

保單利益提取 / 保單貸款申請表
Policy Benefit Withdrawal/Policy Loan Application Form

保單號碼 Policy no _____

受保人 Insured _____

保單持有人 Policyowner _____

重要事項 Important notes :

- 請填寫適當部分、在適當方格內加上「√」號，並用正楷填寫。
Please complete the appropriate section, put a "√" in the appropriate box(es) and complete in BLOCK LETTERS.
- 本申請表上如有任何修改，保單持有人 / 承讓人必須在旁加簽。
Countersign any alteration on this form with the policyowner's/assignee's signature is required.
- 請參閱「所需文件指引」以便處理閣下的申請。
Please refer to the "Document checklist" for documents required to process your request.
- 若申請提取金額，請填寫第一部份之甲部分及第三部份之付款指示。
If apply for payment withdrawal, please complete Part A in Part I and Part III – payment instruction.
- 若申請調動金額至本保單或閣下持有的保單，請填寫第一部份之乙部分。
For application of payment transfer to this policy or any policy(ies) with same policyowner, please complete Part B in Part I.
- 上述提取保單利益申請受相關保單條款約束。
The above application of policy benefits withdrawal are subject to the relevant terms and conditions of the policy.

第一部分 保單利益提取申請 Part I Application of Policy Benefit Withdrawal

保單利益類別 Type of policy benefit	甲部分 - 提取 (以保單貨幣填寫) Part A - Withdrawals (fill in policy currency)	乙部分 - 調動 (以保單貨幣填寫) Part B - Transfers (fill in policy currency)		
		金額 Amount	至保單編號 To policy no	用途 Purpose
保證現金款額 / 年金 Guarantee cash payment/annuity	<input type="checkbox"/> 全部 All <input type="checkbox"/> 部分金額 Partial amount \$ _____	<input type="checkbox"/> 全部 All <input type="checkbox"/> 部分金額 Partial amount \$ _____		<input type="checkbox"/> 繳付保費及徵費 Premium and levy <input type="checkbox"/> 償還貸款 Loan repayment <input type="checkbox"/> 其他 Others
紅利 Dividends	<input type="checkbox"/> 全部 All <input type="checkbox"/> 部分金額 Partial amount \$ _____	<input type="checkbox"/> 全部 All <input type="checkbox"/> 部分金額 Partial amount \$ _____		<input type="checkbox"/> 繳付保費及徵費 Premium and levy <input type="checkbox"/> 償還貸款 Loan repayment <input type="checkbox"/> 其他 Others
期滿利益 Maturity benefit	<input type="checkbox"/> 全部 All <input type="checkbox"/> 部分金額 Partial amount \$ _____ (只適用於「好生活退休保障計劃」 期滿利益選項(一)及(三)之情況 下填寫 Applicable to the maturity proceeds option (1) and (3) of "Beautiful Life Retirement Savings Plan" ONLY)	<input type="checkbox"/> 全部 All <input type="checkbox"/> 部分金額 Partial amount \$ _____		<input type="checkbox"/> 繳付保費及徵費 Premium and levy <input type="checkbox"/> 償還貸款 Loan repayment <input type="checkbox"/> 其他 Others
其他 Others				

聲明及協議：

本人明白及同意下列各項：

- (1) 若此保單以信託形式為18歲以下的受保人持有，本人所提取之利益，將會用於受保人之絕對利益。
- (2) 任何逾期未繳付之保費及負債將會在提取金額中扣除。
- (3) 本人為此保單之合法持有人，並未曾把此保單轉讓或轉移予任何人仕，本人亦未有破產、申請或被申請破產。
- (4) 如任何款項的貨幣不是以保單貨幣支付，該保單利益款項將會受貴公司不時釐定當時保單貨幣對支付貨幣的匯率而改變。匯率之波動會對款額構成影響。本人同時亦須承受利率風險因匯率會不時波動。
- (5) 在支付全數期滿利益後，泰禾人壽對此保單之責任亦已圓滿結束。
- (6) 本人在此表格上所提供的資料均真確無誤、正確、完整及合法有效。本人確認、明白、並已細閱泰禾人壽所載有關「個人資料收集聲明」。

Declarations and agreements:

I UNDERSTAND AND AGREE THAT

- (1) The withdrawn benefits are for the absolute benefit of the Insured if the policy is held under trust for an insured below the age of 18 years.
- (2) Any premium in arrears and indebtedness of the above policy will be deducted from the amount receivable.
- (3) I am legally entitled to the benefits under the policy which have not been assigned or transferred to any other parties, and that no proceedings in bankruptcy have been instituted by or against me.
- (4) Should the payments be settled in currencies other than the policy currency (ies), the benefit payments would be subject to change according to the prevailing exchange rate of policy currency(ies) to payment currency(ies) to be determined by the Company from time to time. The fluctuation in exchange rates may have impact on the amount of payments. I am also subject to exchange rate risks as exchange rate fluctuates from time to time.
- (5) The liability of the Company upon or in connection with the above policy is completely discharged upon full payment of the maturity benefit thereof.
- (6) All the information and documents provided in this form are true, correct, complete and legally valid. I hereby confirm, understand and have read the "Personal Information Collection Statement" ("PICS") issued by Tahoe Life.

第二部分 保單貸款申請 Part II Application of Policy Loan

甲部分 - 保單貸款 (以保單貨幣填寫) Part A - Policy loan (fill in policy currency)	乙部分 - 調動 (以保單貨幣填寫) Part B - Transfers (In policy currency)		
	金額 Amount	至保單編號 To policy no	用途 Purpose
<input type="checkbox"/> *最高借貸金額 *Maximum amount available <input type="checkbox"/> 指定金額 Specified amount \$ _____	<input type="checkbox"/> *最高借貸金額 *Maximum amount available <input type="checkbox"/> 指定金額 Specified amount \$ _____		<input type="checkbox"/> 繳付保費及徵費 Premium and levy <input type="checkbox"/> 其他 Others _____

*最高借貸金額即約為保單現金價值的百分之八十。

*Maximum amount available means approximately 80% of the policy cash value.

聲明及協議：

本人明白及同意下列各項：

- (1) 本人為此保單之合法持有人，並未曾把此保單轉讓或轉移予任何人仕，本人亦未有破產、申請或被申請破產。
- (2) 本人現將上述保單及保單之所有權利、所有權、權益及應得之款項作為抵押，並保證上述權益之抵押完全有效。
- (3) 此貸款按現行之保單貸款利率計算利息。除保單合約特別指明外，現時保單貸款利息之利率為每年8.00% (在1990年3月1日以前發出之保單，其保單貸款利息之利率為每年10.00%)。保單貸款利息之利率由泰禾人壽不時釐定並會隨時更改。貸款利息將自貸款批核日起每日累計。該利息將成為此保單之負債。貸款利息應於每年保單週年日清還，直至全數償還此貸款為止。所有到期未繳付之利息將加於貸款之總額，與貸款之條件相同，並以相同息率計算。
- (4) 若上述保單失效或以任何形式終止，上述保單之欠款將從退保利益中扣除，或根據保單條款，減低延長定期保險之保險之保額及 / 或期限，或減低「付清保險」之保額。
- (5) 若上述保單期滿，保單上之欠款將從貴公司應付之金額中扣除。
- (6) 當欠款等於或超過上述保單之現金價值，上述保單便被取消。
- (7) 如任何款項的貨幣不是以保單貨幣支付，該保單利益款項將會受泰禾人壽不時釐定當時保單貨幣對支付貨幣的匯率而改變。匯率之波動會對款額構成影響。本人同時亦須承受利率風險因匯率會不時波動。
- (8) 本人在此表格上所提供的資料均真確無誤、正確、完整及合法有效。本人確認、明白、並已細閱泰禾人壽(百慕達註冊之有限公司)(「泰禾人壽」)所載有關「個人資料收集聲明」。

Declarations and Agreements:

I UNDERSTAND AND AGREE THAT

- (1) I am legally entitled to the benefits under the policy which have not been assigned or transferred to any other parties, and that no proceedings in bankruptcy have been instituted by or against me.
- (2) I hereby pledge and assign to Tahoe Life the above policy and all rights, title and interest therein, together with all the money that may become payable thereunder, and warrant the validity and sufficiency of this pledge and assignment.
- (3) The said loan shall bear interest at the prevailing interest rate on policy loan. The current interest rate on policy loan is at 8.00% per annum or unless specified in policy contract (for those policies which were issued before 1 March 1990, the interest rate on policy loan is at 10.00% per annum). The interest rate on policy loan is determined by the Company from time to time and is subject to change. The interest on policy loan shall be calculated from approval date of the said loan application by the Company. The interest shall accrue daily and shall constitute an indebtedness to the Company against this policy as it accrues. Interest shall be repaid on each policy anniversary subsequent to the date of loan until the said loan is repaid. Any unpaid interest when due shall be added to the said loan and bear interest at the same rate and on the same conditions.
- (4) If the policy shall lapse or become forfeited in any manners, the amount of the existing loan indebtedness shall be deducted from any surrender benefit of the policy, or such existing loan indebtedness shall operate provided by the terms of the policy to reduce the amount or the term or the amount and term of any extended term insurance available or to reduce the amount of any paid-up any insurance.
- (5) If the policy shall mature, the amount of the existing loan indebtedness shall be deducted from the amount otherwise payable by the Company.
- (6) 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.
- (7) Should the payments be settled in currencies other than the policy currency(ies), the benefit payments would be subject to change according to the prevailing exchange rate of policy currency(ies) to payment currency(ies) to be determined by the Company from time to time. The fluctuation in exchange rates may have impact on the amount of payments. I am also subject to exchange rate risks as exchange rate fluctuates from time to time.
- (8) All the information and documents provided in this form are true, correct, complete and legally valid. I hereby confirm, understand and have read "Personal Information Collection Statement" ("PICS") issued by Tahoe Life Insurance Company Limited (Incorporated in Bermuda with limited liability)("Tahoe Life").

第三部分 付款指示 Part III Payment instruction

(如沒有註明付款方式或資料不清晰/完整，該款項將以港幣支票形式支付並郵寄至保單的通訊地址。)

(If payment instruction is not specified or information is not clear/complete, the payment will be paid by cheque in Hong Kong dollar and sent to Policy's correspondence address.)

自動轉賬 By autopay

現時本公司紀錄之自動轉賬戶口；或

Current direct debit authorisation bank account in the Company record; or

以下指定之港幣銀行戶口

Specified Hong Kong Dollar bank account below

銀行名稱 Bank name _____

銀行號碼 Bank no.	分行號碼 Branch no.	戶口號碼 Account no.																		
<table border="1" style="display: inline-table; border-collapse: collapse;"> <tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr> </table>				<table border="1" style="display: inline-table; border-collapse: collapse;"> <tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr> </table>				<table border="1" style="display: inline-table; border-collapse: collapse;"> <tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr> </table>												

注意事項：

(1) 銀行賬戶持有人姓名必須與保單持有人姓名相同。

(2) 請提供賬戶持有人的銀行賬戶證明，而該證明須列有銀行賬戶持有人姓名及銀行賬號。

(3) 自動轉賬只適用於香港銀行及款項將以港幣支付。

(4) 若自動轉賬不成功，該款項將以港幣支票形式支付。

Notes:

(1) Bank account holder name must be the same as **policyowner's** name.

(2) Please provide account holder's bank account proof which shows account holder name and account number.

(3) Autopay is only applicable to banks in Hong Kong and the payment will be paid in Hong Kong dollar.

(4) If the autopay is rejected by your bank, the payment will be paid by cheque in Hong Kong dollar.

支票 By cheque (若沒有選擇支票貨幣，該款項將以港幣支票支付。If no cheque currency is selected, the payment will be paid by cheque in Hong Kong dollar.)

支票貨幣 Cheque currency

港幣 Hong Kong dollar 保單貨幣 Policy currency

領取方式 Delivery method

郵寄至保單持有人的通訊地址 By mail to the policyowner's correspondence address

經業務顧問轉遞 Deliver via sales personnel

以下選項只適用於經大新銀行銷售之保單。The following option is applicable to policies sold via Dah Sing Bank only.

親自到大新銀行領取 Collect in person at Dah Sing Bank _____ 分行 Branch

海外納稅申報與預扣責任聲明

本人/我們現向泰禾人壽保險有限公司(百慕達註冊之有限公司)(「泰禾人壽」)和其受讓人(統稱「貴公司」)保證：

- (i) 本人/我們不可撤回地同意貴公司有權：a) 向美國政府機構提交報告並披露本人/我們所有與保單有關的資料，以確保貴公司遵守任何適用的法律及規定(包括但不限於納稅法案)；b) 從戶口價值中預扣並扣除任何適用的法律及規定(包括但不限於納稅法案)所要求的款項；c) 於扣除任何預扣的金額後，將餘下之戶口價值退還予保單持有人或保單持有人的遺產，而貴公司對有關上述或有關本文件的任何事宜並不負上任何責任，以及d) 不時要求本人/我們提供額外有關資料以遵守任何適用的法律及規定(包括但不限於納稅法案)。
- (ii) 如申請人為法人，本人/我們將按貴公司不時之要求，遞交額外文件。
- (iii) 本人/我們承諾若本人/我們所提供的資料有任何變更，本人/我們會在 30 日內通知貴公司。

Foreign Tax Reporting and Withholding Obligation Declaration

I/We represent and provide my warranty in favour of Tahoe Life Insurance Company Limited(Incorporated in Bermuda with limited liability) ("Tahoe Life") and its assignee (collectively referred as the "Company") as follows:

- (i) I/We irrevocably agree that the Company shall have the right to (a) make report and disclose all relevant information of yourself/ourselves in respect of all policies to the U.S. Government Authorities for the purpose of ensuring the Company's compliance with the applicable laws and regulations (including but not limited to FATCA); (b) withhold and deduct from account value any money as required by any applicable laws and regulations(including but not limited to FATCA); (c) return the remaining account value to the owner or owner's estate after deduction of any withheld money, but without incurring any liability on the part of the Company in connection with any matters mentioned herein or this document; and (d) request for any additional relevant information from me/us from time to time for the purpose of complying with all applicable laws and regulations (including but not limited to FATCA)
- (ii) If applicant is an entity or a body corporate, I/we will submit additional documents in accordance with the Company's requirements as may be issued from time to time.
- (iii) I/We undertake to notify the Company within 30 calendar days if there is a change in any information which I/we have provided to the Company.

收取個人壽險保費徵費

本人/我們在此確認：泰禾人壽保險有限公司(百慕達註冊之有限公司)(「泰禾人壽」)，為一家獲授權的保險公司，按香港保險業監管局(下稱「保監局」)的要求及授權向每位保單持有人所持有的新造或現行保單徵收徵費，有關徵費將按照訂明安排匯付予保監局。保監局可以根據相關條例，將有關的徵費欠款作為民事債項向相關的保單持有人追討欠款，並有機會徵收罰款。閣下保單所需支付的徵費由泰禾人壽支付至2019年3月31日止。自 2019 年 4 月 1 日起到期繳交之保費，保單持有人該就保費繳付徵費。有關徵費的詳情，請瀏覽 https://www.tahoelife.com.hk/tl/doc/Levy_IC.pdf 或致電 (852) 3767 8777。

Collection of Premium Levy on Individual Life Insurance Policy

I/We hereby acknowledge that: Tahoe Life Insurance Company Limited(Incorporated in Bermuda with limited liability) ("Tahoe Life"), as an authorised insurer, is statutorily required to collect premium levy ("Levy") on any new or inforce policy from Policyowner on behalf of the Insurance Authority of Hong Kong ("IA") and would be remitted in accordance with prescribed arrangement to the IA. IA may take legal proceedings against Policyowner in respect of any outstanding Levy as a civil debt and may impose pecuniary penalty according to the relevant regulations. The levy payable for your policy will be absorbed by Tahoe Life until 31 March 2019. Policyowner shall pay the levy on insurance premium due from 1 April 2019. For further information, please visit https://www.tahoelife.com.hk/tl/doc/Levy_EN.pdf or contact: (852) 3767 8777.

個人資料收集聲明

1. 目的：泰禾人壽保險有限公司/泰禾保險服務有限公司(「本公司」)就向閣下收集之個人資料乃為以下目的使用：

- (i) 處理、管理、落實及實行閣下提交予本公司的本文件或不時提交的任何其他文件中所表明的申請；
- (ii) 提供與本文件和本保單相關的一切服務，包括推廣或改善本公司或其關聯公司提供的有關本次申請的服務或相關服務；
- (iii) 就行政目的與閣下聯絡；
- (iv) 調查、處理及繳付閣下保單的理賠申請；
- (v) 依照在香港特別行政區境內或境外任何法律、監管、政府、稅務、執法或其他機關，或自律監管機構或行業組織的要求，配合調查及作出披露；

- (vi) 將閣下的個人資料發送給任何保險公司聯會或類似組織（「聯會」）以及聯會的任何成員，以供其履行其監管職能及 / 或為保險行業或聯會的任何成員的合理利益所需的其他職能；
- (vii) 統計或精算研究；
- (viii) 其他直接與以上目的相關的目的；

就本公司使用閣下提供的個人資料作宣傳或市場推廣用途，請參閱「**使用個人資料作直接促銷用途**」一節。未能提供所需的個人資料可能導致本公司無法為閣下提供產品及服務、評估閣下的保單申請、處理保單索償、或處理任何閣下提出的要求、查詢或投訴。

2. 轉移：閣下提供的個人資料將保密處理，惟會因以上所述之目的將此等資料轉移給以下各方：

- (i) 本公司的任何成員公司，包括附屬公司及聯屬公司；
- (ii) 任何其他從事保險、強制性公積金暫行受託人或再保險相關業務的非本公司成員公司；
- (iii) 獲本公司授權以分銷本公司所提供之產品及服務的金融服務中介團體；
- (iv) 提供與閣下的保單有關的索償、調查或其他服務的提供者；
- (v) 現有或不時成立的相關行業協會及聯會；
- (vi) 向閣下提供與本公司產品及服務有關的行政、電訊、電腦、付款、數據處理或其他服務的任何人士（包括代理商、承包商或第三方服務提供者）；
- (vii) 於香港境內或境外任何法律、監管、政府、稅務、執法或其他機關，或自律監管機構或行業組織；
- (viii) 與本公司業務的轉讓或擬議轉讓有關的任何第三方，當中部分受讓方或位於香港境內或境外；
- (ix) 閣下的保險代理人或中介人或介紹人。

3. 查閱：閣下有權查明本公司持有個人資料的類別、本公司是否持有閣下的個人資料，如持有閣下有權要求查閱本公司持有涉及閣下的個人資料以及要求對該等資料作出更正。閣下可向本公司的資料保障主任提出要求，地址為香港太古城英皇道1111號太古城中心一座15樓。本公司有權為處理閣下的個人資料查閱要求而收取合理費用。

使用個人資料作直接促銷用途

除了以上所述的用途，本公司擬把閣下的個人資料包括姓名、聯絡資料、產品及服務組合資料、交易模式及行為、財務背景及人口統計數據透過郵寄、傳真、電郵、電話及短訊形式用於直接促銷，當中包括以下的服務、產品和類別：(a) 保險、財務及相關服務及產品；(b) 獎賞、年資獎勵或優惠計劃及相關服務和產品；(c) 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/宣傳單張/海報上會提供聯名合作夥伴的名稱，視屬何情況而定）；閣下的個人資料可提供予第三方金融機構、保險公司、醫療機構、電話服務公司、市場營銷或研究服務、獎賞、年資獎勵及優惠計劃服務及 / 或相關服務作直接促銷。

使用閣下的個人資料進行本公司或任何第三方直接促銷前，本公司必須得到閣下的同意及只有在本公司收到閣下的同意後，本公司才可使用或提供閣下的個人資料作直接促銷用途。閣下將來可以撤回閣下對個人資料作本公司及第三方直接促銷用途的同意書。這項要求可向本公司的資料保障主任提出，地址為香港太古城英皇道1111號太古城中心一座15樓。此後，本公司須停止使用閣下的個人資料作直接促銷之用。

個人資料收集聲明的修訂

本公司保留權利可隨時且在無須通知的情況下，修訂本個人資料收集聲明，本公司亦可在本公司的網站或以書面形式知會閣下，閣下因而能得悉本公司如何收集閣下的個人資料、如何使用該資料及轉移該資料的情況。任何有關修訂將在刊登後即時生效。

個人資料收集同意書

透過於下方簽署，本人 / 我們同意，貴公司收集或持有的本人 / 我們的個人資料，無論是本申請書中包含的還是在任何時候以其他方式獲得的，均可：

- (i) 由貴公司依照個人資料收集聲明的規定使用*（除了本人 / 我們於投保申請書「在直接促銷中使用資料」部分，表明本人 / 我們不同意貴公司使用本人 / 我們的個人資料作直接促銷用途外）；
- (ii) 向個人資料收集聲明中所列的各類接收方披露，並且如該等接收方位於香港境外，本人 / 我們同意將本人 / 我們的個人資料發送至香港境外；
- (iii) 由貴公司進行數據配對，而該數據配對的目的乃為製作或核對或可用作對本人 / 我們採取不利行動的數據，又或是該數據配對所產生或核對的數據或可用作對本人 / 我們採取不利行動；
- (iv) 用於設立和維持與本人 / 我們在貴公司投保之保單有關的歷史或記錄。

Personal Information Collection Statement ("PICS")

1. Purpose: Among the personal data collected from you to Tahoe Life Insurance Company Limited/Tahoe Insurance Services Limited (the "Company"), it is collected for the purpose of:

- (i) processing, administering, implementing and effecting the requests indicated in this document or any documents that you may submit to the Company from time to time;
- (ii) providing all services related to this document and the policy, including promoting or improving such services or related services by the Company or its subsidiaries and affiliates;
- (iii) communicating with you in relation to the administrative purposes;
- (iv) investigating, processing and paying claims made under your insurance policy;

- (v) co-operating with any investigation and meeting any disclosure requirements imposed by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies within or outside Hong Kong Special Administrative Region ("HKSAR");
- (vi) transferring your Personal Data to any federation or similar organization of insurance companies ("Federation") and any members of the Federation to carry out its regulatory functions and/or in the interest of insurance industry or any members;
- (vii) statistical or actuarial research;
- (viii) other ancillary purposes which are directly related to the purposes set above.

For using the personal data provided by you for promotional/marketing purposes, please refer to the section titled "**Use of Personal Data in Direct Marketing**". The failure of providing the Personal Data by you may result in the Company being unable to provide products and services, assess your policy application, process claims under insurance policies issued by the Company, or process any other requests, enquiries, or complaints from you.

2. Transfer: Personal data provided by you to the Company will be kept in confidential but it may be transferred to parties mentioned below for purposes set above:

- (i) any related company(ies), including subsidiaries or affiliates of the Company;
- (ii) any other unrelated company carrying on insurance, provisional trustee of mandatory provident fund or reinsurance related business;
- (iii) financial services intermediaries that are authorised by the Company for the distribution of products and services provided by the Company;
- (iv) a claims, investigation or other services provider providing services relevant to your insurance policies;
- (v) relevant industry association and federation that exists or is formed from time to time;
- (vi) any person (including agents, contractors or third party service providers) who provides administrative, telecommunications, computer, payment, data processing or other services in connection with the operation of the Company's business and provision of products and services to you;
- (vii) any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies within or outside HKSAR;
- (viii) any third party in connection with a transfer or potential transfer of all or part of the business of the Company that some of the transferees may be located within or outside of HKSAR;
- (ix) your insurance agents, intermediaries or referrers.

3. Access: You have the right to ascertain what type of personal data the Company holds, whether the Company holds your personal data and, if so, the right to request access to and to request correction of any personal data concerning you held by the Company. Such request can be made to the Data Protection Officer of the Company at 15/F, Cityplaza One, 1111 King's Road, Taikoo Shing, Hong Kong. The Company has the right to charge a reasonable fee for processing a request to access your personal data access request.

Use of Personal Data in Direct Marketing

Apart from the aforementioned purposes, the Company may use your personal data including name, contact details, products and services portfolio information, transaction pattern and behavior, financial background and demographic data for direct marketing by mail, fax, email, telephone or SMS that may include the following classes of services, products and subjects: (a) insurance, financial and related services and products; (b) reward, loyalty or privileges programmes and related services and products; and (c) 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) and/or advertising leaflet(s)/poster(s) for the relevant services and products, as the case may be). Your personal data may also be provided to third party providers of financial, insurance, medical/health, call centre, marketing or research services, rewards, loyalty or privileges program services and/or related services for their use in direct marketing.

Before using your personal data for the purposes of direct marketing conducted by the Company or any third parties indicated in this section, the Company must obtain your consent and only after your consent is received by the Company, the Company may use or provide your personal data for direct marketing purpose.

You may, in future, withdraw your consent to the use of your personal data by the Company and any third parties on direct marketing purposes. Such request can be made to the Data Protection Officer of the Company at 15/F, Cityplaza One, 1111 King's Road, Taikoo Shing, Hong Kong and the Company shall cease to use your personal data for direct marketing purposes.

Amendment to the PICS

The Company reserves the right at any time, with or without notice, amends this PICS which will be found in our website or in writing to notify you how the Company will collect, use and transfers your personal data. Should there be any amendment to this PICS in the future, such amendment will become effective with immediate effect.

Consent to Personal Data Collection

By signing below, I/we consent that my/our personal data collected or held by the Company, whether contained in this application or otherwise obtained at any time may:

- (i) be used by the Company in accordance with the Personal Information Collection Statement* (except I/we indicate that I/we object to the Company using my/our personal data in direct marketing under the section of "Use of Data in Direct Marketing" in application form).
- (ii) be disclosed to the classes of transferees set out in the PICS and to the extent such transferees are located outside of Hong Kong, I/we consent to the transfer of my/our personal data outside of Hong Kong;
- (iii) be subject to a data matching procedure by the Company for the purpose of producing or verifying, or which produces or verifies, data that may be used for the purpose of taking adverse action against me/us;
- (iv) be used to establish and maintain a history of my/our records in relation to any of my/our policy with the Company.

在直接促銷中使用資料

貴公司擬把本人 / 我們的個人資料 (如上面「保障個人資料(私隱)」部分所述)用於直接促銷,而貴公司為該用途須獲得本人 / 我們一般的同意(包括表示不反對)。就此,本人 / 我們確認以下所有事項*:

* (以下代表本人 / 我們目前有關於直接促銷的選擇,並取代本人 / 我們在本申請前可能曾給予貴公司的任何有關之選擇)

- 本人 / 我們不同意根據以上個人資料收集聲明(參閱「使用個人資料作直接促銷用途」部分)為直接促銷之目的而使用和提供本人的個人資料,亦不希望接收任何推廣及直接促銷材料。

Use of Data in Direct Marketing

The Company may use my/our personal data as mentioned in the above section of "Personal Data (Privacy) Protection" in direct marketing and the Company requires my/our general consent (which includes an indication of no objection) for that purpose. In this connection, I/We acknowledged all of the followings*:

* (The followings represent my/our present choice (concerning direct marketing) which shall replace any choice I/we may have given to the Company prior to this application.)

- I/We, do not agree with the use and provision of my personal data for direct marketing purposes as set out above in the Personal Information Collection Statement (see "Use of Personal Data in Direct Marketing") and do not wish to receive any promotional and direct marketing materials.

簽署日期 (日DD / 月MM / 年YYYY)	保單持有人簽署 Signature of policyowner	保單持有人聯絡電話及電郵地址 Phone number and email address of policyowner
簽署日期 (日DD / 月MM / 年YYYY)	承讓人(如有)簽署 Signature of assignee (if any)	承讓人聯絡電話及電郵地址 Phone number and email address of assignee
簽署日期 (日DD / 月MM / 年YYYY)	業務顧問簽署、編號 Signature of sales personnel and code	業務顧問姓名及分行名稱(如有) Name of sales personnel and branch name (if any)

所需文件指引 Document checklist	
所需文件 (請在方格內「√」如閣下已提交) Documents required (Please "√" in the box if you have submitted)	
<input type="checkbox"/>	保單持有人的身份證明文件副本(如之前從未遞交過或所提供的資料有任何變更)。 Copy of the policyowner's identification proof(if it is not submitted before or any change in information).
<input type="checkbox"/>	保單持有人的銀行賬戶證明副本(銀行存摺或銀行結單等),而該證明須列有銀行賬戶持有人姓名及銀行賬號(如選用自動轉賬為付款指示)。 Copy of the policyowner's bank account proof (such as bankbook, bank statement, etc.) which shows name of the account holder and account number (if autopay is selected as payment instruction).
<input type="checkbox"/>	「自我證明表格」(若保單持有人及承讓人(如有)之住址、身份證明文件、護照或電話號碼有任何一項並不屬於香港境內)(如之前從未遞交過或所提供的資料有任何變更)。 Full completion of "Self-Certification Form" (if any of the residential or correspondence address, ID/passport or telephone no of policyowner and assignee (if any) is non-Hong Kong)(if it is not submitted before or any change in information).
<input type="checkbox"/>	「海外納稅申報與預扣責任聲明書」(若保單持有人及承讓人(如有)是美國公民或居民或擁有美國人特徵如電話號碼/地址等)(如之前從未遞交過如之前從未遞交過或所提供的資料有任何變更)。 "Foreign Tax Reporting and Withholding Obligation and Declaration Form" (if the policyowner and assignee (if any) is a US person or holds US indicia, e.g. telephone no/any address, etc)(if it is not submitted before or any change in information).
* The Company may request for the submission of extra information/documents on case by case basis.	
* 本公司可能會按個別個案情況要求遞交額外資料/文件。	