抵押轉讓申請表
Collateral Assignment Form

PSF-CA

持牌保險中介人資料 Licensed Insurance Intermediary's Information

持牌保險中介人編號 **Licensed Insurance Intermediary Code**	持牌保險中介人姓名 （姓氏先行） **Licensed Insurance Intermediary's Name (Surname First)**	持牌保險中介人聯絡電話號碼 **Licensed Insurance Intermediary's Contact Phone No.**

保單資料 Policy Information

保單號碼 **Policy No.**	保單持有人姓名 （姓氏先行） **Policy Owner's Name (Surname First)**	保單持有人聯絡電話號碼 **Policy Owner's Contact Phone No.**

注意事項 Notes

1. 請在適當方格內加上 ✓ 號，並用正楷填寫。
2. 保單持有人 / 承讓人 / 不可撤換受益人（如適用）的簽名必須與中國太平洋人壽保險（香港）有限公司（以下簡稱「太保壽險香港」或「本公司」）之存檔相符，並必須在此申請表內任何更改或修改的地方以完整簽署作實。切勿在空白申請表或尚未填妥的申請表上簽署。
3. 保單抵押轉讓涉及一定的風險，保單持有人在作出決定前必須仔細閱讀第一部份「抵押轉讓條件細則及風險披露」。
4. 如保單持有人使用 / 打算使用現有人壽保險保單的部分或全部資金，或使用 / 打算使用通過減少現有人壽保險保單的應付保費而節省的金額，以資助購買新的人壽保險保單，無論保單持有人是否已作決定抑或尚未決定，保單持有人必須仔細閱讀第六部份「重要資料聲明書 - 轉保」了解以新保單取代現有保單的影響及相關風險。
5. 抵押轉讓或會影響指定產品的某些選項(如身故賠償支付選項、保單繼承選項等)，詳情請參閱相關保單條款。
6. 請於簽署日起計 30 天內遞交至本公司辦理手續。
7. 本公司保留權利要求索取其他進一步文件及資料。
8. 本公司對此申請的批核擁有最終決定權，有關轉讓要求必須經我們根據公司的政策和相關保單條款批核，並在我們發出確認文件後才生效。
9. 如需協助，歡迎聯絡您的持牌保險中介人，或聯絡我們的客戶體驗大使。我們非常樂意為您服務。
   - (香港) 客戶服務熱線：(852) 3169 5500
   - (內地) 客戶服務熱線：95500
   - 電郵：wecare@cpiclife.com.hk

1. Please ✓ the appropriate box and complete in BLOCK LETTERS.
2. Policy Owner / Assignee / Irrevocable Beneficiary's signature (if applicable) must correspond with the record in China Pacific Life Insurance (H.K.) Company Limited (hereafter called "CPIC Life (HK)" or "the Company"), and must endorse any changes or amendments in this form in full signature. Please do not sign on blank or incomplete form.
3. Collateral assignment involves certain risks. Policy Owner must read Section I "Terms and Conditions and Risk Disclosure of Collateral Assignment" carefully before making the decision.
4. If Policy Owner is using / intends to use some or all of the funds arising from the existing life insurance policy, or any savings made by reducing the premium payable under the existing life insurance policy in order to fund the purchase of a new life insurance policy, no matter whether the decision has been made or not, the Policy Owner must read carefully Section VI "Important Facts Statement – Policy Replacement" to understand the implications and associated risks involved in replacing the existing policy with a new policy.
5. Collateral assignment may affect certain options of the specified product (such as death benefit settlement option, policy succession option, etc.). For details, please refer to the relevant provisions of the Policy.
6. This form must be received by the Company within 30 days from the date of its signing.
7. The Company reserves the right to require further documents and information.
8. The Company has the final decision on the approval of this application. Such approval is subject to the Company's policies and the relevant policy provisions. Your request under this form shall be approved and take effective only after it is evidenced by our confirmation document.
9. For any assistance, please feel free to contact your Licensed Insurance Intermediary or our Customer Experience Ambassador. We are always delighted to serve you.
   - Hong Kong Customer Service Hotline：(852) 3169 5500
   - Mainland Customer Service Hotline：95500
   - Email：wecare@cpiclife.com.hk

第一部份　抵押轉讓條件細則及風險披露
Section I　Terms and Conditions and Risk Disclosure of Collateral Assignment

保單持有人及承讓人明白及同意：

1. 保單抵押轉讓
   i. 基於承讓人向保單持有人給予並持續提供相當的財務安排（「財務安排」），保單持有人同意根據以下的條款及條件向承讓人轉讓和轉移保單及保單下所支付的全部權益和得益以作為抵押。
   ii. 太保壽險香港對此項權益轉讓並不參與其中及不牽涉任何利益。太保壽險香港不會就保單轉讓及/或解除轉讓之有效性、合法性或足夠性承擔任何責任。太保壽險香港建議保單持有人就保單轉讓內容及影響尋求獨立法律和稅務意見。
2. 在此申請表所填報的資料受限於「有關《外國賬戶稅務合規法》和其他適用法律的聲明和協定」部份及「個人資料收集聲明」部份所載之條款。
3. 倘若保單許可，承讓人可：
   i. 領取受保人身故後應付的身故賠償；
   ii. 申請冷靜期退保，並領取保費退款；
   iii. 申請退保，並領取退保金額；
   iv. 進行保單貸款；
   v. 收取保單應付的紅利及任何其他保單利益(如適用)；及
   vi. 行使任何不可作廢選擇。
4. 保單持有人可保留領取任何不減低保險金額的傷殘賠償或在生賠償之權利。
5. 承讓人同意倘若保單持有人向其償還借款（連同規定的利息款額），承讓人會將保單轉歸保單持有人。
6. 經承讓人同意，倘若從保單所獲得的得益（身故賠償除外）超過貸款（連同規定的利息）總額，餘額將付予保單持有人。
7. 經承讓人同意，倘若從保單所獲得的身故賠償超過貸款（連同規定的利息）總額，餘額將付予保單持有人所指定的受益人。
8. 保單持有人授權本公司在承讓人不時合理要求下，向承讓人披露此保單之現金價值及任何可能對承讓人於此保單下之權利有不利影響的更改。
9. 保單持有人授權本公司向承讓人披露保單持有人的個人資料，目的為聯繫、檢索或以其他程序處理由承讓人持有有關保單持有人的記錄。
10. 若承讓人依據保單轉讓條款申請退保，於本公司向受讓人支付所有應付的退保金額(如有)後，本公司就此保單對保單持有人、受保人和受益人的責任和義務即告解除。
11. 保單持有人需承受其他相關風險，包括但不限於:
   i. 抵銷風險 - 倘若承讓人領取的退保價值及/或保單得益不足以抵銷保單持有人的相關債務，保單持有人將仍需承擔繳還負債的責任。
   ii. 利率風險 - 利率不時波動，保單所產生的回報可能不足以支付相關財務安排的利息支出。因此，保單持有人可能需要支付額外利息。
   iii. 匯率風險 - 當保單持有人選擇一種與保單貨幣不同的貸款貨幣時將產生匯率風險。例如，保單持有人須分別地以外匯交易的方式向承讓人轉換其保費貸款至其保單貨幣以作保費結算之用。同樣地，任何由保單得到的收入須在用作償還貸款前被轉換至貸款貨幣。匯率波動可能會對償還貸款金額產生影響。

Policy Owner and Assignee understand and agree that:

1. Assignment of the Policy
   i. In consideration of the granting and continuing of certain financial arrangements (the Facilities) by the Assignee to the Policy Owner, the Policy Owner agrees to assign and transfer to the Assignee the policy together with all benefits and proceeds payable under the policy as a collateral in accordance with the following terms and conditions.
   ii. CPIC Life (HK) does not participate nor has any interest in the assignment / financial arrangements between the Assignee and the Policy Owner. CPIC Life (HK) shall not assume any responsibility for the validity, legality or sufficiency of the policy assignment and/or release of assignment. The Policy Owner is recommended to seek independent legal and tax advice in relation to the contents and effect of the policy assignment.
2. The information provided in this form shall be subject to the conditions set out in the sections “Notice and Agreement Relating to Foreign Account Tax Compliance Act and other Applicable Laws” and “Personal Information Collection Statement” below.
3. If permitted by the policy, the Assignee may:
   i. collect the death benefit payable on the death of the insured;
   ii. cancel the policy within the cooling-off period and collect the refund of premium;
   iii. surrender the policy and collect the surrender value;
   iv. take out a policy loan;
   v. receive dividends and any other policy proceeds payable on the policy (if applicable); and
   vi. exercise any non-forfeiture options.
4. The Policy Owner may reserve the right to collect any disability benefit or living benefit that does not reduce the Sum Assured.
5. The Assignee agrees that if the Policy Owner repays the loan (together with the prescribed interest) to the Assignee, the Assignee will reassign the policy to the Policy Owner.
6. Subject to the consent of the assignee, if any proceeds receivable from the policy (except death benefit) exceed the amount of the loan (together with the prescribed interest), the balance of the proceeds would be paid to the Policy Owner.
7. Subject to the consent of the assignee, if the death benefit receivable from the policy exceeds the amount of the loan (together with the prescribed interest), the balance of the proceeds would be paid to the beneficiary named by the Policy Owner.
8. The Policy Owner authorizes CPIC Life (HK) to disclose to the Assignee as the Assignee may reasonably request from time to time the cash value of the policy and any change thereof which may adversely affect the right of the Assignee under the policy.
9. The Policy Owner authorizes CPIC Life (HK) to disclose to the Assignee personal data of the Policy Owner for the purpose of linking, retrieving or otherwise processing records relating to the Policy Owner held by the Assignee.
10. If the Assignee exercises his/her/its right in accordance with the terms and conditions of the policy assignment agreement, to surrender the policy, the Company’s liability and obligation to the Policy Owner, the insured and the Beneficiary pursuant to the policy shall be deemed duly discharged upon the Company’s payment of the surrender value payable (if any) under the Policy to the Assignee.
11. Other Associated Risks
   i. Offset Risk - The Policy Owner shall remain liable for repayment of the Facilities in case the surrender value and/or proceeds acquired by the Assignee is not sufficient to offset the indebtedness under the Facilities.
   ii. Interest Rate Risk - The return generated from the policy may not be sufficient to cover the interest payable under the Facilities while the interest rate fluctuates from time to time. As a result, the Policy Owner may be required to pay extra interest.
   iii. Exchange Rate Risk - Exchange rate exposure arises when the Policy Owner chooses a loan currency different to the policy currency. For instance, the Policy Owner may be required to convert the premium loan into the policy currency in the form of a separate foreign exchange transaction with the Assignee for premium settlement. Any proceeds received under the policy are required to be converted into the loan currency before being used for the loan repayment. The fluctuation in exchange rate may have an impact on the amount of loan repayment.

第二部份 承讓人資料
Section II Details of Assignee

注意事項 **Notes**

本公司需要根據「打擊洗錢及恐怖分子資金籌集條例」及其他適用指引，就保單權益抵押轉讓對承讓人進行客戶盡職審查。因此，本公司保留權利決定該盡職審查之範圍，並要求作進一步闡述及索取其他文件。As required by the Anti-Money Laundering and Counter-Terrorist Financing Ordinance and other applicable guidelines, customer due diligence on new assignee upon request for collateral assignment shall be completed to the satisfaction of the Company. Therefore, the Company reserves the right to determine the scope of such customer due diligence, and to request you for further clarification and additional documents if deemed necessary.

甲部 - 適用於承讓人為個人客戶 Part A - Applicable to Individual Assignee

英文姓名（以身份證明文件為準）**Name in English (As shown on Identity Document)**	姓氏 **Surname**		中文姓名（以身份證明文件為準）**Name in Chinese (As shown on Identity Document)**	姓氏 **Surname**	
	名字 **Given Name**			名字 **Given Name**	
出生日期 **Date of Birth**	日 **DD** / 月 **MM** / 年 **YYYY**		性別 **Sex**	❑ 男 **Male** ❑ 女 **Female**	
			出生地（城市 / 國家）**Place of Birth (City / Country)**		
身份證明文件類型 **Type of Identity Document**	❑ 身份證 ID card ❑ 護照 Passport ❑ 其他(請註明) Others (Please specify) ____		國籍 **Nationality**		
			身份證明文件號碼 **No. of the Identity Document**		

通訊地址 **Correspondence Address**	____ ____ ❑ 香港 Hong Kong ❑ 其他城市 Other City: ____ 國家 Country: ____
住宅地址* **Residential Address*** （若與通訊地址不同，請填寫此欄）（Complete when different from Correspondence Address）	____ ____ ❑ 香港 Hong Kong ❑ 其他城市 Other City: ____ 國家 Country: ____
永久地址* **Permanent Address*** （若與通訊地址不同，請填寫此欄）（Complete when different from Correspondence Address）	____ ____ ❑ 香港 Hong Kong ❑ 其他城市 Other City: ____ 國家 Country: ____

***恕不接受郵政信箱作為住宅地址或永久地址 *Post office box is not accepted as Residential Address or Permanent Address**

聯絡電話 **Contact Phone**	國家 / 區域名稱 **Country / Region name**	國家 / 區域編碼 **Country / Region code**	地區編碼（如適用）及電話號碼 **Area code (if applicable) & Phone No.**
手提 **Mobile**			
住宅 **Residence**			
公司 **Office**			
電郵 **Email**			

僱主名稱 **Name of Employer**		公司業務性質 / 行業 **Nature of Business / Industry**	
確實職務 **Exact Duties**		職位 **Position**	
僱主地址 **Address of Employer**	____ ____ ❑ 香港 Hong Kong ❑ 其他城市 Other City: ____ 國家 Country: ____		

承讓人是否美國公民、美國稅務居民及/或可能與美國有關聯人士? ❑ 是 **Yes** ❑ 否 **No**
Are you a U.S. citizen, U.S. tax resident and/or person may have links to the U.S.?

財富來源 **Source of Wealth** (可多選 Multiple Selection)	❑ 薪金 Salary ❑ 儲蓄 Savings ❑ 遺產 Inheritance ❑ 其他，請詳述 Others, please specify：________	❑ 投資收益 Investment Earnings ❑ 租金收入 Rent Income ❑ 生意收入 Business Income	
資金來源 **Source of Fund** (可多選 Multiple Selection)	❑ 薪金 Salary ❑ 儲蓄 Savings ❑ 遺產 Inheritance ❑ 其他，請詳述 Others, please specify：________	❑ 投資收益 Investment Earnings ❑ 租金收入 Rent Income ❑ 生意收入 Business Income	
與保單持有人之關係 **Relationship to Policy Owner**			

乙部 - 適用於承讓人為實體客戶 Part B - Applicable to Entity Assignee

公司英文名稱 **Company Name in English**			
公司中文名稱 **Company Name in Chinese**		公司註冊日期及地點 **Date and Place of Incorporation**	________ 日 **DD /** 月 **MM /** 年 **YYYY** ________ 地點 **Place**
公司註冊文件類別及號碼 **Type of Company Registration Document and No.**	❑ 商業登記 HKBR ________ ❑ 公司註冊證書 HKCI ________ ❑ 其他 Others ________		
業務地址 (郵政信箱恕不接受) **Business Address** (Post Office Box is not acceptable)	________ ________ ❑ 香港 Hong Kong ❑ 其他城市 Other City: ________ 國家 Country: ________		
註冊辦事處地址 (若與業務地址不同，請填寫此欄) **Address of Registered Office** (Complete when different from Business Address)	________ ________ ❑ 香港 Hong Kong ❑ 其他城市 Other City: ________ 國家 Country: ________		
公司業務性質 / 行業 **Nature of Business / Industry**			

聯絡人英文姓名 **(以身份證明文件為準)** **Name of Contact Person in English** **(As shown on Identity Document)**	姓氏 **Surname**		聯絡人中文姓名 **(以身份證明文件為準)** **Name of Contact Person in Chinese** **(As shown on Identity Document)**	姓氏 **Surname**	
	名字 **Given Name**			名字 **Given Name**	

聯絡人電話 **Contact Person Phone no.**	國家 / 區域名稱 **Country / Region name**	國家 / 區域編碼 **Country / Region code**	地區編碼（如適用）及電話號碼 **Area code (if applicable) & Phone No.**
手提 **Mobile**			
公司 **Office**			
電郵 **Email**			

承讓人是否美國公民、美國稅務居民及/或可能與美國有關聯人士?
Are you a U.S. citizen, U.S. tax resident and/or person may have links to the U.S.? ❑ 是 **Yes** ❑ 否 **No**

財富及/或收入來源 **Source(s) of Wealth and / or Income**	❑ 生意收入 Business Income ❑ 出售資產 Sale of asset ❑ 其他，請詳述 Others, please specify：________	❑ 投資收益 Investment earnings ❑ 租金收入 Rent Income
與保單持有人之關係 **Relationship to Policy Owner**		

第三部份 此權益抵押轉讓之目的
Section III Purpose(s) for Collateral Assignment

請詳述 Please specify

第四部份 需要遞交之文件
Section IV Documents Required

本公司保留權利要求索取其他進一步文件及/或資料以符合相關法規及內部要求 The Company reserves the right to request for additional information and/or documents to comply with applicable laws, regulations and internal requirements.

甲部 - 適用於承讓人為個人客戶 **Part A - Applicable to Individual Assignee**			一併遞交 **Attached**
所需基本文件 **Required Basic Documents**			
1	貸款協議文件副本 Copy of loan agreement		❑
2	身份證明文件核實副本 Certified true copy of identity document		❑
3	稅務居民自我證明申請表 - 個人 Self-Certification Form for Tax Residency - Individual		❑
額外文件 **Additional Documents**			
持有中華人民共和國居民身份證 **Holder of People's Republic of China resident identity card**		重要資料聲明書 – 內地人士在港投購人身/壽險保單 (IFS-MP) Important Facts Statement for Mainland Policyholder (IFS-MP)	❑
非香港永久居民 **Non-Hong Kong permanent citizen**		國籍證明核實副本 Certified true copy of nationality proof	❑
美國公民、美國稅務居民及/或可能與美國有關聯人士 **U.S. citizen, U.S. tax resident and/or person may have links to the U.S.**		美國稅務自我聲明書 (例如: W9, W-8BEN 或同等文件) 及相關證明文件(如適用) U.S. tax self-certification form (e.g. W9, W-8BEN or an equivalent form) and relevant supporting documents (if applicable)	❑

乙部 - 適用於承讓人為實體客戶 **Part B - Applicable to Entity Assignee**		一併遞交 **Attached**
獨資 Sole Proprietorship		
1	貸款協議文件副本 Copy of loan agreement	❑
2	商業登記證副本 Certified true copy of Business Registration	❑
3	獨資經營者的姓名、國籍、身份證明文件核實副本、住宅地址及永久地址(若與住宅地址不同) Name, nationality, certified true copy of identity document, residential address and permanent address (if different from residential address) of the sole proprietor	❑
4	稅務居民自我證明申請表-個人 Self-Certification Form for Tax Residency-Individual	❑
5	(如於美國註冊或獨資經營者為美國公民、美國稅務居民及/或可能與美國有關聯) 美國稅務自我聲明書 (例如: W9, W-8BEN 或同等文件) 及相關證明文件(如適用) (If registered in the U.S. or sole proprietor being U.S. citizen, U.S. tax resident and/or may have links to the U.S.) U.S. tax self-certification form (e.g. W9, W-8BEN or an equivalent form) and relevant supporting documents (if applicable)	❑
合夥經營 Partnership		
1	貸款協議文件副本 Copy of loan agreement	❑
2	商業登記證核實副本 Certified true copy of Business Registration	❑
3	合夥人協議書核實副本 Certified true copy of Partnership Agreement	❑
4	所有直接或間接持有或控制 25%以上股權的股東、有權行使或控制行使公司 25% 以上投票權的人士或行使公司最終控制權的人士的資料（包括(a)姓名、(b)國籍、(c)住宅地址及永久地址(若與住宅地址不同) 及(d)身份證明文件核實副本） Identity information of all shareholders who hold or control directly or indirectly more than 25% of the company shares, all persons who have the right to exercise or control more than 25% of the voting rights of the company, or the person who exercises ultimate control over the management of the company (including (a) name, (b) nationality, (c) residential address and permanent address (if different from residential address) and (d) certified true copy of identity document)	❑
5	所有公司授權人士及獲批准簽訂相關抵押轉讓文件人士的名單、國籍、身份證明文件核實副本、住宅地址、永久地址(若與住宅地址不同)及其簽名式樣，及相關授權文件 List of all authorized persons of the company and those approved to sign the relevant assignment document, and their nationality, certified true copy of identity document, residential address, permanent address (if different from residential address) and signature specimens, together with the relevant authorization document	❑
6	稅務居民自我證明申請表 - 實體 Self-Certification Form for Tax Residency - Entity	❑

7	稅務居民自我證明申請表 - 控權人(如適用) Self-Certification Form for Tax Residency - Controlling Person (if applicable)	❑
8	(如於美國註冊或合夥人為美國公民、美國稅務居民及/或可能與美國有關聯) 美國稅務自我聲明書 (例如: W9, W-8BEN 或同等文件) 及相關證明文件(如適用) (If registered in the U.S. or partners being U.S. citizen, U.S. tax resident and/or may have links to the U.S.) U.S. tax self-certification form (e.g. W9, W-8BEN or an equivalent form) and relevant supporting documents (if applicable)	❑
有限公司或其他 Limited Company or others		
所需基本文件 Required Basic Documents		
1	貸款協議文件副本 Copy of loan agreement	❑
2	公司註冊證書核實副本 Certified true copy of Certificate of Incorporation	❑
3	商業登記證核實副本 Certified true copy of Business Registration	❑
4	公司組職章程大綱及細則核實副本 Certified true copy of the Memorandum and Articles of Association of the company	❑
5	董事局決議案核實副本 Certified true copy of the board resolution	❑
6	所有直接或間接持有或控制 25%以上股權的股東、有權行使或控制行使公司 25%以上投票權的人士或行使公司最終控制權的人士的資料（包括(a)姓名、(b)國籍、(c)住宅地址及永久地址(若與住宅地址不同) 及(d)身份證明文件核實副本） Identity information of all shareholders who hold or control directly or indirectly more than 25% of the company shares, all persons who have the right to exercise or control more than 25% of the voting rights of the company, or the person who exercises ultimate control over the management of the company (including (a) name, (b) nationality, (c) residential address and permanent address (if different from residential address) and (d) certified true copy of identity document)	❑
7	董事名單及其中兩名董事(包括一名執行董事或董事總經理) 的身份證明文件核實副本 List of all directors and certified true copy of identity document of 2 directors (one of them must be executive director or managing director)	❑
8	所有公司授權人士及獲批准簽訂相關抵押轉讓文件人士的名單、國籍、身份證明文件核實副本、住宅地址、永久地址(若與住宅地址不同)及其簽名式樣，及相關授權文件 List of all authorized persons and persons approved to sign the relevant assignment documents, with their nationality, certified true copy of identity document, residential address, permanent address (if different from residential address) and signature specimens, together with the relevant authorization document	❑
9	稅務居民自我證明申請表 - 實體 Self-Certification Form for Tax Residency - Entity	❑
10	稅務居民自我證明申請表 - 控權人(如適用) Self-Certification Form for Tax Residency - Controlling Person (if applicable)	❑

額外文件 Additional Documents			
香港成立及註冊 Established and registered in HK	i	商業登記證核實副本 Certified true copy of Business Registration	❑
	ii	由公司註冊處發出的 6 個月內的查冊核實副本 Certified true copy of company search report within 6 months issued by Companies Registry	❑
非香港成立及註冊 Incorporated and registered outside HK	i	6 個月內的董事在職證明書核實副本 Certified true copy of Certificate of Incumbency within 6 months	❑
	ii	良好聲譽證書核實副本 Certified true copy of Certificate of Good Standing	❑
	iii	登記記錄的核實副本 Certified true copy of Record of Registration	❑
於美國註冊或被動非財務實體的控權人為美國公民、美國稅務居民及/或可能與美國有關聯 Registered in the U.S. or Controlling Person of Passive Non-Financial Entity being U.S. citizen, U.S. tax resident and/or may have links to the U.S.	i	美國稅務自我聲明書 (例如: W9, W-8BEN 或同等文件) 及相關證明文件(如適用) U.S. tax self-certification form (e.g. W9, W-8BEN or an equivalent form) and relevant supporting documents (if applicable)	❑
	ii	相關股東的身份證明文件核實副本 Certified true copy of identity document of the relevant shareholder(s)	❑

第五部份　解除抵押轉讓
Section V　Release of Collateral Assignment

注意事項 Notes

倘保單持有人已清還承讓人負債，保單持有人在徵得承讓人書面確認下，可註銷相關抵押協議，將本保單權益轉移回保單持有人所有，惟須經本公司的書面認可。

Upon full settlement of the indebtedness owed to the Assignee by the Policy Owner and with the written consent of the Assignee, this assignment agreement shall become void and the Policy shall be re-assigned to the Policy Owner. The re-assignment shall be endorsed in writing by the Company.

❑ 如欲解除抵押轉讓，請在左邊的方格內加上"✓"。
For Release of Collateral Assignment, please put a "✓" in the box on the left.

第六部份　重要資料聲明書—轉保
Section VI　Important Facts Statement - Policy Replacement

此《重要資料聲明書—轉保》(「聲明書」) 旨在協助您了解以新的人壽保險保單取代現有人壽保險保單所需要考慮的因素及相關風險。您可以聯絡您的持牌保險中介人，而他 / 她必須向您解釋取代現有人壽保險保單的影響及相關風險。

若您並非完全明白下文任何段落之內容，或您的持牌保險中介人向您提供的意見或資料與本「聲明書」所載的資料有差異，則您**請勿簽署**本申請表，以及**不應取代**現有人壽保險保單。

您有權要求本公司安排客戶體驗大使解釋下文。如有任何疑慮，請不要進行此申請及請與您的持牌保險中介人聯絡，或致電我們的客戶服務熱線 (852)3169 5500（辦公時間：星期一至五上午 9 時至下午 6 時；星期六、日及公眾假期休息）或電郵至 wecare@cpiclife.com.hk。在我們成功與您聯繫以解決您的疑問之前，我們不會處理您的申請。

❑ 如需要太保壽險香港安排客戶體驗大使與保單持有人聯絡及解釋下文，請在方格內加上✓ 號及提供聯絡電話號碼。

保單持有人的聯絡電話號碼：________________________________

您應知道之重要事項，於簽署前請務必細閱。

財務影響

1. **知情的決定**
人壽保險保單通常具較長年期。若您退保 / 從現有人壽保險保單中提取保單抵押貸款 / 提取保單價值 / 暫停或終止支付保費 / 減少應付保費，您通常會蒙受損失(尤其是在保單早年的時期)，包括因需要支付收費而蒙受損失。您應仔細比較現有人壽保險保單與擬購買的新的人壽保險保單，並在作出最終決定前評估取代現有人壽保險保單是否最為符合您的最佳利益。

2. **您現有人壽保險保單的退保 / 失效所得的現金價值與已支付的總保費之差額**
就現有人壽保險保單退保或允許其失效所得的現金價值可能會少於您已支付的總保費，即您可能會蒙受損失。此外，您或需承擔因退保或允許保單失效而衍生的退保費用。

3. **保單貸款的利息**
發出您現有人壽保險保單的保險公司可能會自您提取保單貸款當日起收取利息。您應該仔細檢閱定期報表，以了解於有關時期的期初和期末貸款餘額，以及該期間收取的利息金額。如果累計貸款金額 (及利息) 超出現有人壽保險保單的賬戶價值 / 現金價值的指定水平，則您的現有人壽保險保單可能會被終止。

4. **提取保單款項 / 部分退保費用**
若您於現有人壽保險保單的保單有效期前的訂明期限內，提取保單價值或部分退保，您或需支付相關費用。就您打算購買的新的人壽保險保單而言，您或需於新的人壽保險保單的保單有效期前的訂明期限內，支付其他提前退保 / 提取保單價值的費用。

5. **開立保單費用及持牌保險中介人的酬勞**
若您購買新的人壽保險保單，大部分最初所支付的保費可能會用於繳付保險公司的保單行政費及持牌保險中介人的酬勞。 因此，您可能需要為取代現有人壽保險保單而承擔額外開支。

6. **較高的保費**
因您的年齡增長，及健康狀況、職業、生活方式 / 習慣及所參與的康樂活動有所改變 (與您購買現有人壽保險保單時相比)，您或需為新的人壽保險保單支付較高的保費。

7. **現有人壽保險保單下財務利益的損失**
您或會損失現有人壽保險保單多年來累積的財務利益 (例如：長期客戶獎賞或紅利) 或損失有權從現有人壽保險保單獲得的財務利益 (例如：終期紅利或保單紅利)。

8. **新的人壽保險保單的財務利益並非保證**
新的人壽保險保單的說明所述利益可能並非屬保證利益，並會受發出新的人壽保險保單的保險公司的表現所影響。若新的人壽保險保單為投資相連壽險計劃保單，則其說明所述利益的計算只基於假設回報率。

受保資格的影響

9. **保障範圍的轉變**
若您購買新的人壽保險保單，並以其取代現有人壽保險保單，則現有人壽保險保單的部分保障，可能會因您年齡、健康狀況、職業、生活方式 / 習慣及參與的康樂活動有所轉變，而不包括在新的人壽保險保單的受保範圍內。此外，新的人壽保險保單可能並不會包括您現有人壽保險保單的附加保障利益。

索償資格的影響

10. 若您就現有人壽保險保單退保或允許其失效，則現有人壽保險保單將不再為您提供保障。此外，視乎新的人壽保險保單的條款及細則，某些保障的等候期或需重新計算 (例如：醫療、危疾、自殺或不可爭議的情況)。

This "Important Facts Statement – Policy Replacement" ("IFS-PR") aims to help you understand the factors to be considered and the risks involved in replacing your existing life insurance policy with a new life insurance policy. You can contact your Licensed Insurance Intermediary, and he / she should explain to you the implications and associated risks involved in replacing your existing life insurance policy.
If you do not understand any of the following paragraphs or the advice or information provided to you by your licensed insurance intermediary is different from the information in this IFS-PR, please **do not sign** this application form and **do not proceed** with replacing your existing Life Policy.

You have the right to request the Company to arrange a Customer Experience Ambassador to explain the followings. If you have any queries, please do not apply the request and contact your Licensed Insurance Intermediary or our Customer Service hotline at (852)3169 5500 (Office Hours: Mon to Fri, 9:00 a.m. to 6:00 p.m.; Closed on Sat, Sun & Public Holidays) or email at wecare@cpiclife.com.hk. We will not proceed your application until we have successfully contacted you to settle your query.

❏ Please ✓ the box and leave contact phone no. if further explanation on the followings by Customer Experience Ambassador of CPIC Life (HK) is required. Policy Owner's contact phone no.：____

SOME IMPORTANT FACTS YOU SHOULD KNOW. Please read carefully before signing.

Financial Implications

1. **Informed Decision -** Life insurance policies usually last for a long period of time. If you surrender / take out policy loan from / withdraw policy values from / suspend or stop paying premium / reduce the premium payable on your existing life insurance policy, particularly during the early years of the policy period, you will usually suffer loss, including by way of having to pay charges. You should carefully compare your existing life insurance policy against the new life insurance policy you intend to purchase, and assess whether replacing your existing life insurance policy is in your best interests before you make a final decision.

2. **Difference between cash value from Surrender / Lapse and total premium paid under your existing Life Policy -** The cash value that you may receive from surrendering your existing life insurance policy or allowing your existing life insurance policy to lapse, may be less than your total premium paid. This means that you may suffer a loss. Further, you may incur surrender charges if you surrender your existing life insurance policy or allow it to lapse.

3. **Policy Loan Interest -** The issuing insurer of your existing life insurance policy may charge you interest starting from the loan drawdown date. You should carefully review your regular statements to understand the opening and ending loan balance as well as the interest amount charged in the relevant period. Your existing life insurance policy may be terminated if the accumulated loan amount (and interest) exceeds a specified level of the account value / cash value of your existing life insurance policy.

4. **Withdrawal / Partial Surrender Charges -** You may be subject to withdrawal charges or partial surrender charges within a prescribed period before the end of the policy term of your existing life insurance policy. For the new life insurance policy you intended to purchase, you may be subject to other early surrender / withdrawal charges within a prescribed period before the end of the term of the new life insurance policy.

5. **Policy Set-up Cost and Remuneration for licensed insurance intermediaries –** If you purchase a new life insurance policy, a substantial part of the initial premium may be used to pay for policy administration costs incurred by insurers and remuneration for the licensed insurance intermediaries. As a result, you may incur additional cost for replacing your existing life insurance policy.

6. **Higher Premium -** You may have to pay higher premium under the new life insurance policy in view of the difference in age, changes of health conditions, occupation, lifestyle / habit, and recreational activities (as compared with when you purchased your existing life insurance policy).

7. **Loss of Financial Benefit under the existing life insurance policy -** You may lose the financial benefit accumulated over the years (e.g. loyalty bonus or dividends) or to which you may be entitled (e.g. terminal bonus or dividends) under the existing life insurance policy.

8. **Financial Benefits under the New Life Insurance Policy Not Guaranteed -** The illustrated benefits of a new life insurance policy may NOT be guaranteed and whether they can be achieved depend on the performance of the issuing insurer of the new life insurance policy. If the new life insurance policy is an investment-linked assurance scheme policy, the illustrated benefits are based on assumed rates of return only.

Insurability Implications

9. **Changes in Coverage -** If you purchase a new life insurance policy and use it to replace an existing life insurance policy, some benefits, which are the policy features of the existing life insurance policy, may not be covered under the new life insurance policy due to changes in age, health conditions, occupation, lifestyle / habit or recreational activities. Also, riders / supplementary benefits under your existing life insurance policy may not be available under the new life insurance policy.

Claims Eligibility Implications

10. Benefits under the existing life insurance policy will no longer be payable to you if you surrender the policy or allow it to lapse. Besides, you may need to start a new waiting period in respect of certain benefits (e.g. medical, critical illness, suicide or incontestability) under the terms and conditions of the new life insurance policy.

第七部份　有關《外國賬戶稅務合規法》和其他適用法律的聲明和協定
Section VII Notice and Agreement Relating to Foreign Account Tax Compliance Act and other Applicable Laws

客戶確認符合《外國帳戶稅務合規法案》和其他適用法律

您知悉中國太平洋人壽保險(香港)有限公司（以下簡稱「本公司」）須遵從，遵守或履行法律、法規、命令、指引、守則和包括《外國帳戶稅務合規法》(「合規法案」) 適用規定的要求、或任何公眾、司法、稅務、政府和/或其他監管機構協定的要求，包括但不限於美國的稅務局（以下簡稱「監管機構」）在不同的司法管轄區（以下簡稱「適用規定」）不時頒布及修訂的協定。在這方面，您同意我們可以在必要時向任何監管機構透露您的個人資料或扣留任何支付給您的款項以確保我們遵行適用規定。

客戶同意向第三方披露資料/放棄資料的私隱權

您同意本公司可根據適用規定的要求，向任何監管機構披露您的個人資料或任何資料(如帳戶結存、支付利益等)。基於前述的原因，以及儘管在本表格或我們之間的任何其他協議所載的任何內容，我們可能需要您向我們提供進一步資料，以便向任何監管機構透露，而您必須在合理要求的時間內向我們提供相關的資料。

如您未能遵守這些義務，本公司須向美國國稅局匯報帳戶結存、款項及不同意披露的美國帳戶數目之綜合資料。在某些情況根據適用規定的要求下，本公司可能被要求在您的保單付款中徵收合規法案預扣稅。您可以參考美國財政部網站以獲取《外國帳戶稅務合規法》的相關信息(https://home.treasury.gov/policy-issues/tax-policy/foreign-account-tax-compliance-act)。

更新客戶有關國籍、稅務狀況的資料及其他資料

儘管載於本表格或我們之間其他任何協議所包含的任何內容，您同意向我們提供協助，使我們能夠就您或您向我們購買的保險計劃，遵行我們在適用規定下的義務。

就您在本次或其他時間向我們提供的任何資料，您同意於資料變更後的 30 天內向我們提供更新資料。尤為重要的是下列資料，請您立即通知我們更新：若您是個體，您的個人身份號碼、地址、電話、國籍、稅務狀況或稅籍所在地的變動；若您是法團法人或任何其他類型的實體，您的註冊地址、業務營運地址、主要股東、法定及實際受益人或控權人、稅務狀況、稅籍所在地的變動。若發生這些變動或若任何這種變動的其他資料已為大家所知，我們可能會要求您提供某些文件或資料。此等資料和文件包括但不限於正式完成及/或簽署（並且如有需要，由公證人作出公證）的稅務申報或表格。

如果您未能及時向我們提供資料或文件，或您所提供所需的資料或文件並非最新、準確或完整，為確定我們持續遵從適用規定，您確認並同意我們可以按適用規定的要求，我們會不時根據相關監管機構的要求報告我們所知的最新信息。

本公司無法提供稅務建議和/或稅務居民的定義。如對稅務事宜或稅務居民有任何疑問，請向專業法律和/或稅務顧問尋求建議。

Customers' acknowledgement regarding compliance with Foreign Account Tax Compliance Act and other applicable laws
You acknowledge that China Pacific Life Insurance (H.K.) Company Limited (hereafter called the "Company") is obliged to comply with, observe or fulfill the requirements of the laws, regulations, orders, guidelines, codes, and the requirements including the applicable requirements under the Foreign Account Tax Compliance Act ("FATCA") or agreements with any public, judicial, taxation, governmental and/or other regulatory authorities, including without limitation, the Internal Revenue Service ("IRS") of the United States of America (the "Authorities" and each an "Authority") in various jurisdictions as promulgated and amended from time to time (the "Applicable Requirements"). In this connection, you agree that we may disclose your particulars to any Authority, or withhold payments otherwise payable to you where necessary, for the purpose of ensuring our compliance or adherence with the Applicable Requirements.

Customers' consent to disclose information to third parties / waiver of data privacy rights
You agree that the Company may disclose your particulars or any information (such as account balances, benefit paid) to any Authority in connection or adherence with the Applicable Requirements. For the purposes of the foregoing and notwithstanding anything contained in this form or any other agreements between us, we may need you to provide us with further information as may be required for disclosure to any Authority and you shall provide the same to us within such time as may be reasonably required.

If you fail to comply with these obligations, the Company is required to report "aggregate information" of account balances, payment amounts and number of non-consenting U.S. accounts to IRS. In certain circumstances as required from the Applicable Requirements, the Company could also be required to impose FATCA withholding tax on payments made to, or which it makes from this Policy. You may visit the U.S. Department of the Treasury website for FATCA related information (https://home.treasury.gov/policy-issues/tax-policy/foreign-account-tax-compliance-act).

Updating of customers' information about nationality, tax status and others
Notwithstanding anything contained in this form or any other agreements between us, you agree to provide us with such assistance as may be necessary to enable us to comply with our obligations under all Applicable Requirements concerning you or your policies with us.

You agree to update us within 30 days of any change of any of the details previously provided to us whether at this time or at any other times. In particular, it is very important that you notify us immediately if, where you are an individual, your personal identification numbers, addresses, telephone numbers, nationality, tax status or tax residency changes or, where you are a corporation or any other type of entity, your registered address, address of your place of business, substantial shareholders, legal and beneficial owners or controlling persons, tax status, tax residency changes. If any of these changes occurs or if any other information comes to light concerning such changes, we may need to request certain documents or information from you. Such information and documents include but are not limited to duly completed and/or executed (and, if necessary, notarized by a notary) tax declarations or forms.

If you do not provide us with the information or documents requested in a timely manner or if any information or documents provided are not up-to-date, accurate or complete, you acknowledge and agree that we may, in order to ensure our ongoing compliance or adherence with the Applicable Requirements, from time to time as any relevant Authority require, report the latest information known to us to the relevant Authority.

The Company is unable to provide tax advice and/ or the definition for tax residency. If you have any questions on tax matters or tax residency, please seek advice from professional legal and/ or tax advisor(s).

第八部份　聲明及授權書
Section VIII　Declaration and Authorization

1. 本人 / 我們謹此要求本人之保單依照本申請書之選擇作出更改，並明白及同意此申請將不會生效直至(1)所有有關文件、資料及款項（如適用）收妥及(2)此項申請是經太保壽險香港批核後方可作實。
2. 本人 / 我們聲明及同意上述一切資料，不論是否本人 / 我們親手所寫，就本人 / 我們所知所信，均為事實之全部並確實無訛。
3. 如本人 / 我們不能提供任何此申請所須的資料或未能符合太保壽險香港的有關規定，本人 / 我們明白太保壽險香港可能因此不能接受此保單更改申請。
4. 本人 / 我們謹此確認已閱讀及明白以上申請的所有條款及條件及所有注意事項，並同意受該等條款及條件約束。本人 / 我們謹此同意作出以上指示及聲明。
5. 本人 / 我們確認本人 / 我們已閱讀並明白本表格附件之「個人資料收集聲明」及「中國內地私隱附錄(適用位於中國內地的客戶) 」(下稱「私隱附錄」)。本人 / 我們特此確認並同意太保壽險香港根據「個人資料收集聲明」使用和移轉本人 / 我們的個人資料及按照「私隱附錄」所述方式處理、使用和傳輸本人的個人信息以及敏感個人信息。本人 / 我們已取得在此申請提供第三方資料（如有）所需的同意。本人 / 我們確認並同意為「個人資料收集聲明」中所述之目的將本人 / 我們的個人資料移轉至香港境外給「個人資料收集聲明」所述的承轉人的類別。
6. 本人 / 我們確認本人 / 我們已閱讀並明白本表格內之「有關《外國賬戶稅務合規法》和其他適用法律的聲明和協定」部份。本人 / 我們確認並同意太保壽險香港可向美國的稅務局及/或任何相關監管機構披露及/或轉交所需的個人資料或任何資料以符合適用法規的要求。

1. I / We hereby request that my Policy be changed in accordance with the particulars set out in this application and I / we understand and agree that the request for change(s) shall not take effect until (1) any required documents, information and payments (if applicable) are submitted in full and (2) the application is duly approved by CPIC Life (HK).
2. I / We hereby declare and agree that all information in this application whether or not written by my / our own hand are to the best of my knowledge and belief complete and true.
3. If I / we fail to provide any information requested in this application or fulfill CPIC Life (HK)'s requirement(s), I / we understand that it may result in CPIC Life (HK)'s inability to accept this application.
4. I / We hereby confirm that I / we have read and understand all the notes, terms and conditions of the above request, and agree to be bound by them. I / We hereby agree to make the above instructions and declarations.
5. I / We acknowledge and confirm that I / we have read and understand the Personal Information Collection Statement and Privacy Addendum for Mainland China (applicable to customers located in Mainland China) (Privacy Addendum) attached to this form. I / We hereby give my / our acknowledgement and agree to the use and transfer of my / our personal data by the Company in accordance with the Personal Information Collection Statement and CPIC Life (HK) can process, use and transfer my personal data and Sensitive Personal Data as set out in the Privacy Addendum. I / We have obtained the consent to provide the third party information (if any) in this application. I / We acknowledge and consent to the transfer of my / our personal data outside of Hong Kong for the purposes and to the types of transferee as set out in the Personal Information Collection Statement.
6. I / We acknowledge and confirm that I / we have read and understand the terms in Section "Notice and Agreement Relating to Foreign Account Tax Compliance Act and other Applicable Laws" of this form. I / We acknowledge and consent to the disclosure and/or transfer of the required particulars or any information to the Internal Revenue Service of the United States of America and/or any relevant Authority by CPIC Life (HK) for the compliance of the applicable laws and regulations.

保單持有人簽署 **Signature of Policy Owner**	簽署日期（日 / 月 / 年） **Sign Date (DD/MM/YYYY)**
承讓人簽署（如適用） **Signature of Assignee (if applicable)**	簽署日期（日 / 月 / 年） **Sign Date (DD/MM/YYYY)**
不可撤換受益人簽署（如適用） **Signature of Irrevocable Beneficiary (if applicable)**	簽署日期（日 / 月 / 年） **Sign Date (DD/MM/YYYY)**

請參閱下頁的「個人資料收集聲明」及「私隱附錄」。
Please read the Personal Information Collection Statement and Privacy Addendum on next page.

個人資料收集聲明
Personal Information Collection Statement

太保壽險香港尊重和保障您的私隱及承諾遵守〔個人資料（私隱）條例〕(香港特別行政區（「香港」）法例第 486 章)(「私隱條例」) 的要求。本聲明適用於太保壽險香港所提供的所有產品和服務，並闡述本公司收集客戶個人資料的原因、資料的擬定用途，可能獲提供個人資料的人士，以及有關查閱、檢視及修改個人資料的方法。本聲明中的「客戶」是指資料當事人（定義見私隱條例)，包括現有和未來的保單持有人、受保人、受益人、以及根據保單指定或有權收取款項和 / 或其他利益的其他人。

1. 太保壽險香港所收集及/或持有的個人資料

於本聲明內，「個人資料」 的含義與私隱條例中的定義相同，其意包括(a)直接或間接與一名在世的個人有關的；(b)從該資料直接或間接地確定有關的個人的身分是切實可行的；及(c)該資料的存在形式令予以查閱及處理均是切實可行的數據。本公司所收集及/或持有的個人資料包括但不限於您的姓名、身份證號碼、聯絡資料、家族歷史、保單資料、學歷、就業資料、財務資料、健康和醫療資料。

太保壽險香港將保留您的個人資料直至達到收集個人資料的目的及符合法例要求。如果太保壽險香港不再需要您的個人資料以作任何用途，本公司將會採取合理的步驟，安全地刪除或銷毀您的個人資料。

2. 未能提供個人資料的影響

提供您的個人資料純屬自願。如果您不向我們提供所需的個人資料，我們可能無法向您提供所需的產品及服務。

3. 太保壽險香港收集個人資料的目的

太保壽險香港所持有您的個人資料可能會用於以下目的：

a) 處理保險產品或服務的申請及核實相關的資格；
b) 設計全新或加強現時太保壽險香港所提供的保險產品、服務及相關產品；
c) 管理已簽發的保單；
d) 處理付款指示；
e) 處理任何保險索償；
f) 進行統計及精算研究；
g) 資料核對，或開展核對程序（定義見私隱條例，但廣泛而言包括對資料當事人兩套或更多套的資料進行比對，以採取不利於資料當事人的行動，例如拒絕申請）；內部業務及行政之用；
h) 釐定本公司欠付您或您拖欠本公司的任何款項的金額，及執行您的責任，包括向您或任何已為您的債務向本公司提供任何擔保或承諾的人士追收尚欠金額(如有)；
i) 就您在本公司持有的任何帳戶或本聲明未來的變更發出行政性通訊；
j) 直接推廣；
k) 進行保單檢閱及需要分析；
l) 滿足任何適用法律、規則、實務守則或指引規定的要求，或協助在香港或香港以外的監管機構執法及進行調查；
m) 在收集時列明的其他用途；
n) 與上述任何一項直接有關的其他用途。

4. 轉交

太保壽險香港收集的個人資料將保密處理，但可能會轉交給及向以下不論是位於香港境內或境外的任何一方披露，以作上述第 a) 至 n) 項之用途。

i. 中國太平洋保險（集團）股份有限公司（「太保集團」）及集團內的其他公司；
ii. 任何進行保險及/或再保險有關業務的公司；
iii. 任何與太保壽險香港有合約的持牌保險中介人；
iv. 任何保險索償調查人員；
v. 任何夥伴金融機構；
vi. 就業務經營關係向太保壽險香港提供行政、技術、數據處理、電訊、電腦、支付、債務追收、電話中心服務、直接推廣服務或其他服務的任何代理、承包商或第三方管理人員；
vii. 任何不時存在的保險業協會及聯會；
viii. 任何提供保險及/或再保險相關業務的其他服務供應商；
ix. 任何政府部門及司法機構或監管機構；
x. 在收集個人資料時已通知您的任何其他團體。

5. 查閱及修改

根據私隱條例，您有權要求查閱及/或修改由本公司持有的您的個人資料。如果您想要查閱及/或修改由本公司持有您的個人資料，請向本公司的資料保護主任作出書面要求，地址是香港銅鑼灣希慎道 33 號利園一期 18 樓 1802 室。

6. 直接推廣

太保壽險香港希望就產品優惠及宣傳資料與您保持聯繫，未經您的同意，太保壽險香港不會使用或向其它機構提供閣下之個人資料作直接推廣用途。

太保壽險香港會不時使用和 / 或提供給(i)太保集團；(ii)太保集團的成員公司；和/或(iii)第三方服務提供商（無論是否以獲取利益為目的）您的姓名、住址、聯絡地址、電郵及電話號碼（「該資料」）作直接推廣以下之產品和服務：

- 保險、年金、財富管理、基金投資服務、退休計劃和其他金融相關的產品和服務；
- 與健康、保健和醫療、退休養老、體育活動和會員資格、健身或類似休閒活動、旅行和交通、社交網絡、媒體和醫療保健服務相關的產品和服務；和
- 獎勵、增加現有客戶忠誠度推廣或特權計劃的相關產品和服務。

請您向太保壽險香港的資料保護主任作出書面要求，查閱或取消使用及提供該資料作直接推廣用途，地址是香港銅鑼灣希慎道 33 號利園一期 18 樓 1802 室。

CPIC Life (HK) respects and protects your privacy and pledges to comply with the requirements of the Personal Data (Privacy) Ordinance (Cap. 486 of the laws of Hong Kong Special Administrative Region ("Hong Kong")) (the "Ordinance"). This statement applies to all products and services provided by CPIC Life (HK) and sets out why the Company collects the personal data about the customer(s), how it is intended to be used, to whom it may be provided to and how to access, review and correct the personal data. "Customer(s)" in this statement means data subjects (as defined under the Ordinance) and includes existing and prospective insurance policy owners, insureds, beneficiaries and other persons designated or entitled to receive moneys and/or other benefits under an insurance policy.

1. Personal data collected and / or held by CPIC Life (HK)

In this statement, "personal data" bears the same meaning as defined under the Ordinance. It includes any data (a) relating directly or indirectly to a living individual; (b) from which it is practicable for the identity of the individual to be directly or indirectly ascertained; and (c) in a form in which access to or processing of the data is practicable. The personal data that the Company collects and/or holds includes but is not limited to name, identity card number, contact information, family history, policy details, education details, employment details, financial details, health and medical information.

CPIC Life (HK) will keep the personal data for as long as necessary to achieve the purpose for which it was collected and to comply with prevailing legal requirements. If CPIC Life (HK) no longer needs the personal data for any purposes, the Company will take reasonable steps to securely delete or destroy personal data.

2. Consequence of failing to provide personal data

The provision of the personal data is voluntary. If you do not provide us with the requested personal data, it may inhibit our ability to provide or continue to provide your requested products and service.

3. Purposes of personal data collected by CPIC Life (HK)

Personal data held by CPIC Life (HK) may be used for the following purposes:

a) processing applications and verifying the eligibility for insurance products or services;
b) designing new or enhancing existing insurance products, services and related products provided by CPIC Life (HK);
c) administering the policies issued;
d) processing payment instructions;
e) processing any insurance claims;
f) conducting statistical and actuarial research;
g) data matching or conducting matching procedure (as defined in the Ordinance, but broadly includes comparison of two or more sets of the data subject's data, for purposes of taking actions adverse to the interests of the data subject, such as declining an application), internal business and administrative purposes;
h) determining amount of indebtedness owed to or by you, and performing your obligations including the collection of amounts outstanding from you or any person who has provided any security or undertaking for your liabilities owing to the Company (if any);
i) sending out administrative communications about any accounts you may have with the company or about future changes to this statement;
j) direct marketing;
k) performing policy review and needs analysis;
l) meeting obligations and requirements imposed by any applicable laws, regulations, codes of practice or guidelines or assisting with law enforcement purposes, investigations by regulatory authorities in Hong Kong or elsewhere;
m) other purposes as notified at the time of collection;
n) other purposes directly relating to any of the above.

4. Transfer

The personal data collected by CPIC Life (HK) will be kept confidential but may be transferred and disclosed to any of the following parties, whether within or outside Hong Kong, for the purposes as specified in a) to n) above:

i. China Pacific Insurance (Group) Co., Ltd ("CPIC Group") and any other companies within the Group;
ii. any companies carrying on insurance and / or reinsurance related business;
iii. any licensed insurance intermediaries who have an agreement with CPIC Life (HK);
iv. any insurance claim investigators;
v. any partnering financial institutions;
vi. any agents, contractors or third parties administrators who provide administration, technology, data processing, telecommunications, computers, payment, debt collection, call centre services, direct marketing services, or other services to CPIC Life (HK) in connection with the operation of its business;
vii. any applicable and relevant associations and federations of the insurance industry that exist from time to time;
viii. any other service providers providing insurance and / or reinsurance related business;
ix. any governmental and judicial bodies or regulators;
x. any other parties as notified to you at the time of collection.

5. Access and Correction

In accordance with the provision of the Ordinance, you have the right to request access to and / or correction of your personal data held by CPIC Life (HK). If you want to access and / or correct your personal data held by CPIC Life (HK), please make such a request by writing to our Data Protection Officer at Room 1802, 18/F, Lee Garden One, 33 Hysan Avenue, Causeway Bay, Hong Kong.

6. Direct Marketing

CPIC Life (HK) would like to keep in touch with you regarding product offers and promotional materials. Without your consent, CPIC Life (HK) will not use or provide your personal data to any external parties for any direct marketing purposes.

CPIC Life (HK) will use your name, residential address, contact address, email and phone number ("Information") from time to time and/or provide the Information to (i) CPIC Group; (ii) CPIC Group member companies; and/or (iii) third-party service providers (whether or not in return for gain) for direct marketing of the following:

- insurances, annuities, wealth management, fund investment services, retirement schemes and other financial related products and services:
- products and services in relation to health, wellness and medical, healthy ageing and retirement, sporting activities and membership, fitness or similar leisure activities, travel and transportation, social networking, media, medical care services; and
- reward, customer loyalty or privilege programme and related products and services.

Please notify the Data Protection Officer of CPIC Life (HK) in writing to Room 1802, 18/F, Lee Garden One, 33 Hysan Avenue, Causeway Bay, Hong Kong if you wish to access or withdraw your consent to the use and provision of information for direct marketing purposes.

中國內地私隱附錄
Privacy Addendum for Mainland China

本附錄僅適用於位於中國內地的客戶。本私隱附錄構成太保壽險(香港)的《個人資料收集聲明》的組成部分，僅適用於位於中國內地並從香港接收我們產品及/或產品相關服務的個人客戶。如本附錄與本公司的《個人資料收集聲明》中的條款存有任何衝突或不一致，應以本附錄之條款爲準。

作爲您的保單繕發機構，太保壽險(香港)是您個人信息的處理者。根據中國內地有關信息保護的法律，您可以通過 wecare@cpiclife.com.hk 與我們取得聯繫。根據中國內地法律的要求，當我們向您提供產品及與服務時，我們可能需要就如何使用您的個人信息征得您的同意。對於某些基於中國內地法律被視爲敏感的個人信息，我們可能需要征得您的單獨同意。您的個人信息將被收集、訪問、處理、使用、存儲和/或傳輸至中國內地以外的地區，其類型、目的、方法、權利行使方式和聯繫信息詳見我們的《個人資料收集聲明》。如果您不同意本私隱附錄，我們可能無法向您提供您購買的產品， 並且無法向您提供相關的服務。

根據中國內地有關數據保護的法律，我們將基於您的同意處理您的個人信息，除非您的個人信息屬於以下情況：

- 爲訂立或履行您作爲一方當事人的合同所必需的；
- 爲履行法定義務所必需的；
- 爲應對突發公共衛生事件所必需的；
- 爲保護自然人的生命健康和財產安全所必需的；
- 爲公共利益實施新聞報道、輿論監督行爲在合理範圍內處理的個人信息；或
- 個人自行公開或者已經合法公開的個人信息。

部分我們收集的您的特定個人信息屬中國內地現行數據保護相關法律法規所定義的敏感個人信息，即如果被泄露或被非法使用，可能對您的權益、人身或財產安全產生重大影響的個人信息，包括但不限於金融賬戶、身份證件號碼、醫療健康信息、生物特徵識別、宗教信仰、特定身份、個人行踪軌迹有關的資料或未滿 14 周歲未成年人的個人信息。我們收集敏感個人信息僅用於特定目的，例如簽發您的保單，處理您提出的更改個人信息的要求，以及調查您向我們提交的所有索賠申請。如我們未能處理閣下的敏感個人信息，將無法爲閣下提供相關的產品及／或服務。我們一般不會直接收集未滿 14 周歲兒童的個人信息，但在提供相關服務所需的情況下，我們可能會向兒童的父母或法定監護人收集此類個人信息，而父母或法定監護人可行使未成年人的權利並同意我們使用其個人信息。我們採用和實施嚴格的保安政策，以保護閣下敏感個人信息的機密性和隱私性。

我們將在必要期限內保留您的個人信息，以實現我們的《個人資料收集聲明》和本私隱附錄所述處理您的個人信息的必要目的。我們將通過以下一項或多項的因素來確定您個人信息的保存期限：我們是否與您仍然維持著法律關係；我們必須遵守的法律義務所要求的；以及是否涉及我們的法律地位（如適用的訴訟時效、訴訟、審計或監管調查）。閣下的個人信息此後將被安全刪除或處置。除非由於法定原因我們不得不保留某些信息，否則我們將僅在法律法規要求的限度內處理該等信息且不會將其用於我們的日常業務活動。

爲了管理您的保單以及向您提供產品和服務，我們可能將您的個人信息提供給我們的《個人資料收集聲明》中的持牌保險中介人、承保人、第三方服務提供商、醫療機構例如醫院、 醫療診所以及實驗室測試設施、中國太平洋保險（集團）股份有限公司（「太保集團」）及集團內的其他公司、審計師、法律顧問、財務顧問、再保險人、政府部門及司法機構、監管機構、保險業協會及聯會、銀行、支付結算代理人、第三方支付服務提供商和索賠調查機構。目前，我們將您的個人信息提供給位於中國內地的中國太平洋人壽保險股份有限公司 (life.cpic.com.cn/xrsbx/) 處理，以便向您提供產品和服務，其類型、目的和方法詳見我們的《個人資料收集聲明》。

個人信息的接收方可以收集和處理您的個人信息，並將其返還給我們，以便我們管理您的保單。我們向接收方提供的個人信息類型包括但不限於：您的個人身份信息、醫療信息、過去的健康記錄/信息和財務信息。我們會通過電子或其他方式向接收方提供您的個人信息，並按照我們的指示、私隱政策以及任何其他適當的保密和安全措施，爲我們處理此類信息。根據中國內地適用的法律法規，我們在控制、處理和傳輸您的個人信息和敏感的個人信息時，將採取最高的安全措施。我們還制定了自己的安全政策以保護您的個人信息和敏感個人信息。

除我們的《個人資料收集聲明》中規定的訪問權外，您還有權獲得我們持有的您個人信息的副本、撤回對我們使用閣下個人信息的同意、有權限制或反對他人處理閣下的個人信息並有權在下列任何情形發生時要求刪除您的個人信息：

- 處理您的個人信息的目的已經達到或未能達到，或該個人信息對於達到該目的已無必要；
- 我們已停止提供產品或服務，或保留期限已屆滿；
- 您撤回同意；
- 我們違反了現行數據保護相關的法律法規。

您可以通過本私隱附錄中列出的聯繫方式與我們聯繫，以撤回對我們處理您個人信息的同意。如果您撤回對我們處理您的個人信息的同意，我們可能無法向您提供相關產品和/或服務。如閣下有意根據中國個人信息保護法行使閣下的任何權利，可以向本公司的資料保護主任作出書面要求，地址是香港銅鑼灣希慎道 33 號利園一期 18 樓 1802 室。

如果與本私隱附錄的規定不一致時，包括但不限於定義（例如敏感個人信息），則以中國《網絡安全法》、《個人信息保護法》、《數據安全法》其實施辦法和其他網絡安全和數據保護相關的中華人民共和國法律法規爲準。

我們有權不時更新本私隱附錄，並通過我們網站或應用平台（視具體情況而定）發布本私隱附錄的更新以向您通知相關內容。

This Addendum only applies to you if you are located in Mainland China. This Privacy Addendum forms part and parcel of CPIC Life (HK)'s Personal Information Collection Statement and specific to individual customers who are located in Mainland China and receiving our product(s) and/or service(s) associated with the product(s) from Hong Kong. If there is any conflict or inconsistency between the terms of this Addendum and any terms set forth in CPIC Life (HK)'s Personal Information Collection Statement, the terms of this Addendum shall prevail.

CPIC Life (HK) (hereinafter also referred to as "we", "us" or "our"), the issuer of your insurance policy, is the processor of your personal data and you may reach us via wecare@cpiclife.com.hk in accordance with the applicable data protection laws of Mainland China. As required by the laws of Mainland China, when we provide you with the product(s) and the service(s), we may need to seek your consent on how we use your personal data and, in relation to certain personal data which is considered sensitive based on the laws of Mainland China, we may need your separate consent. Your personal data will be collected, accessed, processed, used, stored, and/or transferred outside of Mainland China, with the types, purposes, methods, way of right exercise and contact information set out in our Personal Information Collection Statement. If you do not consent to this Privacy Addendum, we may not be able to provide you with the product(s) you are purchasing from us and offer you with the service(s).

Under the applicable data protection laws in Mainland China, we will process your personal data based on your consent, unless your personal data are:

- necessary to conclude or perform a contract in which you are a party;
- necessary for us to comply with legal obligations;
- necessary to respond to public health emergencies;
- necessary to protect individuals' life, health, and property safety;
- reasonably processed in news reporting and public opinion oversight for public interests; or
- publicly available, because of your voluntary disclosure or a legal requirement, and reasonably processed.

Certain personal data that we collect about you is sensitive personal data as defined in the applicable data protection laws in Mainland China ("Sensitive Personal Data"), which is personal data that may materially impact your rights and interests, cause harm to your dignity, personal or property safety, if leaked or unlawfully used, including but not limited to financial accounts, national identification number, medical or health-related information, biometric identification, religious belief, specific identity, individual location tracking or any personal data of minors under the age of fourteen. We collect the Sensitive Personal Data only for specific purposes, such as assessing your application for the issuance of an insurance policy to you, processing your request of changes in personal data and investigation on any claims applications submitted to us. We will not be able to provide you with the product(s) and/or service(s) if we fail to process your Sensitive Personal Data. We generally do not directly collect personal data from a child under the age of fourteen but may collect such personal data from the parent or legal guardian of the child where such processing necessary for providing relevant services while the parent or legal guardian may exercise the minor's rights and consent to us. We adopt and implement strict security policies to protect the confidentiality and privacy of your sensitive personal information. We adopt and implement strict security policies to protect the confidentiality and privacy of your sensitive personal information.

We will retain your personal data for the period necessary to fulfill the necessary purposes of processing your personal data as outlined in our Personal Information Collection Statement and this Privacy Addendum. The criteria used to determine our retention periods may include one or more of the following: as long as we have an ongoing relationship with you; as required by a legal obligation to which we are subject; and as advisable in light of our legal position (such as in regard of the applicable statute of limitation, litigation, audits or regulatory investigation). Your personal data will be securely deleted or disposed of thereafter. Unless we have to retain certain data due to legal reasons, we will only process such data to the extent required by laws and regulations and will not use it in our daily business activities.

We may also provide your personal data to other recipients, within or outside Mainland China as set out in our Personal Information Collection Statement including but not limited to any licensed insurance intermediaries, insurers, third party service providers, medical institutions such as hospitals, medical clinics and laboratory testing facilities, China Pacific Insurance (Group) Co., Ltd ("CPIC Group") and any other companies within the Group, auditors, legal advisors, financial advisors, reinsurers, governmental and judicial bodies, regulators, associations and federations of the insurance industry, banks, payment settlement agents, third party payment service providers and claims investigation organizations, for the purpose of the administration of your insurance policies and the provision of product(s) and service(s) to you. Currently, we provide your personal data to China Pacific Life Insurance Co., Ltd. (life.cpic.com.cn/xrsbx/) which is located in Mainland China for processing for the purpose of providing you with the product(s) and service(s), with the types, purposes and methods as set out in our Personal Information Collection Statement.

The recipient(s) of your personal data may collect and process your personal data and return to us for the purpose of the administration of your insurance policies. The types of personal data that we provide to the recipients include without limitation personally-identifiable information, your medical information, your past health records/information, and your financial information. We may deliver your personal data through electronic means or other mode of dispatch to the recipients to process such information for us in accordance with our instructions and in compliance with our privacy policy as well as any other appropriate confidentiality and security measures. In compliance with the applicable rules and regulations of Mainland China, we implement maximum security in controlling, processing and transferring of your personal data and Sensitive Personal Data. We also adopt our own security policies to safeguard your personal data and Sensitive Personal Data.

In addition to the access rights set forth in our Personal Information Collection Statement, you have the right to obtain a copy of your personal data held by us, the right to withdraw consent to use of such personal data, the right to restrict or object processing of such personal data and the right to request us to delete such personal data under any of the following circumstances:

- where the purposes of processing your personal data have been achieved or have failed to be achieved, or the personal data is no longer necessary for achieving the purposes;
- where we have ceased to provide the product(s) or service(s), or the retention period has expired;
- where you have withdrawn your consent; and
- where we have violated the applicable data protection laws and regulations.

You may withdraw your consent to our use of your personal data by contacting us through the contact details set out in this Privacy Addendum. If you withdraw your consent to our processing of your personal data, we may not be able to provide the relevant product(s) and/or service(s) to you. If you wish to exercise any of your rights under the Personal Information Protection Law of China, you may make your request by writing to our Data Protection Officer at Room 1802, 18/F, Lee Garden One, 33 Hysan Avenue, Causeway Bay, Hong Kong.

To the extent inconsistent with the provisions of this Privacy Addendum, including but not limited to definitions (e.g., Sensitive Personal Data), China's Cybersecurity Law, Personal Information Protection Law, Data Security Law, their implementing measures and other Chinese laws and regulations in relation to cybersecurity and data protection will prevail.

We have the right to update this Privacy Addendum from time to time and we will notify you of our updates to this Privacy Addendum by posting it on our website or application platforms (as the case may be).