



## 基本及第二受益人申請表 Application for Primary and Contingent Beneficiary

(此申請表只適用於同時委任/更改基本及第二受益人)  
(Applicable to appoint/change of both primary  
and contingent beneficiary only)

商密三級 Confidential

保險中介人姓名

Name of Insurance Intermediary

分行及員工/專屬代理編號編號

Branch Code & Staff No. /Agent Code

聯絡電話

Contact Tel No.

### 注意事項 Notes:

- (1) 請用正楷填寫。 Please complete in BLOCK LETTERS.
- (2) 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.
- (3) 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.
- (4) 此申請表需於上述保單之受益人及保單權益人生存期間獲本公司收到並存檔及最終經本公司以信函確認及接納方為有效。 This request is NOT valid until it is recorded as received by the Company during the life time of BOTH the Insured and the Policy Owner of the above policy and it is finally confirmed and accepted by the Company by way of letter.
- (5) 為免延誤索償, 請儘量填寫受益人的身份證號碼/ 護照號碼。 Please provide ID Card No. / Passport No. of the beneficiary(ies) to avoid possible delay during claims process.
- (6) 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.
- (7) 如為直銷產品, 請提供保單權益人之身份證明文件核實真實副本。 For Direct Marketing Products, please submit certified true copy of identity document of Policy Owner.
- (8) 如保單已作抵押性轉讓, 下列所有申請必須有承讓人授權簽署確認。 If the policy has been collaterally assigned, all the following change requests should be confirmed by authorized signatory of the assignee.
- (9) 如閣下只更改基本受益人, 請填寫及遞交「客戶重要資料更改申請表」。 If you change the primary beneficiary only, please fill in and submit "Application for Key Personal Information Change".

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

### 更改基本及第二受益人 Change of Primary and Contingent Beneficiary

#### 基本受益人 Primary Beneficiary(ies):

| 1. 英文姓名<br>Name in English | 2. 中文姓名<br>Name in Chinese | 3. 香港身份證/ 護照號碼<br>HKID Card/ Passport No. | 4. 與受保人關係*<br>Relationship with Insured | 5. 領取利益百分比<br>% of Entitlement |                                     |
|----------------------------|----------------------------|-------------------------------------------|-----------------------------------------|--------------------------------|-------------------------------------|
|                            |                            |                                           |                                         | %                              | 總和須為百分之一百<br>Total sum must be 100% |
|                            |                            |                                           |                                         | %                              |                                     |
|                            |                            |                                           |                                         | %                              |                                     |
|                            |                            |                                           |                                         | %                              |                                     |

#### 第二受益人 Contingent Beneficiary(ies):

| 2. 英文姓名<br>Name in English | 2. 中文姓名<br>Name in Chinese | 3. 香港身份證/ 護照號碼<br>HKID Card/ Passport No. | 4. 與受保人關係*<br>Relationship with Insured | 5. 領取利益百分比<br>% of Entitlement |                                     |
|----------------------------|----------------------------|-------------------------------------------|-----------------------------------------|--------------------------------|-------------------------------------|
|                            |                            |                                           |                                         | %                              | 總和須為百分之一百<br>Total sum must be 100% |
|                            |                            |                                           |                                         | %                              |                                     |
|                            |                            |                                           |                                         | %                              |                                     |
|                            |                            |                                           |                                         | %                              |                                     |

\*如任何一位基本及/或第二受益人與受保人的關係並非直系親屬 (即父母/子女/配偶/兄弟姊妹), 請提供更改原因。

If any of the primary and/or beneficiaries is not an immediate family members (i.e. parents/children/spouse/siblings) to the Insured, please provide reason for changes.

### 聲明 DECLARATION

本人, 即保單權益人, 知悉及明白此指定基本及第二受益人更改申請表經本公司審批後將成為批註附加及成為本保單的其中一部份。除非內文另有需要, 本保單使用及/或定義的詞語在本基本及第二受益人更改申請表明具有相同的涵義。即使在這保單中有任何抵觸的情況, 各方一致理解並同意以下部分將由本公司接受此申請表生效起, 保單將作出以下更新: I, the Policy Owner, acknowledge and understand this Application for Change of Primary and Contingent Beneficiary, upon approval by the Company, will become an endorsement which will form part of this Policy. The terms stated and/or defined in this Policy shall have the same meanings herein unless the context requires otherwise. Notwithstanding anything to the contrary contained in this Policy, it is hereby understood and agreed that effective from our acceptance of this Application, the Policy will be updated as set out below:

1. 一般保單條款的受益人釋義將被全部刪除並由以下條文代替: Definition of "Beneficiary" under the General Policy Provisions shall be deleted in its entirety and shall be replaced by the following:  
受益人指保單權益人所指定在受保人死亡後領取保險金的一名或一名以上的人士(如有), 包括基本受益人及第二受益人。基本受益人指保單權益人所指定在受保人死亡後以其首位身份領取保險金的一名或一名以上的人士。第二受益人指如受保人死亡時沒有基本受益人仍然在生的情況下, 保單權益人所指定在受保人死亡後領取保險金的一名或一名以上的人士。 "Beneficiary" means a person or persons (if any) designated by the Policy Owner to receive the Proceeds upon the Insured's death, including "Primary Beneficiary" and "Contingent Beneficiary". "Primary Beneficiary" means the person or persons designated by the Policy Owner in the primary position to receive the Proceeds following the Insured's death. "Contingent Beneficiary" means the person or persons designated by the Policy Owner to receive the Proceeds following the Insured's death if no Primary Beneficiary survives the death of the Insured.

保單權益人簽署 (細閱/確認以上資料)

2.

一般保單條款的受益人釋義將被全部刪除並由以下條文代替: Definition of “Beneficiary” under the General Policy Provisions shall be deleted in its entirety and shall be replaced by the following:

受益人指保單權益人所指定在受保人死亡後領取保險金的一名或一名以上的人士(如有), 包括基本受益人及第二受益人。基本受益人指保單權益人所指定在受保人死亡後以其首位身份領取保險金的一名或一名以上的人士。第二受益人指如受保人死亡時沒有基本受益人仍然在生的情況下, 保單權益人所指定在受保人死亡後領取保險金的一名或一名以上的人。 “Beneficiary” means a person or persons (if any) designated by the Policy Owner to receive the Proceeds upon the Insured’s death, including “Primary Beneficiary” and “Contingent Beneficiary”. “Primary Beneficiary” means the person or persons designated by the Policy Owner in the primary position to receive the Proceeds following the Insured’s death. “Contingent Beneficiary” means the person or persons designated by the Policy Owner to receive the Proceeds following the Insured’s death if no Primary Beneficiary survives the death of the Insured.
3.

一般保單條款中受益人條款將被全部刪除並由以下條文代替: “Beneficiary” clause under the General Policy Provisions shall be deleted in its entirety and shall be replaced by the following:

若保單權益人於本保單或以書面指定受益人, 該受益人將被視為有資格於本保單生效期間, 在受保人身身故後領取身故賠償、額外身故賠償 (如適用) 及額外意外身故賠償 (如適用)。在本保單有效期間內及受保人仍生存期間, 保單權益人可提供令本公司滿意的書面通知更改受益人。身故賠償、額外身故賠償 (如適用) 及額外意外身故賠償 (如適用) 將給予於受保人去世時尚生存的基本受益人。第二受益人只會受保人死亡時所有基本受益人已去世的情況下才會獲給付保險金。

如果任何受益人在受保人身故之前身故, 該受益人的賠償款項份額將根據本保單的條款和條件平均分配予支付同一受益人類別的其他倖存受益人。若受保人及受益人在不能確定其身故先後的情況下去世, 則當作受保人於受益人身故時尚存。

任何受益人的轉換必須要以書面通知本公司及均需完全合乎本公司訂立之所有要求及條件, 方可生效。當本公司令轉換受益人開始生效時, 受保人毋須仍然在世。本公司對在有關轉換受益人生效前已付款項或已作出的其他行動, 概不負責。

假若有多於一名受益人時, 則身故賠償、額外身故賠償 (如適用) 及額外意外身故賠償 (如適用) 將按保單權益人預先定下的比例分配予各受益人。假若保單權益人並未有定下身故賠償、額外身故賠償 (如適用) 及額外意外身故賠償 (如適用) 之分配比例, 或所有分配百分比之總和不相等於 100%時, 本公司將有完全和絕對酌情權決定平均分配, 或按本公司認為恰當之比例分配身故賠償、額外身故賠償 (如適用) 及額外意外身故賠償 (如適用) 予各受益人。

如果沒有尚存受益人或保單權益人並沒有指定受益人, 身故賠償、額外身故賠償 (如適用) 及額外意外身故賠償 (如適用) 將支付予保單權益人、其遺產、其遺產代理或其他有權領取之人。

Whenever a Beneficiary is designated either in this Policy or by a declaration in writing by the Policy Owner, such Beneficiary will be deemed to be beneficially entitled to the Death Benefit, Additional Death Benefit (if applicable) and Additional Accidental Death Benefit (if applicable) under this Policy if the Insured dies while it is in force. During the lifetime of the Insured and while this Policy is in force, the Policy Owner may change the Beneficiary by giving a written notification satisfactory to the Company. The Death Benefit, Additional Death Benefit (if applicable) and Additional Accidental Death Benefit (if applicable) shall be paid to the Primary Beneficiary, who at the time of the Insured’s death, survives. The Contingent Beneficiary will only be entitled to receive the Proceeds when all Primary Beneficiary(ies) die before the death of the Insured. In case any Beneficiary dies before the Insured dies, such Beneficiary’s share of the benefit will be paid in equal shares to other surviving Beneficiary(ies) in the same Beneficiary classification according to the terms and conditions of this Policy. If the Insured and Beneficiary or Beneficiaries die in circumstances rendering it uncertain that anyone of them, or which of them survived the other or others, the Insured shall be deemed to have survived the Beneficiary or Beneficiaries. A change of a Beneficiary shall be effective only if it is made by written notification to the Company and has satisfied all the requirements and conditions set by the Company. The Insured does not have to be living when the request for change of Beneficiary is put into effect by the Company. The Company will not be responsible for any payments it has made or other actions it has taken before the change takes effect. If there is more than one Beneficiary, the Death Benefit, Additional Death Benefit (if applicable) and Additional Accidental Death Benefit (if applicable) shall be paid to the Beneficiaries in the proportion specified by the Policy Owner. If the Policy Owner has not specified the proportion of the Death Benefit, Additional Death Benefit (if applicable) and Additional Accidental Death Benefit (if applicable) to be paid to each Beneficiary or all the proportions add up to a figure other than 100%, the Company shall have the sole and absolute discretion to pay the Death Benefit to all the Beneficiaries in equal shares or in such proportion as the Company thinks appropriate. If there is no living Beneficiary or no Beneficiary has been designated by the Policy Owner, the Death Benefit, Additional Death Benefit (if applicable) and Additional Accidental Death Benefit (if applicable) shall be paid to the Policy Owner, his estate, his personal representatives or other persons entitled to receive the same.

聲明及授權 DECLARATION & AUTHORIZATION

1.

本人謹此要求本人之保單依照本申請書之選擇作出更改, 並明白及同意此申請將不會生效直至 (a) 所有有關文件收妥及 (b) 此項申請是經貴司批核後方可作實。
2.

本人謹此代表本人、受保人及其他在此申請書提及之人士 ( “相關人士” ) 聲明及同意 (1) 上述一切資料, 不論是否本人親手所寫, 就本人所知所信, 均為事實之全部並確實無訛; (2) 本人/吾等已收妥、閱讀及完全明白本申請表所載之個人資料收集聲明; 及 (3) 相關人士的任何個人資料可用作個人資料收集聲明第 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。
3.

如本人或受保人不能提供任何此申請書所須的資料, 貴司可能因此不能接受此保單更改申請。
4.

本人聲明及同意已獲相關人士授權及同意本人作出上述聲明、協議及授權。
5.

本人謹此聲明已收妥、閱讀及完全明白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。
1.

I hereby 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 not take effect until (a) any required documents are submitted in full and (b) the application is duly approved by the Company.
2.

I hereby declare and agree on behalf of myself and the Insured and other Persons referred to in this application (“Relevant Persons”) that (1) all information in this application whether or not written by my own hand are to the best of my knowledge and belief complete and true; (2) I/We have received, read and fully understood the Personal Information Collection Statement contained in this application; and (3) any personal data of the Relevant Persons may be used for the purposes set out in paragraph 7 of the Personal Information Collection Statement contained in this application and the Company may provide the personal data to the parties set out in paragraph 8 of that Statement for the aforementioned purposes.
3.

If I or the Insured fail to provide any information requested in this application, it may result in the Company’s inability to accept this application.
4.

I declare and agree that I have the full authority from and consent of the Relevant Persons to make the above declarations, agreements and authorizations.
5.

I hereby declare and agree that 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 contained and the Company may provide the personal data to the parties set out in paragraph 8 of that Statement for the aforementioned purposes.

保單權益人簽署 Signature of the Policy Owner

簽署日期 Date at (日 Day/ 月 Month / 年 Year)

承讓人簽署 (如適用) Signature of Assignee (if applicable)

見證人簽署 Signature of Witness (姓名 Name: ) (中介人員工編號 Insurance Intermediary staff no: )

簽署地 Sign at

簽字須與本公司存案相符 Signature must correspond to that in our records

**重要信息:** 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.

**溫馨提示:** 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.

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/zh/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。本聲明的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概以本聲明為準。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匯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、核保及裁定)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作進行綜合財務研究用途；
  - (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) 供作任何與上述事項有關聯、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、承包商、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所提供或發出的指引或指導需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名的其他人)；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(及其連營者)。
  - (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(h)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/或非牟利之目的之捐款及資助；
- (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報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  
太古城中心 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) 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