

保單貸款申請書  
Policy Loan Application Form

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 Servicing Bank	

重要指示

Important Notes

傳統壽險保單貸款

**POLICY LOAN FOR TRADITIONAL LIFE INSURANCE**

1. 任何保單貸款，其利息會由貸款日開始以香港人壽保險有限公司（「本公司」或「香港人壽」）當時所公佈之利率每日複式計算。利息應於貸款日隨後每個保單週年日繳交。任何到期而未繳付之利息將加入貸款金額中並以相同利率計算其利息。

Any loan on the policy shall bear interest at a rate declared by Hong Kong Life Insurance Limited ("the Company" or "Hong Kong Life") from time to time. Interest on the loan shall accrue and compound daily from the date of loan. Interest shall be due on each policy anniversary subsequent to the date of loan. Any interest unpaid when due shall be added to the existing loan amount and shall bear interest at the same rate.

保單貸款的利率並不保證及可不時作出更改。現時貸款利率如下：

The policy loan interest rates are not guaranteed and subject to change from time to time. The current policy loan interest rates are as follows:

現時保單貸款利率 (每年) Current Policy Loan Interest Rates (per annum)	港元 HKD	7.50%	美元 USD	7.50%	人民幣 RMB	不適用 N/A
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2. 若保單之欠款相等於或超過承保表內所列明之保證現金價值時，保單將自行終止。任何保單之欠款連利息在保單終結時將於本公司應付金額中扣除，保單之總退保發還金額或總身故賠償將會相應減少。

In the event that the indebtedness of the policy equals to or exceeds the guaranteed cash value as shown on the policy schedule, the policy will be terminated. Any indebtedness with interest on the policy at the time of settlement shall be deducted from the amount otherwise payable under the policy. The total surrender value or the total death benefit of the policy may therefore be reduced.

萬用壽險保單貸款

**POLICY LOAN FOR UNIVERSAL LIFE INSURANCE**

3. 任何保單貸款，其利息會由貸款日開始以本公司當時所公佈之利率每日複式計算。利息應於貸款日隨後每個保單週年日繳交。任何到期而未繳付之利息將加入貸款金額中並以相同利率計算其利息。

Any loan on the policy shall bear interest at a rate declared by the Company from time to time. Interest on the loan shall accrue and compound daily from the date of loan. Interest shall be due on each policy anniversary subsequent to the date of loan. Any interest unpaid when due shall be added to the existing loan amount and shall bear interest at the same rate.

保單貸款的利率並不保證及可不時作出更改。現時保單貸款利率如下：

The policy loan interest rates are not guaranteed and subject to change from time to time. The current policy loan interest rates are as follows:

現時保單貸款利率 (每年) Current Policy Loan Interest Rates (per annum)	港元 HKD	7.50%	美元 USD	7.50%	人民幣 RMB	7.50%
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4. 若全數保單欠款於任何時候超出退保發還金額的百分之九十(90%)，保單將自行終止並按全數退保處理。任何未償還之保單欠款連利息將於保單結算時從應付金額中扣除。

If the total outstanding loan amount under the policy at any time exceeds ninety percent (90%) of the surrender value, the policy will be terminated as a full surrender. Any outstanding policy loan with interest shall be deducted from the amount payable under the policy.

支付貨幣

**PAYMENT CURRENCY**

5. 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本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 the Company's internal exchange rates as at the time of the currency conversion.

**重要指示 (續)****Important Notes (Con't)****海外帳戶稅務合規法案 (“FATCA”) 及共同申報準則 (“CRS”)****THE OREIGN ACCOUNT TAX COMPLIANCE ACT (“FATCA”) AND COMMON REPORTING STANDARD (“CRS”)**

6. 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，本公司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, the Company 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.
7. 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.
8. 如保單權益人、任何有關連人士 (包括實體或公司) 及/或受讓人之資料有任何更新，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.

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

<b>壽險類別</b> Type of Life Insurance	<input type="checkbox"/> 傳統壽險 Traditional Life Insurance	<input type="checkbox"/> 萬用壽險 Universal Life Insurance
<b>保單貸款金額</b> Amount of Policy Loan	<input type="checkbox"/> 最高金額 Maximum Amount	<input type="checkbox"/> 部份 Partial \$ _____
<b>支付貨幣</b> Payment Currency	<input type="checkbox"/> 保單貨幣 Policy Currency	<input type="checkbox"/> 港元 HKD

**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):	
<b>For Office Use Only</b>		<b>Recorded by the Company</b>
Signature verified by:	Date:	Endorsed by: Date:

<b>行政指引</b> <b>Administration Rules</b>
傳統壽險保單貸款 Policy Loan for Traditional Life Insurance
<ol style="list-style-type: none"> <li>每次最低保單貸款額為港元五千元正或相等價值。 Minimum amount of policy loan per transaction is HKD5,000 or equivalent.</li> <li>最高保單貸款不可超過保證現金價值的百分之九十(90%)。 Maximum amount of policy loan cannot exceed ninety percent (90%) of the guaranteed cash value.</li> </ol>
萬用壽險保單貸款 Policy Loan for Universal Life Insurance
<ol style="list-style-type: none"> <li>每次最低保單貸款額為港元 80,000/美元 10,000/人民幣 60,000，及必須為 1,000 的倍數。 Minimum amount of policy loan per transaction is HKD80,000/USD10,000/RMB60,000 and should be a multiple of 1,000.</li> <li>最高保單貸款不可超過退保發還金額的百分之八十(80%)。 Maximum amount of policy loan cannot exceed eighty percent (80%) of the surrender value.</li> </ol>
所需文件 Required Documents
<ol style="list-style-type: none"> <li>如保單權益人為個人，請提交身分證明文件副本。 If the policyowner is an individual, please submit a copy of identity document.</li> <li>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.</li> <li>如保單權益人、任何有關連人士 (包括實體或公司) 及/或受讓人為美國公民或居民，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.</li> <li>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.</li> </ol>
其他 Others
<ol style="list-style-type: none"> <li>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.</li> <li>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.</li> <li>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.</li> <li>行政指引如有更改，恕不另行通知。 Administration rules are subject to change without prior notice.</li> </ol>

**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人壽保險有限公司，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.