保單財務調配申請表
Request for Financial Service

PSF-FS

持牌保險中介人資料 Licensed Insurance Intermediary's Information		
持牌保險中介人編號 **Licensed Insurance Intermediary Code**	**持牌保險中介人姓名 (姓氏先行)** **Licensed Insurance Intermediary's Name (Surname First)**	**持牌保險中介人聯絡電話號碼** **Licensed Insurance Intermediary's Contact Phone No.**

保單資料 Policy Information		
保單號碼 **Policy No.**	**保單持有人姓名 (姓氏先行)** **Policy Owner's Name (Surname First)**	**保單持有人聯絡電話號碼** **Policy Owner's Contact Phone No.**

注意事項 Notes

1. 請在適當方格內加上 ✓ 號，並用正楷填寫。
2. 保單持有人、承讓人及不可撤換受益人（如適用）之簽署必須與中國太平洋人壽保險（香港）有限公司（以下簡稱「太保壽險香港」或「本公司」）之存檔相符，並必須在此表格內任何更改或修改的地方以完整簽署作實。切勿在空白表格或尚未填妥的表格上簽署。
3. 請於簽署日起計 30 天內遞交至本公司辦理手續。
4. 保險業監管局（下稱「保監局」）按照法例透過保險公司向保單持有人收取保費徵費（下稱「徵費」）。然而，本公司會為保單持有人向保監局繳付相關徵費，有關安排將會繼續維持至另行通知。如您需要更多的資訊，請瀏覽我們的網頁 life.cpic.com.hk 或聯絡我們的客戶體驗大使。
5. 您提供給本公司的任何個人資料如有變更，包括但不限於姓名、國籍、稅務居住地、地址、身份證明文件類型及號碼、職業或商業客戶的商業註冊、成立資料、股權結構等，請立即填妥相關更改表格及遞交所需證明文件副本以通知本公司作出更改。倘本公司沒有收到您的通知，即表示您無需更新個人資料。
6. 為符合由美國財政部和國稅局(IRS)發出的海外賬戶稅務合規法案(FATCA)的規定，本公司需要向保單持有人及在保單上有權獲得保險合約的現金價值或更改受益人的關連人士（包括機構或公司）以作識別及分類。若該等人士有任何資料更新，請按要求提供相關核實資料證明。
7. 如保單持有人 / 承讓人（如適用）的出生地（城市 / 國家）、居留司法管轄區或公司註冊地區 / 國家所屬司法管轄區有轉變時，必須遞交「稅務居民身份自我證明表格」（下稱「自我證明」）。如您曾申報香港以外的居留司法管轄區作為稅務居住地，而又未曾申報稅務編號(TIN)，請即重新填寫自我證明並交回本公司作記錄。
8. 如保單持有人使用 / 打算使用現有人壽保險保單的部分或全部資金，或使用 / 打算使用通過減少現有人壽保險保單的應付保費而節省的金額，以資助購買新的人壽保險保單，無論保單持有人是否已作決定抑或尚未決定，保單持有人必須仔細閱讀第六部份「重要資料聲明書 - 轉保」了解以新保單取代現有保單的影響及相關風險。如您未能同意或完全明白，本公司可能無法處理您的申請。
9. 本公司保留權利要求索取其他資料及文件以批核有關申請。
10. 如需協助，歡迎聯絡您的持牌保險中介人或我們的客戶體驗大使，我們非常樂意為您服務。
    - 客戶服務熱線：(852) 3169 5500
    - 內地客服電話：95500
    - 電郵：wecare@cpiclife.com.hk

1. Please ✓ the appropriate box(es) and complete in BLOCK LETTERS.
2. The signature(s) of the Policy Owner, Assignee and Irrevocable Beneficiary (if applicable) must be consistent with the record in China Pacific Life Insurance (H.K.) Company Limited (hereafter called "CPIC Life (HK)" or "the Company"), and any changes or amendments in this form must be endorsed in full signature. Please do not sign on blank or incomplete form.
3. This form must be received by the Company within 30 days from the date of its signing.
4. The Insurance Authority ("IA") collects a levy on insurance premiums from the policy owners through insurance companies in accordance with the law. However, the Company would pay the relevant levy to the IA on behalf of Policy Owner. Such arrangement will be continued until further notice. For further information, please visit our website: life.cpic.com.hk or contact our Customer Experience Ambassadors.
5. If there is any change of your personal information, including but not limited to name, nationality, tax residence, address, identity document type and number, occupation or business registration, incorporation and ownership structure for corporate customer, please notify us for change immediately by submitting the relevant change request form together with copy of the necessary documentary proof. Our company shall assume no change in your data from our latest record unless a notice is received from you.
6. To comply with the Foreign Account Tax Compliance Act (FATCA) regulations issued by the United States Department of the Treasury and Internal Revenue Service (IRS), the Company is required to establish the status of Policy Owner and connected person (including entities/companies) that is entitled to access the cash value or change a beneficiary under the contract. If there is any update in information concerning these parties, please provide the certified true copy of relevant supporting documents.
7. If the place of birth (city/country), jurisdiction of residence or region/country of incorporation of Policy Owner / Assignee (if applicable) is changed, "Self-Certification Form for Tax Residency" ("Self-Certification") must be provided. If you have reported any jurisdiction of tax residence that is outside Hong Kong but has not yet filed your TIN with our company, please re-complete the relevant Self-Certification and submit to us for record.
8. If Policy Owner is using / intend to use some or all of the funds arising from the existing life insurance policy, or any savings made by reducing the premium payable under the existing life insurance policy in order to fund the purchase of a new life insurance policy, no matter whether the decision has been made or not, the Policy Owner must read carefully Section VI "Important Facts Statement - Policy Replacement" to understand the implications and associated risks involved in replacing the existing policy with a new policy. If you do not agree or fully understand, the Company may not be able to process your application.
9. The company reserves the right to request for additional information and documents for approval for the application.
10. For any assistance, please feel free to contact your Licensed Insurance Intermediary or contact our Customer Experience Ambassador. We are always delighted to serve you.
    - Customer Service Hotline：(852) 3169 5500
    - Mainland Service Hotline：95500
    - Email：wecare@cpiclife.com.hk

第一部份　更改續期保費繳款及徵費安排
Section I　Change of Payment Arrangement of Renewal Premium and Levy

❑ **1. 更改繳費模式 / 繳款方式 Change of Payment Mode / Payment Method**

❑ 年繳（郵寄賬單）Annual (Direct Billing)　　❑ 年繳（自動轉賬）Annual (Autopay)

❑ 月繳（自動轉賬）Monthly (Autopay)

注意事項
1. 新增自動轉賬繳費或更改自動轉賬賬戶，請填妥第二部份之「直接付款授權」。
2. 自動轉賬指示包含收取保單保費及保險業監管局透過本公司徵收的徵費（如適用），指示會於本公司收到及接受申請後生效。在本公司收到及接受申請前所繳交及已應用的保單保費及徵費（如適用）將不獲退還。
3. 月繳保費 - 新增自動轉賬繳費，請連同2個月保費及徵費（如適用）一併遞交。

Notes
1. To set up new autopay or change the autopay account, please complete the “Direct Debit Authorization” in Section II.
2. The autopay instruction includes collection of premium and levy (if applicable) which is collected by the Insurance Authority through our company, and will take effect after your request is received and accepted by the Company. Any premium and levy (if applicable) paid and settled prior to the Company’s approval of the request will not be refunded.
3. Monthly Premium – For new setup of autopay, please submit 2-month premium and levy (if applicable) with the application.

❑ **2. 更改自動轉賬日期 Change of Autopay Debit Date**

❑ 每月 8 號 8th of each month

❑ 每月 23 號 23rd of each month

注意事項
轉換自動轉賬日期只限「由8號轉為23號」或「由23號轉為8號」。

Notes
Change of autopay debit date is only limited to “from 8th to 23rd” or “from 23rd to 8th”.

❑ **3. 更改自動轉賬賬戶 Change of Autopay Account**

*請填妥第二部份之「直接付款授權」及連同2個月保費（適用於月繳保單）及保費徵費（如適用）一併遞交。
Please complete Section II “Direct Debit Authorization” and submit 2-month premium (for monthly mode policy) and levy (if applicable) with the application.

注意事項
1. 本公司只接受保單持有人或合資格的第三者付款人（即：保單持有人之配偶、子女或父母）繳付保費。
2. 若設立之自動轉賬戶口屬於合資格第三者之銀行戶口或與合資格第三者之聯名戶口，需遞交「付款聲明書」。
3. 設立自動轉賬授權或自動轉賬交易而引致之銀行收費（如有）由戶口持有人負責。

Notes
1. The Company only accepts premium payment(s) by the Policy Owner or eligible third party payor (i.e. Spouse, Children or Parents of Policy Owner).
2. If the new set up autopay account is a bank account of an eligible third party or a joint account with an eligible third party, submission of “Payment Declaration Form” is required.
3. The account holder will be responsible for the bank's charges (if any) incurred by the setup of direct debit authorization or autopay transactions.

❑ **4. 取消自動轉賬指示 Cancel Autopay Instruction**

注意事項
1. 取消自動轉賬後，保單持有人需自行安排以本公司可接受之繳款方式繳付保費及徵費（如適用）。
2. 郵寄賬單只適用於保費繳費模式為年繳之保單。建議為其他繳費模式的保單重新設立自動轉賬指示。

Notes
1. The Policy Owner has to arrange payment of premium and levy (if applicable) with the payment method accepted by the Company upon the cancellation of autopay instruction.
2. Direct Billing is applicable to the policy with annual payment mode only. It is recommended that autopay instruction should be set up again for the policy with other payment mode.

第二部份　直接付款授權
Section II　Direct Debit Authorization

收款之一方 (受益人) Name of party to be credited (The Beneficiary)	銀行編號 Bank No.			分行編號 Branch No.			賬戶號碼 Account No.							
中國太平洋人壽保險（香港）有限公司 China Pacific Life Insurance (H.K.) Company Limited	0	1	2	8	7	5	2	0	6	2	1	9	0	0

授權

1. 本人 / 我們現授權本人 / 我們之下述銀行，根據受益人或其銀行不時給予本人 / 我們銀行之指示，自本人 / 我們之銀行賬戶內轉賬下述保單保費及保費徵費（如適用）予上述受益人。
2. 本人 / 我們明白本授權書只適用於香港開立的港幣儲蓄戶口並使用港幣扣賬。
3. 非港幣保單之保費將兌換成港幣金額扣賬，匯率以中國太平洋人壽保險（香港）有限公司（以下簡稱「太保壽險香港」或「本公司」）釐定的扣賬日之匯率為準。本人 / 我們明白因兌換率的波動可能帶來風險並同意太保壽險香港不需承擔本人 / 我們因當中匯率波動而引致之損失。
4. 本人 / 我們同意本人 / 我們之銀行無須證實該等轉賬通知是否已交予本人 / 我們。
5. 本人 / 我們確認本人 / 我們在此表格上之簽署式樣與本人 / 我們用作付款轉賬之賬戶的簽署一致。
6. 如因該等轉賬而令本人 / 我們之賬戶出現透支（或令現時之透支增加），本人 / 我們願共同及個別承擔全部責任。
7. 本人 / 我們同意如本人 / 我們之賬戶並無足夠款項支付該等授權轉賬，本人 / 我們之銀行有權不予轉賬，且銀行可收取慣常之收費，並可隨時以一星期書面通知取消本授權。
8. 授權書將繼續生效直至另行通知為止。本人 / 我們同意取消或更改本授權書之任何通知，須於取消 / 更改生效日最少7個工作天之前交予本人 / 我們之銀行，並同時通知上述受益人。
9. 本人 / 我們聲明及同意上述一切資料，不論是否本人 / 我們親手所寫，就本人 / 我們所知所信，均為事實之全部並確實無訛。
10. 本人 / 我們確認本人 / 我們已閱讀並明白本表格附件之「個人資料收集聲明」及「中國內地私隱附錄(適用位於中國內地的客戶) 」(下稱「私隱附錄」)。本人 / 我們特此確認並同意太保壽險香港根據「個人資料收集聲明」使用和移轉本人 / 我們的個人資料及按照「私隱附錄」所述方式處理、使用和傳輸本人的個人信息以及敏感個人信息。本人 / 我們已取得在此申請提供第三方資料（如有）所需的同意。本人 / 我們確認並同意為「個人資料收集聲明」中所述之目的將本人 / 我們的個人資料移轉至香港境外給「個人資料收集聲明」所述的承轉人的類別。

Authorization

1. I / We hereby authorize my / our below named Bank to effect transfers of premium and levy (if applicable) of the below policy from my / our account to the abovenamed Beneficiary in accordance with such instructions as my / our Bank may receive from the Beneficiary and/or its Bank's correspondent from time to time.
2. I / We understand that this authorization form is only applicable to HKD savings account opened in Hong Kong and the transaction will be debited in HKD.
3. Premiums of non-HKD policy will be converted into HKD amount for collection. The exchange rate shall be the prevailing rate determined by China Pacific Life Insurance (H.K.) Company Limited (hereafter called "CPIC Life (HK)" or "the Company") at the time when the debit is processed. I / We understand fluctuation in the exchange rate may cause risks and agree not to hold the Company responsible for any loss caused by such fluctuation.
4. I / We agree that my/our Bank shall not be obliged to ascertain whether or not notice of any such transfer has been given to me / us.
5. I / We confirm that my/our signature(s) on this application form is/are the same as that / those for the operation of my / our account to be debited for the transfer.
6. I / We jointly and severally accept full responsibility for any overdraft (or increase in existing overdraft) on my / our account which may arise as a result of any such transfer(s).
7. I / We agree that should there be insufficient funds in my / our account to meet any transfer hereby authorized, my / our Bank shall be entitled, in its discretion, not to effect such transfer in which event the Bank may make the usual charge and that it may cancel this authorization at any time on one week's written notice.
8. This authorization shall have effect until further notice. I / We agree that any notice of cancellation or variation of this authorization which I / we may give to my / our Bank shall be given at least 7 working days prior to the date on which such cancellation / variation is to take effect and at the same time such notice shall be given to the Beneficiary.
9. I / We hereby declare and agree that all information in this application whether or not written by my / our own hand are to the best of my knowledge and belief complete and true.
10. I / We acknowledge and confirm that I / we have read and understand the Personal Information Collection Statement and Privacy Addendum for Mainland China (applicable to customers located in Mainland China) (Privacy Addendum) attached to this form. I / We hereby give my / our acknowledgement and agree to the use and transfer of my / our personal data by the Company in accordance with the Personal Information Collection Statement and CPIC Life (HK) can process, use and transfer my personal data and Sensitive Personal Data as set out in the Privacy Addendum. I / We have obtained the consent to provide the third party information (if any) in this application. I / We acknowledge and consent to the transfer of my / our personal data outside of Hong Kong for the purposes and to the types of transferee as set out in the Personal Information Collection Statement.

授權資料 Information of Authorization

此部份如有刪改，請於刪改處加上與銀行紀錄一致之簽署。All alteration should be signed and the signature must be consistent with bank record.

銀行及分行之名稱 Bank & Branch Name	銀行編號 Bank No.			分行編號 Branch No.			賬戶號碼 Account No.											

	英文姓名 (與銀行結單 / 存摺上之姓名相同) English Name (Same as that shown in the bank statement/passbook)	身份證明文件類型及號碼/ 業務識別碼 Identity Document Type & No. / Unique Business Identifier	賬戶持有人簽署 （須與銀行檔案之簽名樣式一致） Signature of Account Holder(s) (Must be consistent with the bank) record)
賬戶持有人 Account Holder			
聯名賬戶持有人（如有） Joint Account Holder (if any)			

保單號碼 Policy No. (授權號碼 Debtor's Reference)										

如賬戶持有人或聯名賬戶持有人（如有）並非保單持有人，請同時填妥及提交「付款聲明書」。 If the Account Holder or Joint Account Holder (if any) is other than the Policy Owner, please also complete and submit "Payment Declaration Form".
本公司保留索取關係證明及 / 或身份證明文件之權利。在收到本表格及所需文件（如有）前，本公司不會處理所收到的任何款項及任何相關指示。 The Company reserves the right to obtain documentary proof of relationship and / or identity. The Company will not process any payment received and any related instruction until this form and the required documents (if any) have been received by the Company.

第三部份 保費假期
Section III Premium Holiday

❑ **行使保費假期 Exercise Premium Holiday**

注意事項

1. 保費假期只適用於指定保險計劃及指定保費繳付期。
2. 申請必須在每個保單週年日前的 30 日內提出。
3. 保費假期會於下個保單週年日起生效。
4. 保費假期生效前的所有到期保費必須已支付。
5. 每次申請必須行使 1 年的保費假期，申請次數上限請參閱相關保單條款。
6. 申請並不適用於已轉讓抵押、有負債或有任何預付保費的保單。
7. 當我們批准您的申請後，保單的下一個保費到期日及保費期滿日將會延後一年，但不會影響保障期滿日。
8. 您的保費假期申請一經批准便不能更改、取消或還原。
9. 在保費假期期間，某些保單選項或更改可能無法處理，詳情請參閱相關保單條款。
10. 有關保費假期的其他條款、條件及對保單價值的影響，請參閱相關保單條款。

Notes

1. Premium Holiday is only applicable to the specified insurance plans and premium payment periods.
2. Your request must be submitted to us within 30 days before each Policy Anniversary Date.
3. Premium Holiday will be effective from the next Policy Anniversary Date.
4. All Premiums due before the effective date of Premium Holiday should be paid.
5. Premium Holiday must be exercised for 1 year at each application. Please refer to the relevant policy provisions for the maximum number of applications.
6. The request is not applicable for Policy which is assigned as collateral security, has outstanding indebtedness or has any prepaid premiums.
7. Upon approval of your request, the next due date of the Premiums and the Premium End Date of the Policy will be postponed by one year, but the Benefit End Date will not be affected.
8. The approved Premium Holiday request cannot be changed, cancelled or reverted.
9. During the Premium Holiday period, certain policy options or changes may not be processed. For details, please refer to the relevant policy provisions.
10. For other terms and conditions regarding the Premium Holiday and its impact on policy value, please refer to the relevant policy provisions.

第四部份 更改保單價值選項
Section IV Change of Policy Value Option

注意事項

1. 如您所選的選項並不適用於您的保單，我們將無法接受您的申請。詳情請參閱相關保單條款。
2. 更新的選項將於下一個保單週年日起生效。
3. 若選擇「提取 / 適時提取」，請填寫「付款指示」，相關付款指示會自動應用於所有選擇「提取 / 適時提取」的選項上。如無註明付款指示，款項則會跟隨已記錄(如有)或預設的付款指示。
4. 若選擇「提取 / 適時提取」，申請均須獲得承讓人及不可撤換受益人 (如有) 簽署同意。
5. 如果保單是由您作爲一個在信託協議下的信託公司所持有，您有必要通知所有信託利益相關方您的申請並需要獲得他們的同意(如必要)才能行使保單權利。

Notes

1. We are not able to accept your request if your selected option is not available under your policy. For details, please refer to the relevant terms of the Policy.
2. The new option will be effective from the next Anniversary Date.
3. If "Cash Out / Direct Payout" is selected, please complete the "Payment Instruction". The payment instruction will automatically apply to all Options recorded as "Cash Out / Direct Payout". If payment instruction is not specified, it will follow the previous payment instruction (if any) or the default instruction.
4. Signing of Assignee and Irrevocable Beneficiary (if any) is required if "Cash Out / Direct Payout" is selected.
5. If the Policy is held by you as a trustee company under a trust arrangement, you are reminded to inform relevant stakeholders under the trust of your proposed action(s) and obtain their consent (if necessary) prior to the exercise of the Policy right(s).

❑ 1. 更改週年紅利選項 Change of Annual Dividend Option	❑ 積存 Accumulation ❑ 提取 / 適時提取 Cash Out / Direct Payout
❑ 2. 更改年金款項選項 (包括保證及非保證) Change of Annuity Payment Option (including Guaranteed and Non-Guaranteed)	❑ 積存 Accumulation ❑ 提取 / 適時提取 Cash Out / Direct Payout
❑ 3. 更改保證年金/入息款項選項 Change of Guaranteed Annuity / Income Payment Option	❑ 積存 Accumulation ❑ 提取 / 適時提取 Cash Out / Direct Payout
❑ 4. 更改保證紅利選項 (適用於「頤養天年延期年金計劃(終身)」) Change of Guaranteed Bonus Option (Applicable to Aging with Grace Deferred Annuity Plan (Lifetime)	❑ 積存 Accumulation ❑ 提取 / 適時提取 Cash Out / Direct Payout

付款指示 Payment Instruction

❑ 存入銀行戶口
Deposit into bank account

註:
1. 只接受保單持有人於香港開立的往來或儲蓄戶口
2. 如以美元支付，僅接受中國銀行(香港)有限公司戶口
3. 選擇「提取 / 適時提取」的選項將全部經由此銀行戶口發放
4. 如未能成功轉賬，相關款項將以保單貨幣支票發出

Remark:
1. Only accept Policy Owner's current or saving account opened in Hong Kong.
2. For USD payment, only Bank of China (Hong Kong) Limited account is accepted.
3. Payment for those options selecting "Cash Out / Direct Payout" will be released via this bank account.
4. If the transfer is unsuccessful, payment will be made by cheque in policy currency.

付款貨幣 Payment currency

❑ 保單貨幣 Policy Currency ❑ 港幣 Hong Kong Dollar

❑ 現時用作收取保費的自動轉賬銀行戶口(銀行戶口必須是保單持有人單獨持有之戶口)
The bank account currently used for premium collection (The bank account must be solely owned by Policy Owner)
如以美元支付，僅接受中國銀行(香港)有限公司戶口
For USD payment, only Bank of China (Hong Kong) Limited account is accepted

❑ 其他銀行戶口 (必須提供銀行戶口證明副本)
Other bank account (Copy of bank account proof is required)

賬戶持有人英文姓名 (與銀行結單 / 存摺上之姓名相同)
Account Holder Name in English (Same as that shown in the bank statement / passbook)

_____

如以美元支付，僅接受中國銀行(香港)有限公司戶口
For USD payment, only Bank of China (Hong Kong) Limited account is accepted

銀行名稱 Bank	銀行編號 Bank No.	分行編號 Branch	賬戶號碼 Account No.
BANK OF CHINA (HONG KONG) LIMITED	0 1 2		

如以非美元支付，請填寫以下戶口 For non-USD payment, please provide the bank account below

銀行名稱 Bank	銀行編號 Bank No.	分行編號 Branch	賬戶號碼 Account No.

❑ 支票 Cheque

註 1: 選擇「提取 / 適時提取」的選項將全部經由支票發放

Remark 1: Payment for those Options selecting "Cash Out / Direct Payout" will be released by cheque.

付款貨幣 Payment currency

❑ 保單貨幣 Policy Currency ❑ 港幣 Hong Kong Dollar

支票送遞 Delivery of cheque

❑ 寄往保單記錄的通訊地址 Mail to the correspondence address recorded under the policy
❑ 經持牌保險中介人傳遞 Deliver through the Licensed Insurance Intermediary
❑ 客戶服務中心提取 Pick up at Customer Service Centre

第五部份 保單貸款或提取保單價值
Section V Policy Loan or Withdrawal of Policy Value

1. 如保單持有人使用或打算使用現有人壽保險保單的部分或全部資金，或使用 / 打算使用通過減少現有人壽保險保單的應付保費而節省的金額，以資助購買新的人壽保險保單，無論保單持有人是否已作決定抑或尚未決定，保單持有人必須仔細閱讀第六部份「重要資料聲明書 - 轉保」了解以新保單取代現有保單的影響及相關風險。
2. 保單貸款 / 提取金額以保單貨幣計算，若選擇由其他保單貨幣轉換為港幣支付，匯率以本公司釐定當時之匯率為準。
3. 倘若所申請之保單貸款 / 提取金額超出最高貸款限額 / 可提取金額，本公司實際支付之金額將會少於您申請之金額。
4. 保單貸款會自批核日開始以由本公司不時釐定的利率累算利息。現時保單貸款利息之年利率為 7.0% (如為世代悅享儲蓄保險計劃 3 / 金如意儲蓄保險計劃（星耀版），現時保單貸款利息之年利率為 5.0%)。利息將每日累積計算並構成本保單中的欠款。利息應在保單貸款發放後的每個保單週年日支付，直至全部償還為止。所有到期未付之利息，將併入保單貸款內以相同息率生息。
5. 保單貸款連利息將從本公司根據保單支付之任何金額扣除 (包括但不限於退保價值、期滿價值、身故賠償及您提取之金額等)。
6. 您可隨時向我們償還全數或部分保單貸款及利息的欠款。**如該保單貸款連同累算利息超過有關上限，您的保單將會失效，請參閱保單條款以了解有關上限之詳情。當保單失效時，我們會從須支付予您的金額中扣除保單的未償還貸款及其累積利息。**
7. 提取保費儲備帳戶款項或會就提取金額扣除提取費用，詳情請參閱利益說明文件。
8. 如無註明付款指示，款項將以保單貨幣支票支付及寄往通訊地址。
9. 任何保單貸款或提取保單價值申請均須獲得承讓人及不可撤換受益人（如有）簽署同意。
10. 保單貸款或提取保單價值的申請不適用於信託持有的保單。

1. If Policy Owner is using or intend to use some or all of the funds arising from the existing life insurance policy, or any savings made by reducing the premium payable under the existing life insurance policy in order to fund the purchase of a new life insurance policy, no matter whether the decision has been made or not, the Policy Owner must read carefully Section VI "Important Facts Statement - Policy Replacement" to understand the implications and associated risks involved in replacing the existing policy with a new policy.
2. Policy Loan / Withdrawal amount will be calculated in policy currency. If exchange of policy currency is required when HKD is selected for payment, the exchange rate shall be the prevailing rate determined by our Company at the time the policy loan / withdrawal is processed.
3. If the requested policy loan / withdrawal amount exceeds the maximum amount, the amount to be paid by the Company will be less than the amount requested by you.
4. Policy Loan will bear interest since the approval date at a rate determined by us from time to time. The current interest rate of policy loan is 7.0% per annum (For Everlasting Joy Savings Insurance Plan 3 / Gold Ruyi Savings Insurance Plan (Supreme Version), the current interest rate of policy loan is 5.0% per annum). Interest will accrue daily and shall constitute indebtedness under the policy. Interest shall be payable on each Policy Anniversary Date after the Policy Loan is made until it is repaid in full. Any unpaid interest when due will be added to the Policy Loan and will bear interest at the same rate.
5. The amount of Policy Loan including accrued interest shall be deducted from any amount payable by the Company according to the policy (including but not limited to Surrender Value, Maturity Value, Death Benefit and your withdrawal amount).
6. You may repay all or part of indebtedness to us under a Policy Loan with interest at any time. **You are reminded that your policy will lapse if the outstanding Policy Loan under your policy together with accrued interest exceeds the maximum limit allowed. You should refer to the policy provisions for the details of the maximum limit. Upon lapse of the policy, outstanding Policy Loan together with accrued interest will be deducted from any amount payable to you.**
7. Withdrawal from Premium Deposit Account may be subject to a withdrawal charge based on the withdrawal amount. Please refer to the Benefit Illustration for details.
8. Unless specified as below, payment will be made by cheque in policy currency and mailed to your correspondence address.
9. Signing of Assignee and Irrevocable Beneficiary (if any) is required for any request of policy loan or withdrawal of policy value.
10. Policy Loan and withdrawal of policy value are not applicable for insurance policies held under trust arrangement.

<table>
<tr><td>❑ 1. 保單貸款 Policy Loan</td><td>❑ 最高貸款金額
Maximum Loan Amount</td><td>❑ 貸款金額 Loan Amount：
保單貨幣 Policy Currency
$_____</td></tr>
<tr><td>❑ 2. 提取保費儲備賬戶款項
Premium Deposit Account Withdrawal</td><td rowspan="6">❑ 最高可提取金額
Maximum Withdrawal Amount</td><td rowspan="6">❑ 提取金額 Withdrawal Amount：
保單貨幣 Policy Currency
$_____</td></tr>
<tr><td>❑ 3. 提取週年紅利
Annual Dividend Withdrawal</td></tr>
<tr><td>❑ 4. 提取保證年金 / 入息
Guaranteed Annuity Payment / Income Payment Withdrawal</td></tr>
<tr><td>❑ 5. 提取非保證年金
Non-Guaranteed Annuity Payment Withdrawal</td></tr>
<tr><td>❑ 6. 提取保證紅利
Guaranteed Bonus Withdrawal</td></tr>
<tr><td>❑ 7. 提取保費暫存賬戶餘額
Excess Premium Withdrawal</td></tr>
</table>

* **請於下頁填寫付款指示**
Please provide the payment instructions on the next page

付款指示
Payment Instruction

如無註明付款指示， 款項將以保單貨幣支票支付及寄往通訊地址。
Unless specified, payment will be made by cheque in policy currency and mailed to your correspondence address.

❑ 存入銀行戶口
Deposit into bank account

註:
1. 只接受保單持有人於香港開立的往來或儲蓄戶口
2. 如以美元支付，僅接受中國銀行（香港）有限公司戶口

Remark:
1. Only accept Policy Owner's current or saving account opened in Hong Kong.
2. For USD payment, only Bank of China (Hong Kong) Limited account is accepted.

付款貨幣 Payment currency

❑ 保單貨幣 Policy Currency ❑ 港幣 Hong Kong Dollar

❑ 現時用作收取保費的自動轉賬銀行戶口（銀行戶口必須是保單持有人單獨持有之戶口）
The bank account currently used for premium collection (The bank account must be solely owned by Policy Owner)
如以美元支付，僅接受中國銀行（香港）有限公司戶口
For USD payment, only Bank of China (Hong Kong) Limited account is accepted

❑ 其他銀行戶口 (必須提供銀行戶口證明副本)
Other bank account (Copy of bank account proof is required)

賬戶持有人英文姓名 (與銀行結單 / 存摺上之姓名相同)
Account Holder Name in English (Same as that shown in the bank statement / passbook)

_____

如以美元支付，僅接受中國銀行（香港）有限公司戶口
For USD payment, only Bank of China (Hong Kong) Limited account is accepted

銀行名稱 Bank	銀行編號 Bank No.	分行編號 Branch	賬戶號碼 Account No.
BANK OF CHINA (HONG KONG) LIMITED	0 1 2		

如以非美元支付，請填寫以下戶口 For non-USD payment, please provide the bank account below

銀行名稱 Bank	銀行編號 Bank No.	分行編號 Branch	賬戶號碼 Account No.

❑ 支票 Cheque

付款貨幣 Payment currency

❑ 保單貨幣 Policy Currency ❑ 港幣 Hong Kong Dollar

支票受款人 Payee of cheque

❑ 保單持有人 Policy Owner ❑ 承讓人 Assignee

支票送遞 Delivery of cheque

❑ 寄往保單記錄的通訊地址 Mail to the correspondence address recorded under the policy

❑ 經持牌保險中介人傳遞 Deliver through the Licensed Insurance Intermediary

❑ 客戶服務中心提取 Pick up at Customer Service Centre

第六部份　重要資料聲明書—轉保
Section VI　Important Facts Statement - Policy Replacement

此《重要資料聲明書—轉保》(「聲明書」) 旨在協助您了解以新的人壽保險保單取代現有人壽保險保單所需要考慮的因素及相關風險。您可以聯絡您的持牌保險中介人，而他 / 她必須向您解釋取代現有人壽保險保單的影響及相關風險。
若您並非完全明白下文任何段落之內容，或您的持牌保險中介人向您提供的意見或資料與本「聲明書」所載的資料有差異，則您**請勿簽署**本申請表，以及**不應取代**現有人壽保險保單。

您有權要求本公司安排客戶體驗大使解釋下文，如有任何疑慮，請不要進行此申請及請與您的持牌保險中介人聯絡，或致電我們的客戶服務熱線 (852)3169 5500（辦公時間：星期一至五上午 9 時至下午 6 時；星期六、日及公眾假期休息）或電郵至 wecare@cpiclife.com.hk。在我們成功與您聯繫以解決您的疑問之前，我們不會處理您的申請。

❑ 如需要太保壽險香港安排客戶體驗大使與保單持有人聯絡及解釋下文，請在方格內加上 ✓ 號及提供聯絡電話號碼。
保單持有人的聯絡電話號碼：_____

備註：
就本部分而言，「客戶」、「保單持有人」、「您」、「您的」在信託持有保單的情況下應解釋為信託財產授予人。

您應知道之重要事項，於簽署前請務必細閱。

財務影響

1. **知情的決定**
人壽保險保單通常具較長年期。若您退保 / 從現有人壽保險保單中提取保單抵押貸款 / 提取保單價值 / 暫停或終止支付保費 / 減少應付保費，您通常會蒙受損失(尤其是在保單早年的時期)，包括因需要支付收費而蒙受損失。您應仔細比較現有人壽保險保單與擬購買的新的人壽保險保單，並在作出最終決定前評估取代現有人壽保險保單是否最為符合您之最佳利益。

2. **您現有人壽保險保單的退保 / 失效所得的現金價值與已支付的總保費之差額**
就現有人壽保險保單退保或允許其失效所得的現金價值可能會少於您已支付的總保費，即您可能會蒙受損失。此外，您或需承擔因退保或允許保單失效而衍生的退保費用。

3. **保單貸款的利息**
發出您現有人壽保險保單的保險公司可能會自您提取保單貸款當日起收取利息。您應該仔細檢閱定期報表，以了解於有關時期的期初和期末貸款餘額，以及該期間收取的利息金額。如果累計貸款金額 (及利息) 超出現有人壽保險保單的賬戶價值 / 現金價值的指定水平，則您的現有人壽保險保單可能會被終止。

4. **提取保單款項 / 部分退保費用**
若您於現有人壽保險保單的保單有效期前的訂明期限內，提取保單價值或部分退保，您或需支付相關費用。就您打算購買的新的人壽保險保單而言，您或需於新的人壽保險保單的保單有效期前的訂明期限內，支付其他提前退保 / 提取保單價值的費用。

5. **開立保單費用及持牌保險中介人的酬勞**
若您購買新的人壽保險保單，大部分最初所支付的保費可能會用於繳付保險公司的保單行政費及持牌保險中介人的酬勞。 因此，您可能需要為取代現有人壽保險保單而承擔額外開支。

6. **較高的保費**
因您的年齡增長，及健康狀況、職業、生活方式 / 習慣及所參與的康樂活動有所改變 (與您購買現有人壽保險保單時相比)，您或需為新的人壽保險保單支付較高的保費。

7. **現有人壽保險保單下財務利益的損失**
您或會損失現有人壽保險保單多年來累積的財務利益 (例如：長期客戶獎賞或紅利) 或損失有權從現有人壽保險保單獲得的財務利益 (例如：終期紅利或保單紅利)。

8. **新的人壽保險保單的財務利益並非保證**
新的人壽保險保單的說明所述利益可能並非屬保證利益，並會受發出新的人壽保險保單的保險公司的表現所影響。若新的人壽保險保單為投資相連壽險計劃保單，則其說明所述利益的計算只基於假設回報率。

受保資格的影響

9. **保障範圍的轉變**
若您購買新的人壽保險保單，並以其取代現有人壽保險保單，則現有人壽保險保單的部分保障，可能會因您年齡、健康狀況、職業、生活方式 / 習慣及參與的康樂活動有所轉變，而不包括在新的人壽保險保單的受保範圍內。此外，新的人壽保險保單可能並不會包括您現有人壽保險保單的附加保障利益。

索償資格的影響

10. 若您就現有人壽保險保單退保或允許其失效，則現有人壽保險保單將不再為您提供保障。此外，視乎新的人壽保險保單的條款及細則，某些保障的等候期或需重新計算 (例如：醫療、危疾、自殺或不可爭議的情況)。

This "Important Facts Statement – Policy Replacement" ("IFS-PR") aims to help you understand the factors to be considered and the risks involved in replacing your existing life insurance policy with a new life insurance policy. You can contact your licensed insurance intermediary, and he / she should explain to you the implications and associated risks involved in replacing your existing life insurance policy.
If you do not understand any of the following paragraphs or the advice or information provided to you by your licensed insurance intermediary is different from the information in this IFS-PR, please **do not sign** this application form and **do not proceed** with replacing your existing Life Policy.

You have the right to request the Company to arrange a Customer Experience Ambassador to explain the followings. If you have any queries, please do not apply the request and contact your Licensed Insurance Intermediary or our Customer Service hotline at (852)3169 5500 (Office Hours: Mon to Fri, 9:00 a.m. to 6:00 p.m.; Closed on Sat, Sun & Public Holidays) or email at wecare@cpiclife.com.hk. We will not proceed your application until we have successfully contacted you to settle your query.

❑ Please ✓ the box and leave contact phone no. if further explanation on the followings by Customer Experience Ambassador of CPIC Life (HK) is required.
Policy Owner's contact phone no.：_____

Noted：
For this section V, the "customer", "policy owner", "you", "your" shall be construed as the settlor of the trust if the policy is currently held under a trust arrangement.

SOME IMPORTANT FACTS YOU SHOULD KNOW. Please read carefully before signing.

Financial Implications

1. **Informed Decision -** Life insurance policies usually last for a long period of time. If you surrender / take out policy loan from / withdraw policy values from / suspend or stop paying premium / reduce the premium payable on your existing life insurance policy, particularly during the early years of the policy period, you will usually suffer loss, including by way of having to pay charges. You should carefully compare your existing life insurance policy against the new life insurance policy you intend to purchase, and assess whether replacing your existing life insurance policy is in your best interests before you make a final decision.

2. **Difference between cash value from Surrender / Lapse and total premium paid under your existing Life Policy -** The cash value that you may receive from surrendering your existing life insurance policy or allowing your existing life insurance policy to lapse, may be less than your total premium paid. This means that you may suffer a loss. Further, you may incur surrender charges if you surrender your existing life insurance policy or allow it to lapse.

3. **Policy Loan Interest -** The issuing insurer of your existing life insurance policy may charge you interest starting from the loan drawdown date. You should carefully review your regular statements to understand the opening and ending loan balance as well as the interest amount charged in the relevant period. Your existing life insurance policy may be terminated if the accumulated loan amount (and interest) exceeds a specified level of the account value / cash value of your existing life insurance policy.

4. **Withdrawal / Partial Surrender Charges -** You may be subject to withdrawal charges or partial surrender charges within a prescribed period before the end of the policy term of your existing life insurance policy. For the new life insurance policy you intended to purchase, you may be subject to other early surrender / withdrawal charges within a prescribed period before the end of the term of the new life insurance policy.

5. **Policy Set-up Cost and Remuneration for licensed insurance intermediaries –** If you purchase a new life insurance policy, a substantial part of the initial premium may be used to pay for policy administration costs incurred by insurers and remuneration for the licensed insurance intermediaries. As a result, you may incur additional cost for replacing your existing life insurance policy.

6. **Higher Premium -** You may have to pay higher premium under the new life insurance policy in view of the difference in age, changes of health conditions, occupation, lifestyle / habit, and recreational activities (as compared with when you purchased your existing life insurance policy).

7. **Loss of Financial Benefit under the existing life insurance policy -** You may lose the financial benefit accumulated over the years (e.g. loyalty bonus or dividends) or to which you may be entitled (e.g. terminal bonus or dividends) under the existing life insurance policy.

8. **Financial Benefits under the New Life Insurance Policy Not Guaranteed -** The illustrated benefits of a new life insurance policy may NOT be guaranteed and whether they can be achieved depend on the performance of the issuing insurer of the new life insurance policy. If the new life insurance policy is an investment-linked assurance scheme policy, the illustrated benefits are based on assumed rates of return only.

Insurability Implications

9. **Changes in Coverage -** If you purchase a new life insurance policy and use it to replace an existing life insurance policy, some benefits, which are the policy features of the existing life insurance policy, may not be covered under the new life insurance policy due to changes in age, health conditions, occupation, lifestyle / habit or recreational activities. Also, riders / supplementary benefits under your existing life insurance policy may not be available under the new life insurance policy.

Claims Eligibility Implications

10. Benefits under the existing life insurance policy will no longer be payable to you if you surrender the policy or allow it to lapse. Besides, you may need to start a new waiting period in respect of certain benefits (e.g. medical, critical illness, suicide or incontestability) under the terms and conditions of the new life insurance policy.

第七部份　聲明及授權書
Section VII　Declaration and Authorization

1. 本人 / 我們謹此要求本人之保單依照本申請書之選擇作出更改，並明白及同意此申請將不會生效直至(1)所有有關文件、資料及款項（如適用）收妥及(2)此項申請是經太保壽險香港批核後方可作實。
2. 本人 / 我們聲明及同意上述一切資料，不論是否本人 / 我們親手所寫，就本人 / 我們所知所信，均為事實之全部並確實無訛。
3. 如本人 / 我們不能提供任何此申請所須的資料或未能符合太保壽險香港的有關規定，本人 / 我們明白太保壽險香港可能因此不能接受此保單更改申請。
4. 本人 / 我們謹此確認已閱讀及明白以上申請的所有條款及條件及所有注意事項，並同意受該等條款及條件約束。本人 / 我們謹此同意作出以上指示及聲明。
5. 本人 / 我們確認本人 / 我們已閱讀並明白本表格附件之「個人資料收集聲明」及「中國內地私隱附錄(適用位於中國內地的客戶)」(下稱「私隱附錄」)。本人 / 我們特此確認並同意太保壽險香港根據「個人資料收集聲明」使用和移轉本人 / 我們的個人資料及按照「私隱附錄」所述方式處理、使用和傳輸本人的個人信息以及敏感個人信息。本人 / 我們已取得在此申請提供第三方資料（如有）所需的同意。本人 / 我們確認並同意為「個人資料收集聲明」中所述之目的將本人 / 我們的個人資料移轉至香港境外給「個人資料收集聲明」所述的承轉人的類別。

1. I / We hereby request that my Policy be changed in accordance with the particulars set out in this application and I / we understand and agree that the request for change(s) shall not take effect until (1) any required documents, information and payments (if applicable) are submitted in full and (2) the application is duly approved by CPIC Life (HK).
2. I / We hereby declare and agree that all information in this application whether or not written by my / our own hand are to the best of my knowledge and belief complete and true.
3. If I / we fail to provide any information requested in this application or fulfill CPIC Life (HK)'s requirement(s), I / we understand that it may result in CPIC Life (HK)'s inability to accept this application.
4. I / We hereby confirm that I / we have read and understand all the notes, terms and conditions of the above request, and agree to be bound by them. I / We hereby agree to make the above instructions and declarations.
5. I / We acknowledge and confirm that I / we have read and understand the Personal Information Collection Statement and Privacy Addendum for Mainland China (applicable to customers located in Mainland China) (Privacy Addendum) attached to this form. I / We hereby give my / our acknowledgement and agree to the use and transfer of my / our personal data by the Company in accordance with the Personal Information Collection Statement and CPIC Life (HK) can process, use and transfer my personal data and Sensitive Personal Data as set out in the Privacy Addendum. I / We have obtained the consent to provide the third party information (if any) in this application. I / We acknowledge and consent to the transfer of my / our personal data outside of Hong Kong for the purposes and to the types of transferee as set out in the Personal Information Collection Statement.

保單持有人簽署 Signature of Policy Owner	簽署日期（日 / 月 / 年） Sign Date (DD/MM/YYYY)
承讓人簽署（如適用） Signature of Assignee (if applicable)	簽署日期（日 / 月 / 年） Sign Date (DD/MM/YYYY)
不可撤換受益人簽署（如適用） Signature of Irrevocable Beneficiary (if any)	簽署日期（日 / 月 / 年） Sign Date (DD/MM/YYYY)

請參閱下頁的「個人資料收集聲明」及「私隱附錄」。
Please read the Personal Information Collection Statement and Privacy Addendum on next page.

個人資料收集聲明
Personal Information Collection Statement

太保壽險香港尊重和保障您的私隱及承諾遵守〔個人資料（私隱）條例〕(香港特別行政區（「香港」）法例第 486 章)(「私隱條例」)的要求。本聲明適用於太保壽險香港所提供的所有產品和服務，並闡述本公司收集客戶個人資料的原因、資料的擬定用途，可能獲提供個人資料的人士，以及有關查閱、檢視及修改個人資料的方法。本聲明中的「客戶」是指資料當事人（定義見私隱條例），包括現有和未來的保單持有人、受保人、受益人、以及根據保單指定或有權收取款項和 / 或其他利益的其他人。

1. 太保壽險香港所收集及 / 或持有的個人資料

於本聲明內，「個人資料」 的含義與私隱條例中的定義相同，其意包括(a)直接或間接與一名在世的個人有關的；(b) 從該資料直接或間接地確定有關的個人的身分是切實可行的；及(c)該資料的存在形式令予以查閱及處理均是切實可行的數據。本公司所收集及 / 或持有的個人資料包括但不限於您的姓名、身份證號碼、聯絡資料、家族歷史、保單資料、學歷、就業資料、財務資料、健康和醫療資料。

太保壽險香港將保留您的個人資料直至達到收集個人資料的目的及符合法例要求。如果太保壽險香港不再需要您的個人資料以作任何用途，本公司將會採取合理的步驟，安全地刪除或銷毀您的個人資料。

2. 未能提供個人資料的影響

提供您的個人資料純屬自願。如果您不向我們提供所需的個人資料，我們可能無法向您提供所需的產品及服務。

3. 太保壽險香港收集個人資料的目的

太保壽險香港所持有您的個人資料可能會用於以下目的：

a) 處理保險產品或服務的申請及核實相關的資格；
b) 設計全新或加強現時太保壽險香港所提供的保險產品、服務及相關產品；
c) 管理已簽發的保單；
d) 處理付款指示；
e) 處理任何保險索償；
f) 進行統計及精算研究；
g) 資料核對，或開展核對程序（定義見私隱條例，但廣泛而言包括對資料當事人兩套或更多套的資料進行比對，以採取不利於資料當事人的行動，例如拒絕申請）；內部業務及行政之用；
h) 釐定本公司欠付您或您拖欠本公司的任何款項的金額，及執行您之責任，包括向您或任何已為您的債務向本公司提供任何擔保或承諾的人士追收尚欠金額(如有)；
i) 就您在本公司持有的任何帳戶或本聲明未來的變更發出行政性通訊；
j) 直接推廣；
k) 進行保單檢閱及需要分析；
l) 滿足任何適用法律、規則、實務守則或指引規定的要求，或協助在香港或香港以外的監管機構執法及進行調查；
m) 在收集時列明的其他用途；
n) 與上述任何一項直接有關的其他用途。

4. 轉交

太保壽險香港收集的個人資料將保密處理，但可能會轉交給及向以下不論是位於香港境內或境外的任何一方披露，以作上述第 a) 至 n) 項之用途。

i. 中國太平洋保險（集團）股份有限公司（「太保集團」）及集團內的其他公司；
ii. 任何進行保險及 / 或再保險有關業務的公司；
iii. 任何與太保壽險香港有合約的持牌保險中介人；
iv. 任何保險索償調查人員；
v. 任何夥伴金融機構；
vi. 就業務經營關係向太保壽險香港提供行政、技術、數據處理、電訊、電腦、支付、債務追收、電話中心服務、直接推廣服務或其他服務的任何代理、承包商或第三方管理人員；
vii. 任何不時存在的保險業協會及聯會；
viii. 任何提供保險及 / 或再保險相關業務的其他服務供應商；
ix. 任何政府部門及司法機構或監管機構；
x. 在收集個人資料時已通知您的任何其他團體。

5. 查閱及修改

根據私隱條例，您有權要求查閱及 / 或修改由本公司持有的您的個人資料。如果您想要查閱及 / 或修改由本公司持有您的個人資料，請向本公司的資料保護主任作出書面要求，地址是香港尖沙咀廣東道 25 號港威大廈 2 座 22 樓 2208 室。

6. 直接推廣

太保壽險香港希望就產品優惠及宣傳資料與您保持聯繫，未經您的同意，太保壽險香港不會使用或向其它機構提供閣下之個人資料作直接推廣用途。

太保壽險香港會不時使用和 / 或提供給 (i)太保集團； (ii) 太保集團的成員公司；和 / 或 (iii) 第三方服務提供商（無論是否以獲取利益為目的）您的姓名、住址、聯絡地址、電郵及電話號碼（「該資料」）作直接推廣以下之產品和服務：

- 保險、年金、財富管理、基金投資服務、退休計劃和其他金融相關的產品和服務；
- 與健康、保健和醫療、退休養老、體育活動和會員資格、健身或類似休閒活動、旅行和交通、社交網絡、媒體和醫療保健服務相關的產品和服務；和
- 獎勵、增加現有客戶忠誠度推廣或特權計劃的相關產品和服務。

請您向太保壽險香港的資料保護主任作出書面要求，查閱或取消使用及提供該資料作直接推廣用途，地址是香港尖沙咀廣東道 25 號港威大廈 2 座 22 樓 2208 室。

CPIC Life (HK) respects and protects your privacy and pledges to comply with the requirements of the Personal Data (Privacy) Ordinance (Cap. 486 of the laws of Hong Kong Special Administrative Region ("Hong Kong")) (the "Ordinance"). This statement applies to all products and services provided by CPIC Life (HK) and sets out why the Company collects the personal data about the customer(s), how it is intended to be used, to whom it may be provided to and how to access, review and correct the personal data. "Customer(s)" in this statement means data subjects (as defined under the Ordinance) and includes existing and prospective insurance policy owners, insureds, beneficiaries and other persons designated or entitled to receive moneys and/or other benefits under an insurance policy.

1. Personal data collected and / or held by CPIC Life (HK)

In this statement, "personal data" bears the same meaning as defined under the Ordinance. It includes any data (a) relating directly or indirectly to a living individual; (b) from which it is practicable for the identity of the individual to be directly or indirectly ascertained; and (c) in a form in which access to or processing of the data is practicable. The personal data that the Company collects and/or holds includes but is not limited to name, identity card number, contact information, family history, policy details, education details, employment details, financial details, health and medical information.

CPIC Life (HK) will keep the personal data for as long as necessary to achieve the purpose for which it was collected and to comply with prevailing legal requirements. If CPIC Life (HK) no longer needs the personal data for any purposes, the Company will take reasonable steps to securely delete or destroy personal data.

2. Consequence of failing to provide personal data

The provision of the personal data is voluntary. If you do not provide us with the requested personal data, it may inhibit our ability to provide or continue to provide your requested products and service.

3. Purposes of personal data collected by CPIC Life (HK)

Personal data held by CPIC Life (HK) may be used for the following purposes:

a) processing applications and verifying the eligibility for insurance products or services;
b) designing new or enhancing existing insurance products, services and related products provided by CPIC Life (HK);
c) administering the policies issued;
d) processing payment instructions;
e) processing any insurance claims;
f) conducting statistical and actuarial research;
g) data matching or conducting matching procedure (as defined in the Ordinance, but broadly includes comparison of two or more sets of the data subject's data, for purposes of taking actions adverse to the interests of the data subject, such as declining an application), internal business and administrative purposes;
h) determining amount of indebtedness owed to or by you, and performing your obligations including the collection of amounts outstanding from you or any person who has provided any security or undertaking for your liabilities owing to the Company (if any);
i) sending out administrative communications about any accounts you may have with the company or about future changes to this statement;
j) direct marketing;
k) performing policy review and needs analysis;
l) meeting obligations and requirements imposed by any applicable laws, regulations, codes of practice or guidelines or assisting with law enforcement purposes, investigations by regulatory authorities in Hong Kong or elsewhere;
m) other purposes as notified at the time of collection;
n) other purposes directly relating to any of the above.

4. Transfer

The personal data collected by CPIC Life (HK) will be kept confidential but may be transferred and disclosed to any of the following parties, whether within or outside Hong Kong, for the purposes as specified in a) to n) above:

i. China Pacific Insurance (Group) Co., Ltd ("CPIC Group") and any other companies within the Group;
ii. any companies carrying on insurance and / or reinsurance related business;
iii. any licensed insurance intermediaries who have an agreement with CPIC Life (HK);
iv. any insurance claim investigators;
v. any partnering financial institutions;
vi. any agents, contractors or third parties administrators who provide administration, technology, data processing, telecommunications, computers, payment, debt collection, call centre services, direct marketing services, or other services to CPIC Life (HK) in connection with the operation of its business;
vii. any applicable and relevant associations and federations of the insurance industry that exist from time to time;
viii. any other service providers providing insurance and / or reinsurance related business;
ix. any governmental and judicial bodies or regulators;
x. any other parties as notified to you at the time of collection.

5. Access and Correction

In accordance with the provision of the Ordinance, you have the right to request access to and / or correction of your personal data held by CPIC Life (HK). If you want to access and / or correct your personal data held by CPIC Life (HK), please make such a request by writing to our Data Protection Officer at Suite 2208, 22/F, Tower 2, The Gateway, 25 Canton Road, Tsim Sha Tsui, Hong Kong.

6. Direct Marketing

CPIC Life (HK) would like to keep in touch with you regarding product offers and promotional materials. Without your consent, CPIC Life (HK) will not use or provide your personal data to any external parties for any direct marketing purposes.

CPIC Life (HK) will use your name, residential address, contact address, email and phone number ("Information") from time to time and/or provide the Information to (i) CPIC Group; (ii) CPIC Group member companies; and/or (iii) third-party service providers (whether or not in return for gain) for direct marketing of the following:

- insurances, annuities, wealth management, fund investment services, retirement schemes and other financial related products and services;
- products and services in relation to health, wellness and medical, healthy ageing and retirement, sporting activities and membership, fitness or similar leisure activities, travel and transportation, social networking, media, medical care services; and
- reward, customer loyalty or privilege programme and related products and services.

Please notify the Data Protection Officer of CPIC Life (HK) in writing to Suite 2208, 22/F, Tower 2, The Gateway, 25 Canton Road, Tsim Sha Tsui, Hong Kong if you wish to access or withdraw your consent to the use and provision of Information for direct marketing purposes.

中國內地私隱附錄
Privacy Addendum for Mainland China

本附錄僅適用於位於中國內地的客戶。本私隱附錄構成太保壽險(香港)的《個人資料收集聲明》的組成部分，僅適用於位於中國內地並從香港接收我們產品及/或產品相關服務的個人客戶。如本附錄與本公司的《個人資料收集聲明》中的條款存有任何衝突或不一致，應以本附錄之條款爲準。

作爲您的保單繕發機構，太保壽險(香港)是您個人信息的處理者。根據中國內地有關信息保護的法律，您可以通過 wecare@cpiclife.com.hk 與我們取得聯繫。根據中國內地法律的要求，當我們向您提供產品及與服務時，我們可能需要就如何使用您的個人信息征得您的同意。對於某些基於中國內地法律被視爲敏感的個人信息，我們可能需要征得您的單獨同意。您的個人信息將被收集、訪問、處理、使用、存儲和/或傳輸至中國內地以外的地區，其類型、目的、方法、權利行使方式和聯繫信息詳見我們的《個人資料收集聲明》。如果您不同意本私隱附錄，我們可能無法向您提供您購買的產品， 並且無法向您提供相關的服務。

根據中國內地有關數據保護的法律，我們將基於您的同意處理您的個人信息，除非您的個人信息屬於以下情況：

- 爲訂立或履行您作爲一方當事人的合同所必需的；
- 爲履行法定義務所必需的；
- 爲應對突發公共衛生事件所必需的；
- 爲保護自然人的生命健康和財產安全所必需的；
- 爲公共利益實施新聞報道、輿論監督行爲在合理範圍內處理的個人信息；或
- 個人自行公開或者已經合法公開的個人信息。

部分我們收集的您的特定個人信息屬中國內地現行數據保護相關法律法規所定義的敏感個人信息，即如果被泄露或被非法使用，可能對您的權益、人身或財產安全產生重大影響的個人信息，包括但不限於金融賬戶、身份證件號碼、醫療健康信息、生物特徵識別、宗教信仰、特定身份、個人行踪軌迹有關的資料或未滿 14 周歲未成年人的個人信息。我們收集敏感個人信息僅用於特定目的，例如簽發您的保單，處理您提出的更改個人信息的要求，以及調查您向我們提交的所有索賠申請。如我們未能處理閣下的敏感個人信息，將無法爲閣下提供相關的產品及／或服務。我們一般不會直接收集未滿 14 周歲兒童的個人信息，但在提供相關服務所需的情況下，我們可能會向兒童的父母或法定監護人收集此類個人信息，而父母或法定監護人可行使未成年人的權利並同意我們使用其個人信息。我們採用和實施嚴格的保安政策，以保護閣下敏感個人信息的機密性和隱私性。

我們將在必要期限內保留您的個人信息，以實現我們的《個人資料收集聲明》和本私隱附錄所述處理您的個人信息的必要目的。我們將通過以下一項或多項的因素來確定您個人信息的保存期限：我們是否與您仍然維持著法律關係；我們必須遵守的法律義務所要求的；以及是否涉及我們的法律地位（如適用的訴訟時效、訴訟、審計或監管調查）。閣下的個人信息此後將被安全刪除或處置。除非由於法定原因我們不得不保留某些信息，否則我們將僅在法律法規要求的限度內處理該等信息且不會將其用於我們的日常業務活動。

爲了管理您的保單以及向您提供產品和服務，我們可能將您的個人信息提供給我們的《個人資料收集聲明》中的持牌保險中介人、承保人、第三方服務提供商、醫療機構例如醫院、 醫療診所以及實驗室測試設施、中國太平洋保險（集團）股份有限公司（「太保集團」）及集團內的其他公司、審計師、法律顧問、財務顧問、再保險人、政府部門及司法機構、監管機構、保險業協會及聯會、銀行、支付結算代理人、第三方支付服務提供商和索賠調查機構。目前，我們將您的個人信息提供給位於中國內地的中國太平洋人壽保險股份有限公司 (life.cpic.com.cn/xrsbx/) 處理，以便向您提供產品和服務，其類型、目的和方法詳見我們的《個人資料收集聲明》。

個人信息的接收方可以收集和處理您的個人信息，並將其返還給我們，以便我們管理您的保單。我們向接收方提供的個人信息類型包括但不限於：您的個人身份信息、醫療信息、過去的健康記錄/信息和財務信息。我們會通過電子或其他方式向接收方提供您的個人信息，並按照我們的指示、私隱政策以及任何其他適當的保密和安全措施，爲我們處理此類信息。根據中國內地適用的法律法規，我們在控制、處理和傳輸您的個人信息和敏感的個人信息時，將採取最高的安全措施。我們還制定了自己的安全政策以保護您的個人信息和敏感個人信息。

除我們的《個人資料收集聲明》中規定的訪問權外，您還有權獲得我們持有的您個人信息的副本、撤回對我們使用閣下個人信息的同意、有權限制或反對他人處理閣下的個人信息並有權在下列任何情形發生時要求刪除您的個人信息：

- 處理您的個人信息的目的已經達到或未能達到，或該個人信息對於達到該目的已無必要；
- 我們已停止提供產品或服務，或保留期限已届滿；
- 您撤回同意；
- 我們違反了現行數據保護相關的法律法規。

您可以通過本私隱附錄中列出的聯繫方式與我們聯繫，以撤回對我們處理您個人信息的同意。如果您撤回對我們處理您的個人信息的同意，我們可能無法向您提供相關產品和/或服務。如閣下有意根據中國個人信息保護法行使閣下的任何權利，可以向本公司的資料保護主任作出書面要求，地址是香港尖沙咀廣東道 25 號港威大廈 2 座 22 樓 2208 室。

如果與本私隱附錄的規定不一致時，包括但不限於定義（例如敏感個人信息），則以中國《網絡安全法》、《個人信息保護法》、《數據安全法》其實施辦法和其他網絡安全和數據保護相關的中華人民共和國法律法規爲準。

我們有權不時更新本私隱附錄，並通過我們網站或應用平台（視具體情況而定）發布本私隱附錄的更新以向您通知相關內容。

This Addendum only applies to you if you are located in Mainland China. This Privacy Addendum forms part and parcel of CPIC Life (HK)'s Personal Information Collection Statement and specific to individual customers who are located in Mainland China and receiving our product(s) and/or service(s) associated with the product(s) from Hong Kong. If there is any conflict or inconsistency between the terms of this Addendum and any terms set forth in CPIC Life (HK)'s Personal Information Collection Statement, the terms of this Addendum shall prevail.

CPIC Life (HK) (hereinafter also referred to as "we", "us" or "our"), the issuer of your insurance policy, is the processor of your personal data and you may reach us via wecare@cpiclife.com.hk in accordance with the applicable data protection laws of Mainland China. As required by the laws of Mainland China, when we provide you with the product(s) and the service(s), we may need to seek your consent on how we use your personal data and, in relation to certain personal data which is considered sensitive based on the laws of Mainland China, we may need your separate consent. Your personal data will be collected, accessed, processed, used, stored, and/or transferred outside of Mainland China, with the types, purposes, methods, way of right exercise and contact information set out in our Personal Information Collection Statement. If you do not consent to this Privacy Addendum, we may not be able to provide you with the product(s) you are purchasing from us and offer you with the service(s).

Under the applicable data protection laws in Mainland China, we will process your personal data based on your consent, unless your personal data are:

- necessary to conclude or perform a contract in which you are a party;
- necessary for us to comply with legal obligations;
- necessary to respond to public health emergencies;
- necessary to protect individuals' life, health, and property safety;
- reasonably processed in news reporting and public opinion oversight for public interests; or
- publicly available, because of your voluntary disclosure or a legal requirement, and reasonably processed.

Certain personal data that we collect about you is sensitive personal data as defined in the applicable data protection laws in Mainland China ("Sensitive Personal Data"), which is personal data that may materially impact your rights and interests, cause harm to your dignity, personal or property safety, if leaked or unlawfully used, including but not limited to financial accounts, national identification number, medical or health-related information, biometric identification, religious belief, specific identity, individual location tracking or any personal data of minors under the age of fourteen. We collect the Sensitive Personal Data only for specific purposes, such as assessing your application for the issuance of an insurance policy to you, processing your request of changes in personal data and investigation on any claims applications submitted to us. We will not be able to provide you with the product(s) and/or service(s) if we fail to process your Sensitive Personal Data. We generally do not directly collect personal data from a child under the age of fourteen but may collect such personal data from the parent or legal guardian of the child where such processing necessary for providing relevant services while the parent or legal guardian may exercise the minor's rights and consent to us. We adopt and implement strict security policies to protect the confidentiality and privacy of your sensitive personal information. We adopt and implement strict security policies to protect the confidentiality and privacy of your sensitive personal information.

We will retain your personal data for the period necessary to fulfill the necessary purposes of processing your personal data as outlined in our Personal Information Collection Statement and this Privacy Addendum. The criteria used to determine our retention periods may include one or more of the following: as long as we have an ongoing relationship with you; as required by a legal obligation to which we are subject; and as advisable in light of our legal position (such as in regard of the applicable statute of limitation, litigation, audits or regulatory investigation). Your personal data will be securely deleted or disposed of thereafter. Unless we have to retain certain data due to legal reasons, we will only process such data to the extent required by laws and regulations and will not use it in our daily business activities.

We may also provide your personal data to other recipients, within or outside Mainland China as set out in our Personal Information Collection Statement including but not limited to any licensed insurance intermediaries, insurers, third party service providers, medical institutions such as hospitals, medical clinics and laboratory testing facilities, China Pacific Insurance (Group) Co., Ltd ("CPIC Group") and any other companies within the Group, auditors, legal advisors, financial advisors, reinsurers, governmental and judicial bodies, regulators, associations and federations of the insurance industry, banks, payment settlement agents, third party payment service providers and claims investigation organizations, for the purpose of the administration of your insurance policies and the provision of product(s) and service(s) to you. Currently, we provide your personal data to China Pacific Life Insurance Co., Ltd. (life.cpic.com.cn/xrsbx/) which is located in Mainland China for processing for the purpose of providing you with the product(s) and service(s), with the types, purposes and methods as set out in our Personal Information Collection Statement.

The recipient(s) of your personal data may collect and process your personal data and return to us for the purpose of the administration of your insurance policies. The types of personal data that we provide to the recipients include without limitation personally-identifiable information, your medical information, your past health records/information, and your financial information. We may deliver your personal data through electronic means or other mode of dispatch to the recipients to process such information for us in accordance with our instructions and in compliance with our privacy policy as well as any other appropriate confidentiality and security measures. In compliance with the applicable rules and regulations of Mainland China, we implement maximum security in controlling, processing and transferring of your personal data and Sensitive Personal Data. We also adopt our own security policies to safeguard your personal data and Sensitive Personal Data.

In addition to the access rights set forth in our Personal Information Collection Statement, you have the right to obtain a copy of your personal data held by us, the right to withdraw consent to use of such personal data, the right to restrict or object processing of such personal data and the right to request us to delete such personal data under any of the following circumstances:

- where the purposes of processing your personal data have been achieved or have failed to be achieved, or the personal data is no longer necessary for achieving the purposes;
- where we have ceased to provide the product(s) or service(s), or the retention period has expired;
- where you have withdrawn your consent; and
- where we have violated the applicable data protection laws and regulations.

You may withdraw your consent to our use of your personal data by contacting us through the contact details set out in this Privacy Addendum. If you withdraw your consent to our processing of your personal data, we may not be able to provide the relevant product(s) and/or service(s) to you. If you wish to exercise any of your rights under the Personal Information Protection Law of China, you may make your request by writing to our Data Protection Officer at Suite 2208, 22/F, Tower 2, The Gateway, 25 Canton Road, Tsim Sha Tsui, Hong Kong.

To the extent inconsistent with the provisions of this Privacy Addendum, including but not limited to definitions (e.g., Sensitive Personal Data), China's Cybersecurity Law, Personal Information Protection Law, Data Security Law, their implementing measures and other Chinese laws and regulations in relation to cybersecurity and data protection will prevail.

We have the right to update this Privacy Addendum from time to time and we will notify you of our updates to this Privacy Addendum by posting it on our website or application platforms (as the case may be).