

轉換保單貨幣選項申請書

Change of Policy Currency Option Form

(適用於「創富未來」多元貨幣計劃)

(Applicable for "Wealth Accelerator Multi-Currency Plan")



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| 保單編號 Policy No. | |
| 保單權益人姓名 Name of Policyowner | |
| 受保人姓名 Name of Life Insured | |
| 保險中介人姓名及編號 Name and Code of Insurance Intermediary | |

重要事項

Important Note

1. 轉換保單貨幣選項

Change of Policy Currency Option

於本計劃有效期間內及受保人生存期間，保單權益人可於第三(3)個保單週年日或以後以本公司規定的書面方式申請轉換保單貨幣，將本保單現時之保單貨幣轉換至不同貨幣（「新保單貨幣」），並且轉換目前本保單之基本計劃至新保單提供新保單貨幣之指定基本計劃（「新保單」），申請毋須提供可保證明，惟須得到任何受讓人同意、符合任何相關法律及條例規限及本公司不時釐定行政規定及要求下進行。為免存疑，

While this Plan is in force and the Life Insured is alive, the Policyowner may submit a written request in the form prescribed by the Company to apply for a change of policy currency on or after the third (3rd) Policy Anniversary to change the current Policy Currency of this Policy to a different currency ("New Policy Currency"), by converting the existing Basic Plan of this Policy to a designated basic plan under a new policy denominated in New Policy Currency ("New Policy") without providing any evidence of insurability, subject to the rights of any named assignee, any applicable laws and regulations, and the administrative rules and requirements as determined by the Company from time to time. For the avoidance of doubt,

- (i) 申請轉換保單貨幣時新保單貨幣必須與本保單現時之保單貨幣不同。保單權益人可以選擇轉換至以下任何一種貨幣作為新保單貨幣：美元、港元、人民幣或申請轉換保單貨幣時本公司提供選擇的任何其他貨幣。若所選擇之新保單貨幣於轉換保單貨幣時已被該貨幣之發行國家或地區廢除，該新保單貨幣則未能提供作選擇。

The New Policy Currency shall be a different currency from the current Policy Currency of this Policy at the time of application and the Policyowner can choose to change to any one of the currencies as New Policy Currency: United States Dollar ("USD"), Hong Kong Dollar ("HKD"), Renminbi ("RMB"), or any other available currency(ies) as determined by the Company at the time of applying the change of policy currency. The New Policy Currency will not be available for selection if it is demonetized by the issuance country or region at the time of change of policy currency.

- (ii) 新保單的指定基本計劃可能與本保單的基本計劃相同或不同，並須根據本公司不時決定可提供之基本計劃釐定。因此，新保單的計劃特點、保障及保單條款亦可能與本保單內相關項目有所不同。

The designated basic plan of the New Policy may or may not be the same as the Basic Plan of this Policy, subject to the eligible basic plan offered by the Company at its discretion from time to time. Hence the plan features, benefits and policy terms of the New Policy may be different from those under this Policy.

當申請轉換保單貨幣，須受到下列之規定所約束：

When applying for the change of policy currency, all of the following conditions must be met:

- (i) 保單權益人須於本公司指定之表格上列明由本保單轉換至新保單之新保單貨幣及基本計劃，並受到本公司不時釐定的最低金額要求或任何其他相關要求所約束；及
The New Policy Currency and the Basic Plan of the New Policy to be changed from this Policy must be specified by the Policyowner in such form as prescribed by the Company and subject to the minimum amount or any other relevant requirements as determined by the Company from time to time; and
- (ii) 保單權益人可於每個保單年度申請轉換保單貨幣一(1)次；及
The Policyowner can apply for change of policy currency only one (1) time for every Policy Year; and
- (iii) 本保單沒有任何欠款及所有到期保費已繳付；及
There is no outstanding Indebtedness and all premiums due have been paid under this Policy; and
- (iv) 本保單沒有任何正在處理或已獲得批准之索償；及
No claims are currently being processed or have been made under this Policy; and



重要事項(續)

Important Notes (Con't)

- (v) 新保單基本計劃的基本金額不得低於本公司不時釐定的最低金額要求；及
The Principal Amount of the Basic Plan under the New Policy must not less than the minimum requirement as determined by the Company from time to time; and
- (vi) 提交轉換保單貨幣申請後不可撤回、更改或復原。
The application for change of policy currency cannot be withdrawn, amended or reverted once made.

本公司保留權利不接受任何轉換保單貨幣申請，並擁有絕對權力不時釐定就轉換保單貨幣之行政規定及要求。本公司保留權利隨時暫停及/或終止提供轉換保單貨幣選項之權利。

The Company reserves the right not to accept any application of change of policy currency and has the absolute discretion to determine the administrative rules and requirements in respect of change of policy currency from time to time. The Company reserves the right to suspend and/or terminate the offering of change of policy currency option from time to time.

2. 當批准轉換保單貨幣

Upon Approval for Change of Policy Currency

當轉換保單貨幣申請獲得本公司接納及批准，擁有新保單貨幣之新保單將取代本保單，而轉換保單貨幣將於受保人生存期間經本公司記錄在案，並以本公司發出書面批註，方為有效，另須受到下列之條件及限制所約束：

Once the application for change of policy currency is accepted and approved by the Company, a New Policy denominated in the New Policy Currency will replace this Policy and the change of policy currency will be deemed to be effective as of the date such change is recorded during the lifetime of the Life Insured and endorsed by the Company, subject to the following terms and conditions:

- (i) 任何轉換保單貨幣申請獲得本公司確認後將於批註日生效，即緊接批准轉換保單貨幣申請之保單週月或任何本公司決定為切实可行的日子生效，生效日將列明於新保單文件內。
Any request for the change of policy currency endorsed by the Company will take effect on the date of endorsement which will be the Policy Monthiversary following the approval of the change of policy currency or as soon as practicable at a time determined by the Company, as shown in the new policy document.
- (ii) 新保單的基本計劃可能與本保單的基本計劃相同或不同，並須根據本公司不時決定可提供之基本計劃釐定。因此，新保單的基本計劃之計劃特點、保障及保單條款亦可能與本保單的基本計劃有所不同。
The Basic Plan under the New Policy may or may not be the same as the Basic Plan under this Policy, subject to the eligible Basic Plan offered by the Company at its discretion from time to time. Plan features, benefits and policy terms of the Basic Plan under the New Policy may be different from the Basic Plan of this Policy.
- (iii) 新保單並沒有冷靜期。
There is no cooling-off period for the New Policy.
- (iv) 當轉換保單貨幣已經生效，新保單的保單日、繕發日、保費供款年期、滿期日及保單年度將維持與本保單相同。
Policy Date, Issue Date, Premium Payment Term, Maturity Date and Policy Years of the New Policy shall be the same as this Policy upon the effect of the change of policy currency.
- (v) 本保單之保單價值，包括基本金額、保證現金價值、週年紅利（如有）、終期紅利（如有）、保費（如有）、備用保費戶口結餘（如有）及繳付保費總額，將會轉換為新保單的新保單貨幣。本公司將擁有獨立決定權決定及調整（或會調高或調低）現行及未來之保單價值，包括但不限於新保單之基本金額、保證現金價值、週年紅利（如有）、終期紅利（如有）、保費（如有）及繳付保費總額，並根據本公司不時選定以市場為基礎的貨幣兌匯率、新舊資產組合的投資收益和資產價值及/或由現有資產轉移至新資產之交易。
當保單價值作出調整，身故賠償、滿期利益、「財富傳承」獎賞（如有）及失去行為能力保障（如有）亦將作出相應調整。
Policy values under this Policy, including the Principal Amount, Guaranteed Cash Value, Annual Dividend (if any), Terminal Dividend (if any), premium (if any), balance of premium deposit account (if any) and Total Premiums Paid shall be converted to the New Policy Currency under the New Policy. The Company shall determine and adjust (either increase or decrease) at its sole discretion the current and future policy values, including but not limited to the Principal Amount, Guaranteed Cash Value, Annual Dividend (if any), Terminal Dividend (if any), premium (if any) and Total Premiums Paid for the New Policy, based on factors including but not limited to the prevailing market-based currency exchange rate as determined by the Company from time to time, the investment yield and asset values of the existing and new underlying portfolio of assets, and/or the transactions from the existing assets to new assets.
Upon the adjustment of the policy values, Death Benefit, Maturity Benefit, Wealth Succession Bonus (if any) and Incapacity Benefit (if any) shall also be adjusted accordingly.
- (vi) 除非另外註明，任何本公司先前已經記錄及確認本保單之身故賠償支付選項、後續保單權益人、後續受保人、受益人及失去行為能力保障領取人將應用於新保單。
Any Death Benefit Settlement Options, Contingent Policyowner, Contingent Life Insured, Beneficiary and Incapacity Benefit Recipient of this Policy as previously recorded and endorsed by the Company will be applied to the New Policy unless otherwise specified.



重要事項(續)**Important Notes (Con't)**

- (vii) 附加於本保單的任何附加保障之保單貨幣將會轉換至新保單貨幣，惟新保單須能提供該附加保障及該附加保障須能提供新保單貨幣。為免存疑，在沒有抵觸附加於本保單的附加保障之終止條款的情況下，若新保單未能提供該附加保障或並沒有該附加保障適用之新保單貨幣，或若行使轉換保單貨幣選項導致該附加保障之新保障金額低於本公司不時釐定的最低金額要求或任何其他相關要求，該附加保障將於列明於新保單文件之生效日自行終止。

The Policy Currency of any Supplementary Benefit(s) attached to this Policy will be converted to the New Policy Currency, provided that such Supplementary Benefit(s) is offered under the New Policy and is available in the New Policy Currency. For the avoidance of doubt and without prejudice to the termination clause of the Supplementary Benefit(s) attached to this Policy, if such Supplementary Benefit(s) is not offered under the New Policy or is not available in the New Policy Currency, or if exercising change of policy currency option that would trigger the new coverage amount of such Supplementary Benefit(s) to be lower than the minimum amount or any other relevant requirements as determined by the Company from time to time, such Supplementary Benefit(s) will be terminate automatically on the effective date specified in the new policy document.

- (viii) 為免存疑，若已於本保單之意外死亡保障、付款人豁免保費意外保障或豁免保費意外保障（如適用）作出賠償，新保單貨幣的新保單將不會提供相關保障。

For the avoidance of doubt, if a claim has been made under an Accidental Death Benefit, Accidental Payor Benefit or Accidental Waiver of Premium Benefit (where applicable) of this Policy, the relevant benefit(s) shall not be offered in New Policy denominated in the New Policy Currency.

當轉換保單貨幣申請獲得本公司接納及批准，本公司將會就新保單繕發全新一套保單文件，列明批註日、計劃特點、保障及保單條款，並且本保單將自行終止。在轉換保單貨幣申請生效日前，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。

Upon the application for change of policy currency is accepted and approved by the Company, a new set of policy document specifying the date of endorsement, plan features, benefits and policy terms will be issued for the New Policy and this Policy shall automatically terminated. The Company shall not be responsible for any payment made or other action taken before the effective date of change of policy currency.

行政規定及要求 Administration Rules and Requirements

1. 已簽署的申請書及所需文件（如有），請於簽署日期起計 14 個工作天內交回香港人壽。

Please return the signed form and required documents (if any) to Hong Kong Life within 14 working days from the date of signing.

2. 當本公司收到有關申請後將會發出保單說明以供閣下審閱及簽署，請於發出日期起計 14 個工作天內交回香港人壽。

When our company receives the relevant application, we will issue a Policy Illustration for your review and signature. Please return the signed Policy Illustration to Hong Kong Life within 14 working days from the date of issue.

3. 所有簽署必須與香港人壽之紀錄相符。

All signatures must correspond to the records of Hong Kong Life.

4. 兌換率將以香港人壽當時釐定之匯率為準。

The exchange rate will be subject to the current rate at such time as determined by Hong Kong Life.

5. 行政規定及要求如有更改，恕不另行通知。

Administration rules and requirements are subject to change without prior notice.

所需文件 Required Documents

1. 請退回保單正本。

Please return the original policy.

更改保單詳情 Change of Policy Details**轉換保單貨幣選項****Change of Policy Currency Option**

| | | | | | |
|------------------------------|------------------------------------|------------------------------------|-------------------------------------|--------------------------------------|-------|
| 新保單貨幣 New Policy Currency | <input type="checkbox"/> 港元 HKD | <input type="checkbox"/> 美元 USD | <input type="checkbox"/> 人民幣 RMB | <input type="checkbox"/> 其他 Other | _____ |
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簽署及簽署日期

Signature and Signing Date

我/我們已細閱、完全明白及同意重要事項及行政規定及要求。

I/We confirm that I/We have read, fully understood and agreed to the Important Notes and Administration Rules and Requirements.

保單權益人簽署
Signature of Policyowner

日 月 年
DD MM YYYY

保險中介人姓名，編號及簽署（如適用）
Name, Code and Signature of Insurance Intermediary (if applicable)

日 月 年
DD MM YYYY

受讓人簽署（如適用）
Signature of Assignee (if applicable)

日 月 年
DD MM YYYY

見證人姓名及簽署（如適用）
Name and Signature of Witness (if applicable)

日 月 年
DD MM YYYY

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| S.V. | |
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