

风险承担能力问卷 Risk Profile Questionnaire

客户须知

Notice to Customer(s):

1. 本问卷用以协助本公司评估您的投资风险取向, 如您不提供有关资料, 本公司可能无法处理您的申请。本问卷并不构成任何投资产品的要约、招揽或建议。如您对此问卷之分析存有任何疑问, 敬请您咨询独立专业意见。

This questionnaire is designed to help the Company assess your investment risk profile. If relevant information is not provided, the Company may not be able to process your application(s). This questionnaire does not constitute any offer, solicitation or recommendation of any investment product. You should seek independent professional advice if you have any doubt regarding the result of this questionnaire.

2. 为作出合理的投资相连寿险计划(「投连寿险」)产品合适性评估, 本公司需要您提供有关财务需要、目标及现时财政状况的资料。因应个别情况, 您可能需要咨询您的财务顾问以进一步了解您的投资风险取向。

The Company is required to obtain information on your financial needs, objectives and current financial situation in order to make reasonable suitability assessment on Investment-Linked Assurance Scheme ("ILAS") products. Depending on individual circumstances, you may need to consult your financial adviser for further understanding of your own investment risk profile.

3. 有关您的财务或投资资料之问题, 例如可投资资产、某一产品的总投资金额或投资经验等, 您在本公司之内及本公司以外的所有资产及交易均应计算在内。

For questions on your financial and investment information, such as the amount of investable assets, total amount invested in a specific product, or investment experience, ALL your holdings and transactions, no matter they are with the Company or not, should be taken into account.

4. 本公司将会根据本公司的资料政策通告使用并保密处理本问卷所收集的资料。

All information obtained in this questionnaire will be used and kept confidential in accordance with our Data Policy Notice.

5. 本问卷的结果乃根据您提供予本公司的资料而得出, 问卷内容是基于以下假设: 您适宜的风险水平将取决于您的投资取向及经验、风险承受及财务状况。投资风险取向评级分为 5 级, 其中较高风险的投资产品仅适合于风险承受程度较高的客户。您的答案对本问卷的指示性结果有重大影响。请您务必提供有效、真实、完整、准确及最新的资料。如您未能提供该等资料将会对本公司的合适性评估之准确性及可信性产生重大影响。如您提供不准确或不完整资料, 本公司不会对所作出的风险取向评估结果负上任何责任。

The results of this questionnaire are derived from the information you provide to the Company and are built upon the assumptions that an appropriate risk level will depend on your investment preference and experience, risk tolerance and financial circumstances. The investment risk profile is divided into 5 levels where the investment products involving higher risk are only suitable for those customers with higher risk tolerance level. Your answers have material impact on the indicative result of this questionnaire. You must provide information that is valid, true, complete, accurate and updated where your failure in doing so would materially affect the accuracy and reliability of our suitability assessment. Our Company has no liability for the risk profiling result if we are provided with inaccurate or incomplete information.

6. 请回答本问卷所有题目, 并就每一题目选出最适合的一项答案及于分数栏内填写相关分数(分数显示于每题答案选项后之括号内), 如您未有回答部份或全部题目, 本公司可能无法处理您的申请。

Please select the most appropriate answer and write the score (score in bracket after each answer) in the "Score" column. The Company may not be able to process your application(s) if there's any unanswered question(s).

7. 此问卷之有效期为客户签署日期起计 12 个月。

The questionnaire is valid for 12 months from the date of customer signature.

8. 如因风险偏差负数(即基金风险级别高于您的风险承受程度)而拒绝您的认购或转换申请, 本公司将不会负责任何因拒绝认购或转换申请而引致的损失。如有任何查询, 请联络客户服务热线 2860-0688。

If your top up or switching application is rejected due to negative risk deviation (i.e. the fund risk level exceeds your risk tolerance level), the Company shall not be liable for any loss incurred arising from the rejected subscription or switching application. For enquiries, please contact our Customer Service Hotline 2860-0688.

客户姓名 Customer Name	香港身份证/护照号码 HKID Card/ Passport No.	
		分数 Score
I. 基本资料 Basic Information 1. 请选出您所属的年龄组别 Please indicate the age group that you belong to: <ul style="list-style-type: none"> ● 18 - 30 岁 Age 18 - 30 (5) ● 31 - 44 岁 Age 31 - 44 (4) ● 45 - 54 岁 Age 45 - 54 (3) ● 55 - 64 岁 Age 55 - 64 (2) ● 65 岁或以上 Age 65 or above (1) 		
2. 您的最高学历是 What is your highest education level? <ul style="list-style-type: none"> ● 大学或以上 University or above (5) ● 预科/高级文凭/副学士/其他同等学历毕业 Post-Secondary / High Diploma / Associate Degree / equivalent qualifications (4) ● 中学毕业 Secondary Completed (3) ● 小学毕业 Primary Completed (2) ● 小学以下 Below Primary (1) 		
II. 投资取向及经验 Investment Preference and Experience 3. 您有多少年投资经验(不包括储蓄、定期储蓄及外币储蓄)? How many years of investment experience (excluding savings, fixed deposit and foreign currency deposit) do you have? <ul style="list-style-type: none"> ● 多于 10 年 Over 10 years (5) ● 7-10 年 7 - 10 years (4) ● 4-6 年 4 - 6 years (3) ● 1-3 年 1 - 3 years (2) ● 少于 1 年 Less than 1 year (1) 		
4. 您在过去三年曾投资以下哪些投资产品最少五次*(您可选择多于一项, 惟只以分数最高的选项作计算)Which of the following investment products you have invested in for at least 5 times* during the past 3 years? (You may select more than 1 option. Yet, only the selected option with the highest score will be counted.) <ul style="list-style-type: none"> ● 衍生产品[包括但不限于结构性产品/挂钩存款/外汇杠杆投资基金/投资寿险(衍生产品基金)/互惠基金(衍生产品基金)]Derivatives [Including but not limited to structured products, linked deposits / FX trading with margin / ILAS (derivative fund) / Mutual Funds (derivative fund)] (5) ● 证券 Stocks (4) ● 投资寿险(非衍生产品基金)/互惠基金(非衍生产品基金)ILAS (Non-derivative fund) / Mutual Funds (Non-derivative fund) (3) ● 债券 Bonds (2) ● 没有/储蓄/定期储蓄/外币储蓄/存款证/存款 None / Savings / Fixed Deposits/ Foreign Currency / Certificate of Deposits / Deposits (1) <p>*以投资寿险及互惠基金投资而言, 每项认购/定期供款/定期额外供款或转入一项投资选择会被视为一次投资。 *For ILAS and mutual funds, each subscription/ regular contribution/ additional contribution or switch-in of an investment choice is counted as 1 time of investment.</p>		
5. 您预计何时开始提取投资款项?When do you expect to start withdrawing your investment? <ul style="list-style-type: none"> ● 多于 20 年 Over 20 years (5) ● 11-20 年 11 - 20 years (4) ● 6 - 10 年 6 - 10 years (3) ● 1-5 年 1-5 years (2) ● 少于 1 年 Less than 1 year (1) 		
6. 下列哪项陈述最能表达您现时的投资目的? Which of the following statement best describes your current objective? <ul style="list-style-type: none"> ● 以最短时间, 争取最高回报 Maximize capital growth as soon as possible (5) ● 资本长期地逐渐增长 Gradual long-term capital growth (4) ● 稳定、平衡收入与资本增长 Stable, balanced income and capital growth (3) ● 赚取略高于银行存款的回报 Earn a return which is slightly above bank deposit (2) ● 保本及赚取相约于银行存款的回报率 Capital preservation with a return similar to bank deposit rate (1) 		

<p>III. 风险承受 Risk Tolerance</p> <p>7. 下列哪项陈述最能表达您对风险的态度? Which of the following statement best describes your attitude towards investment risk?</p> <ul style="list-style-type: none"> ● 我不会考虑风险, 务求得到最高回报 I never consider risks, as I aim to maximize returns (5) ● 我愿意承受较高的风险, 以换取更高回报 I am willing to accept more risks, as I aim for higher returns (4) ● 我会尽量平衡风险与回报 I will try to strike a balance between risks and returns (3) ● 我会尽量回避风险, 但仍可承受较低的波动 I will try to avoid risks but minor ones are still acceptable (2) ● 我不愿意承受任何风险 I don't want to take any risks (1) 	
<p>8. 一般而言, 预期较高回报会涉及较高的价格波幅。您可以接受以下哪个年度价格波幅? Generally, the higher the expected return the higher price fluctuation may be involved. Which level of annualized price fluctuation are you be comfortable with?</p> <ul style="list-style-type: none"> ● 价格波幅-20%至+20% Price fluctuates between -20% and +20% (5) ● 价格波幅-15%至+15% Price fluctuates between -15% and +15% (4) ● 价格波幅-10%至+10% Price fluctuates between -10% and +10% (3) ● 价格波幅-5%至+5% Price fluctuates between -5% and +5% (2) ● 没有价格波幅 No price fluctuation (1) 	
<p>9. 如果您投资了 HK\$100,000, 但在短时间内价格大幅下跌, 您会如何处理? You invested HK\$100,000, and the value of investment fell dramatically in a short period of time. What would you do?</p> <ul style="list-style-type: none"> ● 我将适量增持以降低平均投资成本。I will adequately invest more to lower the average cost of my investment. (5) ● 我将继续持有现有投资并观望其长线增长。I will hold the investment in the expectation of growth over the long term. (4) ● 我将出售小部份投资, 并持有余下的投资及观望其长线增长。I will sell a small part of the investment, and hold the remaining investment in the expectation of growth over the long term. (3) ● 我将出售大部份投资, 并持有余下的投资及观望其长线增长。I will sell a large part of the investment, and hold the remaining investment in the expectation of growth over the long term. (2) ● 我将立即出售所有投资以防止进一步的损失。I will sell all the investment immediately to prevent further losses. (1) 	
<p>IV. 财务状况 Financial Circumstances</p> <p>10. 您用作此投资的金额占您的流动净资产多少个百分比? 注意: 流动资产并不包括物业、车辆及保险等不容易转化为现金的资产。What portion of your current net worth assets is reserved for this investment? Note: Current net worth assets exclude real estate, cars, and insurance, etc., as they are not readily to be turned into cash.</p> <ul style="list-style-type: none"> ● 少于 20% Less than 20% (5) ● 21% -40% (4) ● 41% - 60% (3) ● 61% - 80% (2) ● 80%以上 above 80% (1) 	
<p>11. 您现时的流动净资产足够应付多少个月的日常家庭开支, 以面对突如其来情况? 注意: 流动资产并不包括物业、车辆及保险等不容易转化为现金的资产。How many months of your household expenses could be covered by your current net worth assets to meet unforeseen events. Note: Current net worth assets exclude real estate, cars, and insurance, etc., as they are not readily to be turned into cash.</p> <ul style="list-style-type: none"> ● 超过 12 个月 more than 12 months (5) ● 6-12 个月 6-12 months (4) ● 3-6 个月 3-6 months (3) ● 少于 3 个月 Less than 3 months (2) ● 没有 None (1) 	
<p>12. 您预计未来五年每月可投资之金额会怎样? How do you expect your future monthly investable amount over the next five years?</p> <ul style="list-style-type: none"> ● 预计每月可投资之金额会急升 Expect the monthly investable amount will increase significantly (5) ● 预计每月可投资之金额会逐渐上升并且上升幅度会愈来愈大 Expect the monthly investable amount will increase gradually and the rate of increase would be accelerating (4) ● 预计每月可投资之金额会逐渐平稳地上升 Expect the monthly investable amount will increase gradually, and the rate of increase would be steady (3) ● 预计每月可投资之金额会维持不变 Expect the monthly investable amount will remain unchanged (2) ● 预计每月可投资之金额会减少 Expect the monthly investable amount will decrease (1) 	
<p>总分数 Total Score</p>	

风险评估分析 Risk Profile Analysis					
总分数 Total Score	12 - 21	22 - 30	31 - 40	41 - 50	51 - 60
风险承受程度 Risk Tolerance Level	低 Low	低-中 Low-Medium	中 Medium	中至高 Medium-High	高 High
投资风险取向 Investment Risk Profile	保守型 Conservative 投资者对风险采取比较保守的态度及重视保存资本。 An investor who is risk-averse and to whom capital preservation is very important.	稳健型 Stable 投资者喜爱有资本增值的潜力的投资, 同时亦明白到需要承担低至中程度风险。 An investor who would like to have the capital gain potential, and he/she understands he/she needs to take a low to medium level of risk in respect of the capital invested.	平衡型 Balance 投资者愿意承担中程度的风险。 An investor who is willing to accept a medium level of risk.	增长型 Growth 投资者喜爱有较大资本增潜力的投资, 同时明白到需要承担高程度的风险。 An investor who would like to have greater capital gain potential, and he/she understands that he/she needs to take a high level of risk.	进取型 Aggressive 投资者喜爱有可观资本增的投资, 同时亦明白到要承担相当高程度的风险。 An investor who would like to have significant capital gain, and he/she understands that he/she needs to take a very high level of risk in respect of capital invested.

本人/吾等声明及确认 I/We declare and acknowledge that

- 有关本风险承担能力问卷之所有答案均为真实及准确, 并根据本人/ 吾等的现况作答。

All the answers to this Risk Profile Questionnaire are true and accurate and are given according to my/our current situation.

- 本风险承担能力问卷仅用以协助本人吾等明白本人吾等的可承受的风险水平, 并不构成投资建议及不应视为任何投资产品或服务之促销或销售的建议或邀约。

This Risk Profile Questionnaire is intended only to help me/us understand my/our risk profile. It does not constitute as an investment advice and should not be regarded as a recommendation, or an offer to sell or a solicitation to buy any investment products or services.

- 若本问卷上填报的资料有重大改变, 本人/吾等需要尽快通知贵司。

In case of any substantial change of information provided in this questionnaire, I am/we are required to inform the Company as soon as possible.

客户确认

Customer declaration:

本人谨此声明并确认乃根据所知悉的全部, 为本问卷提供真实、正确及全面的资料。

I hereby declare and confirm that the information I provide in this form is true, correct and complete to the best of my knowledge.

客户签署 Signature of Customer: _____

日期 Date: _____

客户服务主任签署 Signature of Customer Service Officer: _____

日期 Date: _____

(如适用 if applicable)

免责声明

Disclaimer:

本问卷及其结果并不构成任何投资产品的要约、招揽或建议。本公司对本问卷所提供资料的真实性及完整性不负有任何责任。因应个人独特情况, 如客户有意探讨其个人的投资风险取向, 应咨询其财务顾问。除我们的资料政策通告另有规定外, 本问卷所收集的个人资料, 将按本公司个人资料收集声明处理。

This questionnaire and the results do not constitute any offer, solicitation or recommendation of any investment product. The Company accepts no responsibility or liability as to the accuracy or completeness of the information given. Depending on individual circumstances, customer(s) should consult his/her/their financial adviser in order to further understand his/her/their own investment risk profile. Personal information collected in this questionnaire will be processed according to, subject to our Data Policy Notice.

FOR COMPANY USE ONLY			
Date			
Checked by		Handled by	

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及其服务的机构, 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, 包括以下为个别的类别:
 - (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) 任何本公司申请人及客户/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/或为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《税务信息交换协议》)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, 包括关于其为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, 从资料当事人所收取的资料。
7. 资料当事人之资料(包括信用信息和以往索偿纪录)的用途将视乎其与其本公司及/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其服务的申请、调查和结清索案、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/金融产品及其/或服务;
 - (d) 与任何由本公司或任何本公司集团内的公司及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、现有或将来对其具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, 或由金融服务提供商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于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商之自律监管或行业团体或组织之间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、或金融服务提供商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退还洗钱、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受让人, 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式产生或核实资料, 不论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), 以作任何在或将来参考之用; 及
 - (p) 供作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、承包商、或向本公司提供行政、电讯、计算机、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会和该等协会及联会的会员;
 - (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、法例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提供或发出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商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、调查和结清索案、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使用

这些资料: 保险理赔人、代理和经纪; 雇主; 医护人员; 医院; 会计师; 财务顾问; 律师; 整合保险业索案和承保资料的组织; 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明其他人士); 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受让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) 第三方奖励、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(h)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以外的地区。

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VIA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) 奖金、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) 第三方奖励、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士, 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.boclif.com.hk/en/other/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) 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