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投资选项 / 万用寿险更改申请表

Application for Change of Investment Choices / Change of Universal Life Insurance Form

商密三级 Confidential

如已传真此申请书予本公司, 则不须提交正本文件
Please do NOT submit the original form if FAX form is submitted

「中银集团人寿保险有限公司」以下简称: 「本公司」或「贵司」
BOC Group Life Assurance Company Limited referred to hereinafter as "the Company"

保险中介人姓名
Name of Insurance Intermediary _____

分行及员工编号
Branch Code & Staff No. _____

联络电话
Contact Tel No. _____

注意事项 Notes:

- 请用正楷填写。Please complete in BLOCK LETTERS.
- 请于适用处加「✓」。Please tick「✓」where appropriate.
- 保单权益人必须在此表格每项「保单权益人签署」位置签署。Policy Owner MUST sign in "Signature of the Policy Owner" on each page of this form.
- 保单权益人必须在此表格内任何更改或修改的地方签署作实。Any changes or amendments in this form MUST be countersigned by Policy Owner in full signature.
- 保单权益人请于签署日期三十日内递交申请表至本公司。Please submit the signed form to the Company within 30 days.
- 如提取部份价值, 请提供保单权益人之身份证明文件核实真实副本。For Partial Withdrawal, please submit certified true copy of identity document of Policy Owner.
- 保单权益人在决定进行投资选项转换或投资选项分配更改之前, 应阅读《投资选项小册子》和其他相关文件中列出的投资资料, 以了解相关风险。请注意, 保单权益人打算选择进行投资选项转换或投资选项分配更改的投资选择的风险水平可能与保单权益人在最新的《风险承受能力问卷》中所述的风险承受程度不一致, 这投资选项转换或投资选项分配更改可能并不符合您的最佳利益。因此, 保单权益人须注意有关不一致所引致的潜在风险。如果保单权益人想转换或更改投资选项分配与保单权益人的风险承受程度不一致的投资选择, 建议保单权益人再次进行《风险承受能力问卷》, 或者在适当的情况下您应寻求专业建议。You should read the information of the Investment Option(s) as set out in the Investment Choice Brochure and other relevant documents to understand the associated risk before you decide to conduct switching of investment choice or change of investment choice allocation. Please be aware that the risk level of the Investment Option(s) that Policy Owner intend to select for switching or change of investment choice allocation may be inconsistent with Policy Owner's risk tolerance level stated in the latest Risk Profile Questionnaire ("RPQ") and such switching or change of investment choice allocation may not be in your best interest. Therefore, Policy Owner should aware of the possible risks associated with such mismatch and is recommended to conduct a RPQ again if Policy Owner would like to switch into or change of investment choice allocation to the Investment Option(s) that would result in a mismatch or Policy Owner should seek professional advice where appropriate.
- 本公司有权随时更新表格内容, 如申请未能符合本公司的有关规定, 本公司将保留接受或拒绝有关申请的权利。The Company shall have the right to update this form from time to time and to accept or reject the application if it fails to fulfill the Company's requirements.

保单编号 Policy Number	保单权益人姓名 Name of Policy Owner	受保人姓名 Name of the Insured
	联络电话 Contact Tel No	

第一部份 Section 1:

若您作投资选项转换或投资选项分配更改, 而所涉及的投资选项风险级别, 高于您的风险承受程度, 可能未必适合你并可能承受潜在风险, 请您再慎重考虑, 及于此表格「第二部份」以书面形式确认有关的风险差异及您就此项申请 / 更改的最终决定。有关投资选项之风险级别, 请参阅 <https://www.boclife.com.hk/fundrisk>。

If you apply for Switching of Investment Choices or Change of Investment Choice Allocation, with fund risk level(s) higher than your risk tolerance level, which may not be suitable for you and suffered possible risk(s), please reconsider and confirm in writing your reasons/ acceptance of such risk mismatch and your final decision in Section 2 of this form to proceed with your application. Please refer to <https://www.boclife.com.hk/fundrisk> for the fund risk level of the Investment Choices.

投资选项代号 Code of Investment Choice	<input type="checkbox"/> 1. 投资选项转换 Switching of Investment Choices 注释 Note 1		<input type="checkbox"/> 2. 提取部份价值 Partial Withdrawal 注释 Note 2		<input type="checkbox"/> 3. 投资选项分配更改 Change of Investment Choice Allocation 注释 Note 3	
	转换出 Switch Out	转换入 Switch In	定期供款/ 定期额外供款/ 定期基本保费 Regular Contribution / Regular Top Up Contribution / Regular Basic Premium	非定期供款/ 额外保费 Extra Contribution / Top-up Premium 注释 Note 4		
投资选项名称 Name of Investment Choice						

1 - 33 适用于「财智之选投资相连保险计划」及「盈丰收保险计划」 Applicable to "Wisdom Investment Linked Insurance Plan" and "Harvest Joy Protection Plan"

1. <input type="checkbox"/>	中银人寿进取增长基金	BOCG Life Aggressive Growth Fund	A01AG	%	%	%	%	%
2. <input type="checkbox"/>	中银人寿均衡增长基金	BOCG Life Moderate Growth Fund	A02MG	%	%	%	%	%
3. <input type="checkbox"/>	中银人寿平稳增长基金	BOCG Life Stable Growth Fund	A03SG	%	%	%	%	%
4. <input type="checkbox"/>	中银人寿货币市场基金	BOCG Life Money Market Fund	A04MM	%	%	%	%	%
5. <input type="checkbox"/>	中银人寿亚太股票基金	BOCG Life Asia Pacific Equity Fund	A1APE	%	%	%	%	%
6. <input type="checkbox"/>	中银人寿中国金龙基金	BOCG Life China Golden Dragon Fund	A1CGD	%	%	%	%	%
7. <input type="checkbox"/>	中银人寿中国股票基金	BOCG Life China Equity Fund	A1CNE	%	%	%	%	%
8. <input type="checkbox"/>	中银人寿环球股票基金	BOCG Life Global Equity Fund	A1GLE	%	%	%	%	%
9. <input type="checkbox"/>	中银人寿香港股票基金	BOCG Life Hong Kong Equity Fund	A1HKE	%	%	%	%	%
10. <input type="checkbox"/>	中银人寿日本股票基金	BOCG Life Japan Equity Fund	A1JPE	%	%	%	%	%
11. <input type="checkbox"/>	法巴新兴市场智取债券基金	BNP Paribas Funds Emerging Bond Opportunities	FFPWE	%	%	%	%	%
12. <input type="checkbox"/>	法巴新兴欧洲股票基金	BNP Paribas Funds Europe Emerging Equity	FFPEE	%	%	%	%	%
13. <input type="checkbox"/>	法巴拉丁美洲股票基金	BNP Paribas Funds Latin America Equity	FFPLA	%	%	%	%	%
14. <input type="checkbox"/>	首域盈信亚洲机遇基金	FSSA Asia Opportunities Fund	FSAIT	%	%	%	%	%
15. <input type="checkbox"/>	首域盈信中国增长基金	FSSA China Growth Fund	FSCGF	%	%	%	%	%
16. <input type="checkbox"/>	首域盈信东盟全市值基金	FSSA ASEAN All Cap Fund	FSSMG	%	%	%	%	%
17. <input type="checkbox"/>	贝莱德全球基金 - 环球资产配置基金(美元)	BlackRock Global Funds - Global Allocation Fund (USD)	MLGAF	%	%	%	%	%
18. <input type="checkbox"/>	贝莱德全球基金 - 系统分析环球股票高息基金(美元)	BlackRock Global Funds - Systematic Global Equity High Income Fund (USD)	MLGEF	%	%	%	%	%
19. <input type="checkbox"/>	贝莱德全球基金 - 拉丁美洲基金(美元)	BlackRock Global Funds - Latin American Fund (USD)	MLLAF	%	%	%	%	%

若您作投资选项转换或投资选项分配更改, 而所涉及的投资选项风险级别, 高于您的风险承受程度, 可能未必适合你并可能承受潜在风险, 请您再慎重考虑, 及于此表格「第二部份」以书面形式确认有关的风险差异及您就此项申请 / 更改的最终决定。有关投资选项之风险级别, 请参阅 https://www.boclife.com.hk/fundrisk 。 If you apply for Switching of Investment Choices or Change of Investment Choice Allocation, with fund risk level(s) higher than your risk tolerance level, which may not be suitable for you and suffered possible risk(s), please reconsider and confirm in writing your reasons/ acceptance of such risk mismatch and your final decision in Section 2 of this form to proceed with your application. Please refer to https://www.boclife.com.hk/fundrisk for the fund risk level of the Investment Choices.			投资选项代号 Code of Investment Choice	<input type="checkbox"/> 1. 投资选项转换 Switching of Investment Choices 注释 Note 1		<input type="checkbox"/> 2. 提取部份价值 Partial Withdrawal 注释 Note 2		<input type="checkbox"/> 3. 投资选项分配更改 Change of Investment Choice Allocation 注释 Note 3	
				转换出 Switch Out	转换入 Switch In			定期供款/ 定期额外供款/ 定期基本保费 Regular Contribution / Regular Top Up Contribution / Regular Basic Premium	非定期供款/ 额外保费 Extra Contribution / Top-up Premium 注释 Note 4
投资选项名称 Name of Investment Choice									
20.	贝莱德全球基金 - 世界能源基金(美元)	BlackRock Global Funds - World Energy Fund (USD)	MLWEF	%	%	%	%	%	
21.	贝莱德全球基金 - 世界黄金基金(美元)	BlackRock Global Funds - World Gold Fund (USD)	MLWGF	%	%	%	%	%	
22.	贝莱德全球基金 - 世界矿业基金(美元)	BlackRock Global Funds - World Mining Fund (USD)	MLWMF	%	%	%	%	%	
23.	施罗德环球基金系列 - 亚洲债券(累积)	Schroder ISF - Asian Bond Total Return (ACC)	SCABF	%	%	%	%	%	
24.	施罗德环球基金系列 - 金砖四国(巴西、俄罗斯、印度、中国)(累积)	Schroder ISF - BRIC (Brazil, Russia, India, China) (ACC)	SCBIC	%	%	%	%	%	
25.	施罗德环球基金系列 - 新兴亚洲(累积)	Schroder ISF - Emerging Asia (ACC)	SCEAF	%	%	%	%	%	
26.	施罗德环球基金系列 - 新兴市场优势(美元)(累积)	Schroder ISF - Global Emerging Market Opportunities (USD) (ACC)	SCGEM	%	%	%	%	%	
27.	施罗德环球基金系列 - 美国小型公司(累积)	Schroder ISF - US Smaller Companies (ACC)	SCUSC	%	不适用 N/A	%	%	不适用 N/A	
28.	富兰克林美国机会基金	Franklin U.S. Opportunities Fund	TEAGG	%	%	%	%	%	
29.	邓普顿亚洲增长基金	Templeton Asian Growth Fund	TEASG	%	%	%	%	%	
30.	邓普顿新兴四强基金	Templeton BRIC Fund	TEBRI	%	%	%	%	%	
31.	邓普顿环球均衡增长基金	Templeton Global Balanced Fund	TEGLB	%	%	%	%	%	
32.	邓普顿环球总收益基金(累积)*	Templeton Global Total Return Fund (ACC)*	TEGRF	%	%	%	%	%	
33.	富兰克林互惠欧洲基金	Franklin Mutual European Fund	TEMUE	%	%	%	%	%	
34 - 37 只适用于「盈丰收保险计划」 Only applicable to "Harvest Joy Protection Plan"									
34.	中银香港中国丰盛消费基金	BOCHK China Consumption Growth Fund	A1CCG	%	%	%	%	%	
35.	南商中国股票基金	NCB China Equity Fund	A1CEF	%	%	%	%	%	
36.	南商中国源动力基金	NCB China Resources Opportunities Fund	A1CRO	%	%	%	%	%	
37.	施罗德环球基金系列 - 台湾股票(累积)	Schroder ISF - Taiwanese Equity (ACC)	SCTEF	%	%	%	%	%	
38 - 52 只适用于「策略投资保险计划」 Only applicable to "Tactics Investment Insurance Plan"									
38.	中银人寿平稳增长基金	BOCG Life Stable Growth Fund	A03SG	%	%	%	%	%	
39.	中银人寿货币市场基金	BOCG Life Money Market Fund	A04MM	%	%	%	%	%	
40.	中银香港中国丰盛消费基金	BOCHK China Consumption Growth Fund	A1CCG	%	%	%	%	%	
41.	中银人寿环球股票基金	BOCG Life Global Equity Fund	A1GLE	%	%	%	%	%	
42.	首域盈信中国增长基金	FSSA China Growth Fund	FSCGF	%	%	%	%	%	
43.	贝莱德全球基金 - 系统分析环球股票高息基金(美元)	BlackRock Global Funds - Systematic Global Equity High Income Fund (USD)	MLGEF	%	%	%	%	%	
44.	施罗德环球基金系列 - 亚洲债券(累积)	Schroder ISF - Asian Bond Total Return (ACC)	SCABF	%	%	%	%	%	
45.	施罗德环球基金系列 - 金砖四国(巴西、俄罗斯、印度、中国)(累积)	Schroder ISF - BRIC (Brazil, Russia, India, China) (ACC)	SCBIC	%	%	%	%	%	
46.	施罗德环球基金系列 - 新兴亚洲(累积)	Schroder ISF - Emerging Asia (ACC)	SCEAF	%	%	%	%	%	
47.	施罗德环球基金系列 - 环球债券(累积)*	Schroder ISF - Global Bond (ACC)*	SCGBF	%	%	%	%	%	
48.	施罗德环球基金系列 - 新兴市场优势(美元)(累积)	Schroder ISF - Global Emerging Market Opportunities (USD) (ACC)	SCGEM	%	%	%	%	%	
49.	富兰克林美国机会基金	Franklin U.S. Opportunities Fund	TEAGG	%	%	%	%	%	
50.	瑞银(卢森堡)新兴市场可持续领先股票基金(美元) P-acc	UBS (Lux) Equity Fund - Emerging Markets Sustainable Leaders (USD) P-acc	UBEAC	%	%	%	%	%	
51.	瑞银(卢森堡)大中华股票基金(美元) P-acc	UBS (Lux) Equity Fund - Greater China (USD) P-acc	UBEGC	%	%	%	%	%	
52.	瑞银(卢森堡)亚洲全方位债券基金(美元) P-acc	UBS (Lux) Bond Fund - Full Cycle Asian Bond (USD) P-acc	USBFC	%	%	%	%	%	

*投资选项属于衍生基金, 保单权益人应于转换入或额外供款此投资选项时具有在衍生工具方面的投资知识, 及了解其性质及风险。The Investment Choice is a derivative fund and Policy Owner should have investment knowledge in derivatives and understand its natures and risk when switching into or placing a top-up investment in the Investment Choice.

保单权益人签署 (细阅 / 确认以上资料)
Signature of the Policy Owner (Read / confirm the information on this page)

第二部份 Section 2:

适用于投资选项转换及投资选项分配更改 Applicable to Switching of Investment Choices & Change of Investment Choice Allocation:

如您作投资选项转换或投资选项分配更改, 须填写额外文件 (包括有效之风险承担能力问卷)。Additional documents (include valid Risk Profile Questionnaire) should be completed when applying for Switching of Investment Choices or Change of Investment Choice Allocation.

以下适用于过去12个月内曾递交风险承担能力问卷的客户。

The following is applicable to policyowner who has submitted Risk Profile Questionnaire ("RPQ") in the past 12 months.

本人声明在过去12个月内曾递交风险承担能力问卷且所填报的资料至今没有任何重大改变, 包括财务需要、风险及可承担能力等。

I declare that RPQ have been submitted in the past 12 months from the date of signing of this form and there is no substantial change of information and mismatch of needs, risks and affordability etc. provided in the FNA form or RPQ.

注意Note:

若过去递交之风险承担能力问卷已失效 (签署日期超过12个月) 或财务需要、风险及可承担能力等有任何重大改变, 请重新递交风险承担能力问卷, 否则本公司将无法受理此申请, 本公司有将不会负责任何因拒绝该申请而引致的损失。

A new RPQ should be submitted if the previous RPQ is invalid (the signing date is over 12 months) or there is any substantial change of information provided in the previous form. Otherwise, the application for policy change may not be proceeded and the Company shall not be liable for any loss incurred arising from the rejected application.

没有资产所有权及没有投资回报保证: 对于此投连寿险保单的相关投资资产, 阁下均没有任何权利或拥有权。任何追索只可向中银集团人寿保险有限公司提出, 而阁下亦须承担中银集团人寿保险有限公司的信贷风险。投资回报并非保证。**No Ownership of Assets and No Guarantee for Investment Returns: You do not have any rights to or ownership over any of the underlying investment assets of this ILAS policy.** Your recourse is against BOC Group Life Assurance Co. Ltd. only. You are subject to the credit risk of BOC Group Life Assurance Co. Ltd.. Investment returns are not guaranteed.

费用及收费: 某些费用 / 收费将从阁下支付的保费及 / 或阁下投连寿险保单价值中扣减, 并会减少可供投资的金额。因此, 阁下投连寿险保单的整体回报有可能远低于阁下所选取的相关基金的回报。详情请参阅此投连寿险保单的产品资料文件。**Fees and Charges: Some fees/charges will be deducted from the premiums you pay and/or your ILAS policy value, and will reduce the amount available for investment. Accordingly, the return on your ILAS policy as a whole may considerably be lower than the return of the underlying funds you selected.** For details, please refer to the product documents of this ILAS policy.

转换投资选项: 若阁下转换投资选项, 可能需要支付相关收费, 而阁下所承受的风险亦可能因而增加或减少。**Switching of Investment:** If you switch your investment choices, you may be subject to a charge and your risk may be increased or decreased.

若您于此表格第一部份作投资选项转换及/或投资选项分配更改, 而所涉及的投资选项风险级别, 高于您的风险承受程度或/及您选择了衍生基金而您又没有投资衍生工具之知识, 您必须提供书面解释以确认您仍继续进行该指示的决定, 本公司才可为您处理申请。请注意, 您所选投资选择未必适合您, 请细阅上述注意事项7及留意相关风险(包括错配风险)。如没有提供充足之原因, 本公司有权拒绝您的申请, 本公司有将不会负责任何因拒绝该申请而引致的损失。

If you apply for Switching of Investment Choices and/or Change of Investment Choice Allocation in Section 1, with fund risk level(s) higher than your risk tolerance level, and/or you select the derivative fund choice whilst you do not have investment knowledge in derivatives, you must provide written explanation to confirm your decision to proceed with such instruction. Please be aware that the selected investment choice(s) may not be suitable for you, please read the above note 7 carefully and pay attention the associated risks (including risks of mismatch). The Company has the discretion to decline the application if you do not provide sufficient explanation and the Company shall not be liable for any loss incurred arising from the rejected application.

请提供决定继续进行该指示原因 (请选择适用之项目) Please provide explanation for the decision to proceed with such instruction (please select whichever applicable):

- 我所选之投资选项的潜在回报对我来说很有吸引力。Potential return of the selected Investment Choice(s)/ Investment Allocation is attractive to me.
- 我所选之投资选项/投资选项分配的基金经理/基金公司对我来说很有吸引力。The fund manager/fund house of the selected Investment Choice(s)/Investment Choice Allocation is attractive to me.
- 我所选之投资选项涵盖之地区及/或产业切合本人之投资意向。The regions or sectors of the selected Investment Choice(s)/ Investment Choice Allocation suit my investment objectives.
- 其他Others (请注明 please specify): _____

保单权益人签署 (细阅 / 确认以上资料)
Signature of the Policy Owner (Read / confirm the information on this page)

第三部份 Section 3:

请注意 Please note:

(1) 投资相连寿险计划（「投连寿险」）申请以下项目4) 或 5) 时（减额除外），须填写额外文件（包括有效财务需要分析、有效之风险承担能力问卷、重要资料声明书及申请人声明书）。烦请客户亲临本公司，我们的客户服务委员会协助您填写所需表格。Additional documents should be completed when applying for the following items 4) or 5) (except decreasing amount) under Investment-Linked Assurance Scheme ("ILAS"). Additional documents include valid Financial Needs Analysis, valid Risk Profile Questionnaire, Important Facts Statement and Applicant's Declarations. Please come to our company office and our Customer Service Representative will assist you to complete the required documents.

(2) 万用寿险保单申请以下项目 4) 或 5) 时（减额除外），须填写财务需要分析表格。烦请客户亲临本公司，我们的客户服务委员会协助您填写所需表格。Financial Needs Analysis should be completed when applying for the following items 4) or 5) (except decreasing amount) under Universal Life policies. Please come to our company office and our Customer Service Representative will assist you to complete the required document.

(3) 非持有香港身份证而持有中华人民共和国居民身份证的客户申请以下项目 4) 或 5) 时（减额除外），请同时递交「重要资料声明书 - 内地人士在港投保人/寿险保单」。Policy owners who do not have Hong Kong Identity Card holding People's Republic of China Resident Identity Card, please also submit "Important Facts Statement for Mainland Policyholders" when applying for the following items 4) or 5) (except decreasing amount).

<p><input type="checkbox"/> 4. 非定期供款 / 额外保费 / 非定期额外保费 注释 Note 4, 7</p> <p>(如为投连寿险保单, 请填写第一部份项目 3. 投资选项分配更改) Extra Contribution/Top-Up Premium/Unscheduled Top-Up Premium (For ILAS policies, please complete Item No. 3 in Section 1. Change of Investment Choice Allocation)</p> <p>金额 Amount: <input type="checkbox"/> 港元 HKD / <input type="checkbox"/> 美元 USD / <input type="checkbox"/> 人民币 CNY _____</p> <p><input type="checkbox"/> 支票 By Cheque 支票号码 Cheque No.: _____</p> <p><input type="checkbox"/> 银行入数 By Bank-in 发票银行名称 Issuing Bank Name: _____</p>	<p><input type="checkbox"/> 5. 更改定期供款 / 定期额外供款 / 定期基本保费 / 定期额外保费 注释 Note 5</p> <p>Change of Regular Contribution / Regular Top-Up Contribution / Regular Basic Premium / Scheduled Top-Up Premium</p> <p><input type="checkbox"/> 增加金额至 Amount increased to 美元 USD _____ <input type="checkbox"/> 每月 Monthly <input type="checkbox"/> 每年 Annually</p> <p><input type="checkbox"/> 减少金额至 Amount decreased to 港元/美元/人民币 HKD / USD / CNY _____ <input type="checkbox"/> 每月 Monthly <input type="checkbox"/> 每年 Annually</p> <p>如基本计划为「财智之选投资相连保险计划」, 请填写更改后的定期额外供款每月或每年金额 (不包括定期基本供款金额)。For Wisdom Investment Linked Insurance Plan, please state the monthly / annual amount of Regular Top-Up Contribution (excluding the Regular Basic Contribution amount).</p>
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以下适用于过去12个月内曾递交财务需要分析表格及风险承担能力问卷的客户。
 The following is applicable to policyowner who has submitted Financial Needs Analysis ("FNA") Form and Risk Profile Questionnaire ("RPQ") in the past 12 months.

本人声明在过去12个月内曾递交财务需要分析表格及风险承担能力问卷且所填报的资料至今没有任何重大改变, 包括财务需要、风险及可承担能力等。
 I declare that FNA form and RPQ should be submitted if the previous FNA and/ or RPQ is/are invalid (the signing date is over 12 months) or there is any substantial change of information and mismatch of needs, risks and affordability etc. provided in the FNA form or RPQ.

注意Note:
 若过去递交之财务需要分析表格及/或风险承担能力问卷已失效 (签署日期超过12个月) 或财务需要、风险及可承担能力等有任何重大改变, 请重新递交财务需要分析表格及/或风险承担能力问卷, 否则本公司将无法受理此申请, 本公司有将不会负责任何因拒绝该申请而引致的损失。
 A new FNA form and/ or RPQ should be submitted if the previous FNA and/ or RPQ is/are invalid (the signing date is over 12 months) or there is any substantial change of information provided in the previous form. Otherwise, the application for policy change may not be proceeded and the Company shall not be liable for any loss incurred arising from the rejected application.

若您于此表格第一部份作投资选项分配更改, 而所涉及的投资选项风险级别, 高于您的风险承受程度或/及您选择了衍生基金而您又没有投资衍生工具之知识, 您必须提供书面解释以确认您仍继续进行该指示的决定, 本公司才可为您处理申请。请注意, 您所选投资选择未必适合您, 请细阅上述注意事项 7 及留意相关风险(包括错配风险)。

如果没有提供充足之原因, 本公司有权拒绝您的申请, 本公司有将不会负责任何因拒绝该申请而引致的损失。
If you apply for Change of Investment Choice Allocation in Section 1, with fund risk level(s) higher than your investment risk profile, or you select the derivative fund choice whilst you do not have investment knowledge in derivatives, you must provide written explanation to confirm your decision to proceed with such instruction. Please be aware that the selected investment choice(s) may not be suitable for you, please read the above note 7 carefully and pay attention the associated risks (including risks of mismatch). The Company has the discretion to decline the application if you do not provide sufficient explanation and the Company shall not be liable for any loss incurred arising from the rejected application.

请提供决定继续进行该指示原因 (请选择适用之项目) Please provide explanation for the decision to proceed with such instruction (please select whichever applicable):

- 我所选之投资选项分配的潜在回报对我来说很有吸引力。Potential return of the selected Investment Allocation is attractive to me.
- 我所选之投资选项分配的基金经理/基金公司对我来说很有吸引力。The fund manager/fund house of the selected Investment Choice Allocation is attractive to me.
- 我所选之投资选项分配涵盖之地区及/或产业切合本人之投资意向。The regions or sectors of the selected Investment Choice Allocation suit my investment objectives.
- 其他Others (请注明 please specify): _____

<p><input type="checkbox"/> 6. 供款 / 保费假期 注释 Note 6</p> <p>Contribution / Premium Holiday</p> <p>开始日期 Start Date : _____年 Year _____月 Month</p> <p>暂停供款 / 保费假期的期数 No. of modal contributions / premiums to be suspended : _____</p> <p>1. 开始日期最早为下一个供款日 / 保费到期日。 2. 若没有注明暂停供款 / 保费假期的期数, 供款 / 保费假期将生效至阁下日后的指示。 1. The earliest start date is the next contribution date / premium due date. 2. If there is no instruction on the No. of modal contributions / premiums to be suspended, the contribution / premium holiday will be continued until your further instruction is received.</p>	<p><input type="checkbox"/> 7. 取消供款 / 取消保费假期</p> <p>Release of Contribution / Release of Premium Holiday</p> <p>生效日期 Effective Date: _____年 Year _____月 Month</p> <p>生效日期最早为下一个供款日。 The early date of effective date must be the next contribution date.</p>
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8. 转账付款指示 Bank Transfer Instruction (请填写第一部份项目 2. 提取部份价值 Please complete Item No. 2 in Section 1. Partial Withdrawal)

货币 Currency: 港元 HKD 美元 USD

银行转账 Bank Transfer _____ 户口持有人姓名 Account Holder Name _____

户口必须为保单权益人单独持有之中国银行(香港)/南洋商业银行/渣打银行户口。The account must be a BOCHK / NCB / CYB account solely owned by the policy owner.

此转账户口将用作发放上述申请及日后所有保单给付金额 (包括但不限于红利、保证现金支付、保单贷款、各类退款, 及可领保单期满金额等, 惟身故赔偿除外)。
 Payment for the above application and all future policy proceeds (including but not limited to Dividend, Guaranteed Cash Payment, Policy Loan, any kinds of payment refund, policy maturity payment and etc, except death benefit) will be released via this bank account.

若款项未能成功转账或户口并非保单权益人单独持有的账户/ 银行账户资料不全/ 有错漏, 款项将以支票发出。
 Payment will be made by cheque if the transfer is unsuccessful / the bank account is not solely owned by the policy owner / account detail is incomplete/ incorrect / without bank proof.
 如无明确指示, 款项会按本公司的现有记录 (如有) 发放金额。
 Unless otherwise specified, payment will be made according to the current payment instruction (if any) registered with the Company.

保单权益人签署 (细阅 / 确认以上资料)
 Signature of the Policy Owner (Read / confirm the information on this page)

注释 Note	
注释 1	转换出及换入之投资选项百分比必须为整数，并须符合本公司不时所设定于各类计划之最低转换出及转换入之金额。 如基本计划为「策略投资保险计划」，会先转换出积存户口的名义单位，而初期户口及积存户口的名义单位不可互相转换。
注释 2	提取部份价值之百分比必须为整数，并须符合本公司不时所设定于各类计划之最低提取金额及于提取后之最低户口价值之规定。否则，本公司有权将提取金额自动调整，以附合最低户口价值之要求。提取须缴付提取费用 (如有)。 如基本计划为「策略投资保险计划」，提取部份价值只适用于积存户口的价值，并请填写提取的积存户口百分比。
注释 3	各供款/保费分配必须为整数及不能少于10%，而供款分配之总和必须相等于一百。
注释 4	须符合相关保险计划之规定 (如适用)。
注释 5	须符合相关保险计划之规定 (如适用)。
注释 6	如于「盈丰收保险计划」的保单生效日期首四 (4) 年内已使用供款假期，长期奖励将不会被发放。只可于「策略投资保险计划」的最近供款期完结后申请保假假期。
注释 7	交易日为本公司为客户执行指示的日期，有可能与就有关交易所厘定单位价格的估值日并不相同。
Note 1	The % of switching-out and switching in must be a whole number and subject to the minimum switching-out and switching-in amount as set by the Company for each plan from time to time. For "Tactics Investment Insurance Plan", notional units from the Accumulation Account will be firstly switched-out. Switching of notional units between the Initial Account and the Accumulation Account is not allowed.
Note 2	The % of partial withdrawal must be a whole number and subject to the minimum withdrawal amount and the minimum account balance after withdrawal as set by the Company for each plan from time to time. Otherwise, the Company reserves the right to adjust the withdrawal amount to meet the minimum account balance requirement. Withdrawal charges (if any) will be levied. For "Tactics Investment Insurance Plan", withdrawal is applicable to Accumulation Account only and please indicate the % to be withdrawn from the Accumulation Account.
Note 3	Each investment choice allocation of contribution / premium cannot be less than 10% and must be a whole number. The sum up of total investment choice allocation must be equal to 100%.
Note 4	Subject to the requirement of the respective plan (if applicable).
Note 5	Subject to the requirement of the respective plan (if applicable).
Note 6	Loyalty bonus of "Harvest Joy Protection Plan" will not be paid out if Contribution Holiday is applied within the first four (4) Policy Years. Premium Holiday for "Tactics Investment Insurance Plan" could only be applied after the Initial Contribution Period.
Note 7	Transaction Date is the date the Company executes the Customer's instruction. It may not be the same as the Valuation Date, on which the unit price is determined for the relevant transaction.

声明及授权 Declaration & Authorization

- 本人确认同意及清楚明白以下各点：
- 已填妥及签署的申请书须于每个工作天的截止时间中午十二时正或之前送达贵公司保单行政部，并以保单行政部确实收受全部文件的时间为准。
 - 贵公司获授权及指示接纳及执行本人就投资指示申请而发出的传真指示。然而，贵公司可酌情拒绝执行任何以传真方式发出的指示，并可要求填写另一指定表格并提交正本。贵公司可倚赖其真诚相信为真确或经由本人签署而发出的指示并视为定论，并且无须就据之行事而承担任何责任。贵公司不会接受任何因传真送达之表格未能送达而引致之损失或索偿。本人提供的传真报告并不可作为传真指示发出与否的证明。本人进一步同意弥偿贵公司因本人的传真指示引致或与此有关而使贵公司蒙受或引致的所有费用及损失。
 - 为准确执行本人的指示，本人须准确地指示所选择的项目及/或所选择的投资选项名称，如指示不完整，将导致指示被延迟处理，贵公司毋须对因延迟而招致的任何直接、间接、特别或相应损失或损害承担责任。
 - 本人须清楚地填写所有投资选项更改文件，任何资料如有更改，本人亦必须在更改的位置签署作实。
 - 本人要求本人之保单依照此申请书之选择作出更改，并明白及同意此申请将于贵公司收到此申请书后，由此申请书的指示完成日起生效，特别指定较迟日期除外；但此更改项目须是保单内列为可更改事项或经贵公司许可，并收受已缴付申请所需款项及贵公司代政府或监管机构(包括但不限于保险业监管局)按相关规定收取的相应征费及/或费用(如有)，方为有效。
 - 此表格一经递交予贵公司，本人便不能取消或更改表格上的任何指示。任何更改将被视作一项新申请，而该新申请会在贵公司办妥先前的更改后方会被处理(如适用)。
 - 倘若贵公司于任何一日内收到本人就相同或不同交易发出超过一项指示，或于收到此申请书时仍有未完成或进行中的交易，贵公司可全权酌情决定处理该等指示的先后次序或延迟处理本人的指示。贵公司亦毋须因此而招致任何直接、间接的损失或承担任何形式的责任。
 - 如本人未能符合贵公司的有关规定，贵公司将保留接受或拒绝本人此项指示的权利。本人明白及同意贵公司将有不会负责任何因拒绝该指示而引致的损失
 - 贵公司毋须就延迟或未有履行其义务而导致的任何损失/损害或费用而承担责任，不论该延迟是否由无法控制的事件所导致。
 - 贵公司有权随时更新表格的内容。
 - 本人在填写此申请书前，本人已仔细阅读主要销售刊物及产品资料概要。
 - 本人在此申请书上提出的指示是本人的个人决定，并没有依赖保险代理人(如适用)所提供的意见及已考虑本人的风险承受程度。本人完全明白投资相连寿险计划所涉及之风险并愿意承担所有风险，相关基金单位价格可升可跌。此计划的可支付利益与就上述保单所投资的相关基金表现连系。
 - 本人已收妥、阅读及完全明白载于本文件的个人资料收集声明，及同意本人的任何个人资料可用作该声明第7段所述之用途及贵公司可把该等个人资料提供给该声明第8段所述各方作上述用途。
 - 若投资相连寿险计划中选择衍生基金，本人确认本人对衍生产品有知识和经验。我了解所选衍生基金选择的性质和风险，并拥有足够的净资产能够承担交易衍生基金选择时的风及潜在损失。(如适用)
 - 本人已阅读《投资选项小册子》和其他相关文件中列出的资料，并已了解所选投资选择的相关风险可能与本人的风险承担能力不一致，因而可能并不符合本人的最佳利益及可能造成潜在损失。
 - 本人确认财务需要分析表格(如适用)及风险承担能力问卷乃准备及最新。若有任何重大改变，本人/吾等将会尽快通知贵公司。

I hereby confirm that I agree and fully understand the following points:

- The completed and signed application form must be received by Cut-Off Time 12:00 p.m. as recorded by Policy Administration Department of the Company on a business day for processing.
- The Company is authorized and instructed to accept and execute the investment instructions given by me through fax. However, the Company may, in its absolute discretion, refuse to act upon any fax instructions received and may require original written instructions in another prescribed form instead. The Company may rely conclusively upon and shall incur no liability in acting upon any investment instructions believed by it in good faith to be genuine or to be signed by me. And the Company will not accept any claims for loss in relation to the non-receipt of this form being sent by fax. A fax transmission report produced by me shall not be a valid proof that the instructions were being sent or not. I further agree to indemnify the Company against all costs and losses that the Company may incur or suffer as a result of or in connection with my instruction through fax.
- To execute my instruction accurately, I need to indicate my selection and/or instruction clearly. Any incomplete instruction will result a delay in processing my selection or instruction and the Company shall not be liable for any direct, indirect, special or consequential loss of damages arising from such delay.
- I need to complete any investment choice change documents in clear handwriting. Any amendments should be endorsed by me in full signature.
- I request that my policy be changed in accordance with the particulars set out in this application and I understand and agree that the request for change(s) shall take effect from the date that the instruction is completed after the Company received the same form unless a later date is specifically indicated, but only if the change(s) is/are defined in the policy or is/are allowed by the Company under the policy and the required payment for the application and the corresponding levy and/ or charges (if any) to be collected by the Company on behalf of the government or the regulatory authority (including but not limited to the Insurance Authority) according to the relevant requirements have been paid in full.
- No alteration and amendment can be made once the application form is submitted and received by the Company. Any additional changes will be considered as a new instruction and order, the Company shall process such transaction only after the previous transaction has been fully completed, if applicable.
- If more than one instruction is received in respect of the same/different transactions for the same policy on any single day, or if any transactions are pending for investment or processing or is in progress at the receipt date of this instruction, the Company has the sole discretion to determine priority in dealing with such instructions or to defer this instruction. In such circumstances, the Company shall not be liable for any loss/damages whatsoever or howsoever arising from such delay.
- The Company may accept or reject this instruction if I fail to fulfill the Company's requirements I understand and agree the Company shall not be liable for any loss incurred arising from the rejected application.
- The Company will not be liable for any losses whatsoever or howsoever resulting from any delay or failure to perform its obligations or any losses, damages or costs resulting from, whether such delay was due to uncontrollable events.
- The Company may change this form from time to time.
- I have read the Principal Brochure and the Product Key Facts Statement carefully before completing this application form.
- My instruction as indicated on this application is made based on my own judgment and I have not relied on any advice provided by insurance agent (if applicable) and have considered my risk profile. I fully understand that investment in Investment-Linked Assurance Scheme involves risks and willing to undertake all risks and value of units in underlying funds may rise or fall. The benefits payable under such plan are linked to the performance of the underlying funds invested in respect of the above policy.
- I have received, read and fully understood the Personal Information Collection Statement contained in this document, and agree that any of my personal data may be used for the purposes set out in paragraph 7 of that Statement and the Company may provide the personal data to the parties set out in paragraph 8 of that Statement for the aforementioned purposes.
- In case derivative fund choice is selected under Investment-Linked Assurance Scheme, I confirm I have knowledge and experience on derivatives. I understand the natures and risk of selected derivative fund choice and has sufficient net worth to be able to assume the risks and bear the potential losses of trading in the derivative fund choice. (if applicable).
- I have read the information of the Investment Option(s) as set out in the Investment Choice Brochure and other relevant documents and have understood the associated risk of the selected Investment Option(s) that may be inconsistent with my risk profile, it may not be in my best interest and may cause a potential loss.
- I confirm the information provided in FNA(if applicable) and RPQ are accurate and up-to-date. I will inform the Company as soon as possible in case of any substantial change.

保单权益人签署 Signature of Policy Owner

承让人签署(如适用)
Signature of Assignee (if applicable)

签署地 Sign at

签署日期 Date at (日 Day/月 Month/ 年 Year)

见证人签署 Signature of Witness

(姓名 Name:)
(中介人工号)
Insurance Intermediary staff no.:
签名须与本公司存案相符 Signature must correspond to that in our records

重要信息: 阁下提供给本公司的任何个人资料如有变更 (如姓名、国籍 (国家/地区)、税务居住地、地址、身份证明文件类型及号码、职业，或商业客户的商业注册/ 成立资料/ 股权结构等)，请立即通知本公司作出更改。倘本公司没有收到阁下通知，即表示阁下毋须更新个人资料。 Important Message: If there is any change of your personal information (e.g. name, Nationality (Country/ Region), tax residence, address, identity document type and number, occupation, business registration/ incorporation/ ownership structure of corporate customer etc.), please notify us for changes immediately. We shall assume no change in your data from our latest record unless we receive a notice from you.

温馨提示: 如阁下在递交此表格后两星期内仍未收到本公司的回复，请致电本公司的客户服务热线2860-0688。 Friendly Reminder: If you do not receive our response within 2 weeks after submitting this form, please contact our Customer Service Hotline at 2860-0688.

请参阅下页的个人资料收集声明
Please read the Personal Information Collection Statement on next page

个人资料收集声明

在中银集团人寿保险有限公司(“中银人寿”), 保护我们客户个人资料对我们很重要。作为一个提供保险产品和服务的机构, 收集及运用客户个人资料是我们日常商业运作的基本工作。

如客户希望了解中银人寿的隐私政策的详情, 欢迎透过以下网址 <http://www.boclife.com.hk/te/others/privacy-policy.html> 阅读有关文件。

1. 本声明列载中银集团人寿保险有限公司(下称「本公司」)有关其资料当事人(见以下定义)的资料政策。
2. 就本声明而言, 「本集团」指本公司及其控股公司、分行、附属公司、代表办事处及附属成员, 及其中任何一方, 不论其所在地。附属成员包括本公司的控股公司之分行、附属公司、代表办事处及附属成员, 不论其所在地。

3. 「资料当事人」一词, 不论于本声明何处提及, 包括以下为个人的类别:

- (a) 本公司提供的保险及相关服务和产品的申请人或客户/用户, 包括保单权益人、索偿人、受益人、受保人及/或其他有关人士及其被授权人;
- (b) 任何公司申请人及客户/用户的董事、股东、高级职员及经理; 及
- (c) 本公司的供应商、承建商、服务供应商及其他合约对手。

为免疑问, 「资料当事人」不包括任何法人团体。本声明的内容适用于所有资料当事人, 并构成其与本公司不时订立或可能订立的任何合约及/或保单的一部分。若本声明与有关合约及/或保单存在任何差异或分歧, 就有关保护资料当事人的个人资料而言概以本声明为准。本声明并不限制资料当事人在个人资料(私隐)条例(香港法例第486章)(「条例」)下之权利。

4. 资料当事人在建立、延续保险业务及行政事宜及/或有关的产品及服务及授信、处理有关本公司签发的保单的索偿, 及/或处理任何和其他资料当事人的要求、查询或投诉、及/或遵守在香港特别行政区境内或境外的监管或其他机关颁布的任何法律、发出的指引或要求(包括但不限于根据香港特别行政区与美国之间的跨政府协议(「跨政府协议」)、香港特别行政区与美国在2014年3月25日签署的《税务资讯交换协议》执行《海外账户税收合规法案》, 以及经济合作暨发展组织作出的规定, 包括关于其履行其共同报告标准的主管机关协议的监管机制)时, 资料当事人需要不时向本公司提供有关的个人资料。

5. 若未能向本公司提供该等资料, 可能会由于资料不足导致本公司无法评估/处理你的申请及/或提供保险及相关服务和产品及授信。若你拒绝给予上述明确的同意, 本公司也可能需要向适用的监管机构汇报保单项下的价值和付款金额; 在特定的情况下, 若你拒绝给予明确的同意, 本公司可能保留保单项下的部分或所有利益; 或终止保单。

6. 本公司会不时收集或接收有关资料当事人的资料。该等资料包括但不限于在资料当事人与本公司延续正常业务往来期间, 例如, 当资料当事人签发支票、存款或透过本公司发出的或提供的信用卡进行交易或在一般情况下以口头或书面形式与本公司沟通时, 从资料当事人所收集的资料。

7. 资料当事人之资料(包括信用信息和以往申索纪录)的用途将视乎其与本公司及/或本集团的关系性质有所不同, 其中包括以下用途:

- (a) 处理、评估及/或批核有关保险产品及服务的申请、调查和结清申索、侦测和防止欺诈行为(无论是否就此申请而发出的保单有关)、及有关该等产品及服务的增添、更改、变更、取消、续期及/或复效的申请;
- (b) 管理由本公司及/或本集团签发的保单;
- (c) 研究及/或设计供客户使用的保险/金融产品及/或服务;
- (d) 与任何由本公司或任何本公司集团内的公司及相关联公司提供的产品及/或服务相关, 而由你提出或对你作出的索偿, 或以其他形式涉及你的索偿有关的用途, 包括但不限于作出、辩护、分析、调查、处理、评估、厘定、结清或回应该等索偿;
- (e) 在适当时进行身份及/或信贷检查及进行资料配对程序;
- (f) 为符合根据下述适用于本公司及/或期望本公司及/或本集团遵从有关披露及使用资料之责任、规定或安排:
 - (i) 在香港特别行政区境内或境外之已存在、现有或将来对其约束力或适用于其的任何法律;
 - (ii) 在香港特别行政区境内或境外之已存在、现有或将来并由任何法定、监管、政府、税务、执法或其他机构, 或由金融服务提供者之自律监管或行业的团体或组织所发出或提供之任何指引或指导;
 - (iii) 本公司及/或本集团因其金融、商业、营业或其他利益或活动处于或关连于相关本地或海外的法定、监管、政府、税务、执法或其他机构或金融服务提供者之自律监管或行业团体或组织之司法管辖区而须承担或获施加与本地或海外之法定、监管、政府、税务、执法或其他机构或金融中介人、或金融服务提供者之自律监管或行业团体或组织之间的现有或将来之任何合约承诺或其他承诺及/或本公司及/或本集团遵守适用税务法律的义务, 包括但不限于《海外账户税收合规法案》和跨政府协议;
- (g) 处理(包括但不限于调查、分析、核保及裁定)有关本公司签发的保单的索偿;
- (h) 为推广服务、产品及其他标的(详见下述第9段);
- (i) 提供客户服务(包括但不限于处理查询及投诉)及有关活动;
- (j) 供本公司及任何本公司集团内的公司及相关联公司作进行统计或精算研究用途;
- (k) 厘定本公司欠付你或你拖欠本公司的任何款项的金额, 及执行你之责任, 包括但不限于向你或任何已为你的债务向本集团提供任何担保或承诺的人士追收欠款;
- (l) 为符合根据任何本集团计划下就遵从洗钱、恐怖份子资金筹集或其他非法活动之批准或防止或侦测而作出本集团内资料及信息共享及/或任何其他使用资料及信息的任何责任、规定、政策、程序、措施或安排;
- (m) 使本公司的实在或建议承认人, 或本公司对资料当事人的权利的参与人或附属参与人评核意图为转让、参与或附属参与的交易;
- (n) 与资料当事人或其他人士之资料比较以进行信贷调查, 资料核实或以其他方法进行核实资料, 以作有关比较是否为对资料当事人采取不利之行动而推行;
- (o) 作为维持资料当事人的信贷记录或其他记录(不论资料当事人与本公司是否存在任何关系), 以作现在或将来参考之用; 及
- (p) 提供任何与上述事项有联系、有附带性或有关的用途。

8. 本公司会对其持有的资料当事人资料保密, 除非本公司可能会把该等资料提供及披露(如条例所定义的) 给下述各方先前一段列出的用途:

- (a) 任何代理人、承包人、或向本公司提供行政、电讯、电脑、付款或其他与本公司业务运作有关的服务的第三方服务供应商, 不论其所在地;
- (b) 任何对本公司(包括本集团的任何成员)有保密责任并已承诺作出保密有关资料的其他人士;
- (c) 任何再保险及索偿调查公司、有关的保险行业协会及联合会和该等协会及联合会的会员;
- (d) 信贷资料服务机构; 而在资料当事人欠账时, 则可将该等资料提供给收数公司;
- (e) 任何与资料当事人已经或将存在往来的金融机构、消费卡或信用卡发行公司、保险公司、证券及投资公司;
- (f) 本公司及/或本集团在根据其本身及/或本集团具约束力或适用的任何本地或外国法律、法规或法规规定下之责任或其他原因而必须向该人、实体、或政府或政府机构或金融中介人作出披露, 或按照及为实施由任何法定、监管、政府、税务、执法或其他机构或金融服务提供者之自律监管或行业团体或组织所发出或提供的指引或指导需预期向该人作出披露, 或根据与本地或海外之法定、监管、政府、税务、执法或其他机构或金融服务提供者之自律监管或行业团体或组织之间的任何合约承诺或其他承诺而向该人作出任何披露之任何人士, 该等人士可能处于香港特别行政区境内或境外及可能是已存在、现有或将来出现的任何人士;
- (g) 假如资料当事人的资料是被收集并用于处理其申请、调查和结清申索、以及侦测和防止欺诈行为, 有关个人资料将会被转移给以下人士, 而他们只能在有合理需要履行前述任何一项目的之情况下才可收集和和使用这些资料: 保险理算人、代理和经纪; 雇主; 医护专业人士; 医院; 会计师; 财务顾问; 律师; 整合保险业申索和承保资料的组织; 防欺诈组织; 其他保险公司(无论是直接地, 或是通过防欺诈组织或本段中指定的其他人士); 警察; 和保险业就现有资料而对所提供的资料作出分析和检查的数据库或登记册(及其运营者)。
- (h) 本公司的任何实在或建议承认人或就本公司对资料当事人的权利的参与人或附属参与人或受让人; 及
- (i)
 - (i) 本集团之任何成员;
 - (ii) 第三方金融机构、承保人、信用卡公司、证券、商品及投资服务供应商;
 - (iii) 第三方奖赏、年资奖励、联名合作及优惠计划供应商;
 - (iv) 本公司及本集团之联名合作伙伴(有关服务和产品的申请表上会提供联名合作伙伴的名称(视属何情况而定));
 - (v) 慈善或非牟利组织; 及
 - (vi) 就上述第7(b)段而获本公司任用之第三方服务供应商(包括但不限于代寄邮件公司、电讯公司、电话促销及直销代理人、电话服务中心、数据处理公司及资讯科技公司), 不论其所在地。本公司可能为上述第7段所列之目的不时将资料当事人的资料转移往香港特别行政区境外的地区。

9. 使用资料作直接促销

本公司拟使用资料当事人的资料作直接促销及本公司须为此目的取得资料当事人同意(包括资料当事人不反对之表示)。2012年个人资料(私隐)条例第6A部中关于资料当事人的同意的特定要求。因此, 请注意以下:

- (a) 本公司持有资料当事人的姓名、联络详情、产品及服务投资组合信息、交易模式及行径、财务背景及统计资料可不时被本公司用于直接促销;
- (b) 以下服务、产品及类别可作推广:
 - (i) 财务、保险、信用卡、证券、商品、投资、银行及相关服务和产品及授信;
 - (ii) 奖赏、年资奖励或优惠计划及相关服务和产品;
 - (iii) 本公司的联名合作伙伴提供之服务和产品(有关服务和产品的申请表上会提供联名合作伙伴的名称(视属何情况而定)); 及
 - (iv) 为慈善及/或非牟利的目的之捐款及资助;
- (c) 上述服务、产品及标的可由本公司及/或下述人士提供或(如涉及捐款及资助) 募捐:
 - (i) 本集团之任何成员;
 - (ii) 第三方金融机构、承保人、信用卡公司、证券、商品及投资服务供应商;
 - (iii) 第三方奖赏、年资奖励、联名合作及优惠计划供应商;
 - (iv) 本公司及本集团之联名合作伙伴(有关服务和产品的申请表上会提供联名合作伙伴的名称(视属何情况而定)); 及
 - (v) 慈善或非牟利组织;
- (d) 除本公司推广上述服务、产品及标的, 本公司同时拟提供列明于上述第9(a)段之资料至上述第9(c)段的所有或其中任何人士, 该等人士藉以用于推广上述服务、产品及标的, 并本公司须为此目的取得资料当事人同意(其中包括资料当事人不反对之表示);

若资料当事人不愿意本公司使用或提供其资料予其他人, 藉以用于以上所述之直接促销, 资料当事人可通知本公司以行使其不同意此安排的权利。

10. 根据条例中的条款, 任何资料当事人有权:

- (a) 查核本公司是否持有他的资料及要求查阅该等资料;
- (b) 要求本公司改正任何有关他的不准确的资料; 及
- (c) 查明本公司对于资料的政策及惯例和告知本公司持有的个人资料种类。

11. 根据条例之条款, 本公司有权就处理任何查阅资料的要求收取合理费用。

12. 任何关于查阅或改正资料, 或索取关于资料政策及惯例或所持有的资料种类的要求, 应向下列人士提出:

中银集团人寿保险有限公司
资料保障主任
中银集团人寿保险有限公司
香港太古城英皇道 1111 号
13 楼
传真: (852) 2522 1219

13. 本声明的英文版本与中文版本如有任何分歧, 一概以英文版本为准。

二零二一年三月

PERSONAL INFORMATION COLLECTION STATEMENT

At BOC Group Life Assurance Company Limited ("BOC Life"), the protection of personal information of our customers is important to us. As a provider of insurance products and services, the collection and use of the personal information of our customers is fundamental to our daily business operations.

If you wish to understand BOC Life's Privacy Policy in detail, you may visit relevant document using the hyperlink below <http://www.boclife.com.hk/en/others/privacy-policy.html>.

1. This Statement sets out the data policies of BOC Group Life Assurance Company Limited (the "Company") in respect of data subjects (as hereinafter defined).
2. For the purposes of this Statement, the "Group" means the Company and its holding companies, branches, subsidiaries, representative offices and affiliates, wherever situated, and any one of them. Affiliates include branches, subsidiaries, representative offices and affiliates of the Company's holding companies, wherever situated.
3. The term "data subject(s)", wherever mentioned in this Statement, includes the following categories of individuals:-
 - (a) applicants for or customers/users, including policyowner(s), claimant(s), beneficiary(ies), life insured(s), and/or relevant individuals, of insurance and related services and products and facilities and so forth provided by the Company and their authorized signatories;
 - (b) directors, shareholders, officers and managers of any corporate applicants and data subjects/users; and
 - (c) suppliers, contractors, service providers and other contractual counterparties of the Company.

For the avoidance of doubt, "data subjects" shall not include any incorporated bodies. The contents of this Statement shall apply to all data subjects and form part of any contracts and/or policies that the data subjects have or may enter into with the Company from time to time. If there is any inconsistency or discrepancy between this Statement and the relevant contract and/or policy, this Statement shall prevail insofar as it relates to the protection of the data subjects' personal data. Nothing in this Statement shall limit the rights of the data subjects under the Personal Data (Privacy) Ordinance (Cap. 486, Laws of Hong Kong) (the "Ordinance").

4. From time to time, it is necessary for the data subjects to supply the Company with personal data in connection with the provision, continuation and administration of insurance and/or related products and services to the data subjects, the processing of claims under insurance policies issued by the Company, the processing of any and all other requests, enquiries and complaints from the data subjects, and/or compliance with any laws, guidelines or requests issued by regulatory or other authorities within or outside the Hong Kong Special Administrative Region (including but not limited to the implementation of the U.S. Foreign Account Tax Compliance Act ("FATCA") pursuant to the intergovernmental agreement ("IGA") between the Hong Kong Special Administrative Region and the U.S., the tax information exchange agreement that the Hong Kong Special Administrative Region signed with the U.S. on 25 March 2014, and the provisions issued by the Organization for Economic Co-operation and Development, including the regulatory scheme relating to its Competent Authority Agreement ("CAA") to implement its Common Reporting Standard ("CRS")).

5. Failure to supply such data may result in the Company being unable to assess / process your application and / or provide insurance and related services and products and facilities, due to lack of information. We may also be required to report to applicable regulatory authority(ies) values and payment amounts under the insurance policy if you refuse to give the said express consent; under specified circumstances, withhold some or all benefits under the insurance policy if you refuse to give the express consent; or terminate the policy.

6. Data relating to the data subjects are collected or received by the Company from time to time. Such data may include, but not limited to, data collected from data subjects in the ordinary course of the continuation of the relationship between the Company and data subjects, for example, when data subjects write cheques, deposit money, effect transactions through credit cards issued or serviced by the Company or generally communicate verbally or in writing with the Company.

7. The purposes for which the data relating to the data subjects (including credit information and claims history) may be used will vary depending on the nature of the data subjects' relationship with the Company and / or the Group, they may include the following:

- (a) processing, evaluation and/or approving applications for insurance products and services, investigate and settle claims, detect and prevent fraud (whether or not relating to the policy issued in respect of this application) and additions, alterations, variations, cancellations, renewals, and reinstatements of such products and services;
- (b) administering insurance policies issued by the Company and / or the Group;
- (c) researching and/or designing insurance/financial products and/or services for customers' use;
- (d) any purposes with regard to any claims made by or against or otherwise involving you in relation to any products and/or services provided by the Company and / or the Group including, but not limited to, making, defending, analyzing, investigating, processing, assessing, determining, settling or responding to such claims;
- (e) conducting identity and/or credit checks whenever appropriate and carrying out data matching procedures;
- (f) complying with the obligations, requirements or arrangements for disclosing and using data that apply to the Company and / or the Group or that it is expected to comply according to:
 - (i) any local or foreign law, legislation or regulation binding or applying to it within or outside the Hong Kong Special Administrative Region existing currently and in the future;
 - (ii) any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers within or outside the Hong Kong Special Administrative Region existing currently and in the future;
 - (iii) any present or future contractual or other commitment with a local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities or financial intermediary, or self-regulatory or industry bodies or associations of financial services providers that is assumed by or imposed on the Company and / or the Group by reason of its financial, commercial, business or other interests or activities in or related to the jurisdiction of the relevant local or foreign legal, regulatory, governmental, tax, law enforcement or other authority, or self-regulatory or industry bodies or associations and/or the obligations of the Company and/or the Group to comply with applicable tax laws including but not limited to FATCA and the IGA;
- (g) processing (including, but not limited to, investigating, analyzing, underwriting and adjudicating) claims under insurance policies issued by the Company
- (h) marketing services, products and other subjects (please see further details in paragraph 9 below);
- (i) providing customer services (including, but not limited to, processing enquiries and complaints) and related activities;
- (j) conducting statistical or actuarial research of the Company and/or any of its group companies and affiliated companies;
- (k) determining amount of indebtedness owed to or by you, and enforcing your obligations including without limitation the collection of amounts outstanding from you or any person who has provided any security or undertaking for your liabilities owing to the Group;
- (l) complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the Group and/or any other use of data and information in accordance with any group-wide programmes for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities;
- (m) enabling an actual or proposed assignee of the Company, or participant or sub-participant of the Company's rights in respect of the data subjects to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation;
- (n) comparing data of data subjects or other persons for credit checking, data verification or otherwise producing or verifying data, whether or not for the purpose of taking adverse action against data subjects;
- (o) maintaining a credit history or otherwise, a record of data subjects (whether or not there exists any relationship between data subjects and the Company) for present and future reference; and
- (p) any purposes incidental, associated or relating thereto.

8. Data held by the Company relating to data subjects will be kept confidential except that the Company may provide and disclose (as defined in the Ordinance) such data to the following parties for the purposes set out in the previous paragraph:-

- (a) any agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment or other services to the Company in connection with the operation of its business, wherever situated;
- (b) any other person under a duty of confidentiality to the Company including any member of the Group which has undertaken to keep such information confidential;
- (c) reinsurance and claims investigation companies, relevant insurance industry associations and federations, and members of such industry associations and federations;
- (d) credit reference agencies, and, in the event of default, to debt collection agencies;
- (e) any financial institution, charge or credit card issuing companies, insurance company, securities and investment company with which the data subjects have or propose to have dealings;
- (f) any person, entity, or government or government agency or financial intermediary, to whom the Company and / or the Group is under an obligation or otherwise required to make disclosure under the requirements of any local or foreign law, legislation or regulation binding on or applying to the Company and / or the Group, or any disclosure under and for the purposes of any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers with which the Company and / or the Group is expected to comply, or any disclosure pursuant to any contractual or other commitment of the Company or the Group with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers, all of which may be within or outside the Hong Kong Special Administrative Region and may be existing currently and in the future;
- (g) If the data relating to the data subjects is being collected and used for the purpose of processing your application, investigating and settling claims and preventing and detecting fraud, such personal data will be transferred to the following persons who may collect and use this information only as reasonably necessary to carry out one of the aforementioned purposes: insurance adjusters, agents and brokers; employers; health care professionals; hospitals; accountants; financial advisors; solicitors; organisations that consolidate claims and underwriting information for the insurance industry; fraud prevention organisations; other insurance companies (whether directly or through fraud prevention organisation or other persons named in this paragraph), the police and databases or registers (and their operators) used by the insurance industry to analyse and check information provided against existing information.
- (h) any actual or proposed assignee of the Company or participant or sub-participant or transferee of the Company's rights in respect of the data subject; and
- (i)
 - (i) any member of the Group;
 - (ii) third party financial institutions, insurers, credit card companies, securities, commodities and investment services providers;
 - (iii) third party reward, loyalty, co-branding and privileges programme providers;
 - (iv) co-branding partners of the Company and the Group (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be);
 - (v) charitable or non-profit making organisations; and
 - (vi) external service providers (including but not limited to mailing houses, telecommunication companies, telemarketing and direct sales agents, call centres, data processing companies and information technology companies) that the Company engages for the purposes set out in paragraph (7)(h) above, wherever situated.

The Company may from time to time transfer the data relating to the data subjects to a place outside Hong Kong Special Administrative Region for the purposes set out in paragraph 7 above.

9. USE OF DATA IN DIRECT MARKETING

The Company intends to use the data subject's data in direct marketing and the Company requires the data subject's consent (which includes an indication of no objection) for that purpose. The specific requirement regarding data subject's consent (which includes an indication of no objection) under Part VIA of the Personal Data (Privacy) Ordinance 2012. In this connection, please note that:

- (a) the name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data of the data subject held by the Company from time to time may be used by the Company in direct marketing;
- (b) the following classes of services, products and subjects may be marketed:
 - (i) financial, insurance, credit card, securities, commodities, investment, banking and related services and products and facilities;
 - (ii) reward, loyalty or privileges programmes and related services and products;
 - (iii) services and products offered by the Company's co-branding partners (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
 - (iv) donations and contributions for charitable and/or non-profit making purposes;
- (c) the above services, products and subjects may be provided or (in the case of donations and contributions) solicited by the Company and/or:
 - (i) any member of the Group;
 - (ii) third party financial institutions, insurers, credit card companies, securities, commodities and investment services providers;
 - (iii) third party reward, loyalty, co-branding or privileges programme providers;
 - (iv) co-branding partners of the Company and the Group (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
 - (v) charitable or non-profit making organisations;
- (d) in addition to marketing the above services, products and subjects itself, the Company also intends to provide the data described in paragraph 9(a) above to all or any of the persons described in paragraph 9(c) above for use by them in marketing those services, products and subjects, and the Company requires the data subject's written consent (which includes an indication of no objection) for that purpose;

If a data subject does not wish the Company to use or provide to other persons his data for use in direct marketing as described above, the data subject may exercise his opt-out right by notifying the Company.

10. Under and in accordance with the terms of the Ordinance, any data subject has the right:-

- (a) to check whether the Company holds data about him and to request access to such data;
- (b) to require the Company to correct any data relating to him which is inaccurate; and
- (c) to ascertain the Company's policies and practices in relation to data and to be informed of the kind of personal data held by the Company.

11. In accordance with the terms of the Ordinance, the Company has the right to charge a reasonable fee for the processing of any data access request.

12. The person to whom requests for access to data or correction of data or for information regarding policies and practices and kinds of data held are to be addressed is as follow:-

BOC Group Life Assurance Company Limited
The Data Protection Officer
BOC Group Life Assurance Company Limited
13/F, 1111 King's Road, Taikoo Shing,
Hong Kong Facsimile: (852) 2522 1219

13. If there is any inconsistency between the English version and the Chinese version of this Statement, the English version shall prevail.

Mar 2021