



香港太古城英皇道 1111 號 13 樓  
13/F, 1111 King's Road, Taikoo Shing, Hong Kong  
「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"

電話 Tel: 2160 8800  
傳真 Fax: 2866 0785

## 提款申請表

### Application For Payment

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，下列所有申請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，惟不能申請保單貸款。If the policy has been collaterally assigned, all the following change requests should be confirmed by authorized signatory of the assignee, which policy loan is not allowed. 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	

**A. 提取保單價值 WITHDRAWAL OF POLICY VALUES (\*\*Please specify reason 請提供提取保單價值原因)**

提取 Withdraw	全數 Full Amount	數額 Amount (保單貨幣 Policy Currency)
<input type="checkbox"/> 1. 累積紅利及利息 Accumulated Dividend and Interest	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> 2. (a) 累積保證現金支付及利息 Accumulated Guaranteed Cash Payment and Interest (b) 累積每月保證入息及利息 Accumulated Guaranteed Monthly Income and Interest (c) 保證獎賞 Guaranteed Bonus	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> 3. 備用保費存款 Future Premium Deposit 如多繳保費經由電子繳費，將以該途徑退還保費。本公司保留以其他當時合適途徑退還多繳保費的權利。 If the overpaid premium is paid by electronic means, we will refund via the same channel. We reserve the right to refund overpayment via other suitable means at that time.	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> 4. 預繳保費戶口之價值 Premium Deposit Account Balance 預繳保費退回費用將從提取數額中扣除。 Premium Deposit Withdrawal Fee will be deducted from withdrawal amount.	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> 5. 萬用壽險戶口價值 Universal Life Insurance Account Balance 提取費用將從提取數額中扣除，保單契約內另有註明除外。 Withdrawal Charge will be deducted from the requested withdrawal amount, unless otherwise specified in the policy contract.	<input type="checkbox"/>	<input type="checkbox"/>

**B. 終止保單 POLICY TERMINATION (\*\*Please specify reason 請提供提取保單價值/退保原因)**

**注意事項 Notes:**

(1) 冷靜期內取消保單會以繳交首期款項的貨幣退還全數已付保費及本公司代保險業監管局按相關規定已收取的徵費。For policy cancellation within Cool-off Period, paid premium and the levy paid, which are collected by our Company on behalf of the Insurance Authority according to the relevant requirements, will be fully refunded in the same currency of the initial payment.  
(2) 如首期款項以信用卡支付，退款將直接退回予信用卡持卡人(付款人)之信用卡。If initial payment has been paid by credit card, refund will be made through the card holder's (The Payor) credit card.  
(3) 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(須符合上述(1)之貨幣要求)，否則退款將經該戶口退回。If initial payment has been transferred from the Policy Owner's solely owned bank account, refund will be made through such account, unless specified below (subject to the currency requirement mentioned in (1) above).  
(4) 於冷靜期內取消保單或保單退保時，客戶需要退還有效的保柏尚健卡。For policy cancellation within Cool-off Period or policy surrender, return of valid Bupa Health Plus Card is needed. (只適用於非凡守護靈活自願醫保計劃 Applicable to SmartViva Flexi VHS plan only)  
(5) 於冷靜期內取消保單前/後或保單退保前所支付的任何醫療費用，本公司將拒絕所有相關索償或有權追討已支付的賠償。In the case of any medical expenses paid before/after the cancellation of policy during the cool-off period or before the policy is surrendered, the Company will reject all relevant claims or be entitled to recover the compensation paid.  
(6) 如為投資壽險相連計劃，請填寫及遞交「投資選項/萬用壽險更改申請表」。For investment linked assurance scheme ("ILAS") plan, please fill in and submit 'Application for Change of Investment Choices / Change of Universal Life Insurance Form'.

6. 退出投保申請 Withdrawal of Insurance Application (只適用於未生效之保單 For Insurance Application Only)

7. 冷靜期內取消保單 Cancel the Policy within Cool-off Period<sup>#</sup>

8. 保單退保 Policy Surrender<sup>#</sup>

#如保單為非凡守護靈活自願醫保計劃，請別選以下選項 For SmartViva Flexi VHS plan please select the following:  
 已退回保柏尚健卡 Return of Bupa Health Plus Card  已遺失保柏尚健卡 Loss of Bupa Health Plus Card

**\*\*提取保單價值/退保原因 Reason for Withdrawal of Policy Values / Surrender :**

如提款/退保原因為轉保，請別選以下選項 If your reason for withdrawal/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: \_\_\_\_\_)

**C. 保單貸款 POLICY LOAN (只適用於傳統保單 For Traditional Policy Only)**

9. 保單貸款 Policy Loan
- 貸款金額: \_\_\_\_\_  最高貸款金額 \_\_\_\_\_ 貸款原因 \_\_\_\_\_  
 Loan Amount: (保單貨幣 Policy Currency) Max. Loan Amount Reason for Policy Loan
- 4 小時特快貸款服務 (只適用於已生效超過半年的保單而貸款額達港幣 10 萬元及轉賬至中國銀行(香港)戶口的申請)  
 4-hour Express Loan Service (applicable to policy inforce for over 6 months with loan amount reached HKD100,000 payable via BOCHK account)

**保單貸款之條款及條件 Terms & Conditions for Policy Loan**

- 由本公司借貸予上述貸款作代價，保單權益人在此承認收到上述貸款，保單權益人謹在此抵押及轉讓以上之保單給本公司（作為本貸款的唯一保證），包括所有權利、所有權、利息及所有可能成為此保單可得款項，及保證此抵押及轉讓確為有效及足夠；
  - 本公司將根據保單的貸款本金計算利息，息率由本公司決定並可不時調整。現時人民幣保單的貸款利率為每年8.5%；其他貨幣保單的貸款利率請參閱下表。利息將於每天計算，若於保單年度結束時尚未償還貸款，累積利息則撥加於本金，以計算下一保單年度的利息；
  - 若本保單失效或以任何形式終止，本保單之欠款將從退保現金價值中扣除，或根據保單條款，減低展期保險之保額及/或期限，或減低減額繳清保險之保額；
  - 若本保單期滿，保單上之欠款將從本公司應付之金額扣除；
  - 當欠款相等於或超過本保單之現金價值時，本公司將會終止本保單。而本公司將根據其最後之記錄把通知書郵寄予保單權益人及或有之承讓人；及
  - 貸款申請同時受限於保單合約條款，包括但不限於本公司延期發放貸款的權利。
- In consideration of the loan of the aforesaid amount by the Company, the receipt of which is hereby acknowledged, the Policy Owner hereby pledge(s) and assign(s) to the Company (as sole security for the loan) the above Policy and all right, title and interest thereon, together with all money that may become payable thereunder, and warrant(s) the validity and sufficiency of the pledge and assignment;
  - The Company will charge interest, at a rate determined by the Company from time to time, on the principal of all loans made under this Policy. The present interest rate for CNY policy is 8.5% p.a. For policy in other currencies, please refer to the following table. Interest will accrue daily and, if not paid by the end of the Policy Year, will be added to the principal of the loan for the purposes of calculating interest charges for the next Policy Year;
  - If the Policy shall lapse or become forfeited in any manner, the amount of the existing loan indebtedness shall be deducted from any cash surrender value of the Policy, or such existing loan indebtedness shall operate provided by the terms and conditions of the policy to reduce the sum insured and / or the term of any extended insurance available or to reduce the sum insured of any paid-up insurance;
  - If the Policy shall mature, the amount of the existing loan indebtedness shall be deducted from the amount otherwise payable by the Company;
  - If the amount of the loan indebtedness shall at any time become equal to or exceed the cash value of the Policy, the Policy shall be terminated and notice of termination shall be mailed by the Company to the last known address of the Policy Owner and of any assignee; and
- The loan application is also subject to the contract provisions, including but not limiting to the Company's right to defer the granting of the loan.

**注意事項 Note:**  
 本公司不接受以信用卡或繳費靈償還貸款。Loan repayment by credit card or PPS is not accepted.

**港元/ 美元/ 澳元/ 加元/ 歐羅/ 英鎊/ 新加坡元保單貸款利率表 (年息)  
 Policy Loan Interest Rate Table for HKD / USD / AUD / CAD / EUR / GBP / SGD Policies (Annual Interest)**

以下保險計劃 (系列) 之貸款年利率為 7.5% Loan interest rate for the following plans (series) is 7.5% p.a.

計劃(系列)名稱	Name of Product (Series)	計劃(系列)名稱	Name of Product (Series)
危疾保險計劃系列	CRITICAL ILLNESS INSURANCE PLAN SERIES	閃亮人生收益壽險計劃系列	PLENTEOUS LIFE COUPON PLAN SERIES
「安兒保」儲蓄保險計劃系列	JUVENILE INSURANCE PLAN SERIES	綻放人生收益壽險計劃系列	INCOMESHINE WHOLE LIFE COUPON PLAN SERIES
寶保 21	JUVENILE 21	晉享人生終身壽險計劃	STEPUP WHOLE LIFE INSURANCE PLAN
樂享無憂五年保險計劃系列	LEISURE 5 YEARS INSURANCE PLAN SERIES	非凡人生終身壽險計劃系列	SMARTUP WHOLE LIFE INSURANCE PLAN SERIES
隨心所享儲蓄保險計劃	MULTI-PLUS SAVINGS INSURANCE PLAN	盈駿收益終身壽險計劃	FINANCIALGUARD WHOLE LIFE COUPON PLAN
目標五年保險計劃系列	TARGET 5 YEARS INSURANCE PLAN SERIES	盈駿終身壽險計劃	FINANCIALGUARD WHOLE LIFE INSURANCE PLAN
享盛保險計劃	ULTRAREACH INSURANCE PLAN	南商豐盛五年保險計劃系列	NCB ENRICHMENT 5-YEAR INS PLAN SERIES
豐裕人生入息保險計劃	PROSPEROUS INCOME RISE INSURANCE PLAN	南商優悠五年保險計劃系列	NCB JOYFUL 5-YEAR INSURANCE PLAN SERIES
添姿采女性保險計劃	REAL LADY FEMALE INSURANCE PLAN	南商教育儲蓄保險計劃系列	NCB EDUCATION SAVINGS INS PLAN SERIES
百載人生保險計劃	HUNDRED LIFE INSURANCE PLAN	南商退休入息保險計劃	NCB RETIREMENT INCOME INSURANCE PLAN
成就人生儲蓄保險計劃	GLORIOUS LIFE SAVINGS INSURANCE PLAN	南商終身人壽保險計劃	NCB WHOLE LIFE INSURANCE PLAN
非凡休養年金保險計劃	SMARTRETIRE ANNUITY INSURANCE PLAN	百年傳承終身壽險計劃系列	FOREVER LEGACY WHOLE LIFE PLAN SERIES
守躍保險計劃	REACHUP INSURANCE PLAN	非凡守護危疾保險計劃	SMARTGUARD CRITICAL ILLNESS PLAN
中銀人壽延期年金計劃(終身)	BOC LIFE DEFERRED ANNUITY (LIFETIME)	非凡未來終身壽險計劃	SMARTUP PRO WHOLE LIFE PLAN
代代傳承終身壽險計劃	FOREVER FORTUNE WHOLE LIFE INSURANCE PLAN	守護未來終身壽險計劃	FOREVER WELLBEING WHOLE LIFE PLAN
薪火傳承終身壽險計劃系列	GLAMOROUS GLOW WHOLE LIFE INSURANCE PLAN SERIES	鑄富世代環球終身壽險計劃	ETERNAL FORTUNE WHOLE LIFE INSURANCE PLAN
瑰鑽私人財富終身壽險計劃系列	STAR LEGACY PRIVATE WEALTH WHOLE LIFE PLAN SERIES	月悅出息終身享保險計劃	INCOMEJOY LIFELONG INSURANCE PLAN
寰御安心環球終身保險計劃	ASSURE TOGETHER GLOBALWHOLE LIFE INSURANCE PLAN	睿鑽終身保險計劃	SAGE DIAMOND WHOLE LIFE INSURANCE PLAN
新粹傳承環球終身保險計劃	ELITE GENERATIONS GLOBAL WHOLE LIFE INSURANCE PLAN		

以下保險計劃 (系列) 之貸款年利率為 10.0% Loan interest rate for the following plans (series) is 10.0% p.a.

計劃(系列)名稱	Name of Product (Series)	計劃(系列)名稱	Name of Product (Series)
易齡寶	ENDOWMENT 20	豐盛 8 年保險計劃	BLOSSOM INSURANCE PLAN
積富之選退休保障計劃系列	BOC RETIREMENT SAVING PLAN SERIES	南商豐盛八年保險計劃系列	NCB ENRICHMENT 8YR INSURANCE PLAN SERIES
「積富之選」退休保險計劃	GLITTER RETIREMENT LIFE PLAN	安心保	BOC WHOLE LIFE PLAN
積富保退休保障計劃	RETIREMENT SAVING PLAN	安定保	BOC TEN YEAR NON PAR WHOLE LIFE PLAN
精裝積富寶	BOC RETIREMENT SAVING PLAN	百年寶	WHOLE LIFE
「存為您」儲蓄壽險計劃	ALL-FOR-YOU LIFE ENDOWMENT PLAN	至善智美 (女性保障計劃)	BOC LADIE'S PLAN
存為您豐盛儲蓄保險計劃	ALL-FOR-YOU FRUITFUL ENDOWMENT PLAN	善美保 (女性保障計劃)	LADIES PLAN
金鎖匙儲蓄保險計劃	GOLDEN KEY ENDOWMENT PLAN	至醒智豪 (男性保障計劃)	BOC GENTLEMEN'S PLAN
樂悠悠年金保險計劃	JOYFUL LIFE ANNUITY PLAN	醒豪保 (男性保障計劃)	GENTLEMEN PLAN
孩子天儲蓄保險計劃	KIDDIE SKY INSURANCE PLAN	三三保終身儲蓄保險計劃	LIFE SAVER SUPREME
享自在儲蓄保險計劃	GET-FREE INSURANCE PLAN	心連心終身儲蓄保險計劃	TRIENNIAL LIFE SAVER SUPREME
特選儲蓄保險計劃(躉繳)	SPECIAL ENDOWMENT PLAN (SP)	康富寶終身壽險計劃	HEALTHY LIFE INSURANCE PLAN
特選終身分紅保險計劃	SPECIAL WHOLE LIFE INSURANCE PLAN	幸運星終身儲蓄保險計劃	LUCKY STAR LIFE ENDOWMENT PLAN
享無憂五年期保險計劃	5-YEAR JOYFUL LIFE INSURANCE PLAN	伴您一生保險計劃	COMPANION INSURANCE PLAN
目標八年保險計劃系列	TARGET 8 YEARS INSURANCE PLAN SERIES	特選伴您一生保險計劃系列	SPECIAL COMPANION INSURANCE PLAN SERIES
其他	OTHERS		



**聲明及簽署 DECLARATION AND SIGNATORY**

- |  |  |
|--|--|
| <p>1. 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。</p> <p>2. 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。</p> <p>3. (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， 貴司對上述保單之責任將只限於其退保價值，及在 貴司付清退保價值後， 貴司對上述保單將再無任何責任。</p> | <p>1. I hereby declare and confirm that the Policy is not subject to any assignment, charge, pledge or other encumbrance (whether in writing 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.</p> <p>2. 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.</p> <p>3. (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.</p> |
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保單權益人簽署 Signature of the Policy Owner

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

簽署日期 Date at (日 Day/月 Month /年 Year)

見證人簽署 Signature of Witness

(姓名/中介人員工編號 Name/ Insurance Intermediary staff no.: )

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.

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/te/privacy-policy.html> 閱讀有關文件。

- 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。
- 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。
- 「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:
  - 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;
  - 任何公司申請人及客戶/用戶的董事、股東、高級職員及經理;
  - 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立法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遲正常業務往來期間,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(包括個人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:

- 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;
- 管理由本公司及/或本集團簽發的保單;
- 研究及/或設計供客戶使用的保險/金融產品及/或服務;
- 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;
- 在適當時進行身份及/或信貸檢查及進行資料配對程序;
- 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:
  - 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;
  - 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;
  - 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、監管服務提供者之自律監管或行業團體或組織之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;
- 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;
- 為推廣服務、產品及其他標的(詳見下述第11段);
- 提供客戶服務(包括但不限於處理查詢及投訴)及有關活動;
- 供本公司及本集團作進行統計或精算研究用途;
- 釐定本公司欠付你或你拖欠本公司的款項的金額,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;
- 為符合根據任何本集團計劃下就避稅洗錢、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;
- 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;
- 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;
- 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
- 任何與上述第7段事項有關、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:

- 任何代理人、承辦人、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;
- 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;
- 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;
- 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;
- 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;
- 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而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;
- 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)。
- 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
  - 本集團之任何成員;
  - 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;
  - 第三方獎賞、年資獎勵、聯名合作及優惠計劃供應商;
  - 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));
  - 慈善或非牟利組織;及
  - 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的個人資料的種類,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:

- 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;
- 以下服務、產品及類別可作推廣:
  - 財務、保險、信用卡、證券、商品、投資、銀行及相關服務和產品;
  - 獎賞、年資獎勵或優惠計劃及相關服務和產品;
  - 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
  - 為慈善及/或非牟利的目的之捐款及資助;
- 上述服務、產品及標的可由本公司及/或下述人士提供(如涉及捐款及資助)募捐:
  - 本集團之任何成員;
  - 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;
  - 第三方獎賞、年資獎勵、聯名合作及優惠計劃供應商;
  - 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));
  - 慈善或非牟利組織;及
- 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,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。本公司亦可應用BD AI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:

- 查核本公司是否持有他的資料及要求查閱該等資料;
- 要求本公司改正任何有關他的不準確的資料;
- 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;
- 根據適用之法律:
  - 要求本公司刪除其個人資料;
  - 反對以某種特定方式使用其個人資料;
  - 要求對處理其個人資料的規則進行解釋說明;
  - 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;
  - 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
  - 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類型的資料,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 (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 to 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.

January 2026