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

## 提款申请表 Application For Payment

保险中介人姓名  
Name of Insurance Intermediary

分行及员工/专属代理编号  
Branch Code & Staff No./ Agent Code

联络电话  
Contact Tel No.

### 注意事项 Notes:

- (1) 请用正楷填写。Please complete in BLOCK LETTERS.
- (2) 请于适用处加「✓」。Please Tick 「✓」 where appropriate.
- (3) 保单权益人必须在此表格每页「保单权益人签署」位置签署。Policy Owner MUST sign in "Signature of the Policy Owner" on each page of this form.
- (4) 保单权益人必须在此表格内任何更改或修改的地方签署作实。Any changes or amendments in this form MUST be countersigned by Policy Owner in full signature.
- (5) 保单权益人请于签署日期三十日内递交申请表至本公司。Please submit the signed form to the Company within 30 days.
- (6) 请提供保单权益人之身份证明文件核实真实副本。Please submit certified true copy of identity document of Policy Owner.
- (7) 如保单已作抵押性转让, 下列所有申请必须有承让人授权签署确认, 所有款项将以支票付予承让人, 惟不能申请保单贷款。If the policy has been collaterally assigned, all the following change requests should be confirmed by authorized signatory of the assignee, which policy loan is not allowed. All of the payments will be made to the assignee by cheque.

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

### A. 提取保单价值 WITHDRAWAL OF POLICY VALUES (\*\*Please specify reason 请提供提取保单价值原因)

提取 Withdraw	全数 Full Amount	数额 Amount (保单货币 Policy Currency)
<input type="checkbox"/> 1. 累积红利及利息 Accumulated Dividend and Interest	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> 2. (a)累积保证现金支付及利息 Accumulated Guaranteed Cash Payment and Interest	<input type="checkbox"/>	<input type="checkbox"/>
(b)累积每月保证入息及利息 Accumulated Guaranteed Monthly Income and Interest	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> 3. 备用保费存款 Future Premium Deposit 如多缴保费经由电子缴费, 将以该途径退还保费。本公司保留以其他当时合适途径退还多缴保费的权利。 If the overpaid premium is paid by electronic means, we will refund via the same channel. We reserve the right to refund overpayment via other suitable means at that time.	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> 4. 预缴保费户口之价值 Premium Deposit Account Balance 预缴保费退回费用将从提取数额中扣除。 Premium Deposit Withdrawal Fee will be deducted.	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> 5. 万用寿险户口价值 Universal Life Insurance Account Balance 提取费用将从提取数额中扣除, 保单契约内另有注明除外。 Withdrawal Charge will be deducted from the requested withdrawal amount, unless otherwise specified in the policy contract.	<input type="checkbox"/>	<input type="checkbox"/>

### B. 终止保单 POLICY TERMINATION (\*\*Please specify reason 请提供提取保单价值原因)

#### 注意事项 Notes:

- (1) 冷静期内取消保单会以缴交首期款项的货币退还全数已付保费及本公司代政府或监管机构(包括但不限于保险业监管局)按相关规定已收取的征费及/或费用(如有)。For policy cancellation within Cool-off Period, paid premium and the levy and/ or charges (if any) paid, which are collected by our Company on behalf of the government or the regulatory authority (including but not limited to the Insurance Authority) according to the relevant requirements, will be fully refunded in the same currency of the initial payment.
- (2) 如首期款项以信用卡支付, 退款将经该信用卡退回。If initial payment was paid by credit card, refund will be made through such credit card.
- (3) 如首期款项以保单权益人单独持有的银行账户转账, 除非另有指示(须符合上述(1)之货币要求), 否则退款将经该户口退回。If initial payment was transferred from the Policy Owner's solely owned bank account, refund will be made through such account, unless specified below (subject to the currency requirement mentioned in (1) above).  
(只适用于非凡守护灵活自愿医保计划 Applicable to SmartViva Flexi VHIS plan only)
- (4) 于冷静期内取消保单或保单退保时, 客户需要退还有效的保柏尚健卡。For policy cancellation within Cool-off Period or policy surrender, return of valid Bupa Health Plus Card is needed.
- (5) 于冷静期内取消保单前/后或保单退保前所支付的任何医疗费用, 本公司将拒绝所有相关索偿或有权追讨已支付的赔偿。In the case of any medical expenses paid by the Customer before/after the cancellation of policy during the cool-off period or before the policy is surrendered, the Company will reject all relevant claims or be entitled to recover the compensation paid.
- (6) 如为投资相寿险连计划, 请填写及递交「投资选项/万用寿险更改申请表」。For investment linked assurance ("ILAS") Plan, please fill in and submit 'Application for Change of Investment Choices / Change of Universal Life Insurance Form'.

<input type="checkbox"/> 6. 退出投保申请 Withdrawal of Insurance Application (只适用于未生效之保单 For Insurance Application Only)
<input type="checkbox"/> 7. 冷静期内取消保单 Cancel the Policy within Cool-off Period <sup>#</sup>
<input type="checkbox"/> 8. 保单退保 Policy Surrender <sup>#</sup>
<sup>#</sup> 如保单为非凡守护灵活自愿医保计划, 请勾选以下选项 For SmartViva Flexi plan please select the following:
<input type="checkbox"/> 已退回保柏尚健卡 Return of Bupa Health Plus Card <input type="checkbox"/> 已遗失保柏尚健卡 Loss of Bupa Health Plus Card

### \*\*提取保单价值/退保原因 Reason for Withdrawal of Policy Values / Surrender :

如提款/退保原因为转保, 请勾选以下选项 If your reason for surrender is due to policy replacement, please select the following :

- ☐ (a) 于填写此表格时一并填写重要资料声明书 - 转保 Important Facts Statement - Policy Replacement is submitted together with this request
- ☐ (b) 已于早前填写重要资料声明书 - 转保 Important Facts Statement - Policy Replacement has been completed
- ☐ (c) 不填写/未附上重要资料声明书 - 转保 Important Facts Statement - Policy Replacement will be not completed/ is not enclosed

(请注明原因 Please specify reason:\_\_\_\_\_)

**C. 保单贷款 POLICY LOAN** (只适用于传统保单 For Traditional Policy Only)

- ☐ **9. 保单贷款**  
**Policy Loan**

☐ 贷款金额: \_\_\_\_\_ ☐ 最高贷款金额 \_\_\_\_\_ 贷款原因 \_\_\_\_\_  
 Loan Amount: (保单货币 Policy Currency) Max. Loan Amount Reason for Policy Loan

☐ 4 小时特快贷款服务 (只适用于已生效超过半年的保单而贷款额达港币 10 万元及转账至中国银行(香港)户口的申请)  
 4-hour Express Loan Service (applicable to policy inforce for over 6 months with loan amount reached HKD100,000 payable via BOCHK account)

保单贷款之条款及条件 Terms & Conditions for Policy Loan

- |    |   |    |  |
|----|---|----|--|
| 1. | 由本公司借贷予上述贷款作代价, 保单权益人在此承认收到上述贷款, 保单权益人谨在此抵押及转让以上特设之保单 (即「保单」) 给本公司 (作为本贷款的唯一保证), 包括所有权利、利息及所有可能成为此保单可得款项, 及保证此抵押及转让确为有效及足够; | 1. | In consideration of the loan of the aforesaid amount by the Company, the receipt of which is hereby acknowledged, the Policy Owner hereby pledge(s) and assign(s) to the Company (as sole security for the loan) the above Policy and all right, title and interest thereon, together with all money that may become payable thereunder, and warrant(s) the validity and sufficiency of the pledge and assignment;   |
| 2. | 本公司将根据保单的贷款本金计算利息, 息率由本公司决定并可不时调整。现时人民币保单的贷款利率为每年8.5%; 港元或美元保单的贷款利率请参阅下表。利息将于每天计算, 若于保单年度结束时尚未偿还贷款、累积利息则拨加于本金, 以计算下年度的利息;   | 2. | The Company will charge interest, at a rate determined by the Company from time to time, on the principal of all loans made under this Policy. The present interest rate for CNY policy is 8.5% p.a. For HKD and USD policy, please refer to the following table. Interest will accrue daily and, if not paid by the end of the Policy Year, will be added to the principal of the loan for the purposes of calculating interest charges for the next Policy Year; |
| 3. | 若本保单失效或以任何形式终止, 本保单之欠款将从退保现金价值中扣除, 或根据保单条款, 减低展期保险之保额及/或期限, 或减低减额缴清保险之保额;   | 3. | If the Policy shall lapse or become forfeited in any manner, the amount of the existing loan indebtedness shall be deducted from any cash surrender value of the Policy, or such existing loan indebtedness shall operate provided by the terms and conditions of the policy to reduce the sum insured and / or the term of any extended insurance available or to reduce the sum insured of any paid-up insurance;  |
| 4. | 若本保单期满, 保单上之欠款将从本公司应付之金额扣除;及  | 4. | If the Policy shall mature, the amount of the existing loan indebtedness shall be deducted from the amount otherwise payable by the Company; and   |
| 5. | 当欠款相等或超过本保单之现金价值时, 本公司将会终止本保单。而本公司将根据其最后之记录把通知书邮寄予保单权益人及或有之承让人;   | 5. | If the amount of the loan indebtedness shall at any time become equal to or exceed the cash value of the Policy, the Policy shall be terminated and notice of termination shall be mailed by the Company to the last known address of the Policy Owner and of any assignee;  |
| 6. | 贷款申请同时受限于保单合约条款, 包括但不限于本公司延期发放贷款的权利。  | 6. | The loan application is also subject to the contract provisions, including but not limiting to the Company's right to defer the granting of the loan.  |

注意事項 Note:

本公司不接受以信用卡或缴费灵偿还贷款。Loan repayment by credit card or PPS is not accepted.

港元 / 美元保单贷款利率表 (年息) Policy Loan Interest Rate Table for HKD / USD Policies (Annual Interest)

以下保险计划（系列）之贷款年利率为 7.5% Loan interest rate for the following plans (series) is 7.5% p.a.			
计划(系列)名称	Name of Product (Series)	计划(系列)名称	Name of Product (Series)
重疾保险计划系列	CRITICAL ILLNESS INSURANCE PLAN SERIES	闪亮人生收益寿险计划系列	PLENTEOUS LIFE COUPON PLAN SERIES
「安儿保」储蓄保险计划系列	JUVENILE INSURANCE PLAN SERIES	绽放人生收益寿险计划系列	INCOMESHINE WHOLE LIFE COUPON PLAN SERIES
宝保 21	JUVENILE 21	晋享人生终身寿险计划	STEPUP WHOLE LIFE INSURANCE PLAN
乐享无忧五年保险计划系列	LEISURE 5 YEARS INSURANCE PLAN SERIES	非凡人生终身寿险计划系列	SMARTUP WHOLE LIFE INSURANCE PLAN SERIES
随心所享储蓄保险计划	MULTI-PLUS SAVINGS INSURANCE PLAN	盈骏收益终身寿险计划	FINANCIALGUARD WHOLE LIFE COUPON PLAN
目标五年保险计划系列	TARGET 5 YEARS INSURANCE PLAN SERIES	盈骏终身寿险计划	FINANCIALGUARD WHOLE LIFE INSURANCE PLAN
享盛保险计划	ULTRAREACH INSURANCE PLAN	南商丰盛五年保险计划系列	NCB ENRICHMENT 5-YEAR INS PLAN SERIES
丰裕人生入息保险计划	PROSPEROUS INCOME RISE INSURANCE PLAN	南商优悠五年保险计划系列	NCB JOYFUL 5-YEAR INSURANCE PLAN SERIES
添姿采女性保险计划	REAL LADY FEMALE INSURANCE PLAN	南商教育储蓄保险计划系列	NCB EDUCATION SAVINGS INS PLAN SERIES
百载人生保险计划	HUNDRED LIFE INSURANCE PLAN	南商退休入息保险计划	NCB RETIREMENT INCOME INSURANCE PLAN
成就人生储蓄保险计划	GLORIOUS LIFE SAVINGS INSURANCE PLAN	南商终身人寿保险计划	NCB WHOLE LIFE INSURANCE PLAN
非凡休悠年金保险计划	SMARTRETIRE ANNUITY INSURANCE PLAN	百年传承终身寿险计划系列	FOREVER LEGACY WHOLE LIFE PLAN SERIES
守跃保险计划	REACHUP INSURANCE PLAN	非凡守护重疾保险计划	SMARTGUARD CRITICAL ILLNESS PLAN
中银人寿延期年金计划(终身)	BOC LIFE DEFERRED ANNUITY (LIFETIME)	非凡未来终身寿险计划	SMARTUP PRO WHOLE LIFE PLAN
代代传承终身寿险计划	FOREVER FORTUNE WHOLE LIFE INSURANCE PLAN	守护未来终身寿险计划	FOREVER WELLBEING WHOLE LIFE PLAN
薪火传承终身寿险计划	GLAMOROUS GLOW WHOLE LIFE INSURANCE PLAN		

以下保险计划（系列）之贷款年利率为 10.0% Loan interest rate for the following plans (series) is 10.0% p.a.			
计划(系列)名称	Name of Product (Series)	计划(系列)名称	Name of Product (Series)
易龄宝	ENDOWMENT 20	丰盛 8 年保险计划	BLOSSOM INSURANCE PLAN
积富之选退休保障计划系列	BOC RETIREMENT SAVING PLAN SERIES	南商丰盛八年保险计划系列	NCB ENRICHMENT 8YR INSURANCE PLAN SERIES
「积富之选」退休保险计划	GLITTER RETIREMENT LIFE PLAN	安心保	BOC WHOLE LIFE PLAN
积富保退休保障计划	RETIREMENT SAVING PLAN	安定保	BOC TEN YEAR NON PAR WHOLE LIFE PLAN
精装积富宝	BOC RETIREMENT SAVING PLAN	百年宝	WHOLE LIFE
「存为您」储蓄寿险计划	ALL-FOR-YOU LIFE ENDOWMENT PLAN	至善智美（女性保障计划）	BOC LADIE'S PLAN
存为您丰盛储蓄保险计划	ALL-FOR-YOU FRUITFUL ENDOWMENT PLAN	善美保（女性保障计划）	LADIES PLAN
金钥匙储蓄保险计划	GOLDEN KEY ENDOWMENT PLAN	至醒智豪（男性保障计划）	BOC GENTLEMEN'S PLAN
乐悠悠年金保险计划	JOYFUL LIFE ANNUITY PLAN	醒豪保（男性保障计划）	GENTLEMEN PLAN
孩子天储蓄保险计划	KIDDIE SKY INSURANCE PLAN	三三保终身储蓄保险计划	LIFE SAVER SUPREME
享自在储蓄保险计划	GET-FREE INSURANCE PLAN	心连心终身储蓄保险计划	TRIENNIAL LIFE SAVER SUPREME
特选储蓄保险计划(趸缴)	SPECIAL ENDOWMENT PLAN (SP)	康富宝终身寿险计划	HEALTHY LIFE INSURANCE PLAN
特选终身分红保险计划	SPECIAL WHOLE LIFE INSURANCE PLAN	幸运星终身储蓄保险计划	LUCKY STAR LIFE ENDOWMENT PLAN
享无忧五年期保险计划	5-YEAR JOYFUL LIFE INSURANCE PLAN	伴您一生保险计划	COMPANION INSURANCE PLAN
目标八年保险计划系列	TARGET 8 YEARS INSURANCE PLAN SERIES	特选伴您一生保险计划系列	
其他	OTHERS		

D. 付款指示PAYMENT INSTRUCTION

注意事项 Notes:

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

(2) 如无明确指示，以上各项付款要求会按本公司的现有记录（如有）发放金额。Unless otherwise specified, payment for above requests will be made according to the current payment instruction (if any) registered with the Company.

(3) 如提供的银行户口资料不全/有错漏/户口非保单权益人单独持有/未能成功转账退款会以保单货币支票发放。 Payment will be made by cheque in policy currency for account detail incomplete/incorrect/account not solely owned by the Policy Owner/unsuccessful bank transfer.

(4) 如保单是透过LIVI银行购买，付款户口必须为LIVI账户。If the policy is purchased from LIVI Bank, the payment account must be LIVI Bank.

☐ 1. 银行转账 Bank Transfer

货币 Currency

☐ 港元 HKD

☐ 美元 USD

☐ 人民币 CNY

(只适用于美元保单 Only applicable to USD policy)(只适用于人民币保单 Only applicable to CNY policy)

户口号码 Account No.

户口持有人姓名 Account Holder Name

\*户口必须为保单权益人单独持有之中国银行(香港)/ 南洋商业银行 / 集友银行 / LIVI 银行 (只适用于 LIVI 银行购买之保单) 户口。The **account must** be a BOCHK / NCB / CYB / LIVI Bank (Only applicable to the policy was purchased from LIVI Bank) account solely owned by the Policy Owner.

☐ 2. 「转数快」Faster Payment System (“FPS”)

货币 Currency

☐ 港元 HKD

☐ 人民币 CNY (只适用于人民币保单 Only applicable to CNY policy)

☐ 流动电话号码 Mobile Number

☐ 电邮地址 Email Address

\*「转数快」户口必须为保单权益人单独持有。FPS account must be solely owned by the Policy Owner.

\*款项会转至「转数快」的预设收款账户。 Payment will be credited to FPS default account.

\*经「转数快」之付款，每笔交易上限为港元或人民币1,000,000。For payout through FPS, the maximum payment amount per each transaction is HKD/CNY 1,000,000.

\*选择以「转数快」收款前，请联络相关银行查询「转数快」之收款上限。Please contact the corresponding bank to confirm the maximum transaction limit of your FPS in advance.

☐ 3. 转账至保单 Transfer into Policy (只适用于同一保单权益人之相同货币的保单 Only applicable to policy of the same policy owner and with the same currency)

☐ 保费缴付 Premium Settlement

保单编号 Policy No.

金 额 Amount

☐ 保单还款 Loan Repayment

保单编号 Policy No.

金 额 Amount

☐ 4. 其他 Others (请注明 Please Specify)

声明及签署 DECLARATION AND SIGNATORY

1. 除下述列明者外，本人声明及确认上述保单并无受任何转让、押记、质押或其他产权负担所规限(不论是书面或任何其他方式)。本人在此向 贵司保证，本人在香港或其他地方没有被宣判破产、或作为任何破产或类似法律程序、或任何接管或类似命令之目标，而且没有由本人提起或针对本人之待决或已提起之任何无力偿债或破产之法律程序。

2. 本人已收受、阅读及完全明白载于本文件的个人资料收集声明，及同意本人的任何个人资料可用作该声明第 7段所述之用途及 贵司可把该等个人资料提供给该声明第 8段所述各方作上述用途。

3. (如申请“保单退保”)本人现提出上述退保申请，在本人签署此申请表后， 贵司对上述保单之责任将只限于其退保价值，及在 贵司付清退保价值后， 贵司对上述保单将再无任何责任。

1. I hereby declare and confirm that the Policy is not subject to any assignment, charge, pledge or other encumbrance (whether in writing or by any other means), except as indicated below. I hereby warrant to the Company that I am not adjudged bankrupt, or made the subject of any bankruptcy or similar proceedings, or of any receiving or similar order, in Hong Kong or elsewhere, and there are no insolvency or bankruptcy proceedings that are pending or have been instituted by or against me.

2. 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.

3. (If “Policy Surrender” is applied for) I hereby apply for policy surrender. The liability of the Company in connection with the Policy is limited to the surrender value after I signed this form and the Company shall have no further liability under the Policy upon the payment of such surrender value.

保单权益人签署 Signature of the Policy Owner

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

签署日期 Date at (日 Day/月 Month / 年 Year)

见证人签署 Signature of Witness

(姓名/中介人员工编号 Name/ Insurance Intermediary staff no.: )

签字须与本公司存案相符 Signature must correspond to that in our records

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

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

PADF501 (0523)

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

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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 & 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私隐政策的详情, 欢迎透过以下网址 <http://www.boclife.com.hk/zh/privacy-policy.html> 阅读有关文件。

1. 本声明刊载中银集团人寿保险有限公司 (下称「本公司」) 有关其资料当事人 (见以下定义) 的资料政策。
2. 就本声明而言,「本集团」指本公司及其控股公司、分行、附属公司、代表办事处及附属成员, 及其中任何一方, 不论其所在地。附属成员包括本公司的控股公司之分行、附属公司、代表办事处及附属成员, 不论其所在地。
3. 「资料当事人」一词, 不论于本声明何处提及, 包括以下为个人的类别:
- (a) 本公司提供的保险及相关服务和产品的申请人或客户/用户, 包括保单权益人、索偿人、受益人、受保人及/或其他有关人士及其被授权人;
  - (b) 任何公司申请人及客户/用户的董事、股东、高级职员及经理; 及
  - (c) 本公司的供应商、承建商、服务供应商及其他合约对手。

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

4. 资料当事人在建立、延续保险业务及行政事宜及/或有关的产品及服务及授信、处理有关本公司签发的保单的索偿, 及/或处理任何和所有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《税务资讯交换协议》执行《海外账户税收合规法案》, 以及经济合作暨发展组织作出的规定, 包括关于其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(包括信用资料和以往申索纪录)的用途将视乎其与本公司及/或本集团的关系性质有所不同, 其中包括以下用途:

- (a) 处理、评估及/或批核有关保险产品 & 服务的申请、调查和结清申索、侦测和防止欺诈行为 (无论是否就此申请而发出的保单有关)、及有关该等产品 & 服务的增添、更改、变更、取消、续期及/或复效的申请;
  - (b) 管理由本公司及/或本集团签发的保单;
  - (c) 研究及/或设计供客户使用的保险/金融产品及/或服务;
  - (d) 与任何由本公司或任何本公司集团内的公司及相关联公司提供的产品及/或服务相关, 而由你提出或对你作出的索偿, 或以其他形式涉及你的索偿有关的用途, 包括但不限于作出、辩护、分析、调查、处理、评估、厘定、结清或回应该等索偿;
  - (e) 在适当时进行身份及/或信贷检查及进行资料配对程序;
  - (f) 为符合根据下述适用于本公司及/或期望本公司及/或本集团遵从有关披露及使用资料之责任、规定或安排:
    - (i) 在香港特别行政区境内或境外之已存在、现有或将来对其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, 或由金融服务提供者之自律监管或行业的团体或组织所发出或提供之任何指引或指导;
    - (iii) 本公司及/或本集团因其金融、商业、营业或其他利益或活动处于或关连于相关本地或海外的法定、监管、政府、税务、执法或其他机构或金融服务提供者之自律监管或行业团体或组织之司法管辖区而须承担或获施加与本地或海外之法定、监管、政府、税务、执法或其他机构或金融中介人、或金融服务提供者之自律监管或行业团体或组织之间的现有或将来之任何合约承诺或其他承诺及/或本公司及/或本集团遵守适用税务法律的义务, 包括但不限于《海外账户税收合规法案》和跨政府协议;
  - (g) 处理 (包括但不限于调查、分析、核保及裁定) 有关本公司签发的保单的索偿;
  - (h) 为推广服务、产品及其他标的 (详见下述第 9 段);
  - (i) 提供客户服务 (包括但不限于处理查询及投诉) 及有关活动;
  - (j) 供本公司及任何本公司集团内的公司及相关联公司作进行统计或精算研究用途;
  - (k) 厘定本公司欠付你或你拖欠本公司的任何款项的金额, 及执行你之责任, 包括但不限于向你或任何已为你的债务向本集团提供任何担保或承诺的人士追收欠款;
  - (l) 为符合根据任何本集团计划下就遵从洗钱、恐怖份子资金筹集或其他非法活动之批准或防止或侦测而作出本集团内资料及信息共享及/或任何其他使用资料及信息的任何责任、规定、政策、程序、措施或安排;
  - (m) 使本公司的实在或建议受让人、或本公司对资料当事人的权利的参与者或附属参与人评核意图图为转让、参与或附属参与的交易;
  - (n) 与资料当事人或其他人士之资料比较以进行信贷调查, 资料核实或以其他方法产生或核实资料, 不论有关比较是否对资料当事人采取不利之行动而推行;
  - (o) 作为维持资料当事人的信贷记录或其他记录 (不论资料当事人与本公司是否存在任何关系), 以作现在或将参考之用; 及
  - (p) 供作任何与上述事项有联系、有附带性有关的用途。
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) 给下述各方作先一段列出的用途:
- (a) 任何代理人、承包人、或向本公司提供行政、电讯、电脑、付款或其他与本公司业务运作有关的服务的第三方服务供应商, 不论其所在地;
  - (b) 任何对本公司(包括本集团的任何成员)有保密责任并已承诺作出保密有关资料的其他人士;
  - (c) 任何再保险及索偿调查公司、有关的保险行业协会及联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会存在往来的金融机构、消费卡或信用卡发行公司、保险公司、证券及投资公司;
  - (f) 本公司及/或本集团在根据对其本身及/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者之自律监管或行业团体或组织之间的任何合约承诺或其他承诺而向该人作出任何披露之任何人士, 该等人士可能处于香港特别行政区境内或境外及可能是已存在、现有或将来出现的任何人士;
  - (g) 假如资料当事人的资料是被收集并用于处理其申请、调查和结清申索、以及侦测和防止欺诈行为, 有关个人资料将会被转交给以下人士, 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: 保险理算人、代理和经纪; 雇主; 医护人员; 医院; 会计师; 财务顾问; 律师; 整合保险业申索和承保资料的组织; 防欺诈组织; 其他保险公司 (无论是直接地, 或是通过防欺诈组织或本段中指定的其他人士); 警察; 和保险业就现有资料而对所提供的资料作出分析和检查的数据库或登记册 (及其运营者)。
  - (h) 本公司的任何实在或建议受让人或就本公司对资料当事人的权利的参与者或附属参与人或受让人; 及
  - (i) 本集团之任何成员;
    - (ii) 第三方金融机构、承保人、信用卡公司、证券、商品及投资服务供应商;
    - (iii) 第三方奖赏、年资奖励、联名合作及优惠计划供应商;
    - (iv) 本公司及本集团之联名合作伙伴 (有关服务和产品的申请表上会提供联名合作伙伴的名称 (视属何情况而定));
    - (v) 慈善或非牟利组织; 及
  - (vi) 就上述第 7(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境外的地区。

9. 使用资料作直接促销

本公司拟使用资料当事人的资料作直接促销及本公司须为此目的取得资料当事人同意 (包括资料当事人不反对之表示)。2012 年个人资料 (私隐) 条例第 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) 奖赏、年资奖励或优惠计划及相关服务和产品;
  - (iii) 本公司的联名合作伙伴提供之服务和产品 (有关服务和产品的申请表上会提供联名合作伙伴的名称 (视属何情况而定)); 及
  - (iv) 为慈善及/或非牟利的目的之捐款及资助;
- (c) 上述服务、产品及标的可由本公司及/或下述人士提供或 (如涉及捐款及资助) 募捐:
  - (i) 本集团之任何成员;
  - (ii) 第三方金融机构、承保人、信用卡公司、证券、商品及投资服务供应商;
  - (iii) 第三方奖赏、年资奖励、联名合作及优惠计划供应商;
  - (iv) 本公司及本集团之联名合作伙伴 (有关服务和产品的申请表上会提供联名合作伙伴的名称 (视属何情况而定)); 及
  - (v) 慈善或非牟利组织;
- (d) 除本公司推广上述服务、产品及标的, 本公司同时拟提供列明于上述第 9(a)段之资料至上述第 9(c)段的所有或其中任何人士, 该等人士藉以用于推广上述服务、产品及标的, 并本公司须为此目的取得资料当事人同意 (其中包括资料当事人不反对之表示);

若资料当事人不愿意本公司使用或提供其资料予其他人士, 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获告知本公司持有的个人资料种类。
11. 根据条例之条款, 本公司有权就处理任何查阅资料的要求收取合理费用。
12. 任何关于查阅或改正资料, 或索取关于资料政策及惯例或所持有的资料种类的要求, 应向下列人士提出:
- 中银集团人寿保险有限公司  
资料保障主任  
中银集团人寿保险有限公司  
香港太古城英皇道 1111 号 13 楼  
传真: (852) 2522 1219
13. 本声明的英文版本与中文版本如有任何分歧, 一概以英文版本为准。

## 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.

9. 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.