



投资选项 / 万用寿险更改申请表  
Application for Change of  
Investment Choices / Change of  
Universal Life Insurance Form

「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"

如已传真此申请书予本公司, 则无须补交正本文件  
Please do NOT submit the original form if FAX form is submitted

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 TelNo.

**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.

(4) 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.

(5) 如提取部份价值或退保, 请提供保单权益人之身份证明文件核实真实副本。For Partial Withdrawal or Surrender, please submit certified true copy of identity document of Policy Owner.

(6) 保单权益人在决定进行投资选项转换或投资选项分配更改之前, 应阅读《投资选项小册子》和其他相关文件中列出的投资选项资料, 以了解相关风险。请注意, 保单权益人打算选择进行投资选项转换或投资选项分配更改的投资选项的风险水平可能与保单权益人在最新的《风险承担能力问卷》中所述的风险承受程度不一致, 这投资选项转换或投资选项分配更改可能并不符合您的最佳利益。因此, 保单权益人须注意有关不一致所引致的潜在风险。如果保单权益人想转换或更改投资选项分配与保单权益人的风险承受程度不一致的投资选择, 建议保单权益人再次进行《风险承担能力问卷》, 或者在适当的情况下保单权益人应寻求专业建议。Policy Owner should read the information of the Investment Choice (s) as set out in the Investment Choice Brochure and other relevant documents to understand the associated risk before making decision to conduct Switching of Investment Choice (s) or Change of Investment Choice Allocation. Please be aware that the risk level of the Investment Choice (s) that Policy Owner intends to select for Switching or change of Investment Choice Allocation may be inconsistent with Policy Owner's risk tolerance level stated in the latest Risk Profile Questionnaire ("RPQ") and such Switching or Change of Investment Choice Allocation may not be in Policy Owner's best interest. Therefore, Policy Owner should be aware of the possible risks associated with such mismatch. If Policy Owner would like to Switch into Investment Choice(s) or conduct Change of Investment Choice Allocation to the Investment Choice (s) that would result in a mismatch, the Policy Owner is recommended to conduct a RPQ again or where appropriate, Policy Owner should seek professional advice.

(7) 本公司有权随时更新表格内容, 如申请未能符合本公司的有关规定, 本公司将保留接受或拒绝有关申请的权利。The Company shall have the right to update this form from time to time and to accept or reject the application if it fails to fulfill the Company's requirements.

(8) 有关各投资相连计划之投资选项名称及代号, 请浏览本公司网页<https://www.boclife.com.hk/tc/support/investment-choices-information.html>。For Investment Choice's name and code for each individual plan, please visit the Company's website for further details: <https://www.boclife.com.hk/en/support/investment-choices-information.html>.

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

**第一A部份 Section 1A: 投资选项转换 Switching of Investment Choices**  
(适用于裕悦绽保障投资相连计划 Applicable to Blissful Bloom Protection Linked Plan) 注释 Note 1

**请注意 Please note:**

(1) 请您在决定进行投资选项转换之前阅读此表格「第一C部份」内的「A. 声明」及勾选有关声明(如适用)。Please read the declaration in "A. Declaration" under Section 1C of this form and ticking the declaration (if applicable) before you decide to conduct Switching of Investment Choice(s).

(2) 若您作投资选项转换, 而所涉及的投资选项风险级别, 高于您的风险承受程度, 可能未必适合您并可能承受潜在风险, 请您再慎重考虑, 及于此表格「第一C部份」内的「B. 合适性」以书面形式提供原因 / 确认有关的风险差异及您就此项申请的最终决定。有关投资选项之风险级别, 请参阅<https://www.boclife.com.hk/tc/support/investment-choices-information.html>。

If you apply for Switching of Investment Choice(s), with fund risk level(s) higher than your risk tolerance level, which may not be suitable for you and you may be subject to potential risk(s), please reconsider and confirm in writing your reasons/ acceptance of such risk mismatch and your final decision in "B. Suitability" under Section 1C of this form to proceed with your application. Please refer to <https://www.boclife.com.hk/en/support/investment-choices-information.html> for the fund risk level of the Investment Choices.

投资选项代号 Code of Investment Choice	基本户口 Basic Account		额外保费户口 Top-Up Account	
	转换出 Switch Out % 百分比	转换入 Switch In % 百分比	转换出 Switch Out % 百分比	转换入 Switch In % 百分比
例子E.g. USBPC	100		50	
例子E.g. SCGEM		100		100
		合共 Total 100%		合共 Total 100%



第一C部份 Section 1C: 投资选项转换及投资选项分配更改 Switching of Investment Choices & Change of Investment Choice Allocation (适用于所有投资寿险相连计划 (“投连寿险”) Applicable to All Investment-Linked Assurance Plan ("ILAS"))

A. 声明 Declaration

请勾选下列方格以确认您已阅读及同意有关声明。若阁下不同意下列任何声明，请递交风险承受能力问卷，否则本公司有权拒绝此申请。Please acknowledge that you have read and confirmed the below declaration by ticking the boxes. If you disagree with any declaration below, please submit Risk Profile Questionnaire (“RPQ”). Otherwise, the Company shall have the right to reject this application.

☐ 本人声明曾递交风险承受能力问卷且所填报的资料至今没有任何重大改变，包括财务需要、风险及可承担能力等。I declare that RPQ has been submitted in the past and there is no substantial change of information including financial needs, risks and affordability etc.

☐ 本人确认在此提出的指示是本人的个人决定，并没有涉及保险中介人或贵公司的招揽或建议。I confirm that my instruction as indicated herein is made based on my own judgment and does not involve solicitation or recommendation from insurance intermediaries or the Company.

B. 合适性 Suitability

若您于此表格第一部份作投资选项转换及/或投资选项分配更改，而所涉及的投资选项风险级别，高于您的风险承受程度或/及您选择了衍生基金而您又没有投资衍生工具之知识，您必须提供书面解释以确认您仍继续进行该指示的决定，本公司才可为您处理申请。请注意，您所选投资选择未必适合您，请细阅上述注意事项6及留意相关风险(包括错配风险)。如没有提供充足之原因，本公司有权拒绝您的申请，本公司将不会负责任何因拒绝该申请而引致的损失。If you apply for Switching of Investment Choice(s) and/or Change of Investment Choice Allocation in Section 1, with fund risk level(s) higher than your risk tolerance level, and/or you select the derivative fund choice whilst you do not have investment knowledge in derivatives, you must provide written explanation to confirm your decision to proceed with such instruction. Please be aware that the selected Investment Choice (s) may not be suitable for you, and please read the above note 6 carefully and pay attention the associated risks (including risks of mismatch). The Company has the discretion to decline the application if you do not provide sufficient explanation and the Company shall not be liable for any loss incurred arising from the rejected application.

本人明白于上述第一部份选择的相关投资选项与本人曾递交的《风险承受能力问卷》中所述的风险承受程度不一致，所选投资选项可能不适合本人。本人确认已充分了解相关风险(包括错配风险)，并提供决定继续进行该指示原因(请选择适用之项目) I fully understand that the risk level of the selected Investment Choice (s) is/ are inconsistent with my risk tolerance level stated in the RPQ I submitted in the past and the selected Investment Choice (s) may not be suitable for me. I confirm that I fully understand the associated risks (including risks of mismatch), and I hereby provide explanation for the decision to proceed with such instruction (please select whichever applicable):

☐ 我所选作转换/分配的投资选项的潜在回报对我来说很有吸引力。Potential return of the Investment Choice(s) which I select for switching/ allocation is attractive to me.

☐ 我所选作转换/分配的投资选项的基金经理/基金公司对我来说很有吸引力。The fund manager/fund house of the Investment Choice(s) which I select for switching/ allocation is attractive to me.

☐ 我所选作转换/分配的投资选项的涵盖之地区及/或产业切合本人之投资意向。The regions and/or sectors of the Investment Choice(s) which I select for switching/ allocation suit my investment objectives.

☐ 其他Others (请注明 please specify): \_\_\_\_\_

注意Note:

若阁下于此表格第一B部份作投资选项转换及/或投资选项分配更改选择了衍生基金，须填写风险承受能力问卷，否则本公司有权拒绝此申请。If you select the derivative fund choice for Switching of Investment Choice (s) and/or Change of Investment Choice Allocation in Section 1B, Risk Profile Questionnaire (“RPQ”) should be completed. Otherwise, the Company shall have the right to reject this application.

**没有资产所有权及没有投资回报保证：**对于阁下的投连寿险保单的相关投资资产，阁下均没有任何权利或拥有权。任何追索只可向中银集团人寿保险有限公司提出，而阁下亦须承担中银集团人寿保险有限公司的信贷风险。投资回报并非保证。**No Ownership of Assets and No Guarantee for Investment Returns: You do not have any rights to or ownership over any of the underlying investment assets of your ILAS policy. Your recourse is against BOC Group Life Assurance Co. Ltd. only. You are subject to the credit risk of BOC Group Life Assurance Co. Ltd. Investment returns are not guaranteed.**

**费用及收费：**某些费用 / 收费将从阁下支付的保费及 / 或阁下的投连寿险保单价值中扣减，并会减少可供投资的金额。因此，阁下投连寿险保单的整体回报有可能远低于阁下所选取投资选项相应的相关基金的回报。详情请参阅阁下的投连寿险保单的产品资料文件。**Fees and Charges: Some fees/charges will be deducted from the premiums you pay and/or your ILAS policy value, and will reduce the amount available for investment. Accordingly, the return on your ILAS policy as a whole may considerably be lower than the return of the underlying funds corresponding to the Investment Choice(s) you selected.** For details, please refer to the product documents of your ILAS policy.

**转换投资选项：**若阁下转换投资选项，可能需要支付相关收费，而阁下所承受的风险亦可能因而增加或减少。**Switching of Investment Choices:** If you switch your Investment Choice(s), you may be subject to a charge and your risk may be increased or decreased.

**第二A部份 Section 2A: 提取部份价值 Partial Withdrawal** (请填写第二B部份的付款指示Please complete Payment Instruction in Section 2B.) 注释 Note 2

[illegible]

请注意身故赔偿将于作出部份提取后可能明显低于已支付的总保费，并且持续费用和收费将继续适用于部份提取后剩余的总户口价值。部份提取后，您的保单的相关保单价值可能不足以支付持续保单费用（如续期保费）。偿还提取基本户口之款项将不被允许。若总户口价值不足以支付月扣费用，保单将会自动失效。因此您可能会失去于您的保单下已支付的全部保费及所有利益（包括身故赔偿）。Please note that death benefit may be significantly less than the total premium paid after making partial withdrawal; and ongoing fees and charges will continue to apply to the remaining Total Account Value. The relevant policy value of your policy might not be sufficient to cover the ongoing policy charges, where applicable, after withdrawal. Repayment of withdrawal to the Base Account is not allowed. If the Total Account Value becomes insufficient to cover the Monthly Deduction, your policy will lapse automatically. You may lose all of your investments and all the benefits (including death benefit coverage) under your policy as a result.

**第二B部份 Section 2B: 退保 Policy Surrender** - 只适用于投资寿险相连计划 ("投连寿险") Only applicable to Investment-Linked Assurance Plan ("ILAS") (\*\*Please specify reason 请提供退保原因)

**注意事項 Notes:**

(1) 冷靜期內保單權益人有权以书面通知要求取消本保单，并获得已支付的任何保费以及征费的退款，但须减去任何部分提取（如有）加上已扣除之提早赎回费用（如有），及须减去汇率波动造成的差额（如适用），及市值调整以弥补因变现我们以保费投资购买的任何资产的价值而导致的任何投资亏损。The Policy Owner has the right to cancel the Policy within Cool-off Period by giving written notice and obtain a refund of any premium(s) and Levy paid, less Partial Withdrawal (if any), plus early Encashment Charge deducted (if any), and less any difference caused by exchange rate fluctuation, where applicable, and market value adjustment to cover any investment loss resulting from realising the value of any assets acquired through our investment of the premiums.

(2) 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，否则退款将该账户退回。If initial payment is transferred from the Policy Owner's solely owned bank account, refund will be made through such account, unless specified below.

<input type="checkbox"/> 1. 冷静期内取消保单 Cancel the Policy within Cool-off Period <input type="checkbox"/> 2. 保单退保 Policy Surrender
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退保原因 Reason for Surrender :
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如退保原因为转保，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:\_\_\_\_\_)

## 付款指示 Payment Instruction

**请注意 Please note:**

(1) 若款项未能成功转账、或户口/「转数快」并非保单权益人单独持有的账户、或银行账户资料不全/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, or the bank account / FPS is not solely owned by the policy owner, or account detail is incomplete/ incorrect.

(2) 如无明确指示, 款项会按本公司的现有记录(如有)发放金额。Unless otherwise specified, payment will be made according to the current payment instruction (if any) registered with the Company.

(3) 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.

☐ 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. \_\_\_\_\_ 户主姓名 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.

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 \_\_\_\_\_

☐ 转数快号码 FPS ID \_\_\_\_\_

\*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 number, email 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，如交易金额超出上限，款项将以保单货币支票发出。For payout through FPS, the maximum payment amount per each transaction is HKD/CNY 1,000,000. If payment is exceeding the limit, payment in policy currency will be made by cheque.

\*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.

### 第三部份 Section 3: 其他项目申请 (Other Item Application)

**请注意 Please note:**

- (1) 投资相连寿险计划(「投连寿险」)申请以下项目5)、7)或8)(减额除外)时,须填写额外文件(包括有效财务需要分析、有效之风险承担能力问卷、重要资料声明书及申请人声明书、利益说明文件)适用于整付额外保费/定期额外供款/非定期额外供款(额外保费)。烦请客户联络您的服务专员或亲临本公司,服务专员或我们的客户服务员会协助您填写所需表格。Additional documents should be completed when applying for the following items 5), 7) or 8) (except decreasing amount) under Investment-Linked Assurance Scheme ("ILAS"). Additional documents include valid Financial Needs Analysis, valid Risk Profile Questionnaire, Important Facts Statement and Applicant's Declarations, Illustration Document (applicable for Lump Sum Top-Up Premium, Regular Top-Up Contribution / Extra Contribution, Top-Up Premium). Please contact your servicing consultant or come to our company office, and servicing consultant or our Customer Service Representative will assist you to complete the required documents.
- (2) 万用寿险保单申请以下项目7)或8)(减额除外)时,须填写财务需要分析表格。烦请客户联络您的服务专员或亲临本公司,服务专员或我们的客户服务员会协助您填写所需表格。Financial Needs Analysis should be completed when applying for the following items 7) or 8) (except decreasing amount) under Universal Life policies. Please contact your servicing consultant or come to our company office, and servicing consultant or our Customer Service Representative will assist you to complete the required document.
- (3) 非持有香港身份证而持有中华人民共和国居民身份证的保单权益人申请以下项目5)、7)或8)(减额除外)时,请同时递交「重要资料声明书-内地人士在港投保人/寿险保单」。For Policy Owners who do not have Hong Kong Identity Card holding People's Republic of China Resident Identity Card, please also submit "Important Facts Statement for Mainland Policyholders" when applying for the following items 5), 7) or 8) (except decreasing amount).

适用于「裕悦绽保障投资相连计划」 For “Blissful Bloom Protection Linked Plan” only

☐ 5. 整付额外保费 Lump Sum Top-Up Premium

本人明白 i) 虽然悦悦保障投资相连计划设计为具有高额保险保障, 但自选整付额外保费在整个保单期内仅提供额外保费户口价值的 105% 之有限保险保障, ii) 自选整付额外保费须支付前期保费费用和保险费用, iii) 长期客户奖赏并不适用于自选整付额外保费。I understand that i) although Blissful Bloom Protection Linked Plan is designed with high insurance protection, the optional Lump Sum Top-Up Premium only provides limited insurance protection of 105% of the Top-Up Account Value throughout the policy term, ii) the optional Lump Sum Top-Up Premium is subject to upfront premium charge and cost of insurance, iii) loyalty bonus is not applicable to the optional Lump Sum Top-Up Premium.

金 额 Amount:	<input type="checkbox"/> 港元 HKD / <input type="checkbox"/> 美元 USD / <input type="checkbox"/> 人民币 CNY <input style="width: 150px;" type="text"/>
<input type="checkbox"/> 支 票 By Cheque	支票号码 Cheque No.: <input style="width: 180px;" type="text"/>
<input type="checkbox"/> 银行入数 By Bank-in	发票银行名称 Issuing Bank Name: <input style="width: 180px;" type="text"/>

受保人健康声明 Health Declaration of Insured

若此申请的整付额外保费与相同受益人所有有效的「悦悦保障投资相连计划」保单之合计额外保费户口价值的总金额超出美元 1,000,000 / 人民币6,666,666, 请填写此受益人健康声明。如以下受益人健康声明的答案为「是」, 建议调低此申请的整付额外保费, 致使此申请的整付额外保费与相同受益人所有有效的「裕悦保障投资相连计划」保单之合计额外保费户口价值的总金额不会超出美元 1,000,000 / 人民币 6,666,666。 If the total amount of the Lump Sum Top-Up Premium of this application and the aggregate Top-Up Account Value for all in-force policy(ies) of "Blissful Bloom Protection Linked Plan" with the same insured exceeds USD 1,000,000 / CNY 6,666,666, please complete this Health Declaration of Insured. If the answer to the below Health Declaration of Insured is "Yes", you are suggested to reduce the amount of Lump Sum Top-Up Premium of this application, such that the total amount of Lump Sum Top-Up Premium of this application and the aggregate Top-Up Account Value for all in-force policy(ies) of "Blissful Bloom Protection Linked Plan" with the same insured will not exceed USD 1,000,000/ CNY 6,666,666.

<p>閣下曾否患有心脏病、中风、癌症(包括原位癌)、爱滋病或其综合候群症;或其他影响脑部、肺部、肝脏或肾脏的疾病;或任何精神病或神经失调;或在过去5年内因任何状况需要接受连续多于3个月的治疗? 閣下目前是否有任何异常征兆或病症或正在进行检查或正在等候任何医疗结果?</p> <p>Have you ever been suffered from heart disease, stroke, cancer (including carcinoma in-situ), AIDS/HIV infection or any diseases affecting your brain, lung, liver or kidney, or any mental or neurological disorders, or in the past 5 years, any other conditions requiring treatment for more than 3 months? Are you currently experiencing any abnormal signs/symptoms or under any investigation or awaiting any medical results?</p>	<p>是 YES</p>	<p>否 NO</p>
<p><input type="checkbox"/></p>	<p><input type="checkbox"/></p>	<p><input type="checkbox"/></p>

请注意 Please note:

- (1) 每次缴付整付额外保费必须填上基金投资分配。Please indicate your allocation every time Lump Sum Top-Up Premium is paid.  
(2) 分配总额必须为100%。The total of allocation must be equal to 100%.

投资选项代号 Code of Investment Choice	整付额外保费分配 Lump Sum Top-Up Premium Allocation % 百分比 注释 Note 3
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**整付额外保费分配 Lump Sum Top-Up Premium Allocation % 百分比** 注释 Note 3

整付額外保费分配共 Total of Lump Sum Top-Up Premium	100%

☐ 6. 更改现金股息指示 Change of Cash Dividend Instruction

请注意 Please note:

- (1) 银行账户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/集友银行账户。The account must be a BOCHK/ NCB/ CYB account solely owned by the Policy Owner.
- (2) 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.
- (3) 如现金股息未能成功发放至指定的银行账户/「转数快」, 该笔现金股息将会以保单货币存放至保单的备用保费存款。If the Company is not able to transfer the Cash Dividend received by auto-pay to the Policy Owner's designated bank account/ FPS, the dividend in policy currency will be deposited in the Future Premium Deposit of the policy.

☐ 1. 银行转账 Bank Transfer

货币 Currency: ☐ 港元 HKD ☐ 美元 USD ☐ 人民币 CNY

户口号码 Account No <span style="font-family: monospace; font-size: 1.2em;"> _ _ _ _ _ _ _ _ _ _ _ _ </span>	户口持有人姓名 Account Holder Name _____
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## 2. 「转数快」Faster Payment System (“FPS”)

货币 Currency: ☐ 港元 HKD ☐ 人民币 CNY

☐ 流动电话号码 Mobile Number \_\_\_\_\_

☐ 电邮地址 Email Address \_\_\_\_\_

□ 转数快号码 FPSID \_\_\_\_\_

\*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，否则该笔现金股息将会以保单货币存放至保单的备用保费存款。Please provide either the FPS ID, mobile number, email address registered for FPS only; otherwise the dividend in policy currency will be deposited in the Future Premium Deposit of the policy.

\*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，如交易金额超出上限，款项将以保单货币支票发出。For payout through FPS, the maximum payment amount per each transaction is HKD/CNY 1,000,000. If payment is exceeding the limit, payment in policy currency will be made by cheque.

\*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.

适用于万用寿险、「财智之选投资相连保险计划」、「策略投资保险计划」及「盈丰收保险计划」 For Universal Life Policies, “Wisdom Investment Linked Insurance Plan”, “Tactics Investment Insurance Plan” and “Harvest Joy Protection Plan	
<div><input type="checkbox"/> 7. 非定期供款 / 额外保费 / 非定期额外保费 注释 Note 4 (如为投连寿险保单, 请填写第一B部份项目 2. 投资选项分配更改) Extra Contribution/Top-Up Premium/Unscheduled Top-Up Premium (For ILAS policies, please complete Item No. 2 in Section 1B. Change of Investment Choice Allocation)</div>	<div><input type="checkbox"/> 8. 更改定期供款 / 定期额外供款 / 定期基本保费 / 定期额外保费 注释 Note 4 Change of Regular Contribution / Regular Top-Up Contribution / Regular Basic Premium Scheduled Top-Up Premium</div>
<div>金额 Amount: <div><input type="checkbox"/> 港元 / <input type="checkbox"/> 美元 / <input type="checkbox"/> 人民币 HKD / USD / CNY_____</div><div><input type="checkbox"/> 支票 支票号码 By Cheque Cheque No.: _____</div><div><input type="checkbox"/> 银行入数 发票银行名称 By Bank-in Issuing Bank Name: _____</div></div>	<div><div><input type="checkbox"/> 增加金额至 美元 Amount increased to USD_____ <input type="checkbox"/> 每月 Monthly <input type="checkbox"/> 每年 Annually</div><div><input type="checkbox"/> 减少金额至 港元/ 美元/ 人民币 Amount decreased to HKD / USD / CNY_____ <input type="checkbox"/> 每月 Monthly <input type="checkbox"/> 每年 Annually</div><div>如基本计划为「财智之选投资相连保险计划」, 请填写定期额外供款每月或每年金额 (不包括定期基本供款金额)。For Wisdom Investment Linked Insurance Plan, please state the monthly / annual amount of Regular Top-Up Contribution (excluding the Regular Basic Contribution amount).</div></div>
<div><input type="checkbox"/> 9. 供款 / 保费假期 注释 Note 5 Contribution / Premium Holiday</div>	<div><input type="checkbox"/> 10. 取消供款 / 取消保费假期 Release of Contribution / Release of Premium Holiday</div>
<div>开始日期 Start Date : _____年 Year_____月 Month 暂停供款 / 保费假期的期数 No. of modal contributions / premiums : _____ to be suspended <div><div>1. 开始日期最早为下一个供款日 / 保费到期日。</div><div>2. 若没有注明暂停供款 / 保费假期的期数, 供款 / 保费假期将生效至阁下日后的指示。</div></div><div><div>1. The earliest start date is the next contribution date / premium due date.</div><div>2. If there is no instruction on the No. of modal contributions / premiums to be suspended, the contribution / premium holiday will be continued until your further instruction is received.</div></div></div>	<div>生效日期 Effective Date: _____年 Year_____月 Month  <div>生效日期最早为下一个供款日。 The early date of effective date must be the next contribution date.</div></div>





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隐私政策声明的详情, 欢迎透过以下网址 <http://www.boclife.com.hk/te/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缔约方。

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」)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(包括通过人工智能驱动的介面)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。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。资料亦可能与本公司或任何本集团成员可获取的其他资料组合或产生。
7. 资料当事人之资料(包括信用资料和以往中索纪录)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、调查和结清中索、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 & /或服务;
- (d) 与任何由本公司或本集团提供的产品 & /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;
- (j) 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;
- (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者或附属参与人评核意图作为转让, 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式产生或核实资料, 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/或资料当事人已经或将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所需期间向该人作出披露, 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、调查和结清中索、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之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; 整合保险业中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之其他人士); 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) 第三方奖章、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。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. 本公司的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, 该等敏感个人信息收集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)。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) 奖章、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) 第三方奖章、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土, 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. 本公司或其第三方服务供应商可能会应用大数据分析和人工智能(「BDAI」)处理和/分析资料当事人的资料, 以实现上述第7段所列出的用途。本公司亦可能应用 BDAI 促进自动化决策, 以提升客户服务及体验、加强风险管理及合规、提供个人化产品或服务, 以及改善营运效率。

13. 使用本公司开放应用程序介面(「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同意的用途。

14. 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) 撤回对收集、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。

15. 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。

16. 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

17. 本公司会不时更新本声明, 并建议阁下浏览本公司网站以了解我们的个人资料收集声明。本声明可在本公司网站(<https://www.boclife.com.hk/te/personal-information-collection-statement.html>)上查阅。客户如想索取我们最新的个人资料收集声明, 请致电客户服务热线(+852 2860 0688)与本公司联络。
18. 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 Statement 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") and/or other applicable laws, including the laws within or outside the Hong Kong Special Administrative Region.

4. From time to time, it is necessary for the data subjects to supply the Company with personal data (including through interfaces powered by artificial intelligence) 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, 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 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 or generally communicate verbally or in writing with the Company. Data may also be generated or combined with other 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 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 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;
- (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 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 federation, 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 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 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. 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 under 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 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. 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;
- (d) 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. The Company or its third party service providers may use Big Data Analytics and Artificial Intelligence (BDAI) to process and analyse data relating to the data subjects to achieve the purposes listed in paragraph 7 above. The Company may also use BDAI to facilitate automated decision-making for enhancing customer services and experiences, strengthening risk management and compliance, offering personalized products and services, as well as improving operational efficiency.
13. **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.
14. 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 he/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.
15. In accordance with the terms of the Ordinance and/or applicable laws the Company may charge a reasonable fee for the processing of any data access request.
16. 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: -  
**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
17. We update this Statement from time to time. We encourage you to familiarise yourself with this Statement on our Company's website. This Statement is available on our website at <https://www.boclif.com.hk/en/personal-information-collection-statement.html>. If you would like to obtain a latest copy of this Statement, please contact our customer service hotline at +852 2860 0688.
18. If there is any inconsistency between the English version and the Chinese version of this Statement, the English version shall prevail.

January 2026