

備用保費戶口申請書

Premium Deposit Account (PDA) Application Form

(適用於享有預繳保費利息之計劃)

(Applicable for the plan with pre-paid premium interest)

保單編號: Policy No.:		總淨預繳保費 (A) Total Amount of Net Prepaid Premium (A)	
保單權益人姓名 Name of Policyowner		預繳保費徵費(如有) (B) Prepaid Levy (if any) (B)	
受保人姓名 Name of Life Insured		總金額:(A) + (B): Total Amount: (A) + (B):	
注意: 請以保單貨幣填寫金額。 Note: Please fill in the amount in policy currency.			

備用保費戶口運作規章

Premium Deposit Account (PDA) Operation Rules

備用保費戶口運作規章會按時修改，恕不另行通知。

The PDA operation rules are subject to changes without prior notice.

1. 保單繳費方式及繳費辦法
Payment mode & payment method
 - (i) 備用保費戶口只適用於年繳郵寄帳單之有效保單。
PDA operates only on inforce policies paid annually by Direct Billing.
 - (ii) 只接受現金、支票或銀行戶口轉帳。
Only cash payment, cheque or bank account transfer is accepted.
2. 最低預繳保費金額
Minimum pre-paid premium amount
 - (i) 供款年期為五年以上: 必須預繳最少為五年之續期年繳保費，及其預繳保費金額須大於或相等於港幣20,000。
Premium payment term is more than 5 years: At least 5 years of renewal annual premium must be prepaid and the prepaid premium must be greater than HKD20,000 or equivalent.
 - (ii) 供款年期為五年或以下: 必須預繳所有續期年繳保費，其預繳保費之金額須大於或相等於港幣20,000 (不包括保費徵費)。
Premium payment term is 5 years or less: The total renewal annual premium for all years must be prepaid and the prepaid amount must be greater than HKD20,000 or equivalent (excluding levy).
 - (iii) 預繳保費金額不可大於總續期年繳保費。
The prepaid premium amount must not be greater than total renewal annual premium.
3. 提取/退還預繳保費及保費徵費(如有)
Withdrawal / Refund of Prepaid Premium and Levy (if any)
 - (i) 每次提款必須為全部款項或最低提款額為相等於港幣5,000。及其餘額須大於或相等於一年之續期年繳保費。如未能合乎最低餘額要求必須全數提取所有金額。
Any withdrawal must be made in full or be subject to a minimum withdrawal amount of HKD 5,000 or equivalent and the remaining balance must be greater than or equal to one year's renewal annual premium. If the minimum balance is not met, the full amount must be withdrawn.
 - (ii) 如保單權益人申請退保，備用保費戶口結餘及預繳保費徵費(如有)將退還予保單權益人。
If Policyowner requests to surrender, the balance in PDA and pre-paid levy (if any) will be returned to the policyowner.
 - (iii) 保費供款完結後，備用保費戶口結餘及預繳保費徵費(如有)將於存入保單內之現金結餘戶口(不設利息給付)。
After the premium is paid up, the balance in PDA and pre-paid levy (if any) will be transferred into the cash deposit account in the policy (no interest will be paid).
 - (iv) 如保單因受保人身故而終止，而保單沒有「指定後續受保人」安排，備用保費戶口結餘及預繳保費徵費(如有)將全數支付予受益人。
For policy termination due to the death of the Life Insured, given there is no arrangement of "Designation of Contingent Life Insured" for the policy of the policy, the balance in PDA and pre-paid levy (if any) will be fully paid to the Beneficiary.
 - (v) 若保單已根據「指定後續受保人」條款指定一位後續受保人而沒有申請分配本保單之基本金額及獲批准實際更改受保人(如適用)，總淨預繳保費結餘、非保證利息(如有)及預繳保費徵費(如有)將繼續存於原有保單的備用保費戶口。
If one Contingent Life Insured is designated without allocating the Principal Amount of the Policy and the actual change of Life Insured is approved according to the clause of "Designation of Contingent Life Insured" for the policy (if applicable), the balance of Total Net Prepaid Premium, the Non-guaranteed Interest (if any) and Prepaid Levy (if any) will be retained in the PDA of the original policy.

(vi) 若保單已根據「指定後續受保人」條款指定後續受保人並分配保單指定比例之基本金額至指定保單及獲批准實際更改受保人(如適用)，由存款日起計算至受保人身故日之總淨預繳保費結餘、非保證利息(如有)及預繳保費徵費(如有)將根據指定比例存入指定保單之備用保費戶口(如適用)，剩餘比例之預繳保費戶口餘額及預繳保費徵費(如有)將由存款日起計算至受保人身故日並支付予受益人(如適用)。

If Contingent Life Insured(s) is/are designated with allocation of the Principal Amount of the Policy and the actual change of Life Insured is approved according to the clause of "Designation of Contingent Life Insured" for the policy (if applicable), the balance of Total Net Prepaid Premium, the Non-guaranteed Interest (if any) and Prepaid Levy (if any) calculated from the date of deposit to the date of the death of the Life Insured will be distributed into the PDA of designated policy(ies) based on the designated portion (if applicable). The remaining portion of the pre-paid premium balance and pre-paid levy (if any) calculated from the date of deposit to the date of the death of the Life Insured will be paid to the Beneficiary (if applicable).

4. 利息
Interest

(i) 利息由存款日起按當時之年利率複式計算。
Annually compound interest from date of deposit and compounds on each policy anniversary.

(ii) 利息可按時調整，恕不另行通知。
Interest rate is subject to change without prior notice.

5. 自動繳付保費及保費徵費
Automatic Payment for Premium and Levy

(i) 當保費到期時，所有到期保費及相關之保費徵費(如有)將會在備用保費戶口提取存款作支付。
At the due date of premium payment, all due premium and respective levy (if any) will be deducted from PDA.

6. 預繳保費徵費
Prepaid Levy

(i) 除保費供款年期為五年或以下及獲得保單權益人之同意，任何於備用保費戶口的預繳款項並不會被扣除作保費徵費之繳款。任何存於備用保費戶口的預繳保費徵費並不會獲得任何利息。如日後因任何法規之改變或其他原因導致保險業監管局所收取之保費徵費金額有任何變動，香港人壽保險有限公司將退回多餘之預繳保費徵費，或向閣下追討尚欠之金額。閣下同意如預繳任何保費，將同時就預繳保費預付保費徵費。
Unless the Premium Payment Term is five years or below and consent is obtained from the Policyowner, any prepaid payment in PDA will not be used for levy settlement. Any prepaid levy in PDA will not subject to any interest. If there is any changes on the amount of levy which is collected by the Insurance Authority due any legal or regulatory changes or any other reasons, Hong Kong Life Insurance Ltd will refund the extra amount of prepaid levy or recover any outstanding amount from you. You agree the prepayment of levy on prepaid premiums if you pre-pay any premium.

7. 保單分拆選項 (如適用)
Policy Split Option (if applicable)

(i) 如保單權益人申請保單分拆選項，而該申請獲接納及批准，總淨預繳保費結餘、非保證利息(如有)及預繳保費徵費(如有)將根據指定比例存入分拆保單之備用保費戶口。
If Policyowner applies for the Policy Split Option and such application is accepted and approved, the balance of Total Net Prepaid Premium, the Non-guaranteed Interest (if any) and Prepaid Levy (if any) will be distributed into the PDA of Split Policy(ies) based on the designated portion.

8. 轉換保單貨幣選項(如適用)
Change of Policy Currency Option (if applicable)

(i) 如保單權益人申請轉換保單貨幣選項，而該申請獲接納及批准，原本保單貨幣會轉換為新保單貨幣。當轉換保單貨幣已經生效，存於備用保費戶口之總淨預繳保費、非保證利息(如有)及預繳保費徵費(如有)會以香港人壽當時釐定之匯率被轉換為新保單貨幣，或會因而導致戶口之結餘不足以繳付其後的續保保費，並有可能需要繳付因此而引起的保費及保費徵費差額。
If Policyowner applies for the Change of Policy Currency Option and such application is accepted and approved, original policy currency shall be converted to the New Policy Currency. Upon the effect of change of policy currency, the Total Net Prepaid Premium, the Non-guaranteed Interest (if any) and Prepaid Levy (if any) will be converted into the New Policy Currency according to the prevailing exchange rate at such time as determined by Hong Kong Life. This may lead to insufficient account balance to cover the subsequent renewal premium(s) and client may be required to pay for the difference in premium and levy.

(ii) 當轉換保單貨幣已經生效，備用保費戶口之結餘將按新保單貨幣之非保證年利率計算。
The balance in PDA will be calculated based on the Non-Guaranteed Interest Rate of the New Policy Currency upon the effect of change of policy currency.

聲明

Declaration

本人/我們瞭解及同意上述備用保費戶口運作規章，謹此聲明。

I/We hereby declare that I/We understand and accept the above PDA Operation Rules.

保單權益人簽署
Signature of Policyowner

保險中介人/見證人姓名及簽署 (如適用)
Name and Signature of Insurance
Intermediary/Witness (if applicable)

受讓人/不可撤換受益人簽署 (如適用)
Signature of Assignee/Irrevocable Beneficiary
(if applicable)

日期 (年/月/日)
Date (yyyy/mm/dd)

日期 (年/月/日)
Date (yyyy/mm/dd)

日期 (年/月/日)
Date (yyyy/mm/dd)

S.V.