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「中銀集團人壽保險有限公司」以下簡稱：「本公司」或「貴司」  
BOC Group Life Assurance Company Limited referred to hereinafter as "the Company"

# 投資選項 / 萬用壽險更改申請表

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

商密三級 Confidential

如已傳真此申請書予本公司，則不須補交正本文件  
Please do NOT submit the original form if FAX form is submitted

保險中介人姓名 分行及員工編號 聯絡電話  
Name of Insurance Intermediary Branch Code & Staff No. Contact Tel No.

### 注意事項 Notes:

- (1) 請用正楷填寫。Please complete in BLOCK LETTERS.
- (2) 請於適用處加「✓」。Please tick「✓」where appropriate.
- (3) 保單權益人必須在此表格每頁「保單權益人簽署」位置簽署。Policy Owner MUST sign in "Signature of the Policy Owner" on each page of this form.
- (4) 保單權益人必須在此表格內任何更改或修改的地方簽署作實。Any changes or amendments in this form MUST be countersigned by Policy Owner in full signature.
- (5) 保單權益人請於簽署日期三十日內遞交申請表至本公司。Please submit the signed form to the Company within 30 days.
- (6) 如提取部份價值，請提供保單權益人之身份證明文件核實真實副本。For Partial Withdrawal, please submit certified true copy of identity document of Policy Owner.
- (7) 保單權益人在決定進行投資選項轉換或投資選項分配更改之前，應閱讀《投資選項小冊子》和其他相關文件中列出的投資資料，以了解相關風險。請注意，保單權益人打算選擇進行投資選項轉換或投資選項分配更改的投資選擇的風險水平可能與保單權益人在最新的《風險承擔能力問卷》中所述的風險承受程度不一致，這投資選擇轉換或投資選項分配更改可能並不符合您的最佳利益。因此，保單權益人須注意有關不一致所引致的潛在風險。如果保單權益人想轉換或更改投資選項分配與保單權益人的風險承受程度不一致的投資選擇，建議保單權益人再次進行《風險承擔能力問卷》，或者在適當的情況下您應尋求專業建議。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.
- (8) 本公司有權隨時更新表格內容，如申請未能符合本公司的有關規定，本公司將保留接受或拒絕有關申請的權利。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.

保單編號 Policy Number	保單權益人姓名 Name of Policy Owner	受保人姓名 Name of the Insured
	聯絡電話 Contact Tel No	

### 第一部份 Section 1:

<p>若您作投資選擇轉換或投資選擇分配更改，而所涉及的投資選擇風險級別，高於您的風險承受程度，可能未必適合你並可能承受潛在風險，請您再慎重考慮，及於此表格「第二部份」以書面形式確認有關的風險差異及您就此項申請／更改的最終決定。有關投資選擇之風險級別，請參閱 <a href="https://www.boclife.com.hk/te/fund.html">https://www.boclife.com.hk/te/fund.html</a>。</p> <p>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 <a href="https://www.boclife.com.hk/en/fund.html">https://www.boclife.com.hk/en/fund.html</a> for the fund risk level of the Investment Choices.</p>	<p>投資選擇代號 Code of Investment Choice</p>	<p><input type="checkbox"/> 1. 投資選擇轉換 Switching of Investment Choices</p> <p>註冊 Note 1</p>		<p><input type="checkbox"/> 2. 提取部份價值 Partial Withdrawal</p> <p>註冊 Note 2</p>	<p><input type="checkbox"/> 3. 投資選擇分配更改 Change of Investment Choice Allocation</p> <p>註冊 Note 3</p>		
		<p>轉換出 Switch Out</p>	<p>轉換入 Switch In</p>	<p>定期供款/ 定期額外供款/ 定期基本保費 Regular Contribution / Regular Top Up Contribution / Regular Basic Premium</p>	<p>非定期供款/ 額外保費 Extra Contribution / Top-up Premium</p> <p>註冊 Note 4</p>		
<p>投資選擇名稱 Name of Investment Choice</p>							

### 1 - 32 適用於「財智之選投資相連保險計劃」及「盈豐收保險計劃」 Applicable to "Wisdom Investment Linked Insurance Plan" and "Harvest Joy Protection Plan"

1. <input type="checkbox"/>	中銀人壽进取增長基金	BOCG Life Aggressive Growth Fund	A01AG	%	%	%	%	%
2. <input type="checkbox"/>	中銀人壽均衡增長基金	BOCG Life Moderate Growth Fund	A02MG	%	%	%	%	%
3. <input type="checkbox"/>	中銀人壽平穩增長基金	BOCG Life Stable Growth Fund	A03SG	%	%	%	%	%
4. <input type="checkbox"/>	中銀人壽貨幣市場基金	BOCG Life Money Market Fund	A04MM	%	%	%	%	%
5. <input type="checkbox"/>	中銀人壽亞太股票基金	BOCG Life Asia Pacific Equity Fund	A1APE	%	%	%	%	%
6. <input type="checkbox"/>	中銀人壽中國金龍基金	BOCG Life China Golden Dragon Fund	A1CGD	%	%	%	%	%
7. <input type="checkbox"/>	中銀人壽中國股票基金	BOCG Life China Equity Fund	A1CNE	%	%	%	%	%
8. <input type="checkbox"/>	中銀人壽環球股票基金	BOCG Life Global Equity Fund	A1GLE	%	%	%	%	%
9. <input type="checkbox"/>	中銀人壽香港股票基金	BOCG Life Hong Kong Equity Fund	A1HKE	%	%	%	%	%
10. <input type="checkbox"/>	中銀人壽日本股票基金	BOCG Life Japan Equity Fund	A1JPE	%	%	%	%	%
11. <input type="checkbox"/>	法巴新興市場智取債券基金	BNP Paribas Funds Emerging Bond Opportunities	FFPWE	%	%	%	%	%
12. <input type="checkbox"/>	法巴新興歐洲股票基金	BNP Paribas Funds Europe Emerging Equity	FPPEE	%	%	%	%	%
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"/>	首域盈信亞洲機遇基金	FSSA Asia Opportunities Fund	FSAIT	%	%	%	%	%
15. <input type="checkbox"/>	首域盈信中國增長基金	FSSA China Growth Fund	FSCGF	%	%	%	%	%
16. <input type="checkbox"/>	首域盈信東協全市值基金	FSSA ASEAN All Cap Fund	FSSMG	%	%	%	%	%
17. <input type="checkbox"/>	貝萊德全球基金 - 環球資產配置基金(美元)	BlackRock Global Funds - Global Allocation Fund (USD)	MLGAF	%	%	%	%	%
18. <input type="checkbox"/>	貝萊德全球基金 - 系統分析環球股票高息基金(美元)	BlackRock Global Funds - Systematic Global Equity High Income Fund (USD)	MLGEF	%	%	%	%	%
19. <input type="checkbox"/>	貝萊德全球基金 - 拉丁美洲基金(美元)	BlackRock Global Funds - Latin American Fund (USD)	MLLAF	%	%	%	%	%

<div>若您作投資選項轉換或投資選項分配更改，而所涉及的投資選項風險級別，高於您的風險承受程度，可能未必適合你並可能承受潛在風險，請你再慎重考慮，及於此表格「第二部份」以書面形式確認有關的風險差異及您就此項申請／更改的最終決定。有關投資選項之風險級別，請參閱<a href="https://www.boclife.com.hk/te/fund.html">https://www.boclife.com.hk/te/fund.html</a>。</div> <div>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 <a href="https://www.boclife.com.hk/en/fund.html">https://www.boclife.com.hk/en/fund.html</a> for the fund risk level of the Investment Choices.</div>			<div>投資選項代號 Code of Investment Choice</div>	<div><input type="checkbox"/> 1. 投資選項轉換 Switching of Investment Choices</div> <div>註釋 Note 1</div>		<div><input type="checkbox"/> 2. 提取部份價值 Partial Withdrawal</div> <div>註釋 Note 2</div>	<div><input type="checkbox"/> 3. 投資選項分配更改 Change of Investment Choice Allocation</div> <div>註釋 Note 3</div>	
<div>投資選項名稱 Name of Investment Choice</div>	<div>轉換出 Switch Out</div>	<div>轉換入 Switch In</div>		<div>定期供款/ 定期額外供款/ 定期基本保費 Regular Contribution / Regular Top Up Contribution / Regular Basic Premium</div>	<div>非定期供款/ 額外保費 Extra Contribution / Top-up Premium</div> <div>註釋 Note 4</div>			
20. <input type="checkbox"/>	貝萊德全球基金 - 世界能源基金(美元)	BlackRock Global Funds - World EnergyFund (USD)	MLWEF	%	%	%	%	%
21. <input type="checkbox"/>	貝萊德全球基金 - 世界黃金基金(美元)	BlackRock Global Funds - World Gold Fund (USD)	MLWGF	%	%	%	%	%
22. <input type="checkbox"/>	貝萊德全球基金 - 世界礦業基金(美元)	BlackRock Global Funds - World MiningFund (USD)	MLWMF	%	%	%	%	%
23. <input type="checkbox"/>	施羅德環球基金系列 - 亞洲債券(累積)	Schroder ISF - Asian Bond Total Return(ACC)	SCABF	%	%	%	%	%
24. <input type="checkbox"/>	施羅德環球基金系列 - 金磚四國(巴西、俄羅斯、印度、中國)(累積)	Schroder ISF - BRIC (Brazil, Russia, India, China) (ACC)	SCBIC	%	%	%	%	%
25. <input type="checkbox"/>	施羅德環球基金系列 - 新興亞洲(累積)	Schroder ISF - Emerging Asia (ACC)	SCEAF	%	%	%	%	%
26. <input type="checkbox"/>	施羅德環球基金系列 - 新興市場優勢(美元)(累積)	Schroder ISF - Global Emerging Market Opportunities (USD) (ACC)	SCGEM	%	%	%	%	%
27. <input type="checkbox"/>	富蘭克林美國機會基金	Franklin U.S. Opportunities Fund	TEAGG	%	%	%	%	%
28. <input type="checkbox"/>	鄧普頓亞洲增長基金	Templeton Asian Growth Fund	TEASG	%	%	%	%	%
29. <input type="checkbox"/>	鄧普頓新興四強基金	Templeton BRIC Fund	TEBRI	%	%	%	%	%
30. <input type="checkbox"/>	鄧普頓環球均衡增長基金	Templeton Global Balanced Fund	TEGLB	%	%	%	%	%
31. <input type="checkbox"/>	鄧普頓環球總收益基金(累算)*	Templeton Global Total Return Fund(ACC)*	TEGRF	%	%	%	%	%
32. <input type="checkbox"/>	富蘭克林互惠歐洲基金	Franklin Mutual European Fund	TEMUE	%	%	%	%	%
33 - 36 只適用於「盈豐收保險計劃」 Only applicable to “Harvest Joy Protection Plan”								
33. <input type="checkbox"/>	中銀香港中國豐盛消費基金	BOCHK China Consumption Growth Fund	A1CCG	%	%	%	%	%
34. <input type="checkbox"/>	南商中國股票基金	NCB China Equity Fund	A1CEF	%	%	%	%	%
35. <input type="checkbox"/>	南商中國源動力基金	NCB China Resources Opportunities Fund	A1CRO	%	%	%	%	%
36. <input type="checkbox"/>	施羅德環球基金系列 - 台灣股票(累積)	Schroder ISF - Taiwanese Equity(ACC)	SCTEF	%	%	%	%	%
37 - 51 只適用於「策略投資保險計劃」 Only applicable to “Tactics Investment Insurance Plan”								
37. <input type="checkbox"/>	中銀人壽平穩增長基金	BOCG Life Stable Growth Fund	A03SG	%	%	%	%	%
38. <input type="checkbox"/>	中銀人壽貨幣市場基金	BOCG Life Money Market Fund	A04MM	%	%	%	%	%
39. <input type="checkbox"/>	中銀香港中國豐盛消費基金	BOCHK China Consumption Growth Fund	A1CCG	%	%	%	%	%
40. <input type="checkbox"/>	中銀人壽環球股票基金	BOCG Life Global Equity Fund	A1GLE	%	%	%	%	%
41. <input type="checkbox"/>	首域盈信中國增長基金	FSSA China Growth Fund	FSCGF	%	%	%	%	%
42. <input type="checkbox"/>	貝萊德全球基金 - 系統分析環球股票高息基金(美元)	BlackRock Global Funds - Systematic Global Equity High Income Fund (USD)	MLGEF	%	%	%	%	%
43. <input type="checkbox"/>	施羅德環球基金系列 - 亞洲債券(累積)	Schroder ISF - Asian Bond Total Return(ACC)	SCABF	%	%	%	%	%
44. <input type="checkbox"/>	施羅德環球基金系列 - 金磚四國(巴西、俄羅斯、印度、中國)(累積)	Schroder ISF - BRIC (Brazil, Russia, India, China) (ACC)	SCBIC	%	%	%	%	%
45. <input type="checkbox"/>	施羅德環球基金系列 - 新興亞洲(累積)	Schroder ISF - Emerging Asia (ACC)	SCEAF	%	%	%	%	%
46. <input type="checkbox"/>	施羅德環球基金系列 - 環球債券(累積)*	Schroder ISF - Global Bond (ACC)*	SCGBF	%	%	%	%	%
47. <input type="checkbox"/>	施羅德環球基金系列 - 新興市場優勢(美元)(累積)	Schroder ISF - Global Emerging Market Opportunities (USD) (ACC)	SCGEM	%	%	%	%	%
48. <input type="checkbox"/>	富蘭克林美國機會基金	Franklin U.S. Opportunities Fund	TEAGG	%	%	%	%	%
49. <input type="checkbox"/>	瑞銀新興市場可持續領先股票基金(累積)	UBS (Lux) Equity Fund - Emerging Markets Sustainable Leaders (USD) P-acc	UBEAC	%	%	%	%	%
50. <input type="checkbox"/>	瑞銀大中華股票基金(累積)	UBS (Lux) Equity Fund - Greater China(USD) P-acc	UBEGC	%	%	%	%	%
51. <input type="checkbox"/>	瑞銀亞洲靈活債券基金(美元)累積	UBS (Lux) Bond Fund - Asia Flexible (USD) P-Acc	USBFC	%	%	%	%	%

\*投資選項屬於衍生基金，保單權益人應於轉換入或額外供款此投資選項時具有在衍生工具方面的投資知識，及了解其性質及風險。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.

保單權益人簽署 (細閱／確認以上資料)  
Signature of the Policy Owner (Read / confirm the information on this page)

第二部份 Section 2:

適用於投資選項轉換及投資選項分配更改 Applicable to Switching of Investment Choices & Change of Investment Choice Allocation:

**如您作投資選項轉換或投資選項分配更改，須填寫額外文件 (包括有效之風險承擔能力問卷)。Additional documents (include valid Risk Profile Questionnaire) should be completed when applying for Switching of Investment Choices or Change of Investment Choice Allocation.**

以下適用於過去12個月內曾遞交風險承擔能力問卷的客戶。

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

☐ 本人聲明在過去12個月內曾遞交風險承擔能力問卷且所填報的資料至今沒有任何重大改變，包括財務需要、風險及可承擔能力等。

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:**

若過去遞交之風險承擔能力問卷已失效 (簽署日期超過12個月) 或財務需要、風險及可承擔能力等有任何重大改變，請重新遞交風險承擔能力問卷，否則本公司將無法受理此申請，本公司有將不會負責任何因拒絕該申請而引致的損失。

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.

**沒有資產擁有權及沒有投資回報保證：**對於此投連壽險保單的相關投資資產，閣下均沒有任何權利或擁有權。任何追索只可向中銀集團人壽保險有限公司提出，而閣下亦須承擔中銀集團人壽保險有限公司的信貸風險。投資回報並非保證。**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.

**費用及收費：**某些費用／收費將從閣下支付的保費及／或閣下投連壽險保單價值中扣減，並會減少可供投資的金額。因此，閣下投連壽險保單的整體回報有可能遠低於閣下所選取的相關基金的回報。詳情請參閱此投連壽險保單的產品資料文件。**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.

**轉換投資選項：**若閣下轉換投資選項，可能需要支付相關收費，而閣下所承受的風險亦可能因而增加或減少。**Switching of Investment:** If you switch your investment choices, you may be subject to a charge and your risk may be increased or decreased.

若您於此表格第一部份作投資選項轉換及/或投資選項分配更改，而所涉及的投資選項風險級別，高於您的風險承受程度或/及您選擇了衍生基金而您又沒有投資衍生工具之知識，您必須提供書面解釋以確認您仍繼續進行該指示的決定，本公司才可為您處理申請。請注意，您所選投資選擇未必適合您，請細閱上述注意事項7及留意相關風險(包括錯配風險)。如沒有提供充足之原因，本公司有權拒絕您的申請，本公司有將不會負責任何因拒絕該申請而引致的損失。

**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.

**請提供決定繼續進行該指示原因 (請選擇適用之項目) Please provide explanation for the decision to proceed with such instruction (please select whichever applicable):**

- ☐ 我所選之投資選項的潛在回報對我來說很有吸引力。Potential return of the selected Investment Choice(s)/ Investment Allocation is attractive to me.
- ☐ 我所選之投資選項/投資選項分配的基金經理/基金公司對我來說很有吸引力。The fund manager/fund house of the selected Investment Choice(s)/Investment Choice Allocation is attractive to me.
- ☐ 我所選之投資選項涵蓋之地區及/或產業切合本人之投資意向。The regions or sectors of the selected Investment Choice(s)/ Investment Choice Allocation suit my investment objectives.
- ☐ 其他Others (請註明 please specify): \_\_\_\_\_

保單權益人簽署 (細閱／確認以上資料)  
Signature of the Policy Owner (Read / confirm the information on this page)

第三部份 Section 3:

請注意 Please note:

(1) 投資相連壽險計劃（「投連壽險」）申請以下項目4）或5）時（減額除外），須填寫額外文件（包括有效財務需要分析、有效之風險承擔能力問卷、重要資料聲明書及申請人聲明書）。煩請客戶親臨本公司，我們的客戶服務員會協助您填寫所須表格。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) 萬用壽險保單申請以下項目4）或5）時（減額除外），須填寫財務需要分析表格。煩請客戶親臨本公司，我們的客戶服務員會協助您填寫所須表格。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) 非持有香港身份證而持有中華人民共和國居民身份證的客戶申請以下項目4）或5）時（減額除外），請同時遞交「重要資料聲明書- 內地人士在港投購人身/壽險保單」。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 / 額外保費 / 非定期額外保費 <span style="float: right;">註釋 Note 4, 7</span></p> <p>(如為投連壽險保單, 請填寫第一部份項目 3. 投資選項分配更改)  <b>Extra Contribution/Top-Up Premium/Unscheduled Top-Up Premium</b>          (For ILAS policies, please complete Item No. 3 in Section 1. Change of Investment Choice Allocation)</p>	<p><input type="checkbox"/> 5. 更改定期供款 / 定期額外供款 / 定期基本保費 / 定期額外保費 <span style="float: right;">註釋 Note 5</span></p> <p><b>Change of Regular Contribution / Regular Top-Up Contribution / Regular Basic Premium / Scheduled Top-Up Premium</b></p>
<p>金額 Amount: <input type="checkbox"/> 港元 / <input type="checkbox"/> 美元 / <input type="checkbox"/> 人民幣          HKD / USD / CNY _____</p> <p><input type="checkbox"/> 支票          By Cheque 支票號碼          Cheque No.: _____</p> <p><input type="checkbox"/> 銀行入數          By Bank-in 發票銀行名稱          Issuing Bank Name: _____</p>	<p><input type="checkbox"/> 增加金額至          Amount increased to 美元          USD _____ <input type="checkbox"/> 每月 Monthly <input type="checkbox"/> 每年 Annually</p> <p><input type="checkbox"/> 減少金額至          Amount decreased to 港元/ 美元 / 人民幣          HKD / USD / CNY _____ <input type="checkbox"/> 每月 Monthly <input type="checkbox"/> 每年 Annually</p> <p>如基本計劃為「財智之選投資相連保險計劃」, 請填寫更改後的定期額外供款每月或每年金額 (不包括定期基本供款金額) - For Wisdom Investment Linked Insurance Plan, please state the monthly / annual amount of Regular Top-Up Contribution (excluding the Regular Basic Contribution amount).</p>

以下適用於過去12個月內曾遞交財務需要分析表格及風險承擔能力問卷的客戶。

The following is applicable to policyowner who has submitted Financial Needs Analysis ("FNA") Form and Risk Profile Questionnaire ("RPO") in the past 12 months.

☐ 本人聲明在過去12個月內曾遞交財務需要分析表格及風險承擔能力問卷目所填報的資料至今沒有任何重大改變，包括財務需要、風險及可承擔能力等。

I declare that FNA form and 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:**

若過去遞交之財務需要分析表格及/或風險承擔能力問卷已失效（簽署日期超過12個月）或財務需要、風險及可承擔能力等有任何重大改變，請重新遞交財務需要分析表格及/或風險承擔能力問卷，否則本公司將無法受理此申請，本公司有將不會負責任何因拒絕該申請而引致的損失。

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.

若您於此表格第一部份作投資選項分配更改，而所涉及的投資選項風險級別，高於您的風險承受程度或/及您選擇了衍生基金而您又沒有投資衍生工具之知識，您必須提供書面解釋以確認您仍繼續進行該指示的決定，本公司才可為您處理申請。請注意，您所選投資選擇未必適合您，請細閱上述注意事項7及留意相關風險(包括錯配風險)。

如沒有提供充足之原因，本公司有權拒絕您的申請，本公司有將不會負責任何因拒絕該申請而引致的損失。

**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.

請提供決定繼續進行該指示原因 (請選擇適用之項目) Please provide explanation for the decision to proceed with such instruction (please select whichever applicable):

- ☐ 我所選之投資選項分配的潛在回報對我來說很有吸引力。Potential return of the selected Investment Allocation is attractive to me.
- ☐ 我所選之投資選項分配的基金經理/基金公司對我來說很有吸引力。The fund manager/fund house of the selected Investment Choice Allocation is attractive to me.
- ☐ 我所選之投資選項分配涵蓋之地區及/或產業切合本人之投資意向。The regions or sectors of the selected Investment Choice Allocation suit my investment objectives.
- ☐ 其他Others (請註明 please specify) :

<input type="checkbox"/> <b>6. 供款 / 保費假期</b> <b>Contribution / Premium Holiday</b>	<input type="checkbox"/> <b>7. 取消供款 / 取消保費假期</b> <b>Release of Contribution / Release of Premium Holiday</b>
<p>開始日期 Start Date : _____年 Year_____月 Month</p> <p>暫停供款 / 保費假期的期數 No. of modal contributions / premiums : _____ to be suspended</p> <p>1. 開始日期最早為下一個供款日 / 保費到期日。</p> <p>2. 若沒有註明暫停供款 / 保費假期的期數, 供款 / 保費假期將生效至閣下日後 的指示。</p> <p>1. The earliest start date is the next contribution date / premium due date.</p> <p>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>生效日期 Effective Date: _____年 Year_____月 Month</p> <p>生效日期最早為下一個供款日。</p> <p>The early date of effective date must be the next contribution date.</p>

☐ 8. 轉賬付款指示 Bank Transfer Instruction (請填寫第一部份項目 2. 提取部份價值 Please complete Item No. 2 in Section 1. Partial Withdrawal)

貨幣 Currency: ☐ 港元 HKD ☐ 美元 USD

[illegible]

戶口必須為保單權益單獨持有之中國銀行(香港)/南洋商業銀行/集友銀行戶口。The account must be a BOCHK / NCB / CYB account solely owned by the policy owner.

此轉賬戶口將用作發放上述申請及日後所有保單給付金額（包括但不限於紅利、保證現金支付、保單貸款、各類退款，及可領保單期滿金額等，惟身故賠償除外）。

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.

若款項未能成功轉賬或戶口並非保單權益人單獨持有的賬戶/銀行戶口資料不全/有錯漏,款項將以支票發出。

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.

如無明確指示，款項會按本公司的現有記錄（如有）發放金額。

Unless otherwise specified, payment will be made according to the current payment instruction (if any) registered with the Company.

保單權益人簽署 (細閱／確認以上資料)  
Signature of the Policy Owner (Read / confirm the information on this page)



註釋 Note	
註釋 1	轉換出及換入之投資選項百分比必須為整數，並須符合本公司不時所設定於各類計劃之最低轉換出及轉換入之金額。 如基本計劃為「策略投資保險計劃」，會先轉換出積存戶口之名義單位，而初期戶口及積存戶口之名義單位不可互相轉換。
註釋 2	提取部份價值之百分比必須為整數，並須符合本公司不時所設定於各類計劃之最低提取金額及於提取後之最低戶口價值之規定。否則，本公司有權將提取金額自動調整，以附合最低戶口價值之要求。提取須繳付提取費用 (如有)。 如基本計劃為「策略投資保險計劃」，提取部份價值只適用於積存戶口的價值，並請填寫提取的積存戶口百分比。
註釋 3	各供款/保費分配必須為整數及不能少於10%，而供款分配之總和必須相等於百分之一百。
註釋 4	須符合相關保險計劃之規定 (如適用)。
註釋 5	須符合相關保險計劃之規定 (如適用)。
註釋 6	如於「互惠收保險計劃」的保單生效日期首四 (4) 年內已使用供款假期，長期獎賞將不會被發放。只可於「策略投資保險計劃」的最初供款期完結後申請保費假期。
註釋 7	交易日為本公司為客戶執行指示的日期，有可能與有關交易所釐定單位價格的估值日並不相同。
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.

聲明及授權 Declaration & Authorization

<p>本人確認同意及清楚明白以下各點：</p> <ol style="list-style-type: none"><li>已填妥及簽署的申請書須於每個工作天的截止時間中午十二時正或之前送達貴公司保單行政部，並以保單行政部確實收受全部文件的時間為準。</li><li>貴公司獲授權及指示接納及執行本人就投資指示申請而發出的傳真指示。然而，貴公司可酌情拒絕執行任何以傳真方式發出的指示，並可要求填寫另一指定表格並提交正本。貴公司可倚賴其真誠相信為真確或經由本人簽署而發出的指示並視為定論，並且無須就據之行事而承擔任何責任。貴公司不會接受任何因傳真送交之表格未能送達而引致之損失或索償。本人提供的傳真報告並不可作為傳真指示發出與否的證明。本人進一步同意彌償貴公司因本人的傳真指示引致或與此有關而使貴公司蒙受或引致的所有費用及損失。</li><li>為準確執行本人的指示，本人須準確地指示所選擇的項目及/或所選擇的投資選項名稱，如指示不完整，將導致指示被延遲處理，貴公司毋須對因延遲而招致的任何直接、間接、特別或相應損失或損害承擔責任。</li><li>本人須清楚地填寫所有投資選項更改文件，任何資料如有更改，本人亦必須在更改的位置簽署作實。</li><li>本人要求本人之保單依照此申請書之選擇作出更改，並明白及同意此申請將於貴公司收到此申請書後，由此申請書的指示完成日起生效，特別指定較遲日期除外；但此更改項目須是保單內列為可更改事項或經貴公司許可，並收受已繳付申請所須款項及貴公司代政府或監管機構(包括但不限於保險業監管局)按相關規定收取的相應費及/或費用(如有)，方為有效。</li><li>此表格一經遞交予貴公司，本人便不能取消或更改表格上的任何指示。任何更改將被視作一項新申請，而該新申請會在貴公司辦妥先前的更改後方會被處理(如適用)。</li><li>倘若貴公司於任何一日內收到本人就相同或不同交易發出超過一項指示，或於收到此申請書時仍有未完成或進行中的交易，貴公司可全權酌情決定處理該等指示的先後次序或延遲處理本人的指示。貴公司亦毋須因此而招致任何直接、間接的損失或承擔任何形式的責任。</li><li>如本人未能符合貴公司的有關規定，貴公司將保留接受或拒絕本人此項指示的權利。本人明白及同意貴公司有將不會負責任何因拒絕該指示而引致的損失</li><li>貴公司毋須就延遲或未有履行其義務而導致的任何損失/損害或費用而承擔責任，不論該延遲是否由無法控制的事件所導致。</li><li>貴公司有權隨時更新表格的內容。</li><li>本人在填寫此申請書前，本人已仔細閱讀主要銷售刊物及產品資料概要。</li><li>本人在此申請書上提出的指示是本人的個人決定，並沒有依賴保險代理人(如適用)所提供的意見及已考慮本人的風險承受程度。本人完全明白投資在投資相連壽險計劃所涉及之風險並願意承擔所有風險，相關基金單位價格可升亦可跌。此計劃的可支付利益與就上述保單所投資的相關基金表現連繫。</li><li>本人已收受、閱讀及完全明白載於本文件的個人資料收集聲明，及同意本人的任何個人資料可用作該聲明第 7 段所述之用途及貴公司可把該等個人資料提供給該聲明第8 段所述各方作上述用途。</li><li>若投資相連壽險計劃中選擇衍生基金，本人確認本人對衍生產品有知識和經驗，我了解所選衍生基金選擇的性質和風險，並擁有足夠的淨資產能夠承擔交易衍生基金選擇時的風及潛在損失。（如適用）</li><li>本人已閱讀《投資選項小冊子》和其他相關文件中列出的資料，並已了解所選投資選擇的相關風險可能與本人的風險承擔能力不一致，因而可能並不符合本人的最佳利益及可能造成潛在損失。</li><li>本人確認財務需要分析表格(如適用)及風險承擔能力問卷乃準確及最新，若有任何重大改變，本人/吾等將會盡快通知貴公司。</li></ol>	<p>I hereby confirm that I agree and fully understand the following points:</p> <ol style="list-style-type: none"><li>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.</li><li>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.</li><li>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.</li><li>I need to complete any investment choice change documents in clear handwriting. Any amendments should be endorsed by me in full signature.</li><li>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.</li><li>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.</li><li>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.</li><li>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.</li><li>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.</li><li>The Company may change this form from time to time.</li><li>I have read the Principal Brochure and the Product Key Facts Statement carefully before completing this application form.</li><li>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.</li><li>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.</li><li>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).</li><li>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.</li><li>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.</li></ol>
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保單權益人簽署 Signature of Policy Owner	承讓人簽署(如適用) Signature of Assignee (if applicable)	簽署地 Sign at
簽署日期 Date at (日 Day/月 Month/ 年 Year)	見證人簽署 Signature of Witness (姓名 Name: ) (中介人工員編號 ) Insurance Intermediary staff no.: 簽名須與本公司存案相符 Signature must correspond to that in our records	
<p><b>重要信息:</b> 閣下提供給本公司的任何個人資料如有變更 (如姓名、國籍/國家/地區、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)，請立即通知本公司作出更改。倘本公司沒有收到閣下通知，即表示閣下毋須更新個人資料。 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.</p> <p><b>溫馨提示:</b> 如閣下在遞交此表格後兩星期內仍未收到本公司的回覆，請致電本公司的客戶服務熱線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.</p>		

請參閱下頁的個人資料收集聲明  
Please read the Personal Information Collection Statement on next page

個人資料收集聲明

在中銀集團人壽保險有限公司(“中銀人壽”)，保護我們客戶個人資料對我們很重要。作為一個提供保險產品及服務的機構，收集及運用客戶個人資料是我們日常商業運作的基本工作。

如客戶希望了解中銀人壽的私隱政策的詳情，歡迎透過以下網址 <http://www.boclife.com.hk/te/privacy-policy.html> 閱讀有關文件。

1. 本聲明列載中銀集團人壽保險有限公司(下稱「本公司」)有關其資料當事人(見以下定義)的資料政策。
2. 就本聲明而言，「本集團」指本公司及其控股公司、分行、附屬公司、代表辦事處及附屬成員，及其中任何一方，不論其所在地。附屬成員包括本公司的控股公司之分行、附屬公司、代表辦事處及附屬成員，不論其所在地。
3. 「資料當事人」一詞，不論於本聲明何處提及，包括以下為個人的類別：
  - (a) 本公司提供的保險及相關服務和產品的申請人或客戶/用戶，包括保單權益人、索償人、受益人、受保人及/或其他有關人士及其被授權人；
  - (b) 任何公司申請人及客戶/用戶的董事、股東、高級職員及經理；及
  - (c) 本公司的供應商、承建商、服務供應商及其他合約對手。為免疑問，「資料當事人」不包括任何法人團體，本聲明對內容適用於所有資料當事人，並構成其與本公司不時訂立或可能訂立的任何合約及/或保單的一部分。若本聲明與有關合約及/或保單存在任何差異或分歧，就有關保護資料當事人的個人資料而言應以本聲明為準。本聲明並不限制資料當事人在個人資料(私隱)條例(香港法例第 486 章)(「條例」)下之權利。
4. 資料當事人在建立、延續保險業務及行政事宜及/或有關的產品及服務及授信、處理有關本公司簽發的保單的索償，及/或處理任何和/或所有其他資料當事人的要求、查詢或投訴、及/或為遵守在香港特別行政區境內或境外的監管或其他機關頒佈的任何法律、發出的指引或要求(包括但不限於根據香港特別行政區與美國之間的跨政府協議(「跨政府協議」)、香港特別行政區與美國在 2014 年 3 月 25 日簽署的《稅務資訊交換協議》執行《海外賬戶稅收合規法案》、以及經濟合作暨發展組織作出的規定，包括關於其為履行其共同報告標準的主管機關協議的監管機制)時，資料當事人需要不時向本公司提供有關的個人資料。
5. 若未能向本公司提供該等資料，可能會由於資料不足導致本公司無法評估/處理你的申請及/或提供保險及相關服務和產品及授信。若你拒絕給予上述明確的同意，本公司也可能需要向適用的監管機構通報保單項下的價值和付款金額；在特定的情況下，若你拒絕給予明確的同意，本公司可能保留保單項下的部分或所有利益；或終止保單。
6. 本公司會不時收集或接收有關資料當事人的資料。該等資料包括但不限於在資料當事人與本公司延續正常業務往來期間，例如，當資料當事人簽發支票、存款或透過本公司發出的或提供的信用卡進行交易或在一般情況下以口頭或書面形式與本公司溝通時，從資料當事人所收集的資料。
7. 資料當事人之資料(包括信用資料和以往申索紀錄)的用途將視乎其與本公司及/或本集團的關係性質有所不同，其中包括以下用途：
  - (a) 處理、評估及/或批核有關保險產品及服務的申請、調查和結清申索、偵測和防止欺詐行為(無論是否與就此申請而發出的保單有關)、及有關該等產品及服務的增添、更改、變更、取消、續期及/或復效的申請；
  - (b) 管理由本公司及/或本集團簽發的保單；
  - (c) 研究及/或設計供客戶使用的保險/金融產品及/或服務；
  - (d) 與任何由本公司或任何本公司集團內的公司及相關聯公司提供的產品及/或服務相關，而由你提出或對你作出的索償，或以其他形式涉及你的索償有關的用途，包括但不限於作出、辯護、分析、調查、處理、評估、釐定、結清或回應該等索償；
  - (e) 在適當時進行身份及/或信貸檢查及進行資料配對程序；
  - (f) 為符合根據下述適用於本公司及/或期望本公司及/或本集團遵從有關披露及使用資料之責任、規定或安排：
    - (i) 在香港特別行政區境內或境外之已存在、現有或將來對其具約束力或適用於其的任何法律；
    - (ii) 在香港特別行政區境內或境外之已存在、現有或將來並由任何法定、監管、政府、稅務、執法或其他機構，或由金融服務提供者之自律監管或行業的團體或組織所發出或提供之任何指引或指導；
    - (iii) 本公司及/或本集團因其金融、商業、營業或其他利益或活動處於或關連於相關本地或海外的法定、監管、政府、稅務、執法或其他機構或金融服務提供者之自律監管或行業團體或組織之司法管轄區而須承擔或獲施加與本地或海外之法定、監管、政府、稅務、執法或其他機構或金融中介人、或金融服務提供者之自律監管或行業團體或組織之間的現有或將來之任何合約承諾或其他承諾及/或本公司及/或本集團遵守適用稅務法律的義務，包括但不限於《海外賬戶稅收合規法案》和跨政府協議；
  - (g) 處理(包括但不限於調查、分析、核實及裁定)有關本公司簽發的保單的索償；
  - (h) 為推廣服務、產品及其他標的(詳見下述第 9 段)；
  - (i) 提供客戶服務(包括但不限於處理查詢及投訴)及有關活動；
  - (j) 供本公司及任何本公司集團內的公司及相關聯公司進行統計或精算研究用途；
  - (k) 釐定本公司欠付你或你拖欠本公司的任何款項的金額，及執行你之責任，包括但不限於向你或任何已為你的債務向本集團提供任何擔保或承諾的人士追收欠款；
  - (l) 為符合根據任何本集團計劃下就遵從洗錢、恐怖份子資金籌集或其他非法活動之批准或防止或偵測而作出本集團內資料及信息共享及/或任何其他使用資料及信息的任何責任、規定、政策、程序、措施或安排；
  - (m) 使本公司的實在或建議承讓人，或本公司對資料當事人的權利的參與人或附屬參與人評核意圖成為轉讓，參與或附屬參與的交易；
  - (n) 與資料當事人或其他人士之資料比較以進行信貸調查，資料核實或以其他方法產生或核實資料，不論有關比較是否為對資料當事人採取不利之行動而推行；
  - (o) 作為維持資料當事人的信貸記錄或其他記錄(不論資料當事人與本公司是否存在任何關係)，以作現在或將來參考之用；及
  - (p) 提供任何與上述事項有聯繫、有附帶性或有關的用途。
8. 本公司會對其持有的資料當事人資料保密，除非本公司可能會把該等資料提供及披露(如條例所定義的)給下述各方作先前一段列出的用途：
  - (a) 任何代理人、承辦人、或向本公司提供行政、電訊、電腦、付款或其他與本公司業務運作有關的服務的第三方服務供應商，不論其所在地；
  - (b) 任何對本公司(包括本集團的任何成員)有保密責任並已承諾作出保密有關資料的其他人士；
  - (c) 任何再保險及索償調查公司、有關的保險行業協會及聯會和該等協會及聯會的會員；
  - (d) 信貸資料服務機構；而在資料當事人欠賬時，則可將該等資料提供給收數公司；
  - (e) 任何與資料當事人已經或將會存在往來的金融機構、消費卡或信用卡發行公司、保險公司、證券及投資公司；
  - (f) 本公司及/或本集團在根據對其本身及/或本集團具約束力或適用的任何本地或外國法律、法例或法規規定下之責任或其他原因而必須向該人、實體、或政府或政府機構或金融中介人作出披露，或按照及為實施由任何法定、監管、政府、稅務、執法或其他機構或金融服務提供者之自律監管或行業團體或組織之指引或指導而預期向該人作出披露，或根據與本地或海外之法定、監管、政府、稅務、執法或其他機構或金融服務提供者之自律監管或行業團體或組織之間的任何合約承諾或其他承諾而向該人作出任何披露之任何人士，該等人士可能處於香港特別行政區境內或境外及可能是已存在、現有或將來出現的任何人士；
  - (g) 假如資料當事人的資料是被收集並使用於處理其申請、調查和結清申索，以及偵測和防止欺詐行為，有關個人資料將會被轉移給以下人士，而他們只能在有合理需要履行前述任何一項目的之情況下才可收集和使用這些資料；保險理算人、代理和經紀；僱主；醫護專業人士；醫院；會計師；財務顧問；律師；整合保險業申索和承保資料的組織；防欺詐組織；其他保險公司(無論是直接地、或是通過防欺詐組織或本段中指定的其他人士)；警察，和保險業就現有資料而對所提供的資料作出分析和檢查的數據庫或登記冊(及其運營者)。
  - (h) 本公司的任何實在或建議承讓人或就本公司對資料當事人的權利的參與人或附屬參與人或受讓人；及
  - (i)
    - (i) 本集團之任何成員；
    - (ii) 第三方金融機構、承保人、信用卡公司、證券、商品及投資服務供應商；
    - (iii) 第三方獎賞、年資獎勵、聯名合作及優惠計劃供應商；
    - (iv) 本公司及本集團之聯名合作夥伴(有關服務和產品的申請表上會提供聯名合作夥伴的名稱(視屬何情況而定))；
    - (v) 慈善或非牟利組織；及
    - (vi) 就上述第 7(b)段而獲本公司任用之第三方服務供應商(包括但不限於代寄郵件公司、電訊公司、電話促銷及直銷代理人、電話服務中心、數據處理公司及資訊科技公司)，不論其所在地。本公司可能為上述第 7 段所列之目的不時將資料當事人的資料轉移往香港特別行政區境外的地區。

9. 使用資料作直接促銷

本公司擬使用資料當事人的資料作直接促銷及本公司須為此目的取得資料當事人同意(包括資料當事人不反對之表示)。2012 年個人資料(私隱)條例第 VIA 部中關於資料當事人的同意的特定要求。因此，請注意以下：

- (a) 本公司持有資料當事人的姓名、聯絡詳情、產品及服務投資組合信息、交易模式及行徑、財務背景及統計資料可不時被本公司用於直接促銷；
- (b) 以下服務、產品及類別可作推廣：
  - (i) 財務、保險、信用卡、證券、商品、投資、銀行及相關服務和產品及授信；
  - (ii) 獎賞、年資獎勵或優惠計劃及相關服務和產品；
  - (iii) 本公司的聯名合作夥伴提供之服務和產品(有關服務和產品的申請表上會提供聯名合作夥伴的名稱(視屬何情況而定))；及
  - (iv) 為慈善及/或非牟利的目的之捐款及資助；
- (c) 上述服務、產品及標的可由本公司及/或下述人士提供或(如涉及捐款及資助)募捐：
  - (i) 本集團之任何成員；
  - (ii) 第三方金融機構、承保人、信用卡公司、證券、商品及投資服務供應商；
  - (iii) 第三方獎賞、年資獎勵、聯名合作及優惠計劃供應商；
  - (iv) 本公司及本集團之聯名合作夥伴(有關服務和產品的申請表上會提供聯名合作夥伴的名稱(視屬何情況而定))；及
  - (v) 慈善或非牟利組織；
- (d) 除本公司推廣上述服務、產品及標的外，本公司同時擬提供列明於上述第 9(a)段之資料至上述第 9(c)段的所有或其中任何人士，該等人士藉以用於推廣上述服務、產品及標的，並本公司須為此目的取得資料當事人同意(其中包括資料當事人不反對之表示)；

**若資料當事人不願意本公司使用或提供其資料予其他人士，藉以用於以上所述之直接促銷，資料當事人可通知本公司以行使其不同意此安排的權利。**

10. 根據條例中的條款，任何資料當事人有權：
  - (a) 查核本公司是否持有他的資料及要求查閱該等資料；
  - (b) 要求本公司改正任何有關他的不準確的資料；及
  - (c) 查明本公司對於資料的政策及慣例和獲告知本公司持有的個人資料種類。
11. 根據條例之條款，本公司有權就處理任何查閱資料的要求收取合理費用。
12. 任何關於查閱或改正資料，或索取關於資料政策及慣例或所持有的資料種類的要求，應向下列人士提出：

中銀集團人壽保險有限公司  
資料保障主任  
中銀集團人壽保險有限公司  
香港太古城英皇道 1111 號 13 樓  
傳真：(852) 2522 1219

13. 本聲明的英文版本與中文版本如有任何分歧，一概以英文版本為準。

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/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