

香港太古城英皇道 1111 号 13 楼



提款申请表 **Application For Payment**

中银集团,	King's Road, Taikoo Shing, Hong Kon]人寿保险有限公司」以下简称:「本公司 p Life Assurance Company Limited refe	司」或「贵司」		Application For Payment		
限中介人	人姓名	分行及员工/专属代理编号		联络电话		
	nsurance Intermediary		ode			
 注)请于适 (子) (保) (保) (保) (4) (保) (保) (保) (保) (5) (如) (保) (保) 	E楷填写。Please complete in BLOCK 5用处加「✓」。Please Tick 「✓」wl 双益人必须在此表格内任何更改或修改 双益人请于签署日期三十日内递交申请 世保单权益人之身份证明文件核实真s 章已作抵押性转让,下列所有申请必多		n 30 days. licy Owner. 能申请保单	贷款。If the policy has been collaterally assigned, all the		
R单编号 olicy 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				
. 提取伯	保单价值 WITHDRAWAL (DF POLICY VALUES (**Please specify reason 请提任	共提取保单	单价值原因)		
提取 W	Withdraw	4	全数 Full Ar	nount 数额 Amount (保单货币 Policy Currency)		
1 .	. 累积红利及利息 Accumulated	l Dividend and Interest		•		
D 2.	(a)累积保证现金支付及利息 A	Accumulated Guaranteed Cash Payment and Interest		•		
	(b)累积每月保证入息及利息	Accumulated Guaranteed Monthly Income and Interest				
	(c) 保证奖赏 Guaranteed Bor	nus				
□ 3.	如多缴保费经由电子缴费,将以该途 If the overpaid premium is paid by elec	m Deposit 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。 tronic means, we will refund via the same channel. nent via other suitable means at that time.		•		
4 .	mentator has also a construction	m Deposit Account Balance 除。				
□ 5.	 万用寿险户口价值 Universal 提取费用将从提取数额中扣除,保单 Withdrawal Charge will be deducted fro 		ey contract.			
• 6.	Accumulated Annual Dividen (including relevant Terminal 只适用于非凡未来终身寿险计划、薪	R证现金价值 (包括相应的终期红利) ids and Accumulated Interest and Guaranteed Cash Val Dividend) 火传承环球终身寿险计划及铸富世代环球终身寿险计划 Only applicabl us Glow Global Whole Life Insurance Plan and Eternal Fortune Global Wh	le to	ance Plan		
(1) 本 会 证 服 份 T D T T S P L H S C C	会以部份追保方式(即减少保额/名 证现金价值(例如周年红利和终期红 密偿之基本计划已缴总保费将会根据 保险中介人查询。 The company will withdrawal the pol Dividends (if any), if the sum of (i) an Terminal Dividend (if applicable) by specified. <u>WARNING:</u> The guarante Insured / Notional Amount of the poli basic plan used to calculate the death consider whether it can meet your f	: (i)累积周年红利的累积利息(如有), (ii)累积周年红利(如有)) 义金额)以提取保证现金价值及其相应的终期红利(如适用)以流 利等)均以保单的保额 / 名义金额计算。行使部份退保后,随后 富减少后的保额 / 名义金额被相应减少。 阁下需仔细考虑此举 ; icy values in the following order: (i) the accumulated interest of nd (ii) is below the withdrawal amount you specified, the Compa Partial Surrender (i.e., reduction of Sum Insured / Notional Ar ed cash value and non-guaranteed cash values (e.g., Annual Divi icy. After Partial Surrender, the subsequent guaranteed cash value benefit of the basic plan will be reduced in accordance with the r inancial needs and is in your best interests. Please check with 阁下所指定的提取金额,而部份退保后的保额 / 名义金额不	满足阁下所 前保证现会 是否符合阁 accumulate iny will wit nount of the idend and T ac, non-guar reduced Su your insur-	指定的提取金额。 <mark>警告</mark> : 保单的保证现金价值及非保 金价值、非保证现金价值及用作计算基本计划的身故 对下的最佳利益和财务需要 。如有疑问,请向你的 ad Annual Dividends (if any), (ii) accumulated Annual hdraw the guaranteed cash value and the relevant e policy) to satisfy the withdrawal amount you 'erminal Dividend etc.) are calculated based on the Sum ranteed cash values and total premiums paid for the m Insured / Notional Amount. <u>You should carefully</u> ance intermediary for any questions.		
并 If D (3) 女	并 只会 提取累积周年红利(如有)及 If the company needs to exercise Part not fulfill the minimum requirement of Dividends (if any) and accumulated in 如保单尚欠保费或有未偿还的保单	展和利息(如有),故最终被提取的金额可能会低于阁下所指定 ial Surrender to satisfy the withdrawal amount your specified, ar of the insurance product, the Company <u>will not exercise the Par</u> nterest (if any), resulting in the final amount to be withdrawn bei 贷款(包括保单自动贷款),本公司将不接受以上项目6)之申i ccepted if there is any outstanding premium or outstanding polic	定的提取金 nd the Sum rtial Surrer ing lower th 青。	额。 Insured / Notional Amount after Partial Surrender does Ider and will <u>only</u> withdraw the accumulated Annual nan the withdrawal amount you specified.		
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电话 Tel:

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В.	终止保单 POLICY TERMINATION (**Please specify reason 请提供提取保单价值原因)
注意	资事项 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保险业监管局按相关规定已收取的征费。For policy cancellation within Cool-off Period, paid
	premium and the levy paid, which are collected by our Company on behalf of the government or 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户口转账,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
(5)	needed. 工法兼照中期涨但总治后常但总治后并任处任何压在盘田,大八司被任施底左相关者战者左打这法司于任处财施,工具。 6、 P. L. · · · · · · · · · · · · · · · · · ·
(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)	如今投资寿险相连计划,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
(0)	如うカスガオ型が用たけない、伸展当次進入「スプロペアノフカオア歴史以や用水」。For investment mixed assurance (TLAS) Fran, prease fin in and submit Appreciation for Change of Investment Choices (Change of Universal Life Insurance Form).
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	□ 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)
	□ 7. 冷静期内取消保单 Cancel the Policy within Cool-off Period [#]
E	3 8. 保单退保 Policy Surrender [#]
	如保单为非凡守护灵活自愿医保计划,请剔选以下选项For SmartViva Flexi VHIS plan please select the following:
	□ 已退回保柏尚健卡 Return of Bupa Health Plus Card □ 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,请剔选以下选项 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:______)

		LICY LOA						
	9. 保 单 贷款 Policy L	•	】贷款金额: Loan Amount: (保单货币 Policy		最高贷款金额 Max. Loan Amount	贷款原因 Reason for Poli		
			■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 (appli	cable to policy i	inforce for over 6 months wit	h loan amount re	ached HKD100,000 payable via BOCHK account)	
保单货	贷款之条款及条件	‡ Terms & Co	onditions for Policy Loan					
1.	单 (即「保单」 包括所有权利、)给本公司(利息及所有可	代价,保单权益人在此承认收 出抵押及转让以上特设之保 (作为本贷款的唯一保证), 可能成为此保单可得款项,及 B-B-4%	1.	sole security for the loan	i) the above Pol ay become pay	said amount by the Company, the receipt of which is hereby pledge(s) and assign(s) to the Company (as licy and all right, title and interest thereon, together yable thereunder, and warrant(s) the validity and	
2.	保证此抵押及转让确为有效及足够; 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 现金价值中扣随	或以任何形式: 除,或根据保	终止,本保单之欠款将从退保 单条款,减低展期保险之保额 幼清保险之保额;	3.	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, 除;及	保单上之欠款	欧将从本公司应付之金额扣	4.				
5.	止本保单。而本会	公司将根据其	之现金价值时, 本公司将会终 4.最后之记录把通知书邮寄予	5.	value of the Policy, the P	olicy shall be ter	shall at any time become equal to or exceed the cash rminated and notice of termination shall be mailed by of the Policy Owner and of any assignee;	
6.	保单权益人及或 贷款申请同时受 延期发放贷款的	を限于保单合线	约条款,包括但不限于本公司	6.		llso subject to t	he contract provisions, including but not limiting to	
	注意事项 Note:		终还贷款。Loan repayment by credit car	d or PPS is not acc	cepted.			
					1			
港元	/美元保单贷款	次利率表 (年	志) Policy Loan Interest Ra	te Table for	HKD / USD Policies (A	nnual Interes	t)	
-)之贷款年利	率为 7.5% Loan interest rate fo	r the following			1	
-	划(系列)名称 实保险计划系列		Name of Product (Series) CRITICAL ILLNESS INSURANCE	DI AN SEDIES	计划(系列)名称 闪亮人生收益寿隆	计制系列	Name of Product (Series) PLENTEOUS LIFE COUPON PLAN SERIES	
-	安儿保 」 储蓄保险计	一切系列	JUVENILE INSURANCE PLAN SE		绽放人生收益寿隆		INCOMESHINE WHOLE LIFE COUPON PLAN SERIES	
-	保 21		JUVENILE 21		晋享人生终身寿险			
乐亨	享无忧五年保险计划					江下划	STEPUP WHOLE LIFE INSURANCE PLAN	
-	心所享储蓄保险计划	糸列	LEISURE 5 YEARS INSURANCE F	LAN SERIES	非凡人生终身寿险		STEPUP WHOLE LIFE INSURANCE PLAN SMARTUP WHOLE LIFE INSURANCE PLAN SERIES	
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D. 付款指示PAYMENT INSTRUCTION									
 注意事项 Notes: 此转账户口/「转数快」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 / FPS. 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. 如提供的银行户口/「转数快」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 / FPS detail 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. 	neque in poney								
□ 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 applica	ble to CNY policy)								
户 口 号 码 Account No.	CHK / NCB / CYB /LIVI								
□ 2.「转数快」Faster Payment System ("FPS")									
货币 Currency 口港元 HKD 口人民币 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									
□ 转数快号码									
*请提供其中一个已登记「转数快」的流动电话号码、电邮地址、转数快号码, 否则款项将以保单货币支票发出。Please provide either the FPS ID, mobile num address registered for FPS only; otherwise payment in policy currency will be made by cheque. *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, *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	000.								
□ 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	• /								
声明及签署 DECLARATION AND SIGNATORY									
 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)。本人在此问 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。 I hereby declare and confirm that the Policy is not subject to any assignm or other encumbrance (whether in writing or by any other means), except I hereby warrant to the Company that I am not adjudged bankrupt, or in any bankruptcy or similar proceedings, or of any receiving or similar or desewhere, and there are no insolvency or bankruptcy proceedings that a been instituted by or against me. 	t as indicated below. made the subject of er, in Hong Kong or								
 本人已收妥、阅读及完全明白载于本文件的个人资料收集 声明,及同意本人的任何个人资料可用作该声明第 7段所 述之用途及 贵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。 I have received, read and fully understood the Personal Information of contained in this document, and agree that any of my personal data in purposes set out in paragraph 7 of that Statement and the Company may data to the parties set out in paragraph 8 of that Statement for the aforement 	nay be used for the provide the personal								
 (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。 (If "Policy Surrender" is applied for) I hereby apply for policy surrender Company in connection with the Policy is limited to the surrender value form and the Company shall have no further liability under the Policy u such surrender value. 	ie after I signed this								
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/ 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 personal information (e.g. name, Nationality (Country/Region), tax residence, address, identity document type and number, occupation, b incorporation/ ownership structure of corporate customer etc.), please notify us for changes immediately. We shall assume no change in your data fr unless we receive a notice from you.	any change of your usiness registration/								
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 within 2 weeks after submitting this form, please contact our Customer Service Hotline at 2860-0688.	receive our response								

个人资料收集声明

在中银集团人寿保险有限公司("中银人寿"),保护我们客户个人资料对我们很重要。作为一个提供保险产品及服务的机构,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声明的详情,欢迎透过以下网址 http://www.boclife.com.hk/tc/privacy-policy.html 阅读有关文件。 1. 本声明列载中银集团人寿保险有限公司(下称「本公司」)有关其资料当事人(见以下定义)的资料政策。 2. 就本声明而言,「本集团」指本公司及其按股公司、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 (b) 11 四/ 31 四/ 11 四/ 32 (b) 11 0 年 9 (b) 32 (c) 42 (c) 4 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48章)(「条例」)及/或其他适用之法律(包括香港特别行政区境内或境外之法律)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、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 4. 贝科当事人但是主义是实体感望近发过以及中国发现对于如何加速做劳,及生用大学和当常发展的来自动的方法。这次发生正四小小月来他贝科当事人的变形、真确或发展,在市在特别有效医疗也有他特别有效医疗 机关频布的任何法律、发出的指引或要求(包括但不限于根据希港特别行政区与美国之间的跨政府协议()的资政所协议))、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。 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。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. 本公司会不时从各方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或本集团成员延续正常业务往来期间,例如,当资料当事人签发支票、存款或透过本公司或本集团成员发出的或提供的信 3. 中国人口的大学和发展,1997年1997年,1997 (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)与任何由本公司或本集团提供的产品及/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己存在、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11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; ()供本公司及本集团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,及强制执行你应向本公司履行之责任,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; (1)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制裁或防止或侦测而作出本集团内资料及信息分享及/或任何其他使用资料及信息的任何责任、规定、政策、程序、措施或安排;
 (m)使本公司的实在或建议承让人,或本公司对资料当事人的权利的参与人或附属参与人评核意图成为转让,参与或附属参与的交易; (1) 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,不论有关比较是否为对资料当事人采取不利之行动而推行。 (o) 作为维持资料当事人的信贷记录或其他记录(不论资料当事人与本公司是否存在任何关系),以作现在或将来参考之用;及 (p)任何与上述第7段事项有联系、有附带性或有关的用途。 8.本公司会对其持有的资料当事人资料保密,但(如适用之法律有所要求,仅在获得资料当事人的单独同意的情况下)本公司可能会把该等资料提供及披露(如条例及/或适用之法律所定义的)给下述各方作先前一段列出的用途: (a) 任何代理人、承包人、或向本公司提供行政、电讯、电脑、付款或其他与本公司业务运作有关的服务的第三方服务供应商,不论其所在地; (b) 任何对本公司(包括本集团的任何成员)有保密责任并已承诺作出保密有关资料的其他人士; (c) 任何有保险及案偿调查公司、有关的保险行业协会及联会和该等协会及联会的公司 (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 (1) 小文司及这种来创在院馆内水平为汉这种来创其约束为成边市的正向平地或为国法律、亿的运动成成是广义可以无限动的更次问题之外,这种"这政府"或以外的或处地的内或金融作为人们由政略,或该加及为实施而正向法 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防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请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; (2) 假如资料当事人的资料是被收集并使用于处理其申请、调查和结清申索、以及侦测和防止欺诈行为,有关个人资料将会被转移给以下人士,而他们只能在有合理需要履行前述任何一项目的之情况下才可收集和使用这些资料; 保险理算人、代理和经纪、雇主, 医护专业人士; 医院; 会计师, 财务顾问; 律师; 整合保险业申索和承保资料的组织; 防欺诈组织,其他保险公司(无论是直接地,或是通过防欺诈组织或本段中指名的其他人 警察:和保险业就现有资料而对所提供的资料作出分析和检查的数据库或登记册(及其运营者) (h) 本公司的任何实在或建议承让人或就本公司对资料当事人的权利的参与人或附属参与人或受让人;及 (i)本集团之任何成员; (i) (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 (1)(1)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。如适用之法律有所要求,本公司将征求资料当事人针对该等跨境传输活动的单独同意。 9. 如适用之法律有所要求,本公司将在和第三方共享资料当事人的个人资料前,告知资料当事人接收方的姓名和联系方式、处理和提供其个人资料的目的和方式,以及将要提供和分享个人资料的种类,并征求资料当事人对共享 其个人资料的单独同意。前述的个人资料接收方将仅为实现本通知下规定的具体目的所需的范围内使用个人资料,并在实现目的所需的最短时间内保存个人资料,或(如适用之法律有所要求)前述的个人资料接收方将按照适用 之法律使用及保存个人资料。 10.本公司收集的部分资料可能构成个人信息保护法下的「敏感个人信息」,而只有在采取了严格的保护措施且在处理行为具备充分必要性的前提下,本公司才会处理敏感个人信息。如适用之法律有所要求,该等敏感个人信息 将在获得资料当事人的单独同意后才进行处理。 11. 使用资料作言接促销 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; (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)); (v) 慈善或非牟利组织; 及 (d)除本公司推广上述服务、产品及标的外,本公司同时拟提供列明于上述第11(a)段之资料至上述第11(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。 12.使用本公司开放应用程式介面(「Open API」)向资料当事人的第三方服务供应商转移个人资料本公司可根据资料当事人向本公司或资料当事人使用之第三方服务供应商所发出的指示,使用本公司的Open API向第三方服务供 应商转移资料当事人的资料,以作本公司或第三方服务供应商所通知资料当事人的用途及/或资料当事人根据条例所同意的用途。 13.根据条例及/或适用之法律的条款,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; (c) 查明关于本公司保障个人资料私隐的政策及实务和获告知本公司持有的个人资料种类: (d) 根据适用之法律, (i)要求本公司删除其个人资料; (ii) 反对以某种特定方式使用其个人资料;(iii) 要求对处理其个人资料的规则进行解释说明; (iv)要求本公司将其向本公司提供的个人资料转移给其选择的第三方; (v))被回对效率在公司公司在公司运动加入方利可持续超大理和加加之力。 (v)撤回对效果、处理或转移其个人资料的同意(资料当事人应注意,资料当事人撤回他们的同意可能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);和 (vi)要求对自动化决策过程中产生的决策进行解释,以及拒绝接受仅由自动化决策技术作出的决定。 14. 根据条例及/或适用之法律的条款,本公司有权就处理任何查阅资料的要求收取合理费用。 15. 任何关于查阅或改正资料,或索取关于本公司保障个人资料私隐的政策及实务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 16. 本声明的英文版本与中文版本如有任何分歧,一概以英文版本为准。

二零二四年一月

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 Statement in detail, you may visit relevant document using the hyperlink below http://www.boclife.com.hk/en/privacy-policy.html.

This Statement sets out the data policies of BOC Group Life Assurance Company Limited (the "Company") in respect of data subjects (as hereinafter defined).

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.
 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 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") and/or other applicable laws, including the laws within or outside the Hong Kong Special Administrative Region.

4. From time to time, it is new sary 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 process 4. From time to time, it is necessary for the data subjects to subjects to subjects to subjects to the data subjects to the data subjects to the data subjects to the data subjects to subjects, and/or character and/or related products and services and payment anomation and and and in the services and services and payment anomation and services and products, due to lack of information. We may also be required to report to applicable regulatory authority (is) 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; under specified circumstances, withhold some or all benefits 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 said express consent; under specified circumstances, withhold some or all benefits under the insurance policy if you refuse to give the express consent; under specified circumstances, withh

consent; or terminate the policy.

6. Data relating to the data subjects are collected or received by the Company from various sources 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 or any member of the Group and data subjects, for example, when data subjects write cheques, deposit money, effect transactions through credit cards issued or serviced by the Company or any member of the Group and the information, available to the Company or any member of the Group. 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 of 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 fluture 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, 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 authorities or financial intermediary, or self-regulatory or industry bodies or associations and/or the obligations of 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 by the 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 Compa (h) marketing services, products and other subjects (please see further details in paragraph 11 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 the Group;

(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;

(1) 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;

(a) comparing data of data subjects or other persons for credit checking, data vertication or otherwise, producing or vertifying data, whether or not for the purpose of taking adverse action against data subjects;
(b) 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
(c) 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 to Paragraph 7.
8. Data held by the Company relating to data subjects will be kept confidential but, subject to the data subject's separate consent (insofar as required by applicable laws), the Company may provide and disclose (as defined in the Ordinance and/or applicable laws) 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) any reinsurance and claims investigation company, relevant insurance industry association and federations;
(d) credit reference agreences and in the event of default to default to default collection accession;

(d) credit reference agencies, and, in the event of default, to debt collection agencies;

(c) any financial institution, charge or credit card issuing company, 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, or any disclosure pursuant to any contractual or other commitment of the Company and/or the Group is expected to comply, or any disclosure pursuant to any contractual or other commitment of the Company and/or the Group 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 transferee of the Company's rights in respect of the data subject; and

(i) any member of the Group; (i)

(i) third party financial instructions, 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 (v) 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

Company engages for the purposes set out in paragraph (/Af) above, wherever studed. The Company may from time to time transfer the data relating to the data subject to a place outside Hong Kong Special Administrative Region for the purposes set out in paragraph 7 above. Insofar as required by applicable laws, the Company will obtain the data subject's separate consent in relation to such international transfers. 9. To the extent required by applicable laws, the Company will, prior to sharing the data subject's personal data with third parties, notify the data subject of the name and contact details of the recipients, the purposes and means of processing and provision of the data subject's personal data, and the types of personal data to be provided and shared, and obtain the data subject's separate consent to the sharing of the data subject's personal data. The foregoing data recipients will use the personal data to the extent necessary for the specific purposes set out in this Notice and store the personal data for the minimum length of time required to fulfil the purposes, or insofar as required by applicable laws, in accordance therewith. 10. Some of the data collected by the Company may constitute sensitive personal data use applicable laws. In this case, the Company will only process sensitive personal data if strict protection measures are put in place and there is sufficient recorrection. necessity to justify the processing. Insofar as required by applicable laws, such sensitive personal data will be processed with the data subject's separate consent

11. 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;

(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;

(i) in addition to marketing the above services, products and subjects itself, the Company also intends to provide the data described in paragraph 11(a) above to all or any of the persons described in paragraph 11(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.

PERSONAL INFORMATION COLLECTION STATEMENT (CON'T)

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. 12. TRANSFER OF PERSONAL DATA TO DATA SUBJECT'S THIRD PARTY SERVICE PROVIDERS USING THE COMPANY'S OPEN APPLICATION PROGRAMMING INTERFACES ("OPEN API") The Company may, in accordance with the data subject's instructions to the Company or third party service providers engaged by the data subject, transfer data subject's data to third party service providers using the Company's Open API for the purposes notified to the data subject by the Company or third party service providers and/or as consented to by the data subject in accordance with the Ordinance. 13. Under and in accordance with the terms of the Ordinance and/or applicable laws, 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;
(c) to ascertain the BOC Life's protecting personal data privacy policies and practices and to be informed of the kind of personal data held by the Company; (d) in accordance with applicable laws,
(i) to request the Company to delete his/her personal data;
(ii) to object to certain uses of his/her personal data;
(iii) to request an explanation of the rules governing the processing of his/her personal data; (iv) to ask that the Company transfer personal data that the she has provided to the Company to a third party of his/her choice under circumstances as provided under applicable laws; (v) to withdraw any consent for the collection, processing or transfer of his/her personal data (the data subject should note that withdrawal of their consent may result in the Company being unable to provide, continue and administrate the insurance and/or related products and services); and (vi) to have decisions arising from automated decision making ("ADM") processes explained and to refuse to such decisions being made solely by ADM.
 14. In accordance with the terms of the Ordinance and/or applicable laws the Company may to charge a reasonable fee for the processing of any data access request.
 15. The person to whom requests for access to data or correction of data or for information regarding BOC Life's protecting personal data privacy policies and practices and kinds of data held are to be addressed is as follow: -The person to whom requests to access to act or correction of data or for mitormation regarding BOC Life's protecting personal data BOC Group Life Assurance Company Limited
 BOC Group Life Assurance Company Limited
 13/F, 1111 King's Road, Taikoo Shing, Hong Kong
 Facsimile: (852) 2522 1219
 If there is any inconsistency between the English version and the Chinese version of this Statement, the English version shall prevail.

January 2024