insured/Life Insured (if different from Proposed Policyowner/Policyowner)				
業務代表姓名及編號 Name & Code of Technical Representatives				
代理銀行 Name of Servicing Bank				

重要指示

Important Notes

自動交換財務帳戶資料 (“AEOI”) 及共同申報準則 (“CRS”)

THE AUTOMATIC EXCHANGE OF FINANCIAL ACCOUNT INFORMATION (“AEOI”) AND COMMON REPORTING STANDARD (“CRS”)

- 根據經濟合作與發展組織 (「經合組織」) 的共同申報準則 (“CRS”) 的法規，要求申報財務機構收集和報告個人帳戶持有人、實體帳戶持有人及實體控權人稅務居住地的若干所需資料。每一稅務管轄區均按其本身的法規及法律從而釐定納稅居住地的定義。一般來說，您的納稅居住地是指您居住的國家/司法管轄區。在某些特別情況下，例如海外留學或工作或長期旅遊，可能會導致您成為其他地方的居民，或在同一時間內成為多於一個國家/司法管轄區的居民 (多重居留地)。如果您是美國公民或根據美國法律的稅務居民，您應該在自我證明表格上註明您是美國稅務居民，您還可能需要填寫美國財政部和國稅局 (“IRS”) W-9 表格。有關稅務居住地的更多信息，請諮詢您的稅務顧問或分別瀏覽以下網站
<https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/>, <https://www.irs.gov> 及 http://www.ird.gov.hk/chi/tax/dta_aeoi.htm
Regulations based on the Organisation for Economic Co-operation and Development (“OECD”) Common Reporting Standard (“CRS”) require reporting Financial Institutions to collect and report certain information about an Individual Account Holder's, an Entity Account Holder's and Controlling Person(s) of an Entity Account Holder's tax residence. Each jurisdiction has its own rules and laws for defining tax residence. Generally, you will find that tax residence is the country/jurisdiction in which you live. Special circumstances, including studying or working overseas or extended travel, may cause me/us to be resident elsewhere or resident in more than one country/jurisdiction at the same time (multiple residences). If you are a U.S. citizen or tax resident under U.S. law, you should indicate that you are U.S. tax residents on the Self-Certification Form and you may also need to fill in the United States Department of the Treasury Internal Revenue Service (“IRS”) Form W-9. For more information on tax residence, please consult your tax adviser or the information at the following links at <https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/>, <https://www.irs.gov> and http://www.ird.gov.hk/eng/tax/dta_aeoi.htm
- 您在自我證明表格中提供的資料和關於帳戶持有人或實體控權人及任何須申報帳戶的資料可能會由香港人壽保險有限公司 (「本公司」或「香港人壽」) 向香港特別行政區政府稅務局 (“IRD”) 申報。根據政府間協議交換財務帳戶資料，您提供的資料可能會被轉交到其他稅務管轄區的稅務機關。
The information you provided in the Self-Certification Form and the information in relation to the Account Holder or Controlling Person(s) of an Entity and any reportable account may be reported by Hong Kong Life Insurance Limited (“the Company” or “Hong Kong Life”) to the Inland Revenue Department of the Government of Hong Kong Special Administrative Region (“IRD”) and it may exchange the information with tax authorities of another jurisdiction or jurisdictions pursuant to intergovernmental agreements to exchange financial account information.
- 若您是個人帳戶持有人、獨資經營者或代表個人帳戶持有人或獨資經營者填寫自我證明表格，請使用「自我證明表格-個人」。
If you are an Individual Account Holder, sole trader or completing the Self-Certification Form on their behalf, please use the “Self-Certification Form - Individual”.
- 若您是實體帳戶持有人或代表實體帳戶持有人填寫自我證明表格，請使用「自我證明表格-實體」。
If you are an Entity Account Holder or completing the Self-Certification Form on behalf of an Entity Account Holder, please use the “Self-Certification Form - Entity”.
- 請每名控權人填寫一份「自我證明表格-控權人」，提供有關可對實體行使控制權的自然人的資料 (該等個人稱為「控權人」)。每名控權人需要提供有關資料如實體帳戶持有人是被動非財務實體或任何位於非參與稅務管轄區並由另一財務機構管理的投資實體。
Please provide information on the natural person(s) who exercise(s) control over the Entity (Individual(s) referred to as “Controlling Person(s)”) by completing the “Self-Certification Form - Controlling Person” for each Controlling Person. This information should be provided by each Controlling Person if the Account Holder is a Passive Non-Financial Entity (“Passive NFE”), or an Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution.

重要指示(續)**Important Notes (Con't)**

6. 自我證明表格內所採用的若干名詞可在附上的「自我證明表格內採用的名詞及措辭釋義」內找到。
The definitions of certain terms used in the Self-Certification Form can be found in the attached "Meaning of terms and expressions used in Self-Certification Forms".
7. 自我證明表格將一直有效，直至有關您的稅務狀況或責任出現變動為止，在此情況下您必須於 30 曆日內通知本公司，並提供最新的自我證明表格。
The Self-Certification Form will remain valid until there is a change in circumstances relating to your tax status or obligations. In that case you must notify the Company within 30 calendar days and provide an updated Self-Certification Form.
8. 本公司將不會提供任何稅務或法律意見。
The Company will not provide any tax or legal advice.
9. 如對自我證明表格、重要指示或釐定您的納稅居住地位狀況有任何疑問，請與您的稅務顧問或當地稅務機關聯絡。
If you have any questions about the Self-Certification Form, the Important Notes or defining your tax residency status, please consult your own tax adviser or domestic tax authority.

聲明**Declarations**

我/我們確認及明白香港人壽必須遵守下列稅務條例的要求，促進 IRD 實行自動地交換若干財務帳戶資料：

I/We confirm and understand that Hong Kong Life must comply with the following requirements of the Inland Revenue Ordinance to facilitate IRD automatically exchanging certain financial account information as provided for thereunder:

- 將若干帳戶識別為不獲豁免財務帳戶 ("NEFAs")；
to identify certain accounts as non-excluded "financial accounts" ("NEFAs");
- 識別個人持有 NEFAs 和若干實體持有 NEFAs 用作稅務目的之司法管轄區；
to identify the jurisdiction(s) in which NEFA-holding individuals and certain NEFA-holding entities reside for tax purposes;
- 確定若干實體持有 NEFAs 的狀態為被動非財務實體，並識別其控權人用作稅務目的之司法管轄區；
to determine the status of certain NEFA-holding entities as "passive NFEs" and identify the jurisdiction(s) in which their "controlling persons" reside for tax purposes;
- 收集 NEFAs 的若干資料 ("所需資料")；及
to collect certain information on NEFAs ("Required Information"); and
- 向 IRD 提供若干所需資料 (統稱為 "AEOI 要求")。
to furnish certain Required Information to the IRD (collectively, the "AEOI requirements").

我/我們確認並知悉：(1) 我/我們將有責任遵守就我/我們為公民或居民或作為住所的國家之有關法律、監管政策及/或其他法例要求；(2) 如有疑問，我/我們將徵詢獨立專業顧問有關購買、持有、提款、贖回或以其他方式處置所發保單或行使保單內的權利可能引致的稅務、法律或法規上的後果。香港人壽沒有就有關我/我們之稅務或個人之公民身分提供任何意見；(3) 香港人壽有權，就如需要並在法律許可的範圍內，提供有關我/我們的個人資料和其他有關我/我們的保單或於本申請書上所載之投資或以其他方式刊載的其他資料予政府部門、監管機構、法院、法庭、行政委員會及/或執法機構 (包括本地及海外)。香港人壽也會就上述政府部門、監管機構、法院、法庭、行政委員會及/或執法機構所提出之任何問題及/或查詢作出回答，及在適當的情況下，會主動提供報告，以符合有關法律、法規和守則/行為。我/我們明白，如果我/我們拒絕給予上述之明示同意予香港人壽，香港人壽將無法出售任何保險產品，及提供任何服務給我/我們。

I/We confirm and acknowledge that: (1) I/We shall be responsible for observing and complying with any applicable law, regulatory policy and/or other statutory requirement of the country of my/our citizenship, residence or domicile; (2) if in doubt, I/we shall consult independent professional advisers concerning possible tax, legal or regulatory consequences of purchasing, holding, withdrawing, redeeming or otherwise disposing the policy issued or exercising any rights of the policy. Hong Kong Life has not provided any advice to me/us around tax or a person's citizenship status; (3) Hong Kong Life shall be entitled to, insofar as necessary and to the extent permitted by laws, furnish the relevant governmental authorities, regulator(s), court(s), tribunal(s), administrative board(s) and/or law enforcement bodies (both local and overseas) with any of my/our personal information and other information relating to my/our policy(ies) or investments contained in this application or otherwise. Hong Kong Life may also answer any question(s) or inquiry(ies) received from the said governmental authorities, regulator(s), court(s), tribunal(s), administrative board(s) and/or law enforcement bodies, and as it sees appropriate, make any report at its own initiative in order to comply with relevant laws, regulations and codes of practice/conduct. I/We understand that Hong Kong Life will not be able to sell any insurance product to me/us and provide any service if I/we refuse to give the said express consent.

我/我們已細閱、完全明白及同意重要指示及聲明，並會將已填妥及簽署的 (i) 自我證明表格說明及 (ii) 自我證明表格交回香港人壽。

I/We confirm that I/we have read, fully understood and agreed to the Important Notes and Declarations and will return the completed and signed (i) Explanatory Notes on Self-Certification Form and (ii) Self-Certification Form to Hong Kong Life.

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:	日期: Date:
控權人/授權人簽署 (如適用): Signature of Controlling Person/Authorized Person (if applicable):	控權人/授權人姓名 (如適用): Name of Controlling Person /Authorized Person (if applicable):	日期: Date:
業務代表簽署: Signature of Technical Representatives:	業務代表姓名: Name of Technical Representatives:	日期: Date:
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):	日期: Date:
見證人職位 (如適用): Title of Witness (if applicable):	與擬保單權益人/保單權益人之關係 (如適用): Relationship with the Proposed Policyowner/Policyowner (if applicable):	

For Office Use Only

Signature verified by :

Date :

Recorded by the Company

Endorsed by :

Date :

個人資料收集聲明

Personal Information Collection Statement

香港人壽保險有限公司（「香港人壽」）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”）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發出的保單之索償、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自律監管或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 self-regulatory 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自律監管或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自律監管或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 self-regulatory 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 self-regulatory 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).

3. 個人資料的轉移

Transfer of Personal Data

香港人壽或會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、醫療帳單審查公司、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、收帳代理、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.

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.

(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 2888 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 and 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 2888 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 this 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 this Personal Information Collection Statement in the future, such changes will become effective upon posting.