中銀人壽 BOC LIFE

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「中銀集團人壽保險有限公司」以下簡稱:「本公司」或「貴司」
BOC Group Life Assurance Company Limited referred to hereinafter as "the Company"

投資選項 ／ 萬用壽險更改申請表
Application for Change of Investment Choices / Change of Universal Life Insurance Form

如已傳真此申請書予本公司，則不須補交正本文件
Please do NOT submit the original form if FAX form is submitted

保險中介人姓名
Name of Insurance Intermediary _____

分行及員工/專屬代理編號
Branch Code & Staff No./ Agent Code. _____

聯絡電話
Contact Tel No. _____

注意事項 Notes:

(1) 請用正楷填寫。Please complete in BLOCK LETTERS.
(2) 請於適用處加「✓」。Please tick「✓」where appropriate.
(3) 保單權益人必須在此表格內任何更改或修改的地方簽署作實。Any changes or amendments in this form MUST be countersigned by Policy Owner in full signature.
(4) 保單權益人請於簽署日期三十日內遞交申請表至本公司。 Please submit the signed form to the Company within 30 days.
(5) 如提取部份價值或退保，請提供保單權益人之身份證明文件核實真實副本。For Partial Withdrawal or Surrender, please submit certified true copy of identity document of Policy Owner.
(6) 保單權益人在決定進行投資選項轉換或投資選項分配更改之前，應閱讀《投資選項小冊子》和其他相關文件中列出的投資選項資料，以了解相關風險。請注意，保單權益人打算選擇進行投資選項轉換或投資選項分配更改的投資選項的風險水平可能與保單權益人在最新的《風險承擔能力問卷》中所述的風險承受程度不一致，這投資選項轉換或投資選項分配更改可能並不符合您的最佳利益。因此，保單權益人須注意有關不一致所引致的潛在風險。如果保單權益人想轉換或更改投資選項分配與保單權益人的風險承受程度不一致的投資選擇，建議保單權益人再次進行《風險承擔能力問卷》，或者在適當的情況下保單權益人應尋求專業建議。 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) 本公司有權隨時更新表格內容，如申請未能符合本公司的有關規定，本公司將保留接受或拒絕有關申請的權利。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) 有關各投資相連計劃之投資選項名稱及代號，請瀏覽本公司網頁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.

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

第一A部份 Section 1A: 投資選項轉換 Switching of Investment Choices
(適用於裕悅綻保障投資相連計劃 Applicable to Blissful Bloom Protection Linked Plan) 註釋 Note 1

請注意 Please note;
(1) 請您在決定進行投資選項轉換之前閱讀此表格「第一C部份」內的「A. 聲明」及勾選有關聲明(如適用) 。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) 若您作投資選項轉換，而所涉及的投資選項風險級別，高於您的風險承受程度，可能未必適合您並可能承受潛在風險，請您再慎重考慮，及於此表格「第一C部份」內的「B. 合適性」以書面形式提供原因／確認有關的風險差異及您就此項申請的最終決定。有關投資選項之風險級別，請參閱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.

投資選項代號 Code of Investment Choice	基本戶口 Basic Account		額外保費戶口 Top-Up Account	
	轉換出 Switch Out % 百分比	轉換入 Switch In % 百分比	轉換出 Switch Out % 百分比	轉換入 Switch In % 百分比
例子E.g. USBFC	*100*		*50*	
例子E.g. SCGEM		*100*		*100*
		合共 Total 100%		合共 Total 100%

第一B部份 Section 1B: 投資選項轉換及投資選項分配更改 Switching of Investment Choices & Change of Investment Choice Allocation
(適用於「財智之選投資相連保險計劃」、「策略投資保險計劃」及「盈豐收保險計劃」 Applicable to "Wisdom Investment Linked Insurance Plan", "Tactics Investment Insurance Plan" and "Harvest Joy Protection Plan")

請注意 Please note;
(1) 請您在決定進行投資選項轉換或投資選項分配更改之前閱讀此表格「第一C部份」內的「A. 聲明」及勾選有關聲明(如適用) 。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)e or Change of Investment Choice Allocation.
(2) 若您作投資選項轉換或投資選項分配更改，而所涉及的投資選項風險級別，高於您的風險承受程度，可能未必適合您並可能承受潛在風險，請您再慎重考慮，及於此表格「第一C部份」內的「B. 合適性」以書面形式提供原因／確認有關的風險差異及您就此項申請的最終決定。有關投資選項之風險級別，請參閱https://www.boclife.com.hk/tc/support/investment-choices-information.html。
If you apply for Switching of Investment Choice(s) or Change of Investment Choice Allocation, 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.
(3) 若所選擇的投資選項屬於衍生基金，保單權益人應於轉換入或額外供款此投資選項時具有在衍生工具方面的投資知識，及了解其性質及風險。If the selected Investment Choice is a derivative fund, Policy Owner should have investment knowledge in derivatives and understand its natures and risk when switching into or placing a Top-Up investment in the Investment Choice.

投資選項代號 Code of Investment Choice	☐ 1. 投資選項轉換 Switching of Investment Choices 註釋 Note 1		☐ 2. 投資選項分配更改 Change of Investment Choice Allocation 註釋 Note 3	
	轉換出 Switch Out % 百分比	轉換入 Switch In % 百分比	定期供款/ 定期額外供款/ 定期基本費 Regular Contribution / Regular Top-Up Contribution / Regular Basic Premium % 百分比	非定期供款/ 額外保費 Extra Contribution / Top-Up Premium % 百分比 註釋 Note 4
		合共 Total 100%	合共 Total 100%	合共 Total 100%

第一C部份 Section 1C: 投資選項轉換及投資選項分配更改 Switching of Investment Choices & Change of Investment Choice Allocation (適用於所有投資壽險相連計劃 ("投連壽險") Applicable to All Investment-Linked Assurance Plan ("ILAS"))

A. 聲明 Declaration

請勾選下列方格以確認您已閱讀及同意有關聲明。若閣下不同意下列任何聲明，請遞交風險承擔能力問卷，否則本公司有權拒絕此申請。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.

☐ 本人聲明曾遞交風險承擔能力問卷且所填報的資料至今沒有任何重大改變，包括財務需要、風險及可承擔能力等。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.

☐ 本人確認在此提出的指示是本人的個人決定，並沒有涉及保險中介人或貴公司的招攬或建議。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. 合適性 Suitability

若您於此表格第一部份作投資選項轉換及/或投資選項分配更改，而所涉及的投資選項風險級別，高於您的風險承受程度或/及您選擇了衍生基金而您又沒有投資衍生工具之知識，您必須提供書面解釋以確認您仍繼續進行該指示的決定，本公司才可為您處理申請。請注意，您所選投資選擇未必適合您，請細閱上述注意事項6及留意相關風險(包括錯配風險)。 如沒有提供充足之原因，本公司有權拒絕您的申請，本公司將不會負責任何因拒絕該申請而引致的損失。

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.

本人明白於上述第一部份選擇的相關投資選項與本人曾遞交的《風險承擔能力問卷》中所述的風險承受程度不一致，所選投資選項可能不適合本人。本人確認已充分了解相關風險(包括錯配風險)，並提供決定繼續進行該指示原因 (請選擇適用之項目) 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):

- ☐ 我所選作轉換/分配的投資選項的潛在回報對我來說很有吸引力。Potential return of the Investment Choice(s) which I select for switching/ allocation is attractive to me.
- ☐ 我所選作轉換/分配的投資選項的基金經理/基金公司對我來說很有吸引力。The fund manager/fund house of the Investment Choice(s) which I select for switching/ allocation is attractive to me.
- ☐ 我所選作轉換/分配的投資選項的涵蓋之地區及/或產業切合本人之投資意向。The regions and/or sectors of the Investment Choice(s) which I select for switching/ allocation suit my investment objectives.
- ☐ 其他Others (請註明 please specify): _____

注意Note:
若閣下於此表格第一B部份作投資選項轉換及/或投資選項分配更改選擇了衍生基金，須填寫風險承擔能力問卷，否則本公司有權拒絕此申請。**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.

沒有資產擁有權及沒有投資回報保證：對於閣下的投連壽險保單的相關投資資產，閣下均沒有任何權利或擁有權。任何追索只可向中銀集團人壽保險有限公司提出，而閣下亦須承擔中銀集團人壽保險有限公司的信貸風險。投資回報並非保證。**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.

費用及收費：某些費用／收費將從閣下支付的保費及／或閣下的投連壽險保單價值中扣減，並會減少可供投資的金額。因此，**閣下投連壽險保單的整體回報有可能遠低於閣下所選取投資選項相應的相關基金的回報。**詳情請參閱**閣下的**投連壽險保單的產品資料文件。**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.

轉換投資選項：若閣下轉換投資選項，可能需要支付相關收費，而閣下所承受的風險亦可能因而增加或減少。**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: 提取部份價值 Partial Withdrawal (請填寫第二B部份的付款指示Please complete Payment Instruction in Section 2B.) 註釋 Note 2

投資選項代號 Code of Investment Choice	☐ 3. 適用於「裕悅綻保障投資相連計劃」* Applicable to "Blissful Bloom Protection Linked Plan"*		☐ 4. 適用於「財智之選投資相連保險計劃」、「策略投資保險計劃」及「盈豐收保險計劃」 Applicable to "Wisdom Investment Linked Insurance Plan", "Tactics Investment Insurance Plan" and "Harvest Joy Protection Plan"
	基本戶口 Basic Account % 百分比	額外保費戶口 Top-Up Account % 百分比	% 百分比

*請注意身故賠償將於作出部份提取後可能明顯低於已支付的總保費，並且持續費用和收費將繼續適用於部份提取後剩餘的總戶口價值。 部份提取後，您的保單的相關保單價值可能不足以支付持續保單費用（如適用）。償還提取基本戶口之款項將不被允許。 若總戶口價值不足以支付月扣費用，保單將會自動失效。因此您可能會失去於您的保單下已支付的全部保費及所有利益（包括身故賠償）。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 - 只適用於投資壽險相連計劃 ("投連壽險") Only applicable to Investment-Linked Assurance Plan ("ILAS") (**Please specify reason 請提供退保原因)

注意事項 Notes:
(1) 冷靜期內保單權益人有權以書面通知要求取消本保單，並獲得已支付的任何保費以及徵費的退款，但須減去任何部分提取（如有）加上已扣除之提早贖回費用（如有），及須減去匯率波動造成的差額（如適用），及市值調整以彌補因變現我們以保費投資購買的任何資產的價值而導致的任何投資虧損。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) 如首期款項以保單權益人單獨持有的銀行戶口轉賬，除非另有指示，否則退款將經該戶口退回。If initial payment is transferred from the Policy Owner's solely owned bank account, refund will be made through such account, unless specified below.

☐ 1. 冷靜期內取消保單 Cancel the Policy within Cool-off Period
☐ 2. 保單退保 Policy Surrender

退保原因 Reason for Surrender :

如退保原因為轉保，請剔選以下選項 If your reason for surrender is due to policy replacement, please select the following :
☐ (a) 於填寫此表格時一併填寫重要資料聲明書 – 轉保 Important Facts Statement – Policy Replacement is submitted together with this request
☐ (b) 已於早前填寫重要資料聲明書 – 轉保 Important Facts Statement – Policy Replacement has been completed
☐ (c) 不填寫/未附上重要資料聲明書 – 轉保 Important Facts Statement – Policy Replacement will be not completed/ is not enclosed
(請註明原因 Please specify reason:_____)

付款指示 Payment Instruction

請注意 Please note:
(1) 若款項未能成功轉賬、或戶口/「轉數快」並非保單權益人單獨持有的賬戶、或銀行戶口資料不全/有錯漏，款項將以保單貨幣支票發出。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) 如無明確指示，款項會按本公司的現有記錄（如有）發放金額。Unless otherwise specified, payment will be made according to the current payment instruction (if any) registered with the Company.
(3) 如保單已作抵押性轉讓，所有款項將以支票付予承讓人。 If the policy has been collaterally assigned, all of the payments will be made to the assignee by cheque.

☐ 1. 銀 行 轉 賬 Bank Transfer
貨 幣 Currency: ☐ 港 元 HKD ☐ 美 元 USD (只適用於美元保單 Only applicable to USD policy) ☐ 人民幣 CNY (只適用於人民幣保單 Only applicable to CNY policy)

戶口號碼 Account No |_|_|_|_|_|_|_|_|_|_|_|_|_|_|_| 戶口持有人姓名 Account Holder Name _____
*戶口必須為保單權益人單獨持有之中國銀行(香港) / 南洋商業銀行 / 集友銀行戶口。**The account must be a BOCHK / NCB / CYB account solely owned by the Policy Owner.**

☐ 2.「轉數快」Faster Payment System ("FPS")
貨 幣 Currency: ☐ 港 元 HKD ☐ 人民幣 CNY (只適用於人民幣保單 Only applicable to CNY policy)

☐ 流動電話號碼 Mobile Number _____
☐ 電郵地址 Email Address _____
☐ 轉數快號碼 FPS ID _____

*請提供**其中一個已登記「轉數快」的流動電話號碼、電郵地址、轉數快號碼**，否則款項將以保單貨幣支票發出。Please provide either the FPS ID, mobile number, email address registered for FPS only; otherwise payment in policy currency will be made by cheque.
*款項會轉至「轉數快」的預設收款賬戶。 Payment will be credited to FPS default account.
*選擇以「轉數快」收款前，請聯絡相關銀行查詢「轉數快」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: 其他項目申請 (Other Item Application)

請注意 Please note:

(1) 投資相連壽險計劃 (「投連壽險」)申請以下項目5) 、 7) 或 8) (減額除外) 時，**須填寫額外文件 (包括有效財務需要分析、有效之風險承擔能力問卷、重要資料聲明書及申請人聲明書、利益說明文件(適用於整付額外保費 / 定期額外供款 / 非定期供款 / 額外保費)**。煩請客戶聯絡您的服務專員或親臨本公司，服務專員或我們的客戶服務員會協助您填寫所須表格。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) 萬用壽險保單申請以下項目 7) 或 8) (減額除外) 時，**須填寫財務需要分析表格**。煩請客戶聯絡您的服務專員或親臨本公司，服務專員或我們的客戶服務員會協助您填寫所須表格。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) 非持有香港身份證而持有中華人民共和國居民身份證的保單權益人申請以下項目5) 、7) 或 8) (減額除外) 時，請同時遞交「重要資料聲明書- 內地人士在港投購人身/壽險保單」。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).

適用於「裕悅綻保障投資相連計劃」 For "Blissful Bloom Protection Linked Plan" only

☐ **5. 整付額外保費 Lump Sum Top-Up Premium**

本人明白i) 雖然裕悅綻保障投資相連計劃設計為具有高額保險保障，但自選整付額外保費在整個保單期內僅提供額外保費戶口價值的 105% 之有限保險保障，ii) 自選整付額外保費須支付前期保費費用和保險費用，iii) 長期客戶獎賞並不適用於自選整付額外保費。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 額 Amount: ☐ 港元 HKD / ☐ 美元 USD / ☐ 人民幣 CNY _____

☐ 支 票 By Cheque 支票號碼 Cheque No.: _____

☐ 銀行入數 By Bank-in 發票銀行名稱 Issuing Bank Name: _____

受保人健康聲明 Health Declaration of Insured

若此申請的整付額外保費與相同受保人所有有效的「裕悅綻保障投資相連計劃」保單之合計額外保費戶口價值的總金額超出美元 1,000,000 /人民幣6,666,666，請填寫此受保人健康聲明。如以下受保人健康聲明的答案為「是」，建議閣下調低此申請的整付額外保費，致使此申請的整付額外保費與相同受保人所有有效的「裕悅綻保障投資相連計劃」保單之合計額外保費戶口價值的總金額不會超出美元 1,000,000 / 人民幣 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.

	是 YES	否 NO
閣下曾否患有心臟病、中風、癌症(包括原位癌)、愛滋病或其綜合候群症；或其他影響腦部、肺部、肝臟或腎臟的疾病；或任何精神病或神經失調；或在過去5年內因任何狀況需要接受連續多於3個月的治療？閣下目前是否有任何異常徵兆或病徵或正在進行檢查或正在等候任何醫療結果? 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?	☐	☐

請注意 Please note:

(1) 每次繳付整付額外保費必須填上基金投資分配。Please indicate your allocation every time Lump Sum Top-Up Premium is paid.

(2) 分配總額必須為100%。The total of allocation must be equal to 100%.

投資選項代號 Code of Investment Choice	整付額外保費分配 Lump Sum Top-Up Premium Allocation % 百分比 註釋 Note 3
整付額外保費分配合共 Total of Lump Sum Top-Up Premium	**100%**

☐ **6. 更改現金股息指示 Change of Cash Dividend Instruction**

請注意 Please note:

(1) 銀行戶口必須為保單權益人單獨持有之中國銀行(香港) / 南洋商業銀行 / 集友銀行戶口。The account must be a BOCHK / NCB / CYB account solely owned by the Policy Owner.

(2) 如保單已作抵押性轉讓，所有款項將以支票付予承讓人。 If the policy has been collaterally assigned, all of the payments will be made to the assignee by cheque.

(3) 如現金股息未能成功發放至指定的銀行戶口/「轉數快」，該筆現金股息將會以保單貨幣存放至保單的備用保費存款。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. 銀 行 轉 賬 Bank Transfer

貨 幣 Currency: ☐ 港元 HKD ☐ 美 元 USD ☐ 人民幣 CNY

戶口號碼 Account No |_|_|_|_|_|_|_|_|_|_|_|_|_|_|_| 戶口持有人姓名 Account Holder Name _____

☐ 2.「轉數快」Faster Payment System ("FPS")

貨 幣 Currency: ☐ 港元 HKD ☐ 人民幣 CNY

☐ 流動電話號碼 Mobile Number _____

☐ 電郵地址 Email Address _____

☐ 轉數快號碼 FPS ID _____

*請提供**其中一個已登記「轉數快」的流動電話號碼、電郵地址、轉數快號碼**，否則該筆現金股息將會以保單貨幣存放至保單的備用保費存款。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.

*款項會轉至「轉數快」的預設收款賬戶。 Payment will be credited to FPS default account.

*選擇以「轉數快」收款前，請聯絡相關銀行查詢「轉數快」之收款上限。Please contact the corresponding bank to confirm the maximum transaction limit of your FPS in advance.

適用於萬用壽險、「財智之選投資相連保險計劃」、「策略投資保險計劃」及「盈豐收保險計劃」
For Universal Life Policies, "Wisdom Investment Linked Insurance Plan", "Tactics Investment Insurance Plan" and "Harvest Joy Protection Plan

☐ **7. 非定期供款 / 額外保費 / 非定期額外保費** 註釋 Note 4
(如為投連壽險保單，請填寫第一B部份項目 2. 投資選項分配更改)
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)

金額
Amount: ☐ 港元 / ☐ 美元 / ☐ 人民幣
HKD / USD / CNY_____

☐ 支票 By Cheque — 支票號碼 Cheque No.: _____

☐ 銀行入數 By Bank-in — 發票銀行名稱 Issuing Bank Name: _____

☐ **8. 更改定期供款 / 定期額外供款 / 定期基本保費 / 定期額外保費** 註釋 Note 4
Change of Regular Contribution / Regular Top-Up Contribution / Regular Basic Premium Scheduled Top-Up Premium

☐ 增加金額至 Amount increased to — 美元 USD_____ ☐ 每月 Monthly ☐ 每年 Annually

☐ 減少金額至 Amount decreased to — 港元/ 美元/ 人民幣 HKD / USD / CNY_____ ☐ 每月 Monthly ☐ 每年 Annually

如基本計劃為「財智之選投資相連保險計劃」，請填寫定期額外供款每月或每年金額 (不包括定期基本供款金額)。 For Wisdom Investment Linked Insurance Plan, please state the monthly / annual amount of Regular Top-Up Contribution (excluding the Regular Basic Contribution amount).

☐ **9. 供款 / 保費假期** 註釋 Note 5
Contribution / Premium Holiday

開始日期
Start Date : _____年 Year_____月 Month

暫停供款 / 保費假期的期數
No. of modal contributions / premiums to be suspended: _____

1. 開始日期最早為下一個供款日 / 保費到期日。
2. 若沒有註明暫停供款 / 保費假期的期數，供款 / 保費假期將生效至閣下日後的指示。

1. The earliest start date is the next contribution date / premium due date.
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.

☐ **10. 取消供款 / 取消保費假期**
Release of Contribution / Release of Premium Holiday

生效日期
Effective Date:_____年 Year_____月 Month

生效日期最早為下一個供款日。
The early date of effective date must be the next contribution date.

註 釋 Note

註釋 1 轉換出及換入之投資選項百分比必須為整數，並須符合本公司不時所設定於各類計劃之最低轉換出及轉換入之金額。如基本計劃為「策略投資保險計劃」，會先轉換出積存戶口的名義單位，而初期戶口及積存戶口的名義單位不可互相轉換。

註釋 2 提取部份價值之百分比必須為整數，並須符合本公司不時所設定於各類計劃之最低提取金額及於提取後之最低户口價值之規定。提取須繳付提取費用 (如有)。如基本計劃為「策略投資保險計劃」，提取部份價值只適用於積存戶口的價值，並請填寫提取的積存戶口百分比。

註釋 3 各供款/ 保費分配必須為整數及不能少於10%，而供款分配之總和必須相等於百分之一百。

註釋 4 須符合相關保險計劃之規定 (如適用)。

註釋 5 如於「盈豐收保險計劃」的保單生效日期首四 (4) 年內已使用供款假期，長期獎賞將不會被發放。只可於「策略投資保險計劃」的最初供款期完結後申請保費假期。

Note 1 The % of switching-out and switching-in must be a whole number and subject to the minimum switching-out and switching-in amount as set by the Company for each plan from time to time. For "Tactics Investment Insurance Plan", notional units from the Accumulation Account will be firstly switched-out. Switching of notional units between the Initial Account and the Accumulation Account is not allowed.

Note 2 The % of partial withdrawal must be a whole number and subject to the minimum withdrawal amount and the minimum account balance after withdrawal as set by the Company for each plan from time to time. Withdrawal charges (if any) will be levied. For "Tactics Investment Insurance Plan", withdrawal is applicable to Accumulation Account only and please indicate the % to be withdrawn from the Accumulation Account.

Note 3 Each Investment Choice Allocation of contribution / premium cannot be less than 10% and must be a whole number. The Sum up of total Investment Choice Allocation must be equal to 100%.

Note 4 Subject to the requirement of the respective plan (if applicable).

Note 5 Loyalty bonus of "Harvest Joy Protection Plan" will not be paid out if Contribution Holiday is applied within the first four (4) Policy Years. Premium Holiday for "Tactics Investment Insurance Plan" could only be applied after the Initial Contribution Period.

聲明及授權 Declaration & Authorization

本人確認同意及清楚明白以下各點：

1. 在一般情況下，貴公司會於工作日當天處理在截止時間或之前提交的投資指示，以保單行政部確實收妥全部文件的時間為準。否則，將於下一個工作日處理投資指示。現時截止時間為中午十二時正，貴公司有權不時更改截止時間，及於公司網頁公佈最新截止時間。
2. (如申請"投資選項轉換") 貴公司處理提交的申請的日子被稱為「轉換處理日」。貴公司將根據轉換處理日的單位價格，註銷本人希望轉出的指定百分比的投資選項單位。如該轉換處理日並非任何相關投資選項的交易日(即可進行交易的每個工作日，該日同時亦為投資選項有關的相關基金的估值日)，貴公司將根據轉換處理日之後下一個交易日的單位價格，註銷指定百分比的該等投資選項單位。一旦貴公司收到該單位註銷的所得款項，貴公司將根據本人的指示將所得款項分配至本人希望轉入的所選投資選項。待分配的單位數量將根據貴公司收到該單位註銷的所得款項當日之後的下一個交易日的單位價格進行計算。整個轉換過程將在轉換處理日之後的7個工作日內完成。為分配和註銷單位而進行貨幣兌換使用之匯率，將由貴公司以誠信並以商業上合理的方式，並不時參考現行市場匯率釐定。本人確認這些貨幣兌換將面臨匯率風險。任何貨幣波動或虧損的風險將由本人承擔。詳情請參閱銷售文件。
3. (如申請"投資選項分配") 新投資選項分配將會在貴公司核准本申請後立即生效。
4. 貴公司獲授權及指示接納及執行本人就投資指示申請而發出的傳真指示。然而，貴公司可酌情拒絕執行任何以傳真方式發出的 指示，並可要求填寫另一指定表格並提交正本。貴公司可倚賴其真誠相信為真確或經由本人簽署而發出的指示並視為定論，並 且無須就據之行事而承擔任何責任。貴公司不會接受任何因傳真送交之表格未能送達而引致之損失或索償。本人提供的傳真報 告並不可作為傳真指示發出與否的證明。本人進一步同意彌償貴公司因本人的傳真指示引致或與此有關而使貴司蒙受或引致的所有費用及損失。
5. 為準確執行本人的指示，本人須準確地指示所選擇的項目及/或所選擇的投資選項名稱，如指示不完整，將導致指示被延遲處理，貴公司毋須對因延遲而招致的任何直接、間接、特別或相應損失或損害承擔責任。
6. 本人須清楚地填寫所有投資選項更改文件，任何資料如有更改，本人亦必須在更改的位置簽署作實。
7. 本人要求本人之保單依照此申請書之選擇作出更改，並明白及同意此申請將於貴公司收到此申請書後，由此申請書的指示完成 日起生效，特別指定較遲日期除外；但此更改項目須是保單內列為可更改事項或經貴公司許可，並收妥已繳付申請所須款項及 貴公司代保險業監管局按相關規定收取的相應徵費，方為有效。
8. 此表格一經遞交予貴公司，本人便不能取消或更改表格上的任何指示。任何額外更改將被視作一項新申請，而該新申請會在貴公司 辦妥先前的更改後方會被處理(如適用)。
9. 倘若貴公司於任何一日內就同一保單收到本人就相同或不同交易發出超過一項指示，或於收到此申請書時仍有未完成或進行中的交易，貴 公司可全權酌情決定處理該等指示的先後次序或延遲處理本人當前的指示。在此情況下，貴公司將毋須就該等延遲而導致不論為何及如何發生的任何損失或損害而承擔責任。
10. 如本人未能符合貴公司的有關規定，貴公司將保留接受或拒絕本人此項指示的權利。本人明白及同意貴公司將不會負責任何 因拒絕該指示而引致的任何損失。
11. 本人完全明白貴公司毋須就延遲或未有履行其義務而導致不論為何及如何發生的任何損失、損害或費用而承擔責任，不論該延遲或未有履行是否由無法控制的事件所導致。
12. 貴公司有權隨時更新表格的內容。
13. 本人在提交此申請書前，本人已仔細閱讀銷售文件及產品資料概要。
14. 本人在此申請書上提出的指示是本人的個人決定，並沒有涉及保險中介人或貴公司的招攬或建議，本人考慮本人的風險承受程度。本人完全明白投資在投資相連壽險計劃所涉及之風險，相關投資選項單位價格可升亦可跌，並願意承擔所有風險。該計劃的可支付利益與就本人保單所投資的相關基金表現連繫。
15. 本人已收妥、閱讀及完全明白載於本文件的個人資料收集聲明，及同意本人的任何個人資料可用作該聲明第7 段所述之用途及貴公司可把該等個人資料提供給該聲明第8 段所述各方作上述用途。
16. 若投資相連壽險計劃中選擇衍生基金，本人確認本人對衍生產品有知識和經驗。我了解所選衍生基金選擇的性質和風險，並擁有足夠的淨資產能夠承擔交易衍生基金選項時的風險及潛在損失（如適用）。
17. 本人已閱讀《投資選項小冊子》和其他相關文件中列出的投資選項的資料，並已了解所選投資選項的相關風險可能與本人的風險承擔能力 不一致，因而可能並不符合本人的最佳利益及可能造成潛在損失。
18. 本人確認財務需要分析表格(如適用)及風險承擔能力問卷乃準確及最新。若有任何重大改變，本人將會盡快通知貴公司。
19. 除下述列明者外，本人聲明及確認上述保單並無受任何轉讓、押記、質押或其他產權負擔所規限(不論是書面或任何其他方式)。本人在此向貴公司保證，本人在香港或其他地方沒有被宣判破產、或作為任何破產或類似法律程序、或任何接管或類似命令之目標，而且沒有由本人提起或針對本人之待決或已提起之任何無力償債或破產之法律程序。
20. (如申請"保單退保")本人現提出上述退保申請，在本人簽署此申請表後，貴公司對上述保單之責任將只限於其退保價值，及在貴公司付清退保價值後，貴公司對上述保單將再無任何責任。
21. 本文件的英文版本與中文版本如有任何分歧，一概以英文版本為準。

I hereby confirm that I agree and fully understand the following points:

1. Under normal situation, the Company will execute the investment instructions if all the documents are received at or before the Cut-Off Time as recorded by Policy Administration Department of the Company on a Working day. Otherwise, the Company will do so on the next Working day. The designated Cut-Off Time is 12pm. The Company reserves the right to change the Cut-Off Time from time to time and announce the latest cut-off time in the Company's website.
2. (If "Switching of Investment Choices" is applied for) The day when the Company processes the application is known as a "Switch Processing Day". The Company will perform cancellation of the specified percentages of the units of the Investment Choice(s) which I would like to switch out, based on the unit price on the Switch Processing Day. If such Switch Processing Day is not a transaction date (i.e. every working day which is also a valuation day of the underlying fund corresponding to the Investment Choice, on which a transaction can be carried out.) of any relevant Investment Choice(s), the Company will perform cancellation of specified percentages of the units of such Investment Choice(s) based on the unit price on the next transaction date following Switch Processing Day. Once the Company has received the proceeds from such unit cancellation, the Company will allocate the proceeds to the selected Investment Choice(s) which I would like to switch to in accordance with my instructions. The number of units to be allocated will be calculated based on the unit price on the next transaction date following the date on which the Company receives the proceeds from such unit cancellation. The entire switching process will be completed within 7 working days after the Switching Processing Day. Currency conversions for allocations and cancellations of units will be conducted at the exchange rate as determined by the Company in good faith and commercially reasonable manner with reference to the prevailing market exchange rates from time to time. I acknowledge that these currency conversions will be subject to exchange rate risks. Any risk of currency fluctuations or loss shall be borne by me. For details, please be referred to the offering documents.
3. (If "Change of Investment Choice Allocation" is applied for) New Investment Choice(s) Allocation will have immediate effect upon approval of this application.
4. The Company is authorized and instructed to accept and execute the investment instructions given by me through fax. However, the Company may, in its absolute discretion, refuse to act upon any fax instructions received and may require original written instructions in another prescribed form instead. The Company may rely conclusively upon and shall incur no liability in acting upon any investment instructions believed by it in good faith to be genuine or to be signed by me. And the Company will not accept any claims for loss in relation to the non-receipt of this form being sent by fax. A fax transmission report produced by me shall not be a valid proof that the instructions were being sent or not. I further agree to indemnify the Company against all costs and losses that the Company may incur or suffer as a result of or in connection with my instruction through fax.
5. To execute my instruction accurately, I need to indicate my selection and/or instruction clearly. Any incomplete instruction will result a delay in processing my selection or instruction and the Company shall not be liable for any direct, indirect, special or consequential loss or damages arising from such delay.
6. I need to complete any Investment Choice change documents in clear handwriting. Any amendments should be endorsed by me in full signature.
7. I 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 take effect from the date that the instruction is completed after the Company has received this form unless a later date is specifically indicated, but only if the change(s) is/are allowed in the policy or is/are approved by the Company and the required payment for the application and the corresponding levy to be collected by the Company on behalf of the Insurance Authority according to the relevant requirements have been paid in full.
8. No alteration and amendment can be made once the application form is received by the Company. Any additional changes will be considered as a new instruction, and the Company shall process such transaction only after the previous transaction has been fully completed, if applicable.
9. If more than one instruction is received in respect of the same/different transactions for the same policy on any single day, or if any transactions are pending for investment or processing or is in progress at the receipt date of this instruction, the Company has the sole discretion to determine priority in dealing with such instructions or to defer this instruction. In such circumstances, the Company shall not be liable for any loss or damages whatsoever or howsoever incurred arising from such delay.
10. The Company reserves the right to accept or reject this instruction if I fail to fulfill the Company's requirements. I understand and agree that the Company shall not be liable for any loss incurred arising from the rejected instruction.
11. I fully understand the Company will not be liable for any losses, damages or costs whatsoever or howsoever incurred resulting from any delay or failure to perform its obligations no matter whether or not such delay or failure is due to uncontrollable events.
12. The Company may change this form from time to time.
13. I have read the offering documents and the Product Key Facts Statement carefully before submitting this application form.
14. My instruction as indicated on this application is made based on my own judgment and does not involve solicitation or recommendation from insurance intermediaries or the Company and I have considered my risk profile. I fully understand that investment in Investment-Linked Assurance Scheme involves risks and value of units in Investment Choice(s) may rise or fall, and I am willing to undertake all risks. The benefits payable under such plan are linked to the performance of the underlying funds invested in respect of my policy.
15. I have received, read and fully understood the Personal Information Collection Statement contained in this document, and agree that any of my personal data may be used for the purposes set out in paragraph 7 of that Statement and the Company may provide the personal data to the parties set out in paragraph 8 of that Statement for the aforementioned purposes.
16. In case derivative fund choice is selected under Investment-Linked Assurance Scheme, I confirm I have knowledge and experience on derivatives. I understand the natures and risks of selected derivative fund choice and have sufficient net worth to be able to assume the risks and bear the potential losses of trading in the derivative fund choice (if applicable).
17. I have read the information of the Investment Choice(s) as set out in the Investment Choice Brochure and other relevant documents and have understood that the associated risk of the selected Investment Choice (s) may be inconsistent with my risk profile. It may not be in my best interest and may cause a potential loss.
18. I confirm the information provided in FNA (if applicable) and RPQ are accurate and up-to-date. I will inform the Company as soon as possible in case of any substantial change.
19. I hereby declare and confirm that the policy is not subject to any assignment, charge, pledge or other encumbrance (whether inwriting or by any other means), except as indicated below. I hereby warrant to the Company that I am not adjudged bankrupt, or made the subject of any bankruptcy or similar proceedings, or of any receiving or similar order, in Hong Kong or elsewhere, and there are no insolvency or bankruptcy proceedings that are pending or have been instituted by or against me.
20. (If "Policy Surrender" is applied for) I hereby apply for policy surrender. The liability of the Company in connection with the Policy is limited to the surrender value after I signed this form and the Company shall have no further liability under the policy upon the payment of such surrender value.
21. If there is any inconsistency between the English version and the Chinese version of this document, the English version shall prevail.

保單權益人簽署Signature of Policy Owner

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

簽署地 Sign at

簽署日期 Date at (日 Day/月 Month/ 年 Year)

見證人簽署Signature of Witness

(姓名 Name:)

(中介人員工編號)

Insurance Intermediary staff no.:

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

重要信息：閣下提供給本公司的任何個人資料如有變更 (如姓名、國籍 (國家/ 地區)、稅務居住地、地址、身份證明文件類型及號碼、職業，或商業客戶的商業註冊/ 成立資料/ 股權結構等)，請立即通知本公司作出更改。 倘本公司沒有收到閣下通知，即表示閣下毋須更新個人資料。 Important Message: If there is any change of your personal information (e.g. name, Nationality (Country/ Region), tax residence, address, identity document type and number, occupation, or business registration/ incorporation/ ownership structure of corporate customer etc.), please notify us for changes immediately. We shall assume no change in your data from our latest record unless we receive a notice from you.

溫馨提示: 如閣下在遞交此表格後兩星期內仍未收到本公司的回覆，請致電本公司的客戶服務熱線2860-0688。 Friendly Reminder: If you do not receive our response within 2 weeks after submitting this form, please contact our Customer Service Hotline at 2860-0688.

請參閱下頁的個人資料收集聲明 Please read the Personal Information Collection Statement on next page

個人資料收集聲明

在中銀集團人壽保險有限公司(“中銀人壽”)，保護我們客戶個人資料對我們很重要。作為一個提供保險產品及服務的機構，收集及運用客戶個人資料是我們日常商業運作的基本工作。

如客戶希望了解中銀人壽的私隱政策聲明的詳情，歡迎透過以下網址 http://www.boclife.com.hk/tc/privacy-policy.html 閱讀有關文件。

1. 本聲明列載中銀集團人壽保險有限公司（下稱「本公司」）有關其資料當事人（見以下定義）的資料政策。
2. 就本聲明而言，「本集團」指本公司及其控股公司、分行、附屬公司、代表辦事處及附屬成員，及其中任何一方，不論其所在地。附屬成員包括本公司的控股公司之分行、附屬公司、代表辦事處及附屬成員，不論其所在地。
3. 「資料當事人」一詞，不論於本聲明何處提及，包括以下爲個人的類別：
   (a) 本公司提供的保險及相關服務和產品的申請人或客戶/用戶，包括保單權益人、索償人、受益人、受保人及/或其他有關人士及其被授權人；
   (b) 任何公司申請人及客戶/用戶的董事、股東、高級職員及經理；及
   (c) 本公司的供應商、承建商、服務供應商及其他合約締約方。

爲免疑問，「資料當事人」不包括任何法人團體。本聲明的內容適用於所有資料當事人，並構成其與本公司不時訂立或可能訂立的任何合約及/或保單的一部分。若本聲明與有關合約及/或保單存在任何差異或分歧，就有關保護資料當事人的個人資料而言概以本聲明爲準。本聲明並不限制資料當事人在個人資料（私隱）條例（香港法例第 486 章）(「條例」）及/或其他適用之法律(包括香港特別行政區境內或境外之法律)下之權利。

4. 資料當事人在建立、延續保險業務及行政事宜及/或有關的產品及服務、處理有關本公司簽發的保單的索償，及/或處理任何和所有其他資料當事人的要求、查詢或投訴、及/或為遵守在香港特別行政區境內或境外的監管或其他機關頒佈的任何法律、發出的指引或要求（包括但不限於根據香港特別行政區與美國之間的跨政府協議（「跨政府協議」)、香港特別行政區與美國在 2014 年 3 月 25 日簽署的《稅務資訊交換協議》執行《海外賬戶稅收合規法案》，以及經濟合作暨發展組織作出的規定，包括關於其為履行其共同報告標準的主管機關協議的監管機制）時，資料當事人需要不時(包括通過人工智能驅動的介面)向本公司提供有關的個人資料。
5. 若未能向本公司提供該等資料，可能會由於資料不足導致本公司無法評估/處理你的申請及/或提供保險及相關服務和產品。若你拒絕給予上述明確的同意，本公司也可能需要向適用的監管機構匯報保單項下的價值和付款金額；在特定的情況下，若你拒絕給予明確的同意，本公司可能保留保單項下的部分或所有利益；或終止保單。
6. 本公司會不時從各方收集或接收有關資料當事人的資料。該等資料包括但不限於在資料當事人與本公司或本集團成員延續正常業務往來期間，例如，當資料當事人簽發支票、存款或透過本公司或本集團成員發出的或提供的信用卡進行交易或在一般情況下以口頭或書面形式與本公司溝通時，從資料當事人所收集的資料。資料亦可能與本公司或任何本集團成員可獲取的其他資料組合或產生。
7. 資料當事人之資料(包括信用資料和以往申索紀錄)的用途將視乎其與本公司及/或本集團的關係性質有所不同，其中包括以下用途：
   (a) 處理、評估及/或批核有關保險產品及服務的申請、調查和結清申索、偵測和防止欺詐行為（無論是否與就此申請而發出的保單有關）、及有關該等產品及服務的增添、更改、變更、取消、續期及/或復效的申請；
   (b) 管理由本公司及/或本集團簽發的保單；
   (c) 研究及/或設計供客戶使用的保險/金融產品及/或服務；
   (d) 與任何由本公司或本集團提供的產品及/或服務相關，而由你提出或對你作出的索償，或以其他形式涉及你的索償有關的用途，包括但不限於作出、辯護、分析、調查、處理、評估、釐定、結清或回應該等索償；
   (e) 在適當時進行身份及/或信貸檢查及進行資料配對程序；
   (f) 為符合根據下述適用於本公司及/或期望本公司及/或本集團遵從有關披露及使用資料之責任、規定或安排：
      (i) 在香港特別行政區境內或境外之已存在、現有或將來對其具約束力或適用於其的任何法律；
      (ii) 在香港特別行政區境內或境外之已存在、現有或將來並由任何法定、監管、政府、稅務、執法或其他機構，或由金融服務提供者之自律監管或行業的團體或組織所發出或提供之任何指引或指導；
      (iii) 本公司及/或本集團因其金融、商業、營業或其他利益或活動處於或關連於相關本地或海外的法定、監管、政府、稅務、執法或其他機構或金融服務提供者之自律監管或行業團體或組織之司法管轄區而須承擔或獲施加與本地或海外之法定、監管、政府、稅務、執法或其他機構或金融中介人、或金融服務提供者之自律監管或行業團體或組織之間的現有或將來之任何合約承諾或其他承諾及/或本公司及/或本集團遵守適用稅務法律的義務，包括但不限於《海外賬戶稅收合規法案》和跨政府協議；
   (g) 處理（包括但不限於調查、分析、核保及裁定）有關本公司簽發的保單的索償；
   (h) 爲推廣服務、產品及其他標的（詳見下述第 11 段）；
   (i) 提供客戶服務（包括但不限於處理查詢及投訴）及有關活動；
   (j) 供本公司及本集團作進行統計或精算研究用途；
   (k) 釐定本公司欠付你或你拖欠本公司的任何款項的金額，及強制執行你應向本公司履行之責任，包括但不限於向你或任何已爲你的債務向本集團提供任何擔保或承諾的人士追收欠款；
   (l) 爲符合根據任何本集團計劃下就遵從洗錢、恐怖份子資金籌集或其他非法活動之制裁或防止或偵測而作出本集團內資料及信息分享及/或任何其他使用資料及信息的任何責任、規定、政策、程序、措施或安排；
   (m) 使本公司的實在或建議承讓人，或本公司對資料當事人的權利的參與人或附屬參與人評核意圖成為轉讓，參與或附屬參與的交易;
   (n) 與資料當事人或其他人士之資料比較以進行信貸調查，資料核實或以其他方法產生或核實資料，不論有關比較是否為對資料當事人採取不利之行動而推行；
   (o) 作為維持資料當事人的信貸記錄或其他記錄（不論資料當事人與本公司是否存在任何關係），以作現在或將來參考之用；
   (p) 為了方便資料當事人透過中國銀行(香港)有限公司的綜合銀行結單查核所有中銀人壽已生效之保單的最新保單價值；及
   (q) 任何與上述第 7 段事項有聯繫、有附帶性或有關的用途。
8. 本公司會對其持有的資料當事人資料保密，但(如適用之法律有所要求，僅在獲得資料當事人的單獨同意的情況下)本公司可能會把該等資料提供及披露（如條例及/或適用之法律所定義的）給下述各方作先前一段列出的用途：
   (a) 任何代理人、承包人、或向本公司提供行政、電訊、電腦、付款或其他與本公司業務運作有關的服務的第三方服務供應商，不論其所在地；
   (b) 任何對本公司(包括本集團的任何成員)有保密責任並已承諾作出保密有關資料的其他人士；
   (c) 任何再保險及索償調查公司、有關的保險行業協會及聯會和該等協會及聯會的會員；
   (d) 任何信貸資料服務機構（包括任何信貸資料服務機構所使用的任何中央資料庫之經營者）；而在資料當事人欠賬時，則可將該等資料提供給收數公司；
   (e) 任何與資料當事人已經或將會存在往來的金融機構、消費卡或信用卡發行公司、保險公司、證券及投資公司；
   (f) 本公司及/或本集團在根據對其本身及/或本集團具約束力或適用的任何本地或外國法律、法例或法規規定下之責任或其他原因而必須向該人、實體、或政府或政府機構或金融中介人作出披露，或按照及為實施由任何法定、監管、政府、稅務、執法或其他機構或金融服務提供者之自律監管或行業團體或組織所提供或發出的指引或指導需預期向該人作出披露，或根據與本地或海外之法定、監管、政府、稅務、執法或其他機構或金融服務提供者之自律監管或行業團體或組織之間的任何合約承諾或其他承諾而向該人作出任何披露之任何人士，該等人士可能處於香港特別行政區境內或境外及可能是已存在、現有或將來出現的任何人士；
   (g) 假如資料當事人的資料是被收集並使用於處理其申請、調查和結清申索、以及偵測和防止欺詐行為，有關個人資料將會被轉移給以下人士，而他們只能在有合理需要履行前述任何一項目的之情況下才可收集和使用這些資料：保險理算人、代理和經紀；僱主；醫護專業人士；醫院；會計師；財務顧問；律師；整合保險業申索和承保資料的組織；防欺詐組織；其他保險公司（無論是直接地，或是通過防欺詐組織或本段中指名的其他人士）；警察；和保險業就現有資料而對所提供的資料作出分析和檢查的數據庫或登記冊（及其運營者）。
   (h) 本公司的任何實在或建議承讓人或就本公司對資料當事人的權利的參與人或附屬參與人或受讓人；
   (i) 為上述第 7(p)段所列之目的轉移個人資料予中國銀行(香港)有限公司；及
   (j) (i) 本集團之任何成員；
      (ii) 第三方金融機構、承保人、信用卡公司、證券、商品及投資服務供應商；
      (iii) 第三方獎賞、年資獎勵、聯名合作及優惠計劃供應商；
      (iv) 本公司及本集團之聯名合作夥伴（有關服務和產品的申請表上會提供聯名合作夥伴的名稱（視屬何情況而定））；
      (v) 慈善或非牟利組織；及
      (vi) 就上述第 7(h)段而獲本公司任用之第三方服務供應商（包括但不限於代寄郵件公司、電訊公司、電話促銷及直銷代理人、電話服務中心、數據處理公司及資訊科技公司），不論其所在地。

本公司可能為上述第 7 段所列之目的不時將資料當事人的資料轉移往香港特別行政區境外的地區。如適用之法律有所要求，本公司將徵求資料當事人針對該等跨境傳輸活動的單獨同意。

9. 如適用之法律有所要求，本公司將在和第三方共享資料當事人的個人資料前，告知資料當事人接收方的姓名和聯繫方式、處理和提供其個人資料的目的和方式，以及將要提供和分享個人資料的種類，並徵求資料當事人對共享其個人資料的單獨同意。前述的個人資料接收方將僅為實現本通知下規定的具體目的所需的範圍內使用個人資料，並在實現目的所需的最短時間內保存個人資料，或（如適用之法律有所要求）前述的個人資料接收方將按照適用之法律使用及保存個人資料。
10. 本公司收集的部分資料可能構成個人信息保護法下的「敏感個人信息」，而只有在採取了嚴格的保護措施且在處理行為具備充分必要性的前提下，本公司才會處理敏感個人信息。如適用之法律有所要求，該等敏感個人信息將在獲得資料當事人的單獨同意後才進行處理。
11. **使用資料作直接促銷**

本公司擬使用資料當事人的資料作直接促銷及本公司須為此目的取得資料當事人同意（包括資料當事人不反對之表示）。因此，請注意以下：

   (a) 本公司持有資料當事人的姓名、聯絡詳情、產品及服務投資組合信息、交易模式及行徑、財務背景及統計資料可不時被本公司用於直接促銷；
   (b) 以下服務、產品及類別可作推廣：
      (i) 財務、保險、信用卡、證券、商品、投資、銀行及相關服務和產品；
      (ii) 獎賞、年資獎勵或優惠計劃及相關服務和產品；
      (iii) 本公司的聯名合作夥伴提供之服務和產品（有關服務和產品的申請表上會提供聯名合作夥伴的名稱（視屬何情況而定））；及
      (iv) 為慈善及/或非牟利的目的之捐款及資助；
   (c) 上述服務、產品及標的可由本公司及/或下述人士提供或（如涉及捐款及資助）募捐：
      (i) 本集團之任何成員；
      (ii) 第三方金融機構、承保人、信用卡公司、證券、商品及投資服務供應商；
      (iii) 第三方獎賞、年資獎勵、聯名合作及優惠計劃供應商；
      (iv) 本公司及本集團之聯名合作夥伴（有關服務和產品的申請表上會提供聯名合作夥伴的名稱（視屬何情況而定））；
      (v) 慈善或非牟利組織；及
   (d) 除本公司推廣上述服務、產品及標的外，本公司同時擬提供列明於上述第 11(a)段之資料至上述第 11(c)段的所有或其中任何人士，該等人士藉以用於推廣上述服務、產品及標的，並本公司須為此目的取得資料當事人同意（其中包括資料當事人不反對之表示）。

若資料當事人不願意本公司使用或提供其資料予其他人士，藉以用於以上所述之直接促銷，資料當事人可通知本公司以行使其不同意此安排的權利。

12. 本公司或其第三方服務供應商可能會應用大數據分析和人工智能（「BDAI」）處理和分析資料當事人的資料，以實現上述第 7 段所列出的用途。本公司亦可能應用 BDAI 促進自動化決策，以提升客戶服務及體驗、加強風險管理及合規、提供個人化產品或服務，以及改善營運效率。
13. 使用本公司開放應用程式介面（「Open API」）向資料當事人的第三方服務供應商轉移個人資料

本公司可根據資料當事人向本公司或資料當事人使用之第三方服務供應商所發出的指示，使用本公司的 Open API 向第三方服務供應商轉移資料當事人的資料，以作本公司或第三方服務供應商所通知資料當事人的用途及/或資料當事人根據條例所同意的用途。

14. 根據條例及/或適用之法律的條款，任何資料當事人有權：
   (a) 查核本公司是否持有他的資料及要求查閱該等資料；
   (b) 要求本公司改正任何有關他的不準確的資料；
   (c) 查明關於本公司保障個人資料私隱的政策及實務和獲告知本公司持有的個人資料種類；
   (d) 根據適用之法律，
      (i) 要求本公司刪除其個人資料；
      (ii) 反對以某種特定方式使用其個人資料；
      (iii) 要求對處理其個人資料的規則進行解釋說明；
      (iv) 要求本公司將其向本公司提供的個人資料轉移給其選擇的第三方；
      (v) 撤回對收集、處理或轉移其個人資料的同意（資料當事人應注意，資料當事人撤回他們的同意可能導致本公司無法評估/處理你的申請及/或提供保險及相關服務和產品）；和
      (vi) 要求對自動化決策過程中產生的決策進行解釋，以及拒絕接受僅由自動化決策技術作出的決定。
15. 根據條例及/或適用之法律的條款，本公司有權就處理任何查閱資料的要求收取合理費用。
16. 任何關於查閱或改正資料，或索取關於本公司保障個人資料私隱的政策及實務或所持有的資料種類的要求，應向下列人士提出：

   中銀集團人壽保險有限公司
   資料保障主任
   中銀集團人壽保險有限公司
   香港太古城英皇道 1111 號 13 樓
   傳真：(852) 2522 1219

17. 本公司會不時更新本聲明，並建議閣下瀏覽本公司網站以了解我們的個人資料收集聲明。本聲明可在本公司網站(https://www.boclife.com.hk/tc/personal-information-collection-statement.html)上查閱 。客戶如想索取我們最新的個人資料收集聲明，請致電客戶服務熱線(+852 2860 0688)與本公司聯絡。
18. 本聲明的英文版本與中文版本如有任何分歧，一概以英文版本為準。

二零二六年十一月

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.

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;
   (p) facilitating and checking the latest policy value of all inforce insurance policies of the data subject in the Company via the consolidated bank statement of the Bank of China (Hong Kong) Limited; and
   (q) 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) any credit reference agencies (including the operator of any centralized database used by any 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;
   (i) Bank of China (Hong Kong) Limited for the purposes set out in paragraph (7)(p) above; and
   (j) (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.

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.

PERSONAL INFORMATION COLLECTION STATEMENT (CON'T)

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.boclife.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.

November 2026