中银人寿 BOC LIFE

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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"

保单更改申请表 – 一般
Application for Policy Change – General

商密三级 Confidential

保险中介人姓名 Name of Insurance Intermediary ____________ 分行及员工编号 Branch Code & Staff No. ____________ 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) 如为直销产品，请提供保单权益人之身份证明档核实真实副本。For Direct Marketing Products, please submit certified true copy of identity document of Policy Owner.

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

更改保费缴款方式 / 缴付办法 Change of Premium Payment Mode / Method (不适用于直销产品 Not applicable to Direct Marketing Products)

❑ **1. 更改保费缴款方式 Change of Premium Payment Mode**
须为上述保单可接受之缴款方式 Requested payment mode must be applicable to the above policy

❑ 每年 Annually ❑ 每半年 Semi-annually ❑ 每季 Quarterly ❑ 每月 Monthly 月缴保费必须以自动转账支付 Monthly mode must be paid by Autopay

❑ **2. 更改保费缴付办法 Change of Premium Payment Method**
须为上述保单可接受之缴付办法 Requested payment method must be applicable to the above policy

❑ 邮寄账单 Direct Billing ❑ 自动转账 Autopay

须附上 3 个月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)按相关规定收取的征费或费用(如有)及填写第三或四页的直接付款授权书
Please submit 3 months premium with levy and/or charges (if any) to be 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, and complete the Direct Debit Authorization on P.3 or P.4

更改运用方式 Change of Option
须为上述保单可接受之运用方式 Requested option must be applicable to the above policy
(不适用于直销产品 Not applicable to Direct Marketing Products)

❑ **3. 更改红利/每月红利运用方式 Change of Dividend/Monthly Dividend Option**
❑ 支取现金 Cash Payment ❑ 积存生息 Accumulation with Interest ❑ 抵付保费 Premium Reduction ❑ 增购缴清保险 Paid-up Additions

❑ **4. 更改保证现金支付方式 Change of Guaranteed Cash Payment Option**
❑ 支取现金 Cash Payment ❑ 积存生息 Accumulation with Interest ❑ 抵付保费 Premium Reduction

❑ **5. 更改每月入息/每月保证年金入息方式 Change of Monthly Income /Guaranteed Monthly Annuity Income Option**
❑ 支取现金 Cash Payment ❑ 积存生息 Accumulation with Interest

❑ **6. 更改期满金指示 Change of Maturity Option**

❑ **7. 重发款项 Reissue Payment** (请说明 Please specify) ____________________

以上第 3 至第 7 项如选择支取现金，请提供转账付款指示 Please provide bank transfer instruction for receiving payment(s) of the above items 3 to 7) ：

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

❑ **银行转账 Bank Transfer** |__|__|__|__|__|__|__|__|__|__|__|__|__|__| **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 / 集友银行户口。The account must be a BOCHK / NCB / CYB account solely owned by the Policy Owner.
- 此转账户口将用作发放上述申请及上述保单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) of the above policy will be released via this bank account.
- 如无明确转账指示，以上款项会按本公司的现有记录（如有）发放。If no transfer instruction is given, payment for above payments will be made according to the current payment instruction (if any) registered with the Company.
- 如未能成功转账/户口并非保单权益人单独持有的账户/银行户口资料不全/有错漏，款项将以保单货币支票发出。 Payment in policy currency will be made by cheque if the transfer is unsuccessful / the bank account is not solely owned by the policy owner / account detail is incomplete / incorrect.

注 Remarks: 1) 如保单已作抵押性转让，所有款项将以支票付予承让人。If the policy has been collaterally assigned, all of the payments will be made to the assignee by cheque.
2) 以上第 3 或 4 项如选择抵付保费而本公司未曾接获有关另行缴交征费及/或费用的申请，本公司将按照该模式，一并收取保费及应收征费及/或费用(如有)。If Premium Reduction is selected for items 3 or 4 and our Company has not received any application to pay the levy and/ or charges by other methods, premium together with the levy and/ or charges(if any) will be settled by such payment option.

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保单权益人签署 (细阅 / 确认以上资料)
Signature of the Policy Owner (Read / confirm the information on this page)

☐ **8.** **存入已发出之保单给付金额于保单账户**
Redeposit of issued policy proceed to policy account (请说明 Please specify)

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☐ **9.** **行使不能作废的选择**
Exercise Non-forfeiture Option
如需退保，请填写提款申请表 Please complete Application For Payment for policy surrender

☐ 减额缴清保险 Reduced Paid-up Insurance ☐ 展期保险 Extended Term Insurance

要求发出文件 Document Request

☐ **10.** **重发保单契约**
Reissue Policy Contract

本人声明保单契约经已* 遗失/损毁 (* 请删去不适用者)，本人同意 贵司对所有因重发保单副本而引起之索偿或诉讼为无辜及无须负责。 I declared the policy contract has been *lost/damaged (*please delete whichever is not appropriate). I agree to hold the Company harmless and free from all claims or actions as a result of issuance of the replacement policy.

请同时缴付 HKD 200 之重发费用。 Please submit the re-issuance fee HKD 200 at the same time

☐ **11.** **重印最近发出之周年通知书 Reprint the Latest Anniversary Statement**

☐ **12.** **要求发出**
Request for ☐ 保单资料表 Information Sheet ☐ 投资选项通知书 Investment Choice Statement

备注 Remarks

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更改受益人领取年金选择 Change of Survivorship Option

☐ **13.** **更改受益人领取年金选择 Change of Survivorship Option** (请指定领取年期，须为上述保单可接受之年期。Please specify payment year. The specified payment year must be applicable to the above policy.)

____________ 年 Years

☐ **14.** **取消受益人领取年金选择 Cancellation of Survivorship Option**

其他更改 Other Changes

☐ **15.** **其他更改 Other Changes** (请说明 Please specify)

声明及授权 DECLARATION & AUTHORIZATION

1. 本人谨此要求本人之保单依照本申请书之选择作出更改，并明白及同意此申请将不会生效直至 (a) 所有有关文件及款项收妥及 (b) 此项申请是经贵司批核后方可作实。
2. 本人谨此代表本人、受保人及其他在此申请书提及之人士 (“相关人士”) 声明及同意 (1) 上述一切资料，不论是否本人亲手所写，就本人所知所信，均为事实之全部并确实无讹；(2) 本人/吾等已收妥、阅读及完全明白本申请表所载之个人资料收集声明；及 (3) 相关人士的任何个人资料可用作个人资料收集声明第 7 段所述之用途及贵公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. 如本人或受保人不能提供任何此申请书所须的资料，贵司可能因此不能接受此保单更改申请。
4. 本人声明及同意已获相关人士授权及同意本人作出上述声明、协议及授权。
5. 本人谨此声明已收妥、阅读及完全明白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 段所述之用途及贵公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。

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 and payments 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)	____________ 签署地 Sign at
____________ 签署日期 Date at (日 Day/月 Month /年 Year)	____________ 见证人签署 Signature of Witness (姓名 Name:) (中介人员工编号 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.

直接付款授权书
Direct Debit Authorization

收款人之一方 (受益人)
Name of party to be credited (The Beneficiary)

中银集团人寿保险有限公司 BOC Group Life Assurance Company Limited

❑ 银行户口 Bank Account

须为上述保单适用之缴付办法
Requested payment method must be applicable to the above policy(ies)

(1) 本人/吾等现授权本人/吾等之下述银行，(根据受益人不时给予本人/吾等银行之指示) 自本人/吾等之账户将以上保单之保费及由政府或监管机构 (包括但不限于保险业监管局) 按相关规定透过贵司代为收取的所有未缴征费及/或费用 (如有)^ 或其港币之同等值，转账予受益人之账户。 (^如保单权益人已向本公司申请另行缴交相关征费及/或费用，本公司将另函通知保单权益人，请保单权益人于收到通知后按指示尽快缴交相关征费及/或费用(如有)。)

(1) I/We hereby authorize my/our below-named Bank to effect transfer of an amount equal to the premium with all outstanding levy and/or charges (if any) to be collected by the Company on behalf of the government or the regulatory authority (including but not limited to the Insurance Authority) according to the relevant requirements^, or its HK Dollar equivalent for the above policy, from my/our account to that of the Beneficiary in accordance with such instructions as my/our Bank may receive from the Beneficiary from time to time. (^If the Policy Owner has applied to pay the levy and/or charges by other methods, a notice with details will be mailed to the Policy Owner separately. Please pay the required levy and/or charges (if any) as soon as the Policy Owner has received the notice.)

(2) 本人/吾等同意本人/吾等之银行无须证实该等转账通知是否已交予本人/吾等。

(2) I/We agree that my/our Bank shall not be obliged to ascertain whether or not notice of any such transfer has been given to me/us.

(3) 本人/吾等同意本人/吾等之账户出现透支 (或令现时之透支增加)，本人/吾等愿共同及个别承担全部责任。

(3) I/We jointly and severally accept full responsibility for any overdraft (or increase in existing overdraft) on my/our account which may arise as a result of any such transfer(s).

(4) 本人/吾等确定，本人/吾等于本授权书上之签名，与本人/吾等支付该等转账之储蓄/往来银行账户所签者完全相同。

(4) I/We confirm that my/our signature(s) on this authorization form is/are the same as that/those for the operation of my/our Savings/Current Account to be debited for the transfer.

(5) 本人/吾等同意给予受益人任何更改银行账户或取消付款方法之书面通知，并且同意如本人/吾等之账户并无足够款项支付该等授权转账时，本人/吾等之银行有权不予转账，且银行可向本人/吾等收取惯常之收费。

(5) I/We agree to notify the Beneficiary in writing of any change of bank account or cancellation of payment method and further agree that should there be insufficient funds in my/our Bank account to meet any transfer hereby authorized, the Bank shall be entitled, at its discretion, not to effect such transfer in which event the Bank may make the usual service charge to be paid by me/us.

(6) 本授权书将生效直至另行通知为止。

(6) This authorization shall have effect until further notice.

(7) 本人/吾等同意，本人/吾等取消或更改本授权书之任何通知，须于取消/更改生效日最少两个工作天之前交予本人/吾等之银行，并须同一时间将该通知交予受益人。

(7) I/We agree that any notice of cancellation or variation of this authorization which I/we may give to my/our Bank shall be given at least two working days prior to the date on which such cancellation/ variation is to take effect and at the same time such notice shall be given to the Beneficiary.

(8) 相等之港元将会以本公司处理自动转账时之美元兑港元或人民币兑港元 (视何者适用而定) 汇率为准。因汇率可随时变动，本人/吾等同意贵公司不需承担任何因港元贬值而引致之损失。

(8) The HK Dollar equivalent will be based on the Company’s US Dollar against HK Dollar or CNY against HK Dollar exchange rate (as applicable) at the time the debit is processed by the Company. Because of possible fluctuation in the exchange rate, I/we agree not to hold the Company responsible for any loss caused by any diminution in the value of the Hong Kong currency.

(9) 本人/吾等明白本人/吾等如非保单权益人，并无任何权利于上述保单或其收益上有任何权益。

(9) I/We understand that I/we, if not being the Policy Owner, claim no right or title or lien upon the proceeds of the above policy.

(10) 本人/吾等已收妥、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/吾等的任何个人资料可用作该声明第 7 段所述之用途及贵公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。

(10) I/We have received, read and fully understood the Personal Information Collection Statement contained in this document, and agree that any of my/our 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.

自动转账以港币或人民币 (视何者适用而定) 为单位及将按中银人寿扣除保费日之兑换率计算。当退款时，将按退款日之兑换率计算。

All Direct Debits will be made in Hong Kong or CNY Currency (as applicable) and will apply the Company’s exchange rate on the premium debiting date. The Company’s exchange rate on the refund processing date will be applied whenever refund is required.

银行名称 Bank Name	分行名称 Branch	账户货币 Account currency ❑ 港币 HKD ❑ 人民币 CNY (For CNY Policy only) (只适用于人民币保单)	银行编号 Bank No. |___|___|___|	分行编号 Branch No. |___|___|___|	账户号码 Account No. |___|___|___|___|___|___|___|___|___|

本人 / 吾等之英文姓名 English Name of Account-holder(s)	身份证明文件种类及号码 Identity Document Type and No.	本人 / 吾等之签名 Signature of Account-holder(s)
请以英文填写在结单/存折上之名称 As recorded in statement/passbook		须与银行档案之签名样式相同 Must be same as your Bank’s record

如付款人并非受保人或保单权益人，请列明与保单权益人之关系及付款原因，并填写付款人的个人资料。 If payor is other than the Insured or the Policy Owner, please state the relationship between the payor and the Policy Owner and reason for payment. Please also provide personal particulars of the payor.

与保单权益人之关系
Relationship with the Policy Owner____

付款原因
Reason for payment ____

出生日期
Date of Birth |___|___|___|___|年Y |___|___|月M |___|___|日D

国籍(国家/地区)
Nationality (Country/Region) ____

现居住址及永久地址（如与现居住址不同）Residential Address and Permanent Address (if different from Residential Address)

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收款人之一方 (受益人) Name of party to be credited (The Beneficiary)	**中银集团人寿保险有限公司 BOC Group Life Assurance Company Limited**

❑ **中银信用卡** 须为上述保单适用之缴付办法

BOC Credit Card Requested payment method must be applicable to the above policy(ies)

本人，信用卡持卡人，指示并授权贵司按其不时给予中银信用卡 (国际) 有限公司 (以下简称「卡公司」) 之指示，自本人以下之中银信用卡账户内扣除以上保单之保费及由政府或监管机构 (包括但不限于保险业监管局) 按相关规定透过贵司代为收取的所有未缴征费及/或费用 (如有)^或其港币之同等值。 (^如保单权益人已向本公司申请另行缴交相关征费及/或费用，本公司将另函通知保单权益人，请保单权益人于收到通知后按指示尽快缴交相关征费及/或费用 (如有)。)

I, the Cardholder, hereby authorize the Company to debit and charge an amount equal to the premium with all outstanding levy and/or charges (if any) to be collected by the Company on behalf of the government or the regulatory authority (including but not limited to the Insurance Authority) according to the relevant requirements^, or its HK Dollar equivalent for the above policy from my following BOC Credit Card Account in accordance with instructions which the Company may give to BOC Credit Card (International) Ltd. (hereafter called "BOCI") from time to time. (^if the Policy Owner has applied to pay the levy and/or charges by other methods, a notice with details will be mailed to the Policy Owner separately. Please pay the required levy and/or charges (if any) as soon as the Policy Owner has received the notice.)

(1) 下述属于本人之中银信用卡账户指任何已签发或即将签发，以本人为持卡人，由卡公司发行的任何中银 VISA 及/或万事达卡及/或银联双币卡 (中银「易达钱」及长城人民币信用卡除外) 账户 (包括当此信用卡有效期已过)。此卡现时载有下列账户号码。若日后因补领或转换此信用卡而引致此卡号码更改，本人须以书面通知贵司新的替代号码方可确保此授权书之效用。

(1) My said BOC Credit Card Account means the account between me as the Cardholder and BOCI as the credit card company in respect of any BOC Credit Card (including after the expiry date of the credit card) issued or to be issued under VISA and/or MasterCard and/or CUP Dual Currency (except BOC Express Cash Card and BOC Great Wall Renminbi Credit Card) and the same shall for the time being be under the number stated hereinbelow. If the Credit Card number is changed due to card replacement/substitution, I have to inform the Company the new Credit Card number in written notice so as to keep this authorization in effect.

(2) 本人须确保信用卡账户有足够信用额支付所授权之转账。若本人账户之信用额不足，贵司保留取消此授权书之权利。

(2) I should ensure sufficient credit is available to meet the authorized transfer. The Company reserves the right to cancel this authorization if there is insufficient credit in the Credit Card Account.

(3) 此授权书将有效至本人作出另行通知及由贵司收到及完成处理其通知为止。若本人欲取消或更改此授权书，须于取消或更改生效一个月前以书面通知贵司。

(3) This authorization shall have effect until further notice is received and processed by the Company. Any notice of cancellation or variation of this authorization which I may give to the Company shall be given at least one month prior to the date on which such cancellation or variation is to take effect.

(4) 若经信用卡收取的保费需要退回客户，贵司只能将有关金额退回下列的中银信用卡账户内。若本人要求以其他途径退费，贵司及卡公司将保留收取有关手续费及取消是次因信用卡缴费所产生之优惠及积分的权利。

(4) For all the payment paid by BOC Credit Card, the Company can only refund the relevant amount to the following BOC Credit Card Account. If I request to refund through other means, the Company and BOCI reserve the right to charge me the related service fee and cancel the Gift Points and Privileges generated by the credit card transaction.

(5) 本人同意必须全数缴清所有到期未付之保费 (如有)，贵司方会处理本人以信用卡直接付款之申请。

(5) I agree that I must fully pay all outstanding premium (if any) before the Company will process my application for credit card debit.

(6) 本人明白并同意续保保费金额 (如有) 将根据保单条款而转变。

(6) I understand and agree that the amount of the renewal premium, if any, is subject to change in accordance with the provisions of the policy.

(7) 相等之港元将会以本公司处理自动转账时之美元兑港元或人民币兑港元 (视何者适用而定) 汇率为准。因汇率可随时变动，本人同意贵司不需承担任何因港元贬值而引致之损失。

(7) The HK Dollar equivalent will be based on the Company's US Dollar against HK Dollar or CNY against HK Dollar exchange rate (as applicable) at the time the debit is processed by the Company. Because of possible fluctuation in the exchange rate, I agree not to hold the Company responsible for any loss caused by any diminution in the value of the Hong Kong currency.

(8) 本人/吾等已收妥、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/吾等的任何个人资料可用作该声明第 7 段所述之用途及贵公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。

(8) I/We have received, read and fully understood the Personal Information Collection Statement contained in this document, and agree that any of my/our 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.

自动转账以港币为单位及将按中银人寿扣除保费日之兑换率计算。当退款时，将按退款日之兑换率计算。

All Direct Debits will be made in Hong Kong Currency and will apply the Company's exchange rate of premium debiting date. The Company's exchange rate on the refund processing date will be applied whenever refund is required.

中银信用卡持卡人英文姓名 **(必须为保单权益人)** English Name of BOC Credit Card Cardholder **(Must be the Policy Owner)**	中银信用卡号码 BOC Credit Card Number |____|____|____|____|---|____|____|____|____|---|____|____|____|____|---|____|____|____|____|	
账户货币 Account currency ❑ 港币 HKD ❑ 人民币 CNY (只适用于以中银双币信用卡支付「康年支取现金保险计划」保费) (For Good Year Cash Coupon Insurance Plan paid by BOC Dual Currency Credit Card only)	信用卡有效日期 Card Expiry Date |____|____|---|____|____| (月 MM/年 YY)	中银信用卡持有人签署 Signature of BOC Credit Card Cardholder

请参阅下页的个人资料收集声明

Please read the Personal Information Collection Statement on next page

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的详情，欢迎透过以下网址 http://www.boclife.com.hk/tc/others/privacy-policy.html 阅读有关文件。

1. 本声明列载中银集团人寿保险有限公司（下称「本公司」）有关其资料当事人（见以下定义）的资料政策。
2. 就本声明而言，「本集团」指本公司及其控股公司、分行、附属公司、代表办事处及附属成员，及其中任何一方，不论其所在地。附属成员包括本公司的控股公司之分行、附属公司、代表办事处及附属成员，不论其所在地。
3. 「资料当事人」一词，不论于本声明何处提及，包括以下为个人的类别：
    (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，从资料当事人所收集的资料。
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及服务的申请、调查和结清申索、侦测和防止欺诈行为（无论是否与就此申请而发出的保单有关）、及有关该等产品及服务的增添、更改、变更、**取消、续期及/或复效的申请；**
    (b) 管理由本公司及/或本集团签发的保单；
    (c) 研究**及/或设计供客户使用的保险/金融产品及/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;
    (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) 供作任何与上述事项有联系、有附带性或有关的用途。
8. 本公司会对其持有的资料当事人资料保密，除非本公司可能会把该等资料提供及披露（如条例所定义的）给下述各方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)
        (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、产品及标的外，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
太古城中心第 1 期 13 楼
传真：(852) 2522 1219

13. 本声明的英文版本与中文版本如有任何分歧，一概以英文版本为准。

二零一九年二月

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/others/privacy-policy.html.

1. This Statement sets out the data policies of BOC Group Life Assurance Company Limited (the "**Company**") in respect of data subjects (as hereinafter defined).
2. For the purposes of this Statement, the "**Group**" means the Company and its holding companies, branches, subsidiaries, representative offices and affiliates, wherever situated, and any one of them. Affiliates include branches, subsidiaries, representative offices and affiliates of the Company's holding companies, wherever situated.
3. The term "**data subject(s)**", wherever mentioned in this Statement, includes the following categories of individuals :-
    (a) applicants for or customers/users, including policyowner(s), claimant(s), beneficiary(ies), life insured(s), and/or relevant individuals, of insurance and related services and products and facilities and so forth provided by the Company and their authorized signatories;
    (b) directors, shareholders, officers and managers of any corporate applicants and data subjects/users; and
    (c) suppliers, contractors, service providers and other contractual counterparties of the Company.

For the avoidance of doubt, "data subjects" shall not include any incorporated bodies. The contents of this Statement shall apply to all data subjects and form part of any contracts and/or policies that the data subjects have or may enter into with the Company from time to time. If there is any inconsistency or discrepancy between this Statement and the relevant contract and/or policy, this Statement shall prevail insofar as it relates to the protection of the data subjects' personal data. Nothing in this Statement shall limit the rights of the data subjects under the Personal Data (Privacy) Ordinance (Cap. 486, Laws of Hong Kong) (the "Ordinance").

4. From time to time, it is necessary for the data subjects to supply the Company with personal data in connection with the provision, continuation and administration of insurance and/or related products and services to the data subjects, the processing of claims under insurance policies issued by the Company, the processing of any and all other requests, enquiries and complaints from the data subjects, and/or compliance with any laws, guidelines or requests issued by regulatory or other authorities within or outside the Hong Kong Special Administrative Region (including but not limited to the implementation of the U.S. Foreign Account Tax Compliance Act ("FATCA") pursuant to the intergovernmental agreement ("IGA") between the Hong Kong Special Administrative Region and the U.S., the tax information exchange agreement that the Hong Kong Special Administrative Region signed with the U.S. on 25 March 2014, and the provisions issued by the Organization for Economic Co-operation and Development, including the regulatory scheme relating to its Competent Authority Agreement ("CAA") to implement its Common Reporting Standard ("CRS")).
5. Failure to supply such data may result in the Company being unable to assess / process your application and / or provide insurance and related services and products and facilities, due to lack of information. We may also be required to report to applicable regulatory authority(ies) values and payment amounts under the insurance policy if you refuse to give the said express consent; under specified circumstances, withhold some or all benefits under the insurance policy if you refuse to give the express consent; or terminate the policy.
6. Data relating to the data subjects are collected or received by the Company from time to time. Such data may include, but not limited to, data collected from data subjects in the ordinary course of the continuation of the relationship between the Company and data subjects, for example, when data subjects write cheques, deposit money, effect transactions through credit cards issued or serviced by the Company or generally communicate verbally or in writing with the Company.
7. The purposes for which the data relating to the data subjects (including credit information and claims history) may be used will vary depending on the nature of the data subjects' relationship with the Company and / or the Group, they may include the following :
    (a) processing,evaluation and/or approving applications for insurance products and services, investigate and settle claims, detect and prevent fraud (whether or not relating to the policy issued in respect of this application) and additions, alterations, variations, cancellations, renewals, and reinstatements of such products and services;
    (b) administering insurance policies issued by the Company and / or the Group;
    (c) researching and/or designing insurance/financial products and/or services for customers' use;
    (d) any purposes with regard to any claims made by or against or otherwise involving you in relation to any products and/or services provided by the Company and / or the Group including, but not limited to, making, defending, analyzing, investigating, processing, assessing, determining, settling or responding to such claims;
    (e) conducting identity and/or credit checks whenever appropriate and carrying out data matching procedures;
    (f) complying with the obligations, requirements or arrangements for disclosing and using data that apply to the Company and / or the Group or that it is expected to comply according to:
        (i) any local or foreign law, legislation or regulation binding or applying to it within or outside the Hong Kong Special Administrative Region existing currently and in the future;
        (ii) any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers within or outside the Hong Kong Special Administrative Region existing currently and in the future;
        (iii) any present or future contractual or other commitment with a local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities or financial intermediary, or self-regulatory or industry bodies or associations of financial services providers that is assumed by or imposed on the Company and / or the Group by reason of its financial, commercial, business or other interests or activities in or related to the jurisdiction of the relevant local or foreign legal, regulatory, governmental, tax, law enforcement or other authority, or self-regulatory or industry bodies or associations and/or the obligations of the Company and/or the Group to comply with applicable tax laws including but not limited to FATCA and the IGA;
    (g) processing (including, but not limited to, investigating, analyzing, underwriting and adjudicating) claims under insurance policies issued by the Company
    (h) marketing services, products and other subjects (please see further details in paragraph 9 below);
    (i) providing customer services (including, but not limited to, processing enquiries and complaints) and related activities;
    (j) conducting statistical or actuarial research of the Company and/or any of its group companies and affiliated companies;
    (k) determining amount of indebtedness owed to or by you, and enforcing your obligations including without limitation the collection of amounts outstanding from you or any person who has provided any security or undertaking for your liabilities owing to the Group;
    (l) complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the Group and/or any other use of data and information in accordance with any group-wide programmes for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities;
    (m) enabling an actual or proposed assignee of the Company, or participant or sub-participant of the Company's rights in respect of the data subjects to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation;
    (n) comparing data of data subjects or other persons for credit checking, data verification or otherwise producing or verifying data, whether or not for the purpose of taking adverse action against data subjects;
    (o) maintaining a credit history or otherwise, a record of data subjects (whether or not there exists any relationship between data subjects and the Company) for present and future reference; and
    (p) any purposes incidental, associated or relating thereto.
8. Data held by the Company relating to data subjects will be kept confidential except that the Company may provide and disclose (as defined in the Ordinance) such data to the following parties for the purposes set out in the previous paragraph: -
    (a) any agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment or other services to the Company in connection with the operation of its business, wherever situated;
    (b) any other person under a duty of confidentiality to the Company including any member of the Group which has undertaken to keep such information confidential;
    (c) reinsurance and claims investigation companies, relevant insurance industry associations and federations, and members of such industry associations and federations;
    (d) credit reference agencies, and, in the event of default, to debt collection agencies;
    (e) any financial institution, charge or credit card issuing companies, insurance company, securities and investment company with which the data subjects have or propose to have dealings;
    (f) any person, entity, or government or government agency or financial intermediary, to whom the Company and / or the Group is under an obligation or otherwise required to make disclosure under the requirements of any local or foreign law, legislation or regulation binding on or applying to the Company and / or the Group, or any disclosure under and for the purposes of any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers with which the Company and / or the Group is expected to comply, or any disclosure pursuant to any contractual or other commitment of the Company or the Group with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers, all of which may be within or outside the Hong Kong Special Administrative Region and may be existing currently and in the future;
    (g) If the data relating to the data subjects is being collected and used for the purpose of processing your application, investigating and settling claims and preventing and detecting fraud, such personal data will be transferred to the following persons who may collect and use this information only as reasonably necessary to carry out one of the aforementioned purposes: insurance adjusters, agents and brokers; employers; health care professionals; hospitals; accountants; financial advisors; solicitors; organisations that consolidate claims and underwriting information for the insurance industry; fraud prevention organisations; other insurance companies (whether directly or through fraud prevention organisation or other persons named in this paragraph), the police and databases or registers (and their operators) used by the insurance industry to analyse and check information provided against existing information.
    (h) any actual or proposed assignee of the Company or participant or sub-participant or transferee of the Company's rights in respect of the data subject; and
    (i) (i) any member of the Group;
        (ii) third party financial institutions, insurers, credit card companies, securities, commodities and investment services providers;
        (iii) third party reward, loyalty, co-branding and privileges programme providers;
        (iv) co-branding partners of the Company and the Group (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be);
        (v) charitable or non-profit making organisations; and
        (vi) external service providers (including but not limited to mailing houses, telecommunication companies, telemarketing and direct sales agents, call centres, data processing companies and information technology companies) that the Company engages for the purposes set out in paragraph (7)(h) above, wherever situated.

The Company may from time to time transfer the data relating to the data subjects to a place outside Hong Kong Special Administrative Region for the purposes set out in paragraph 7 above.

9. **USE OF DATA IN DIRECT MARKETING**

The Company intends to use the data subject's data in direct marketing and the Company requires the data subject's consent (which includes an indication of no objection) for that purpose. The specific requirement regarding data subject's consent (which includes an indication of no objection) under Part VIA of the Personal Data (Privacy) Ordinance 2012. In this connection, please note that:
    (a) the name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data of the data subject held by the Company from time to time may be used by the Company in direct marketing;
    (b) the following classes of services, products and subjects may be marketed:
        (i) financial, insurance, credit card, securities, commodities, investment, banking and related services and products and facilities;
        (ii) reward, loyalty or privileges programmes and related services and products;
        (iii) services and products offered by the Company's co-branding partners (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
        (iv) donations and contributions for charitable and/or non-profit making purposes;
    (c) the above services, products and subjects may be provided or (in the case of donations and contributions) solicited by the Company and/or:
        (i) any member of the Group;
        (ii) third party financial institutions, insurers, credit card companies, securities, commodities and investment services providers;
        (iii) third party reward, loyalty, co-branding or privileges programme providers;
        (iv) co-branding partners of the Company and the Group (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
        (v) charitable or non-profit making organisations;
    (d) in addition to marketing the above services, products and subjects itself, the Company also intends to provide the data described in paragraph 9(a) above to all or any of the persons described in paragraph 9(c) above for use by them in marketing those services, products and subjects, and the Company requires the data subject's written consent (which includes an indication of no objection) for that purpose;

If a data subject does not wish the Company to use or provide to other persons his data for use in direct marketing as described above, the data subject may exercise his opt-out right by notifying the Company.

10. Under and in accordance with the terms of the Ordinance, any data subject has the right: -
    (a) to check whether the Company holds data about him and to request access to such data;
    (b) to require the Company to correct any data relating to him which is inaccurate; and
    (c) to ascertain the Company's policies and practices in relation to data and to be informed of the kind of personal data held by the Company.
11. In accordance with the terms of the Ordinance, the Company has the right to charge a reasonable fee for the processing of any data access request.
12. The person to whom requests for access to data or correction of data or for information regarding policies and practices and kinds of data held are to be addressed is as follow: -

    <u>BOC Group Life Assurance Company Limited</u>
    The Data Protection Officer
    BOC Group Life Assurance Company Limited
    13/F, Cityplaza One, 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.

Feb 2019