

**保單價值提取/調動/運用方式申請書**  
**Policy Value Withdrawal/Transfer/Option Application Form**  
不適用於投資相連保單 Not applicable to Investment-Linked Policy

保單編號 Policy No.	
保單權益人姓名 Name of Policyowner	
受保人姓名 (如與保單權益人不同) Name of Life Insured (if different from Policyowner)	
保單權益人日間聯絡電話 Day-time Contact Telephone No. of Policyowner	
保險代理人姓名及編號 Name & Code of Insurance Agent	
代理銀行 Name of Servicing Bank	

**重要指示**  
**Important Notes**

**保單價值**

**POLICY VALUE**

任何更改週年紅利、保證儲蓄現金、保證現金賀禮/獎賞及/或保證每月入息之領取方式或會降低總退保發還金額及總身故賠償。任何現金提取週年紅利、保證儲蓄現金、保證現金賀禮/獎賞及/或保證每月入息將會降低總退保發還金額及總身故賠償。

Any change of options in annual dividend, guaranteed cash coupon, guaranteed cash bonus and/or guaranteed monthly income may decrease the total surrender value and the total death benefit. Any withdrawal of annual dividend, guaranteed cash coupon, guaranteed cash bonus, and/or guaranteed monthly income will reduce the total surrender value and the total death benefit.

**支付貨幣**

**PAYMENT CURRENCY**

若保單權益人收取款項時選擇非保單貨幣作為「支付貨幣」，需承擔該款項之兌換差額，而該差額將於貨幣兌換時依據香港人壽保險有限公司內部貨幣兌換率而釐定。

If opt for non-policy currency as "Payment Currency", the policyowner shall bear the exchange difference when receiving the payment. Such difference will be determined by Hong Kong Life Insurance Limited's internal exchange rates as at the time of the currency conversion.

**海外帳戶稅務合規法案 ("FATCA") 及共同申報準則 ("CRS")**

**THE FOREIGN ACCOUNT TAX COMPLIANCE ACT ("FATCA") AND COMMON REPORTING STANDARD ("CRS")**

- 為符合由美國財政部和國稅局 ("IRS") 及香港特別行政區政府稅務局 ("IRD") 所發出之 FATCA 及 CRS 的規定，香港人壽保險有限公司 ("本公司" 或 "香港人壽") 根據此規定許可範圍內，有可能要求、收集、評估及需要保單權益人、任何有關連人士 (包括實體或公司) 及/或受讓人之資料及/或相關要求，給予 IRS 或 IRD 作申報。

In order to comply with regulations of FATCA and CRS issued by the United States Department of the Treasury Internal Revenue Service ("IRS") and the Inland Revenue Department of the Government of Hong Kong Special Administrative Region ("IRD") respectively, Hong Kong Life Insurance Limited ("the Company" or "Hong Kong Life") may request, collect, assess and require information and/or other requirements from policyowner, any connected person (including entities/companies) and/or assignee for reporting to IRS or IRD.

- 請保單權益人向獨立專業顧問查詢有關購買、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。

Policyowner is advised to 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.

- 如保單權益人、任何有關連人士 (包括實體或公司) 及/或受讓人的資料有任何更新，請通知本公司及提供相關文件。

If there is any update information concerning policyowner, any connected person (including entities/companies) and/or assignee, please inform the Company and provide the relevant documents.

**保費徵費**

**LEVY**

- 本人/吾等確定及得悉保險業監管局於2018年1月1日起，已根據《保險業(徵費)規例》(「徵費規例」)及《保險業(徵費)令》透過保險公司在保單權益人每次繳交保費時徵收保費徵費。根據徵費規例第3(4)條，如保單權益人未能於法定期限內繳付訂明之保費徵費，即屬違法，違者可被處以最高港幣5,000元的罰款。

I/ We confirm and acknowledge that with effect from 1 January 2018, the Insurance Authority has started collecting levy on insurance premiums pursuant to the Insurance (Levy) Regulation and Insurance (Levy) Order from policyowners through insurance companies each time when a premium is paid; and policyowners who failed to pay the prescribed levy within the timeframe as required by law shall commit an offence under section 3(4) of Levy Regulation and be liable to a pecuniary penalty not exceeding HKD5,000 if the prescribed levy is not paid within the timeframe as required by law.

- 若閣下所繳付之金額不足以支付保費及保費徵費，保費將會先被扣除。假如所繳付的金額僅足以支付保費，保費徵費不會從保費中扣除，並將視為欠交保費徵費。若閣下所繳付之金額是作繳付逾期保費徵費，最早期的逾期保費徵費將會先被扣除。

In case the payment is insufficient to settle both premium(s) and levy(ies), premium(s) shall be settled first. If the payment is only enough to cover premium(s), levy(ies) will not be deducted from the premium(s) and it will result in non-payment of levy(ies). In case the payment is to settle the outstanding levy(ies), the oldest outstanding levy will be settled first.

若中文與英文文本有差異，一概以英文文本為準。

In the event of conflicts between the Chinese and the English versions, the English version shall prevail.

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

保單價值提款 Policy Value Withdrawal			
類別 Type	<input type="checkbox"/> 紅利 Dividend	<input type="checkbox"/> 保證儲蓄現金 Guaranteed Cash Coupon	<input type="checkbox"/> 保證現金賀禮/獎賞 Guaranteed Cash Bonus
	<input type="checkbox"/> 滿期利益 Maturity Benefit	<input type="checkbox"/> 保證每月入息 Guaranteed Monthly Income	<input type="checkbox"/> 現金結餘戶口 Cash Deposit Account
提款金額 Withdrawal Amount	<input type="checkbox"/> 全部 All	<input type="checkbox"/> 部份 Partial \$ _____	
支付貨幣 Payment Currency	<input type="checkbox"/> 港元 HKD	<input type="checkbox"/> 保單貨幣 Policy Currency	

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

保單價值調動 Transfer of Policy Value			
類別 Type	<input type="checkbox"/> 紅利 Dividend	<input type="checkbox"/> 保證儲蓄現金 Guaranteed Cash Coupon	<input type="checkbox"/> 保證現金賀禮/獎賞 Guaranteed Cash Bonus
	<input type="checkbox"/> 滿期利益 Maturity Benefit	<input type="checkbox"/> 保證每月入息 Guaranteed Monthly Income	<input type="checkbox"/> 現金結餘戶口 Cash Deposit Account
用途 Purpose	<input type="checkbox"/> 償還保單貸款 Policy Loan Repayment	<input type="checkbox"/> 繳付保費及保費徵費 Premium Payment and Levy	<input type="checkbox"/> 其他 Others _____
調動金額 Transfer Amount	<input type="checkbox"/> 全部 All	<input type="checkbox"/> 部份 Partial \$ _____	
調動至投保申請書/保單編號 (如適用) Transfer to Application/Policy No. (if applicable)			

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

保單價值運用方式 Policy Value Options				
紅利運用方式 Dividend Option	<input type="checkbox"/> 積存生息 Accumulation with Interest	<input type="checkbox"/> 現金提取 Cash Withdrawal	<input type="checkbox"/> 繳清增值保險 Paid-Up Additions	
			<input type="checkbox"/> 抵付保費 Premium Reduction	
保證儲蓄現金運用方式 Guaranteed Cash Coupon Option	<input type="checkbox"/> 積存生息 Accumulation with Interest	<input type="checkbox"/> 現金提取 Cash Withdrawal		
保證現金賀禮/獎賞運用方式 Guaranteed Cash Bonus Option	<input type="checkbox"/> 積存生息 Accumulation with Interest	<input type="checkbox"/> 現金提取 Cash Withdrawal		
不能作廢 Non-Forfeiture Option	<input type="checkbox"/> 減額繳清保險 Reduced Paid-Up Insurance	<input type="checkbox"/> 展期保險 Extended Term Insurance		
每月入息運用方式 Monthly Income Option	<input type="checkbox"/> 積存生息 Accumulation with Interest			
	<input type="checkbox"/> 現金提取 Cash Withdrawal			
	如選取現金提取方式，請填寫下列資料。 Please fill in the following information if Cash Withdrawal option is selected.			
	銀行及分行名稱 Bank Name and Branch Name			
	銀行帳戶號碼 Bank Account No.	銀行編號 Bank No.	分行編號 Branch No.	戶口號碼 Account No.
戶口持有人之身分證明 文件號碼 Identity Document No. of Bank Account Holder	<input type="checkbox"/> 香港身分證號碼 HKID No.	<input type="checkbox"/> 護照號碼 Passport No.	<input type="checkbox"/> 商業登記號碼 B. R. No.	
	<input type="checkbox"/> 其他 Others			

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**聲明**  
**Declarations**

我/我們聲明上述保單並無權益轉讓 (除非受讓人於下列簽署), 亦無進行或仍未了結之破產或無力償債的訴訟。  
I/We declare that the above-mentioned policy is not currently assigned (except as indicated below by the signature of the Assignee, if any), and that no proceedings in bankruptcy or insolvency have been instituted or are pending against me/us.  
我/我們明白及同意當上述滿期利益調動或支付後, 香港人壽對上述保單之責任便告終止。  
I/We understand and agree that the liability of Hong Kong Life to the above-mentioned policy shall be and is completely discharged upon the aforesaid maturity benefit being transferred or paid.  
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 or inquiry 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。我/我們有權可以以書面形式致函香港皇后大道中 183 號中遠大廈 15 樓, 向香港人壽索取保單的最新保險利益說明。

I/We confirm that I/we have read, fully understood and agreed to the Important Notes and Declarations. I/we have the right to request for updated illustration documents of the policy by sending a written request to Hong Kong Life, 15/F, Cosco Tower, 183 Queen's Road Central, Hong Kong.

保單權益人簽署: Signature of Policyowner:	保單權益人姓名: Name of Policyowner:	日期: Date:
保險代理人簽署: Signature of Insurance Agent:	保險代理人姓名: Name of Insurance Agent:	日期: Date:
受讓人簽署: Signature of Assignee:	受讓人姓名: Name of Assignee:	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):	與保單權益人之關係 (如適用): Relationship with the Policyowner (if applicable):	

For Office Use Only		Recorded by the Company	
Signature verified by:	Date:	Endorsed by:	Date:

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**傳統壽險現行利率（萬用壽險及投資相連計劃除外）****Current Interest Rates For Traditional Life Insurance (Except Universal Life Insurance & Investment-Linked Plans)**

類別 Type	港元 HKD	美元 USD	人民幣 RMB
累積保證儲蓄現金/現金賀禮/獎賞、退休入息/現金 Accumulated Guaranteed Cash Coupon/Cash Bonus, Retirement Income/Coupon	4.00%	4.25%	3.30%
累積保證年金 Accumulated Guaranteed Annuity	4.00%	4.25%	3.30%
累積保證獎賞 Accumulated Guaranteed Bonus	4.00%	4.25%	不適用 N/A
累積保證每月入息/年金金額 Accumulated Guaranteed Monthly Income/Annuity Payment	4.00%	4.25%	不適用 N/A
累積非保證每月入息/年金金額 Accumulated Non-guaranteed Monthly Income/Annuity Payment	4.00%	4.25%	不適用 N/A
累積紅利 Accumulated Dividend	4.00%	4.25%	不適用 N/A
自動墊繳保費/保單貸款 Automatic Premium Loan/ Policy Loan	7.50%	7.50%	7.50%
備用保費戶口 Premium Deposit Account	1.00%	1.50%	不適用 N/A
現金結餘戶口 Cash Deposit Account	0.00%	0.00%	0.00%

## 備註

## Remarks

- 利率並不保證及可不時作出更改。  
Interest rates are not guaranteed and subject to change from time to time.
- 如欲查閱最新利率資料，請致電本公司客戶服務熱線 2290 2882 查詢。  
Please contact the Company Customer Services hotline at 2290 2882 for the latest interest rates information.

**行政指引****Administration Rules**

## 提款/保單貸款償還金額

## Amount for Withdrawal/Policy Loan Repayment

- 每次最低保單價值提款金額為港元五千(或相等價值)或全數，以較低者為準。  
Minimum amount of policy value per withdrawal is HKD5,000 (or equivalent) or full amount, whichever is lower.
- 每次最低償還保單貸款之金額為港元二千(或相等價值)或全數，以較低者為準。  
Minimum amount of policy loan repayment per transaction is HKD2,000 (or equivalent) or full amount, whichever is lower.
- 保單價值調動只適用於相同保單權益人之保單。  
Transfer of policy value is applicable to policies of the same policyowner.

## 所需文件

## Required Documents

- 如保單權益人為個人，請提交身分證證明文件副本。  
If the policyowner is an individual, please submit a copy of identity document.
- 如保單權益人為公司，請提交最新年度之商業登記副本。  
If the policyowner is a company, please submit a copy of the latest business registration.
- 如保單權益人、任何有關連人士（包括實體或公司）及/或受讓人是美國公民或居民，請填寫 IRS 之 W-9 表格。  
If the policyowner, any connected person (including entities/companies) and/or assignee is a U.S. citizen or resident, please complete IRS Form W-9.
- 提款或調動滿期利益，請退回正本保單。  
For withdrawal or transfer of maturity benefit, please return the original policy document.
- 若本公司認為有必要，可能要求保單權益人提供額外文件。  
The Company may request the policyowner to provide extra documents if it is deemed necessary.

## 保單價值運用方式

## Policy Value Options

- 保單價值運用方式(每月入息運用方式除外)，將於更改後的下一個保單週年日生效。  
Policy value options (except for monthly income option) will take effect on policy anniversary after changes.
- 每月入息運用方式，將於入息期生效日生效。  
Monthly income option will take effect on the date of commencement of income period.
- 若選擇每月入息運用方式為現金提取，請提供有效之保單權益人銀行戶口，而該戶口僅用於每月入息派發之用。請提供銀行存摺第一頁或近期銀行月結單用以核實帳戶資料。若該銀行帳戶並非來至創興銀行、華僑永亨銀行、上海商業銀行或招商永隆銀行，或需提供額外文件。  
Please provide valid bank account of policyowner if cash withdrawal is selected under monthly income option. The bank account will be used for monthly income only. Please provide copy of first page of the bank book or recent bank statement to verify account information. Further documents may be required if bank account is not from Chong Hing Bank, OCBC Wing Hang Bank, Shanghai Commercial Bank or CMB Wing Lung Bank,.

## 其他

## Others

- 為保障需要特別關顧客戶，本公司在接收本申請書後，可能聯絡保單權益人確認申請書上的內容。  
In order to protect vulnerable customers, the Company may contact policyowner to verify the content of this application form upon receipt.
- 所有簽署必須與本公司之紀錄相符。  
All signatures must correspond to that in the Company's records.
- 所有已簽署的表格及所需文件，請於簽署日期起 14 工作天內交回本公司。  
Please return all signed forms and required documents to the Company within 14 working days from the date of signing.
- 行政指引如有更改，恕不另行通知。  
Administration rules are subject to change without prior notice.

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## 收集個人資料聲明

### Personal Information Collection Statement (“PICS”)

在香港人壽保險有限公司（「本公司」）向您提供保險及/或有關的產品及服務及/或處理有關本公司簽發的保單的索償、您的任何和所有要求、查詢及投訴時，您必須不時向本公司提供有關您、保單權益人、索償人、受益人、受保人及/或就上述之服務有關人士的資料。本公司十分重視及尊重客戶個人資料之私隱，並且承諾全力遵守個人資料(私隱)條例之內容。

From time to time, it is necessary for you to supply Hong Kong Life Insurance Limited (“the Company”) with data about yourself(ves), policyowner(s), claimant(s), beneficiary(ies), life insured(s) and/or other relevant individuals in connection with the provision of insurance and/or related products and services to you and the processing of claims under insurance policies issued by the Company and any of your requests, enquiries and complaints. The Company highly respects the privacy of all customers’ personal information and is committed to complying with the provisions of the Personal Data (Privacy) Ordinance at all times.

1. 本公司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/服務之申請，及提供所有關於該等申請之繼後服務，處理理賠或其有關分析、統計或精算研究用途、訴訟、通訊、內部/外界審計、保持優質服務、直接銷售保險產品及資料核對、與任何因本公司提供的產品及/或服務之機構/人士溝通。本公司會將該等資料儲存、使用、透露、發放及/或轉交予（不論在本港或海外）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、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本公司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、政府機關、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、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。  
The Company only collects necessary personal information for the purpose of processing your application or any other applications for insurance or financial related products/services and providing all on-going services relating to such applications, claim processing or any analysis of it, statistical or actuarial research, litigation, communication, internal/external audit, to maintain quality services, direct marketing for insurance products and data matching, and communication with any relevant organization/person in respect of any services and/or products provided by the Company. Any personal information collected or held by the Company is to enable it to carry on insurance business and may be stored, used, disclosed, released and/or transferred (whether within or outside Hong Kong) by the Company to any other companies carrying on insurance or reinsurance related businesses or any intermediaries or third party administrators or third party service providers (including without limitation insurers, bankers, lawyers, accountants, and other third party service providers who provide administrative, telecommunications, computer, payment, printing, redemption or other services to the Company) or claims investigator or medical bill review companies or other service providers providing services relevant to insurance business or professional advisors or researchers or government authorities or any associations or federation of insurance companies or credit reference agencies or debt collection agencies or partnering financial institutions or any organizations which meet disclosure requirements imposed by law or court orders or pursuant to guidelines issued by regulatory or other relevant authorities.
2. 除獲得客戶表示同意，本公司只會使用客戶之個人資料作資料收集時之指明用途、或轉交予於資料收集時所指明之第三者。  
Except with your express consent, personal information will only be used by the Company for any purposes that were to be used at the time of collection, or transferred to any third party within the classes informed at the time of collection.
3. 本公司致力時刻採取足夠措施確保個人資料獲得適當程度的保護，而且採用一切實際可行的程序以確保接觸資料人士的誠信、審慎及能力。  
Adequate measures are taken by the Company to achieve an appropriate level of security for the personal information collected. All practical steps are also taken to ensure the integrity, prudence and competence of persons having access to personal information.
4. 只有獲授權的員工方能查閱或處理客戶的個人資料。本公司會定期提供員工培訓以確保他們熟悉本公司個人資料政策之要求。  
Only authorized staffs are allowed to access or process your personal information. Regular training is provided by the Company to ensure that its staffs strictly follow the Company’s privacy policy.
5. 任何個人資料不會被保留超越其收集目的所需之期限。為確保本公司收集及處理的所有個人資料之準確性，本公司已制定適當的措施以定期審查及更新有關個人資料。  
Personal information will not be retained for longer than necessary for the purposes for which it was collected. To ensure the accuracy of all personal information collected and processed by the Company, appropriate measures are in place for regular reviews and updates.

本公司明白及確認收集、儲存、處理及使用客戶資料所需負上的責任。您可自願提供該等個人資料。若您未能向本公司提供該等所需個人資料，可能會導致本公司無法向您提供保險及/或有關的產品及服務及處理有關本公司簽發的保單的索償、您的任何要求、查詢及投訴。

The Company understands and acknowledges its responsibilities regarding the collection, storing, processing and use of personal information. Provision of the personal information to the Company by you is voluntary. However, failure to provide the personal information as requested may result in the Company being unable to provide insurance and/or related products and services to you and process claims under insurance policies issued by the Company, any of your requests, enquiries and complaints.

根據個人資料(私隱)條例，您有權知悉本公司是否持有您的資料及有權查核該等資料。若認為有關您的資料不準確，您有權要求更改您的個人資料，而本公司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，或對以上的收集個人資料聲明有任何疑問，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，向本公司資料保護主任提出。

According to the Personal Data (Privacy) Ordinance, you have the right to check whether the Company holds personal information about you and the right of access to such data. If you believe that your personal information held by the Company is incorrect, you have the right to request for correction of your personal information and the Company may charge a reasonable fee for the processing of any data. Any enquiries regarding request for access and correction or about the Personal Information Collection Statement, please call us at 2290-2888 or make such a request by writing to our Corporate Data Protection Officer – Hong Kong Life Insurance Limited, 15/F, Cosco Tower, 183 Queen’s Road Central, Hong Kong.

若中文與英文文本有差異，一概以英文文本為準。

In the event of conflicts between the Chinese and the English versions, the English version shall prevail.