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## 保單更改申請表 – 保障

## Application for Policy Change - Benefits

「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"

保險中介人姓名

分行及員工/專屬代理編號

聯絡電話

Name of Insurance Intermediary

Branch Code & Staff No./Agent Code

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) 請提供保單權益人之身份證明文件核實真實副本。Please submit certified true copy of identity document of Policy Owner.
- (6) 如保單已作抵押性轉讓，提取款項必須有承讓人授權簽署確認，所有款項將以支票付予承讓人。If the policy has been collaterally assigned, withdrawal should be confirmed by authorized signatory of the assignee. All of the payments will be made to the assignee by cheque.

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

### 第一部份 PART I

#### 1. 更改保單保障 Change of Policy Benefits

如附加或增大保障 For adding or increasing benefits,

(1) 請同時填報申請表第二部份。Please also complete Part II.

(2) 保單權益人如非持有香港身份證而持有中華人民共和國居民身份證，請親臨香港簽署「重要資料聲明書 - 內地人士在港投保人身/壽險保單」，連同相關入境證明於簽署日起7天內交回本公司。Policy Owner who does not have Hong Kong Identity Card holding People's Republic of China Resident Identity Card please also sign "Important Facts Statement for Mainland Policyholders" at Hong Kong and submit it together with entry proof to the Company in 7 days.

(3) 請遞交財務需要分析表格(如適用)。Please submit Financial Needs Analysis (if applicable).

(4) 如提取款項，請填寫第一部份項6的付款指示。For withdrawal, please complete item 6 Payment Instruction in Part I.

	取消 Cancel	遞減 Reduce	增大 Increase	新保額/名義金額/每月保證年金入息 (保單貨幣) New Sum Insured/Notional Amount/Guaranteed Monthly Annuity Income (Policy Currency)	提取保證現金價值^(包括相應的非保證終期紅利) (保單貨幣) Withdrawal of Guaranteed Cash Value^ (including the corresponding non-guaranteed Terminal Dividend) (Policy Currency)
<input type="checkbox"/> 基本計劃保額 (冷靜期內) Benefit amount of Basic Plan (within cool off)	--	<input type="checkbox"/>	<input type="checkbox"/>		
<input type="checkbox"/> 基本計劃保額 (冷靜期外) Benefit amount of Basic Plan (after cool off) (請填寫第一部份項6的付款指示 Please complete item 6 Payment Instruction in Part I)	--	<input type="checkbox"/>	--		或 Or
<input type="checkbox"/> 危疾附加利益保障 Dread Disease Rider	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
<input type="checkbox"/> 定期壽險附加利益保障 Term Rider	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
<input type="checkbox"/> 意外死亡附加利益保障 Total & Permanent Disability Rider	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		級別 / 計劃 Class / Plan
<input type="checkbox"/> 完全及永久傷殘附加利益保障 Total & Permanent Disability Rider	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/> 1 <input type="checkbox"/> 1.5 <input type="checkbox"/> 2
<input type="checkbox"/> 豁免保費附加利益保障 / 付款人附加利益保障 Waiver of Premium Rider / Payor's Death or Disability Rider	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3
<input type="checkbox"/> 其他 Others	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		

一併繳付之款項[包括此申請所需保費及本公司代保險業監管局按相關規定收取的相應徵費](請提供保費付款證明)  
Amount paid with this application [includes the premium required for this application and the corresponding levy to be collected by the Company on behalf of the Insurance Authority according to the relevant requirements] (Please provide premium payment proof)

^於冷靜期外減少基本計劃保額/名義金額/每月保證年金入息或提取保證現金價值(包括相應的非保證終期紅利)將被視為**部份退保**。如您的保單屬具有現金價值或分紅保險計劃，本公司將於部份退保後向您支付相應的保證現金價值及其相應的終期紅利(如適用)。警告: 保單的保證現金價值及非保證現金價值(如適用，例如週年紅利和終期紅利等)均以保單的保額/名義金額/每月保證年金入息計算。行使部份退保後，用作計算基本計劃的身故賠償之隨後的保證現金價值、非保證現金價值及基本計劃已繳總保費(如適用)將會根據減少後的保額/名義金額/每月保證年金入息被相應減少。閣下需仔細考慮此舉是否符合閣下的最佳利益和財務需要。如有疑問，請向你的保險中介人查詢。Reducing Sum Insured / Notional Amount/ Guaranteed Monthly Annuity Income or Withdrawal of Guaranteed Cash Value (including the corresponding non-guaranteed Terminal Dividend) after the cooling off period will be treated as **Partial Surrender**. If your policy has cash value or is a participating insurance plan, the Company will pay you the corresponding guaranteed cash value and the relevant Terminal Dividend (if applicable) after Partial Surrender. **WARNING:** The guaranteed cash value and non-guaranteed cash values (if applicable, e.g., Annual Dividend and Terminal Dividend etc.) are calculated based on the Sum Insured / Notional Amount / Guaranteed Monthly Annuity Income of your policy. After Partial Surrender, the subsequent guaranteed cash value, non-guaranteed cash values and total premiums paid for the basic plan (if applicable) used to calculate the death benefit of the basic plan will be reduced in accordance with the reduced Sum Insured / Notional Amount/ Guaranteed Monthly Annuity Income. **You should carefully consider whether it can meet your financial needs and is in your best interests.** Please check with your insurance intermediary for any questions.

減少基本計劃保額/名義金額/每月保證年金入息或提取保單價值原因 Reason for Reducing Sum Insured / Notional Amount/ Guaranteed Monthly Annuity Income or Withdrawal of Policy Values:

如減少基本計劃保額/名義金額/每月保證年金入息或提取款項原因為轉保，請別選以下選項 If your reason for Reducing Sum Insured / Notional Amount/ Guaranteed Monthly Annuity Income or Withdrawal 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: \_\_\_\_\_)

\* 以下適用於過去12個月內曾遞交財務需要分析表格的客戶。The following is applicable to policy owner who has submitted Financial Needs Analysis ("FNA") Form in the past 12 months.

☐ 本人聲明在過去12個月內曾遞交財務需要分析表格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 FNA form has been submitted in the past 12 months from the date of signing of this form and there is no substantial change of information and mismatch of needs, risks and affordability etc. provided in the FNA form.

#### 注意 Note:

若過去遞交之財務需要分析表格已失效(簽署日期超過12個月)或財務需要、風險及可承擔能力等有任何重大改變，請重新遞交財務需要分析表格，否則本公司將無法受理此申請。A new FNA form should be submitted if the previous FNA form was over 12 months or there is any substantial change of information provided in the previous form. Otherwise, the application for policy change may not be proceeded.

2. 轉換定期壽險 Term Conversion
請同時提交新的投保書予承保部批核 Please also submit new life application form and send to Underwriting Department for approval

☐ 轉換基本定期保單 Convert Basic Term Policy
☐ 轉換定期附加利益保障 Convert Term Rider

轉換保額 Converted Amount
剩餘保額 Remaining Amount:
☐ 取消 Cancel
☐ 保留 Remain

新保單編號 New Policy No.

新保險計劃 New Plan

新保單日期 New Policy Date

3. 刪除或減少額外保費/不保項目 Remove or Reduce Rating/Exclusion

☐ 地域原因 Geographic Rating
請同時填報申請書第二 B 部份第 4 題 Please also complete question no. 4 of Part IIB

☐ 職業原因 Occupational Rating
請同時填報申請書第二 A 部份第 1-2 題及第二 B 部份第 4 題 (只適用於改變職業級別超過一年者)  
Please also complete question no. 1-2 of Part IIA & question no. 4 of Part IIB (Applicable to change of occupational class for over 1 year)

☐ 健康原因 Medical Rating
請同時填報申請書第二部份 Please also complete Part II

☐ 不保項目 Exclusion
請同時填報申請書第二部份 Please also complete Part II

4. 復效保單 Reinstatement

☐ 復效保單 Reinstatement
請同時填報申請書第二部份 Please also complete Part II

☐ 簡易復效保單 Simplified Reinstatement  
(無需填寫第二部份 Do not need to complete Part II)
本人聲明自保單失效至今健康及職業並無改變。 I declare there is no change on my health and occupation since the lapse of the Policy.  
只適用於 Only applicable to :  
1. 受保人健康及職業並無改變;及 The Insured does not have any change on health and occupation; &  
2. 受保人在我司沒有任何理賠紀錄;及 The Insured does not have any claim history in the Company; &  
3. 最終保費到期日\*起計失效不足三個月之保單。 Policy has lapsed for less than 3 months from the last premium due date\*.

☐ 免核保復效保單 Reinstatement Without Underwriting  
(無需填寫第二部份 Do not need to complete Part II)
只適用於 Only applicable to :  
1. 保單必須在新業務過程中以保證核保方式簽發;及 The policy must be guaranteed issued during the new business process; &  
2. 受保人在我司沒有任何理賠紀錄;及 The Insured does not have any claim history in the Company; &  
3. 最終保費到期\*日起計失效不足一年之保單。 Policy has lapsed for less than 1 year from the last premium due date\*.

一併繳付之款項[包括此申請所需保費及本公司代保險業監管局按相關規定收取的相應徵費] (請提供保費付款證明)  
Amount paid with this application [includes the premium required for this application and the corresponding levy to be collected by the Company on behalf of the Insurance Authority according to the relevant requirements] (Please provide premium payment proof)

\*最終保費到期日是指保單失效前的保費到期日。The last premium due date refers to the premium due date prior to the policy lapse.  
如需更改地址，請填寫「5. 其他更改」或同時遞交「客戶重要資料更改申請表」 If change address is needed, please complete 「5. Other Changes」 or submit together with 「Application for Key Personal Information Change」

5. 其他更改 Other Changes

☐ 其他更改 Other Changes (請說明 Please specify)

### 注意事項 Notes:

此轉賬戶口/「轉數快」將用作發放上述申請及日後所有保單給付金額（包括但不限於紅利、保證現金支付、保單貸款、各類退款，及可領保單期滿金額等，惟身故賠償除外）。Payment for the above application and all future policy proceeds (including but not limited to Dividend, Guaranteed Cash Payment, Policy Loan, any kinds of payment refund, policy maturity payment and etc, except death benefit) will be released via this bank account / FPS.

2) 如無明確指示，以上各項付款要求會按本公司的現有記錄（如有）發放金額。Unless otherwise specified, payment for above requests will be made according to the current payment instruction (if any) registered with the Company.

3) 如提供的銀行戶口或「轉數快」資料不全/有錯漏、或戶口非保單權益人單獨持有、或未能成功轉賬，港元、美元及人民幣保單的款項將以保單貨幣支票發出；澳元、加元、歐羅、英鎊及新加坡元保單的款項則會以港元支票發出，等值之港元金額將會以發出支票時本公司的貨幣匯率計算。For bank account or FPS with incomplete/incorrect details, or account not solely owned by the Policy Owner, or unsuccessful bank transfer, payment for policies in HKD, USD and CNY will be made by cheque in policy currency; payment for policies in AUD, CAD, EUR, GBP and SGD will be made by cheque in HKD, and the equivalent amount in HKD will be calculated based on the currency exchange rate quoted by the Company at the time the cheque is issued.

4) 如選用電匯為付款方式，請將此申請與「電匯轉賬指示申請」一同遞交。If telegraphic transfer is selected as payment method, please submit this application along with 'Telegraphic Transfer Payment'.

5) 如保單是透過LIVI銀行購買，付款戶口必須為LIVI賬戶。If the policy is purchased via LIVI Bank, the payment account must be an account of LIVI Bank.

☐ 1. 銀行轉賬 **Bank Transfer**

A. 貨幣 Currency ☐ 港元 HKD ☐ 美元 USD ☐ 人民幣 CNY  
(只適用於美元保單 Only applicable to USD policy) (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 HolderName \_\_\_\_\_

\*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/LIVI 銀行 (只適用於 透過LIVI 銀行購買之保單) 戶口。The account must be a BOCHK/NCB/CYB/LIVI Bank (Only applicable to the policy purchased via LIVI Bank) account solely owned by the Policy Owner.

B. 其他保單貨幣 **Other Policy Currency** \_\_\_\_\_

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)戶口。非中國銀行(香港)戶口，請填寫及遞交「電匯轉帳指示申請」。The account must be a BOCHK account solely owned by the Policy Owner. For Non-BOCHK account, please fill in and submit 'Telegraphic Transfer Payment'.

☐ 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.

\*經「轉數快」之付款，每筆交易上限為港元或人民幣1,000,000，如交易金額超出上限，款項將以保單貨幣支票發出。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.

\*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.

☐ 3. 轉賬至保單 **Transfer into Policy** (只適用於同一保單權益人之相同貨幣的保單 **Only applicable to policy of the same policy owner and with the same currency**)

☐ 保費繳付 Premium Settlement 保單編號 Policy No \_\_\_\_\_ 金額 Amount \_\_\_\_\_

☐ 保單還款 Loan Repayment    保單編號 Policy No \_\_\_\_\_    金額 Amount \_\_\_\_\_

☐ 4. 其他 Others (請註明 Please Specify) \_\_\_\_\_

第二部份 PART II

IIA. 受保人及付款人資料 DETAILS OF THE INSURED AND THE PAYOR

如選擇付款人附加利益保障，保單權益人必須填寫付款人部分 Policy Owner must complete Payor's section if Payor's Benefit is selected.

<div>1. 職業（就業人士適用） Occupation (For people with jobs)</div> <div>(a) 僱主資料 Employer's Details</div>	<div>受保人 INSURED</div> <div>職業 行業 Occupation Industry</div> <div><input type="checkbox"/> 受僱 Employed <input type="checkbox"/> 自僱 Self Employed</div> <div>僱主名稱(全名) Full Name of Employer</div> <div>業務性質 Nature of Business</div> <div>辦事處地址 Business Address</div>	<div>付款人 PAYOR</div> <div>職業 行業 Occupation Industry</div> <div><input type="checkbox"/> 受僱 Employed <input type="checkbox"/> 自僱 Self Employed</div> <div>僱主名稱(全名) Full Name of Employer</div> <div>業務性質 Nature of Business</div> <div>辦事處地址 Business Address</div>
年薪 Annual Salary	港幣 HKD	港幣 HKD
<div>(c) 詳列確實職務 Exact Job Duties</div>	<div>請詳列確實職務 Please describe exact job duties</div> <div>(i) <input type="checkbox"/> 戶內工作 Indoor Work <input type="checkbox"/> 戶外工作 Outdoor Work</div> <div>(ii) <input type="checkbox"/> 無牽涉手製、手控或體力勞動的工作 No Manual Work Involved <input type="checkbox"/> 牽涉手製、手控或體力勞動的工作 Manual Work Involved <input type="checkbox"/> 高空工作 Work at Height <input type="checkbox"/> 建築地盤工作 Work at Construction Site <input type="checkbox"/> 其他（請註明）Others (Please Specify)</div>	<div>請詳列確實職務 Please describe exact job duties</div> <div>(i) <input type="checkbox"/> 戶內工作 Indoor Work <input type="checkbox"/> 戶外工作 Outdoor Work</div> <div>(ii) <input type="checkbox"/> 無牽涉手製、手控或體力勞動的工作 No Manual Work Involved <input type="checkbox"/> 牽涉手製、手控或體力勞動的工作 Manual Work Involved <input type="checkbox"/> 高空工作 Work at Height <input type="checkbox"/> 建築地盤工作 Work at Construction Site <input type="checkbox"/> 其他（請註明）Others (Please Specify)</div>
<div>(d) 受僱於現職年期 No. of Years in Current Job</div>	<div>年 Years 如少於一年，請說明先前的工作 If less than one year, please state previous job</div>	<div>年 Years 如少於一年，請說明先前的工作 If less than one year, please state previous job</div>
<div>(e) 兼職 Part-time Occupation</div>	<div>如有，請詳列確實職務及工作時間 If yes, please describe exact duties and number of hours worked</div>	<div>如有，請詳列確實職務及工作時間 If yes, please describe exact duties and number of hours worked</div>
<div>2. 非就業人士適用 For people without jobs</div>	<div><input type="checkbox"/> 主婦 Housewife <input type="checkbox"/> 學生 Student <input type="checkbox"/> 退休 Retired</div> <div><input type="checkbox"/> 待業（請註明詳情） Unemployed (please provide details) 失業/待業前所從事之職位，職務及薪金 Job title, duties &amp; salary before unemployment 失業/待業狀況已維持多久 Duration of unemployment 失業/待業原因 Reason for unemployment 詳述其他收入來源 Details of other source of income</div>	<div><input type="checkbox"/> 主婦 Housewife <input type="checkbox"/> 學生 Student <input type="checkbox"/> 退休 Retired</div> <div><input type="checkbox"/> 待業（請註明詳情） Unemployed (please provide details) 失業/待業前所從事之職位，職務及薪金 Job title, duties &amp; salary before unemployment 失業/待業狀況已維持多久 Duration of unemployment 失業/待業原因 Reason for unemployment 詳述其他收入來源 Details of other source of income</div>
<div>3. 身高及體重 Height &amp; Weight</div>	<div>(i) 身高 呎 吋 或 厘米 Height ft. in. or cm</div> <div>(ii) 體重 磅 或 公斤 Weight lb. or kg</div>	<div>(i) 身高 呎 吋 或 厘米 Height ft. in. or cm</div> <div>(ii) 體重 磅 或 公斤 Weight lb. or kg</div>

IIIB. 受保人及付款人健康聲明 HEALTH DECLARATION OF THE INSURED AND THE PAYOR

如選擇付款人附加利益保障，保單權益人必須填寫付款人部分 Policy Owner must complete Payor's section if Payor's Benefit is selected.

	受保人 Insured	付款人 Payor			
	是 否	是 否			
	YES NO	YES NO			
<div>1. 閣下是否在<b>其他</b>保險公司擁有已生效之人壽保險、傷殘、醫療保障、個人意外或危疾保障保險？ Do you have any in-forced Life, Disability, Health, Personal Accident or Critical Illness Insurance with <b>other</b> insurance companies? 若『是』，請列明總保額及保險種類： If "YES", please state the total sum insured and type of insurance:</div>	<div>總保額(港幣) Total sum insured (HKD)</div>				
<div>2. 閣下在<b>其他</b>保險公司是否有任何正在審核或復效中之人壽保險、傷殘、醫療保障、個人意外或危疾保障保險？ Do you have Life, Disability, Health, Personal Accident or Critical Illness Insurance under application or reinstatement stage with <b>other</b> insurance companies? 若『是』，請列明總保額及保險種類： If "YES", please state the total sum insured and type of insurance:</div>	<div>總保額(港幣) Total sum insured (HKD)</div>				
<div>3. 閣下在過去的人壽保險、傷殘、醫療保障、個人意外、危疾保障作投保或申請復效時是否曾被拒絕、延期受保或在附加條件下被接受？或受保人是否曾提出意外、健康或任何類型的保險索償？ Have you ever had an application or reinstatement for any Life Insurance, Disability, Health Insurance, Personal Accident or Critical Illness Insurance declined, postponed or accepted on special terms? Or has the insured ever made a claim for accident, health or any sort of benefits? 若『是』，請詳述申請日期、保險公司名稱及詳細情況： If "YES", please give application date, insurer and details:</div>					
<div>4. 閣下是否或將於香港以外地區居住或工作？若『是』，請詳述： Do you or do you intend to live or work outside Hong Kong? If "YES", please state: 居留國家/地區名稱 * Name of country/region residing in * 居留目的 Purpose of stay *如居住地為並非香港，須填寫「稅務居民身份自我證明表格 - 個人」If residing out of Hong Kong, please complete "Self-Certification Form for Tax Residency - Individual"</div>					
<div>5. 家庭狀況：閣下的直系家庭成員中是否患有任何血科疾病、肝臟、心臟、腎臟或神經系統疾病、中風、糖尿病、高血壓、癌症、愛滋病或已知的遺傳性疾病（如：多囊腎病）或為肝炎帶菌者？ Family History: Have any of your immediate family members ever had any blood disease, liver, heart, kidney or neurological disease, stroke, diabetes, hypertension, cancer, AIDS or known hereditary disease (e.g. polycystic kidney disease) or been a hepatitis carrier?</div>					
	現時年齡 Age of Living	現時健康狀況 / 過往病歷 Present Health Status/ Past Health History	確診患病之年齡 Age at Diagnosis	身故年齡 Age at Death	死因 Cause of Death
父 Father					
母 Mother					
兄弟 Brother					
姐妹 Sister					

現時0-17歲之受保人不需回答以下第6至第15題 If the insured's current age is between 0-17, it is not required to complete questions no. 6 to 15 below				受保人Insured 是 否 YES NO		付款人Pavor 是 否 YES NO		
6. 閣下是否有或計劃參與任何危險運動（如賽車、配備水肺潛水、跳傘或攀山等）或私人飛行或非以購票乘客身份飛行於固定航線？ Do you or do you intend to engage in any hazardous pursuits (such as motor racing, scuba diving, parachuting or mountaineering etc.) or private flying or flying other than as a fare paying passenger on a regular scheduled airline? 活動種類 Types 詳情 Details				<input type="checkbox"/>		<input type="checkbox"/>		
7. 閣下於過去一年內體重是否有增加或減少10磅 / 4.5公斤以上？若『是』，請詳述： Have your weight changed more than 10lb/4.5kg in the past one year? If "YES", please give details: 增加 / 減少 # Increase / decrease # 磅 / 公斤 # lb / lb # 原因 Reason # 將不適用者刪去 Delete as appropriate				<input type="checkbox"/>		<input type="checkbox"/>		
8. 閣下曾否患有任何病徵或接受任何醫療建議、檢驗或治療關於精神心理之疾病、癲癇、癱瘓、中風及任何腦部或神經系統之疾病、任何眼、耳、口腔、鼻、喉之疾病、或哮喘、肺結核或任何呼吸系統疾病、心悸、呼吸短促、胸痛、高血壓、風濕熱或任何心臟或心血管疾病、胃潰瘍、疝氣、腸胃病、肝炎、肝炎帶菌或任何肝臟之疾病、任何腎臟或生殖泌尿系統之疾病、糖尿病、甲狀腺疾病或任何內分泌之疾病、貧血、血科疾病、任何癌病、腫瘤、囊腫或任何其他不正常之腫脹、關節炎、痛風或任何脊椎、骨骼、肌肉、皮膚之疾病或任何其他疾病或殘缺？ Have you ever had any symptoms or received medical advice, investigation or treatment for mental health problems, epilepsy, paralysis, stroke or any disease or disorder of the brain or nervous system, any disease or disorder of eyes, ears, oral cavity, nose, throat, or asthma, pulmonary tuberculosis or any other respiratory disease, palpitation, shortness of breath, chest pain, high blood pressure, rheumatic fever or any other disease of the heart or blood vessels, gastric ulcer, hernia, gastrointestinal disease, hepatitis, hepatitis carrier or any disease or disorder of the liver, any disease or disorder of kidneys or other genital-urinary organs, diabetes, thyroid disease or other endocrine disease, anaemia, disease of the blood, any form of cancer, tumour, cysts or any abnormal swelling, arthritis, gout or any disease of the spine, skeleton, muscles, skin or any other disease, disorder or disability?				<input type="checkbox"/>		<input type="checkbox"/>		
9. 閣下曾否接受任何有關愛滋病或其綜合候群徵或性接觸疾病或愛滋病有關之輔導、治療或血液測驗或在過去三個月內持續超過一星期有下列病徵：容易疲倦、腹瀉、淋巴核腫大或不尋常的皮膚疾病？ Have you received any medical advice, treatment or had a blood test in connection with AIDS or AIDS Related Complex or any other AIDS related condition or sexually transmitted disease or in last three months had any of the following symptoms for more than one week continuously: easily fatigue, diarrhea, enlarged lymph node or unusual skin lesions?				<input type="checkbox"/>		<input type="checkbox"/>		
10. 閣下有否任何上文未提及的傷殘或疾病？ Have you ever had any physical or health impairments not mentioned above?				<input type="checkbox"/>		<input type="checkbox"/>		
11. 閣下曾否或被建議或打算接受任何檢驗（例如心電圖、掃描檢查、血液檢查、活組織檢驗等）、治療、服用任何藥物或建議？ Have you ever received or have been advised or do you intend to have any medical investigation (e.g. ECG, CT scan, blood test, biopsy & etc), treatment, medication or advice?				<input type="checkbox"/>		<input type="checkbox"/>		
12. 只適用於女性 Female Only: (a) 閣下曾否患有乳房或生殖器官之疾病、或因生育或月經引起之疾病或子宮頸細胞抹片檢查不正常？ Have you ever had any disease or disorder of the breast or reproductive organs; or any disease or disorder arising from childbirth or menstruation; or any abnormal pap smear? (b) 閣下現在是否懷孕？若『是』，是否有異常之生育紀錄或產前檢查結果、任何併發症或需接受治療？ Are you now pregnant? If "YES", were there any abnormal delivery or are there any abnormal prenatal checkup records, any complications or special treatment?				<input type="checkbox"/>		<input type="checkbox"/>		
13. (a) 閣下現時有否吸用或曾於過去12個月內吸用任何煙草產品（包括香煙、雪茄、煙斗及咀嚼煙草等）？若『是』，請詳述吸用的數量及年期。若『否』，請回答問題13(b)。 Do you now use or have you used any tobacco products (including but not limited to cigarettes, cigars, pipes and chewing tobacco) within past 12 months? If "YES", please specify the consumption & duration. If "NO", please go to question 13(b). 每日平均吸用量 Average Daily Consumption 已吸用 Have used 年 years (b) 閣下曾否吸用任何煙草產品（包括香煙、雪茄、煙斗及咀嚼煙草等）？若『有』，請註明以往吸用量、停止吸用的日期及原因。 Have you ever used tobacco products (including but not limited to cigarettes, cigars, pipes and chewing tobacco)? If "YES", please specify your consumption in the past, when to stop using and for what reason. 每日平均吸用量 Average Daily Consumption 吸用 for 年 year(s) 停止吸用日期 Date ceased 原因 Reason				<input type="checkbox"/>		<input type="checkbox"/>		
14. 閣下曾否服食任何成癮藥物或吸毒？若『是』，請註明： Have you ever taken drugs and narcotics? If "YES", please state: 類別 Type 份量 Quantity 頻密程度 Frequency				<input type="checkbox"/>		<input type="checkbox"/>		
15. 閣下曾否經常性飲用任何含酒精類飲品？若『是』，請說明每天平均之飲用量： Have you ever frequently taken alcoholic drinks? If "YES", please state your average daily consumption: <input type="checkbox"/> 啤酒 Beer 罐 can <input type="checkbox"/> 紅酒或白酒 Red and White wine 杯 glass <input type="checkbox"/> 烈酒 Spirit 杯 glass				<input type="checkbox"/>		<input type="checkbox"/>		
現時0-17歲之受保人請回答以下第16至第19題 If the insured's current age is between 0-17, please complete questions no. 16 to 19 below				受保人Insured 是 否 YES NO				
16. 兒童出生時是否有任何肢體不健全或缺陷？ Was the child born with any body infirmity or deformity?				<input type="checkbox"/>				
17. 兒童現在是否正接受任何醫療觀察或治療？ Is the child currently under medical observation or undergoing any treatment?				<input type="checkbox"/>				
18. 兒童是否曾患有任何疾病而持續長達五日以上？ Has the child ever suffered from any illness lasting for more than five days?				<input type="checkbox"/>				
19. 兒童是否曾感染下列疾病：肺結核、哮喘、支氣管炎、腎病、心臟動脈病、癲癇、各類型癌症或腫瘤、任何身體殘缺、視覺或聽覺之毛病、精神或神經失調、任何類型肝炎或肝病、肝炎帶菌、貧血或血友病？ Has the child EVER suffered from pulmonary tuberculosis; asthma; bronchitis; kidney disease; cardiovascular disease; epilepsy; any form of cancer or tumor; any physical disability, impairment of vision or hearing; mental or nervous disorder; any form of hepatitis or liver disease, hepatitis carrier; anaemia or haemophilia?				<input type="checkbox"/>				
上述第5項、第8至12項及第16至19項題目之答案為『是』者，請詳述於下列表格。如曾進行身體檢查、化驗或入院接受治療，請提供覆診咭、身體檢查及化驗報告之副本作參考。 If any of the answers in Question 5, 8 to 12 & 16 to 19 is "YES", please give details of the following. Please provide copies of Follow-up card and investigation reports for review if there are any physical checkup, laboratory test or hospitalization history.								
題目號碼 Question No.		患病日期及診結果 Onset date and Diagnosis	歷時、發病次數及病情 Duration, Number of attacks and Severity	曾接受治療或檢查種類及其結果 Type of Treatment or Investigation received and their Results	主診醫生之姓名或醫院名稱 Physician or Hospital		最後診治日期 Last consultation Date	康復程度* Degree of Recovery *
					姓名 Name	地址 Address		
受保人 Insured / 付款人 Pavor #								
受保人 Insured / 付款人 Pavor #								
受保人 Insured / 付款人 Pavor #								
# 將不適用者刪去 Delete as appropriate * U = 正接受治療 Under treatment O = 間中復發 Occasional attack F = 痊癒 Fully recovered								



聲明及授權 DECLARATION & AUTHORIZATION

聲明 DECLARATION

本人/吾等，保單權益人/受保人，在此聲明並同意：(1) 本人/吾等已細閱及完全明白產品小名冊子、建議書及個人資料收集聲明；(2) 貴司未正式接納保單更改或復效及發出有關批單/修改(「批單」)予本人/吾等前，任何保單更改或復效不會生效；(3) 此復效或增加保障之申請經貴司核准後，保單內「不得異議」及「自殺死亡」條款的保單簽發日期將以本申請批准日起計算；(4) 本人/吾等沒有保留任何重要的事實或資料，而已提供的事實或資料完全屬實，並將會是合約的依據；(5) 倘若本人/吾等未披露之事實或資料內容，足以影響貴司衡量及應否接受保單更改或復效的申請，可令批單及/或合約失效；(6) 在本人/吾等簽署本申請表後直至本人/吾等收到批單前，本人/吾等必須向貴司披露有關受保人及購買付款人附加利益保障的保單權益人的健康狀況或可保權益的任何改變；(7) 倘若對事實或資料的重要性產生疑問，必須在本申請表向貴司披露該事實或資料；(8) 本人/吾等已收受、閱讀及完全明白本申請表所載之個人資料收集聲明；及(9) 相關人士的任何個人資料可用作個人資料收集聲明第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。

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。

授權 AUTHORIZATION

本人謹此代表本人及所有受保人同意及授權：(1) 任何僱主、註冊西醫、醫院、診所、保險公司、銀行、政府機構，或其他機構、組織或人仕、凡知道或持有任何有關本人及受保人或任何一位受保人之記錄者，及/或曾診驗或可能將會診驗本人及任何一位受保人者，均可將該等資料提供給中銀集團人壽保險有限公司；(2) 中銀集團人壽保險有限公司或任何其指定之醫生或化驗所，可就就保單更改申請替本人及任何受保人進行所需之醫療評估及測試，作為審核本人及任何受保人之健康狀況。此授權對本人之繼承人及受讓人具有約束力；即使本人死亡或無行為能力時，此授權仍具效力。本授權書的影印本與正本均有同等效力。

本人聲明及同意已獲所有受保人授權及同意本人作出上述授權。

本人不欲貴公司使用本人的個人資料經以下渠道作直銷推廣(請以“✓”選擇渠道):-  
I **do not wish** the Company to use my personal data in direct marketing via the following channel(s) (please use “✓” to select the channel(s)):-

- ☐ 電子渠道 Electronic Channels  
☐ 郵件 Mail  
☐ 專人電話 Personal Call

如您沒有在以上任何方格內以“✓”號顯示您的選擇，即代表您並不拒絕本公司任何形式的直銷推廣。  
If you return this Form without ticking any of the above boxes, it means that you do not wish to opt-out from any form of the Company’s direct marketing.

\*\*\*\*\*  
☐ 為改善及提供更全面的服務予本公司的客戶，本公司可能會將您的個人資料提供予「本集團」\*其他成員及其他人作其包括財務、保險、信用卡、證券、商品、投資、銀行及相關服務和產品及授信的直銷推廣。若您**不欲**本公司提供您的個人資料予以上人士作以上用途，請閣下在這方格上以“✓”號表示。  
To improve and provide more comprehensive services to our customers, the Company may provide your personal data to other members of the Group\* and any other persons for their use in direct marketing of financial, insurance, credit card, securities, commodities, investment, banking and related services and products and facilities and so forth. Please tick“✓” this box if you **do not wish** the Company to provide your personal data to the above persons for the above purposes.

**\*「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，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。The “Group” means the Company and its holding companies, branches, subsidiaries, representative offices and affiliates, wherever situated. Affiliates include branches, subsidiaries, representative offices and affiliates of the Company’s holding companies, wherever situated.**

以上代表閣下現在對是否接收直銷推廣資料，以及對本公司擬將閣下個人資料提供予「本集團」\*其他成員作其直銷推廣的選擇。亦取代任何閣下之前已告知本公司的選擇。請注意，閣下以上的選擇適用於根據本公司的「個人資料收集聲明」上所載的產品、服務及/或標的類別的直銷推廣。請閣下參考該聲明上以得知在直銷推廣上可使用的個人資料的種類，以及閣下的個人資料可提供予甚麼類別的人士以供該等人士在直銷推廣中使用。

The above represents your present choice regarding whether or not to receive direct marketing materials, and the Company’s intended provision of your personal data to other members of the Group for their use in direct marketing. This replaces any choice communicated by you to the Company prior to this application. Please note that your above choice applies to the direct marketing of the classes of products, services and/or subjects as set out in the Company’s Personal Information Collection Statement. Please also refer to the said Statement on the kinds of personal data which may be used in direct marketing and the classes of persons to which your personal data may be provided for them to use in direct marketing.

保單權益人簽署 Signature of Policy Owner	受保人簽署(如與保單權益人不同及16歲或以上) Signature of the Insured (if other than Policy Owner and of age 16 or above)	承讓人簽署(如適用) Signature of Assignee (if applicable)
簽署日期 Date at (日/月/年 Day/Month/Year)	簽署地 Sign at	見證人簽署 Signature of Witness (姓名 Name: ) (中介人員工編號 Insurance Intermediary staffno.: )
簽字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.

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/te/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，包括以下為個人的類別：
  - (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。

為免疑問，「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為準。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(包括信用卡資料和以往中索紀錄)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、調查和結清中索、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) 為推廣服務、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縮短/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為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) 為符合根據任何本集團計劃下就遞送洗錢、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共享及/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；及
- (p) 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况下)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、承包商、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) 信貸資料服務機構，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、調查和結清中索、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；整合保險業中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定的其他人士)；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；及
- (i)
  - (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(「BD AI」)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同意資料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/te/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. 本聲明的英文版與中文版本如有任何分歧，一概以英文版為準。



## 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 (BD AI) to process and analyse data relating to the data subjects to achieve the purposes listed in paragraph 7 above. The Company may also use BD AI 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