



PICS 2020Jun

Policy Number* 保單號碼*										Assignment of Policy as Collateral Security 權益轉讓作為抵押擔保											
1	<input type="checkbox"/>	1	<input type="checkbox"/>	1	<input type="checkbox"/>	1	<input type="checkbox"/>	1	<input type="checkbox"/>	1	<input type="checkbox"/>	1	<input type="checkbox"/>	1	<input type="checkbox"/>	1	<input type="checkbox"/>	1	<input type="checkbox"/>	Plan Type 計劃名稱	
2	<input type="checkbox"/>	2	<input type="checkbox"/>	2	<input type="checkbox"/>	2	<input type="checkbox"/>	2	<input type="checkbox"/>	2	<input type="checkbox"/>	2	<input type="checkbox"/>	2	<input type="checkbox"/>	2	<input type="checkbox"/>	2	<input type="checkbox"/>	Name of Policyholder in English (Surname first) 保單持有人英文姓名(姓氏先行)	
3	<input type="checkbox"/>	3	<input type="checkbox"/>	3	<input type="checkbox"/>	3	<input type="checkbox"/>	3	<input type="checkbox"/>	3	<input type="checkbox"/>	3	<input type="checkbox"/>	3	<input type="checkbox"/>	3	<input type="checkbox"/>	3	<input type="checkbox"/>	# ID Type & No. # 身份證明文件類別及號碼	
4	<input type="checkbox"/>	4	<input type="checkbox"/>	4	<input type="checkbox"/>	4	<input type="checkbox"/>	4	<input type="checkbox"/>	4	<input type="checkbox"/>	4	<input type="checkbox"/>	4	<input type="checkbox"/>	4	<input type="checkbox"/>	4	<input type="checkbox"/>	Name of Life Insured in English (Surname first) 受保人英文姓名(姓氏先行)	
5	<input type="checkbox"/>	5	<input type="checkbox"/>	5	<input type="checkbox"/>	5	<input type="checkbox"/>	5	<input type="checkbox"/>	5	<input type="checkbox"/>	5	<input type="checkbox"/>	5	<input type="checkbox"/>	5	<input type="checkbox"/>	5	<input type="checkbox"/>	# ID Type & No. # 身份證明文件類別及號碼	
6	<input type="checkbox"/>	6	<input type="checkbox"/>	6	<input type="checkbox"/>	6	<input type="checkbox"/>	6	<input type="checkbox"/>	6	<input type="checkbox"/>	6	<input type="checkbox"/>	6	<input type="checkbox"/>	6	<input type="checkbox"/>	6	<input type="checkbox"/>		
7	<input type="checkbox"/>	7	<input type="checkbox"/>	7	<input type="checkbox"/>	7	<input type="checkbox"/>	7	<input type="checkbox"/>	7	<input type="checkbox"/>	7	<input type="checkbox"/>	7	<input type="checkbox"/>	7	<input type="checkbox"/>	7	<input type="checkbox"/>		
8	<input type="checkbox"/>	8	<input type="checkbox"/>	8	<input type="checkbox"/>	8	<input type="checkbox"/>	8	<input type="checkbox"/>	8	<input type="checkbox"/>	8	<input type="checkbox"/>	8	<input type="checkbox"/>	8	<input type="checkbox"/>	8	<input type="checkbox"/>		
9	<input type="checkbox"/>	9	<input type="checkbox"/>	9	<input type="checkbox"/>	9	<input type="checkbox"/>	9	<input type="checkbox"/>	9	<input type="checkbox"/>	9	<input type="checkbox"/>	9	<input type="checkbox"/>	9	<input type="checkbox"/>	9	<input type="checkbox"/>		
0	<input type="checkbox"/>	0	<input type="checkbox"/>	0	<input type="checkbox"/>	0	<input type="checkbox"/>	0	<input type="checkbox"/>	0	<input type="checkbox"/>	0	<input type="checkbox"/>	0	<input type="checkbox"/>	0	<input type="checkbox"/>	0	<input type="checkbox"/>		
NOTE 注意:																					
1. * Please mark X in the appropriate boxes to indicate the policy number. 請在適當的方格內加上 X 以註明保單號碼。 2. # ID Type 身份證明文件類別: I = HKID 香港身份證, P = Passport 護照, B = Business Registration Certificate 商業登記, X = Others 其他。 3. Any changes should be initialed by the Policyholder and Irrevocable Beneficiary (if any). 任何答案如有更改, 請保單持有人及不可撤換受益人(如適用)在旁簽署。 4. If the payments are paid in currencies other than the policy currencies/currency of levy cap i.e. HKD as provided by the Insurance Authority, the payments would be subject to change according to the prevailing exchange rate of policy currencies/HKD to payment currencies to be determined by the Company from time to time. Likewise any payments settled in currencies other than the policy currencies/currency of levy cap i.e. HKD, the payments would be subject to the change according to the prevailing exchange rate of policy currencies/HKD to payment currencies to be determined by the Company from time to time. The fluctuation in exchange rates may have impact on the amount of payments including but not limited to premium payments, levy payments and benefit payments. By choosing the plans denominated in currencies other than local currency, you are subject to the exchange rate risks. Exchange rate fluctuates from time to time. You may suffer a loss of your benefit values and the subsequent premium payments and/or levy payments (if any) may be higher than your initial premium payment as a result of the exchange rate fluctuations. 如繳付款項貨幣有別於保單貨幣或保險業監管局訂定徵費上限的貨幣(即港幣), 該款項可能會受本公司不時釐定的保單貨幣/港幣對繳付款項貨幣的匯率而改變。同樣, 如任何款項的貨幣不是以保單貨幣或保險業監管局訂定徵費上限的貨幣(即港幣)支付, 該款項將會受本公司不時釐定的保單貨幣對支付貨幣/港幣的匯率而改變。匯率之波動會對款額構成影響, 包括但不限於以繳付保費, 保費徵費及利益支付款項。選擇非本地貨幣結算的保單, 閣下須承受匯率風險。匯率會不時波動, 閣下可能因匯率之波動而損失部分的利益價值及繳交往後保費及/或保費徵費(如有)可能會比繳交首次保費及保費徵費金額為高。 5. The Bank has explained the product features to you including potential liquidity, time horizon, any currency implications, fees & charges and ongoing charges related to the product(s) where applicable. 滙豐已向閣下解釋產品特性, 包括有關流動性、年期和任何貨幣的潛在影響、收費及產品的經常費用。 6. This form must be completed together with applicable "Tax Residency Self-Certification Form(s)" signed by Assignee. These forms are available at www.hsbc.com.hk/personal/form-centre.html. 此表格必須連同由承讓人簽署之適用「稅務居民自我證明表格」一併遞交。這些表格載於 www.hsbc.com.hk/zh-hk/personal/form-centre.html 。																					

Important Notes 重要事項	
If the above policy is assigned to the Assignee as collateral 倘若閣下把保單作抵押以向承讓人申請貸款:	
A. You will be subject to interest rate risk, which may increase the cost of serving the loan and the risk of default in repaying the loan. 閣下將會承受利率風險, 該風險可能增加償還貸款的成本和增加未能償還貸款的風險。	
B. You may lose the life coverage and other benefits under your policy upon any default or failure to repay under the relevant assignment or loan agreement. The Assignee may exercise the right to surrender the policy on your behalf. 當閣下在相關權益轉讓或貸款協議之下觸發違約或未能償還貸款時, 閣下將可能損失人壽保險保障及在保單內的其他利益, 受讓人可代表閣下行使保單退保的權利。	
C. You may face the risk of policy information and personal data being released to the Assignee. 閣下可能面臨保單資料及個人資料被交予受讓人的風險。 For details, please refer to section "Terms and Conditions" on P.2 of this form. 詳情請細閱此表格的第二頁之「條款及細則」部分。	

FOR OFFICE USE ONLY (Applicable to Assignee)	
<input type="checkbox"/> RBWM/CMB USP	

To HSBC Life (International) Limited / The Hongkong and Shanghai Banking Corporation Limited
致：滙豐人壽保險（國際）有限公司／香港上海滙豐銀行有限公司

Details of the Assignee 承讓人資料								
Name in English (Surname first) 英文姓名(姓氏先行)								
Address in English 英文地址								
	Room/ Flat 室	Floor 樓	Block/ Tower 座數	Name of building/estate 大廈/屋苑名稱	No. and name of street/road 街道號數及名稱	/	District 區域	Country/ Region 國家/地區
Correspondence Address 通訊地址								
Current Permanent Address 現有永久住址	<input type="checkbox"/> Same as correspondence address 與通訊地址相同 <input type="checkbox"/> Others, please complete 其他，請填寫此欄 (If not specify, same as correspondence address 如未列明，與通訊地址相同。)							
Current Residential Address 現有住宅地址	<input type="checkbox"/> Same as correspondence address 與通訊地址相同 <input type="checkbox"/> Same as current permanent address 與現有永久地址相同 <input type="checkbox"/> Others, please complete 其他，請填寫此欄 (If not specify, same as correspondence address 如未列明，與通訊地址相同。)							
Previous Address 前居住地址	(please complete if residing in Current Residential Address less than 3 years) (若於現有住宅地址居住少於3年請填寫此欄)							
Telephone No. 聯絡電話 (Please provide at least one telephone no. with its country/region. Country/Region code is not necessary) (請最少提供一個聯絡電話及其所屬國家/地區。唯無須提供國家/地區號碼)								
Home 住宅 <input type="checkbox"/> Hong Kong SAR 香港 <input type="checkbox"/> US 美國 1- <input type="checkbox"/> China 中國 86- <input type="checkbox"/> Other Country Name 其他國家 _____ Telephone no. 聯絡電話 _____								
Work 工作 <input type="checkbox"/> Hong Kong SAR 香港 <input type="checkbox"/> US 美國 1- <input type="checkbox"/> China 中國 86- <input type="checkbox"/> Other Country Name 其他國家 _____ Telephone no. 聯絡電話 _____								
Mobile 手提電話 <input type="checkbox"/> Hong Kong SAR 香港 <input type="checkbox"/> US 美國 1- <input type="checkbox"/> China 中國 86- <input type="checkbox"/> Other Country Name 其他國家 _____ 聯絡電話 Telephone no. _____								
Reason/Purpose of Assignment 此權益轉讓之原因/用意 _____ Assignee Details (for non-HSBC Group entities) 承讓人資料[如非滙豐集團成員之公司]								
Occupation 職業 Industry 行業 _____ Position 職位 _____								
<input type="checkbox"/> Salary 薪金 <input type="checkbox"/> Saving 儲蓄 <input type="checkbox"/> Donation 捐獻 <input type="checkbox"/> Inheritance 遺產 <input type="checkbox"/> Business Income 生意收入 <input type="checkbox"/> From Business Owner 由生意持有人提供 <input type="checkbox"/> Return on Investment 投資回報 <input type="checkbox"/> Sales Proceed 銷售收入 <input type="checkbox"/> Fee and Commission Income 酬金及佣金收入 <input type="checkbox"/> Others, please state 其他，請註明： _____								
Identity Document Type & No.								
<input type="checkbox"/> HKID 永久性香港居民身份證 _____ <input type="checkbox"/> HKBR 商業登記證號碼 _____ <input type="checkbox"/> Passport 護照 _____ <input type="checkbox"/> HKCI 公司註冊證書號碼 _____ <input type="checkbox"/> Other 其他 _____ <input type="checkbox"/> Non-HK Place of register 非香港地方註冊 _____ <input type="checkbox"/> Nationality (Country/Region) 1 國籍(國家/地區) 1 _____ <input type="checkbox"/> Nationality (Country/Region) 2 (please complete if different from Nationality 1) 國籍(國家/地區) 2 (國籍(國家/地區) 1 不同請填寫此欄) _____ <input type="checkbox"/> Nationality (Country/Region) 3 (please complete if different from Nationality 1 and 2) 國籍(國家/地區) 3 (若與國籍(國家/地區) 1 及 2 不同請填寫此欄) _____ <input type="checkbox"/> Place of Birth 出生地點 _____ <input type="checkbox"/> US Tax ID (where applicable) 美國稅務編號(如適用) _____ <input type="checkbox"/> Local Tax ID (where applicable and optional)* 地方稅務編號(如適用及非必要填寫)* _____ <input type="checkbox"/> Country/Region of Local Tax ID (where applicable and optional)* 地方稅務編號之國家/地區(如適用及非必要填寫)* _____								
* Any country/region other than US 美國以外之國家/地區								

Terms and Conditions 條件及細則	
<p>In consideration of the Assignee providing a loan to the Policyholder, the above Policy, together with all rights and interest in it, is assigned to the Assignee on the following terms: 由於承讓人向保單持有人提供借款，上述的保單連同所有有關的權利及利益，將根據以下的條款轉讓予承讓人作抵押：</p>	
<p>i) If permitted by the Policy, the Assignee may 倘若保單許可，承讓人可</p> <ul style="list-style-type: none"> (a) collect the death benefit payable on the death of the Insured; 領取受保人死亡後應付的死亡賠償； (b) surrender the Policy and collect the surrender value; 申請即時退保，並領取退保金額； (c) take out a Policy loan; 進行保單貸款； (d) receive dividends payable on the Policy (if applicable); 收取保單應付的紅利(如適用)； (e) exercise any non-forfeiture options; and 行使任何不能作廢的選擇權；及 (f) exercise the Policy Value Management Option (applicable to HSBC Wealth Goal Insurance Plan, HSBC Family Goal Insurance Plan and HSBC Health Goal Insurance Plan only). 行使保單價值管理權益(只適用於滙豐溢保險計劃、滙豐人生保險計劃及滙豐康保險計劃)。 	
<p>ii) The Policyholder reserves the right to collect any disability benefit that does not reduce the Sum Insured, and to designate and change the beneficiary. 保單持有人保留領取任何不減低保額的傷殘賠償之權利，並可指定及更改受益人。</p>	
<p>iii) The Assignee agrees that if the Policyholder repays the loan (together with the prescribed interest) to the Assignee, the Assignee will reassign the Policy to the Policyholder. 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。</p>	
<p>iv) The Assignee agrees that if any proceeds it receives from the policy exceed the amount of the loan (together with prescribed interest), it will pay the balance of the proceeds to the beneficiary named by the Policyholder. 承讓人同意倘若從保單所獲的得益超過貸款(連同規定利息)總額，承讓人會將超出的得益款額付予保單持有人所指定的受益人。</p>	
<p>v) The Assignor authorizes the Insurance Company 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. 轉讓人授權本公司，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。</p>	
<p>vi) The Assignor authorizes the Insurance Company to disclose to the Assignee: 轉讓人授權保險公司向承讓人披露：</p> <ul style="list-style-type: none"> (a) the cash value of the Policy and any decrease thereof; and 此保單之現金價值及其任何減少；及 (b) personal data of the Assignor for the purpose of linking, retrieving or otherwise processing records relating to the Assignor held by the Assignee. 轉讓人的個人資料，目的為聯繫、檢索或以其他程序處理由承讓人持有有關轉讓人的紀錄。 	

Data Privacy Notice

Notice relating to the Personal Data (Privacy) Ordinance

We protect your privacy. Read this notice to find out how we collect, store, use and share your personal data.

1

HOW WE COLLECT AND STORE YOUR DATA

We collect your data

- when you interact with us, apply for and use our products and services
- visit our websites (please see the "Privacy and Security" section of www.hsbc.com.hk and refer to "Use of cookies policy" for details of how we use cookies)
- from other people and companies, including other HSBC group companies

We may store your data locally or overseas, including in the cloud. We apply our global data standards and policies wherever your data is stored.

We're responsible for keeping your data safe in compliance with Hong Kong law.

2

WHAT WE USE YOUR DATA FOR

We use your data

- to send you direct marketing if you've consented to it
- to consider applications for, offer, provide and manage products and services
For example: (i) insurance, annuities, pensions and health and wellness products and services; (ii) educational materials; (iii) products and services relating to campaigns and promotions which you have signed up to
- to design and improve our products, services and marketing
- to help us and other HSBC group companies comply with laws, regulations and requirements, including our internal policies, in or outside Hong Kong
- to detect, investigate and prevent financial crimes
- for the other purposes set out in section B

3

WHO WE SHARE YOUR DATA WITH

We share your data with

- other HSBC group companies
- third parties who help us to provide services to you or who act for us
- third parties who you consent to us sharing your data with
- local or overseas law enforcement agencies, industry bodies, regulators or authorities
- the other third parties set out in section C

We may share your data locally or overseas.

You can access your data

You can request access to the data we store about you. We may charge a fee for this.

You can also ask us to

- correct or update your data
- explain our data policies and practices

You control your marketing preferences

You control whether you receive marketing from us.

You can change this at any time by contacting us.

You can contact us

dfv.enquiry@hsbc.com.hk

The Data Protection Officer
HSBC, PO Box 72677,
Kowloon Central Post Office,
Hong Kong

A Collect and store

We may collect

- biometric, medical and health/lifestyle data such as your heart rate, BMI and steps count
- your geographic data and location data based on your mobile or other electronic device
- data from people who act for you or who you deal with through our services
- data from public sources, aggregators and other sources available to us
- data from policyholders or members of our insurance policies of which you benefit from or are insured by

If you don't give us data then we may be unable to provide products or services.

We may also generate data about you

- by combining information that we and other HSBC group companies have collected about you
- based on the analysis of your interactions with us and information which we have collected about you
- through the use of cookies and similar technology when you access our website or apps

B Use

We use your data to

- handle and take care of claims
- help us to comply with requirements or requests that we or the HSBC group have or receive such as legal or regulatory in or outside Hong Kong. Sometimes we may have to comply and other times we may choose to voluntarily comply
- conduct identity, medical or credit checks
- create and maintain the credit and risk related models of the HSBC group (such as underwriting models, health and wellness models and models/algorithms for data analytics and artificial intelligence)
- manage our business, including exercising our legal rights
- determine, pay or collect money owed to you or to us
- match data held by HSBC group companies for purposes listed in this notice
- provide personalised advertising to you on third party websites (this may involve us aggregating your data with data of others)
- other uses relating to the above or to which you have consented

If you provide data about others

If you provide data to us about another person, you should tell that person how we will collect, use and share their data as explained in this notice.

C Share

We share your data with

- local or overseas bodies or authorities such as legal, regulatory, law enforcement, government and tax and any partnerships between law enforcement and the financial sector
- any person who is a party to a transaction (or a potential transaction) buying interest or assuming risk in an insurance policy, such as reinsurers
- payment recipients, beneficiaries or any person who act for our customer or you, or anyone whose data is provided for receiving benefits under an insurance policy or otherwise
- hospitals, clinics, medical practitioners, laboratories, technicians, loss adjusters, risk intelligence providers, legal advisers or private investigators who act for us
- any third party who we may transfer our business, policies or assets to so it can evaluate our business and use your data after any transfer
- partners and providers of reward, co-branding or loyalty programs, charities or non-profit organisations
- social media advertising partners (who can check if you have or use our products and services and send our adverts to you and advertise to people who have a similar profile to you)

We may share your anonymised data with other parties not listed above. If we do this you won't be identifiable from this data.

D Direct Marketing

This is when we use your data to send you details about financial, insurance, pensions, annuities or related products, services and offers (such as health and wellness) and promotional campaigns provided or hosted by us or our co-branding, rewards or loyalty programme partners, charities or other third party financial institutions and service providers.

We may use data such as your demographics, the products and services that you're interested in, transaction behaviour, portfolio information, location data, social media data, analytics, health and wellness data and information from third parties when we market to you.

We don't give your data to others for them to market their products and services to you. If we ever wanted to do this, we'd get your separate consent.

This notice will apply for as long as we store your data. We'll send you the latest version at least once a year. If we use your data for a new purpose, we'll get your consent.

Note: In case of any discrepancies between the English and Chinese versions, the English version shall apply and prevail.

資料私隱通知

關於個人資料(私隱)條例的通知

我們致力保護您的私隱。請閱讀此通知，了解我們如何收集、儲存、使用及披露您的個人資料。

1

我們如何收集及儲存您的資料

我們收集您資料的途徑包括

- 您與我們互動，向我們申請及使用我們的產品和服務
- 您瀏覽我們網站(有關我們如何使用「cookies」的詳情，請參閱我們網站 www.hsbc.com.hk 進入「私隱與保安」閱覽「Use of cookies 政策」)
- 其他人士及公司(包括其他滙豐集團旗下公司)

我們可能將您的資料儲存於本地或海外，包括雲端。無論您的資料儲存於何處，均受我們的環球資料標準及政策約束。

我們有責任根據香港法律保護您的資料安全。

2

我們如何使用您的資料

我們將您的資料用於

- 經您同意後向您發送直接促銷資料
- 考慮申請、為您推薦、提供及管理產品與服務
例如：(i) 保險、年金、退休金、健康與保健產品及服務；(ii) 教育材料；(iii) 關於您已報名參與之活動及推廣的產品與服務
- 設計及改進我們的產品、服務及市場推廣活動
- 幫助我們及其他滙豐集團旗下公司遵守香港或其以外的國家或地區的法律、法規和要求，包括我們的內部政策
- 偵測、調查及預防金融罪案
- B 部分所列的其他目的

3

我們與誰披露您的資料

我們與下列人士披露您的資料

- 其他滙豐集團旗下公司
- 幫助我們向您提供服務或代表我們行事的第三方
- 您同意我們與之披露您資料的第三方
- 本地或海外執法機構、行業組織、監管機構或權力機關
- C 部分所列的其他第三方

我們可能在本地或海外披露您的資料。

您可查閱自己的資料

您可要求查閱我們所儲存有關您的資料。我們可能就此向您收取費用。

您可要求我們

- 改正或更新您的資料
- 說明我們的資料政策及慣例

您可控制自己的市場推廣偏好

您可控制您會否從我們收取市場推廣資料。

您可隨時聯絡我們對此作出更改。

您可聯絡我們

dfv.enquiry@hsbc.com.hk

資料保護主任

香港上海滙豐銀行有限公司
香港九龍中央郵政局
郵政信箱 72677 號

A 收集及儲存

我們或會

- 收集生物辨識、醫療及健康/生活模式資料，例如您的心跳率、身高體重指數及步數統計
- 基於您的流動或其他電子裝置收集您的地域及位置資料
- 從代表您的人士或您透過我們服務與之往來的人士收集資料
- 從公開渠道、資料整合機構及其他我們接觸得到的渠道收集資料
- 從您受益或受保於我們的保險下的保單持有人或保單成員收集資料

若您不向我們提供資料，我們可能無法提供產品或服務。

我們亦可能透過以下途徑衍生有關您的資料

- 整合我們及其他滙豐集團旗下公司收集的有關您的資料
- 分析您與我們的互動及我們已收集得來有關您的資料
- 於您瀏覽我們網站或應用程式時使用 cookies 或類似技術

B 使用

我們將您的資料用於

- 處理及安排索償
- 幫助我們遵守包括香港或其以外的地區或國家的法律或監管機構對我們或滙豐集團現有或所收到的相關監管規定或要求。這些監管規定或要求可能是我們必須遵從或選擇自願遵從的
- 進行身份審查、身體檢查或信用審查
- 設立及維持滙豐集團的信貸及風險相關準則(例如承保準則、健康及保健準則，以及用於資料分析及人工智能的準則/算法)
- 管理我們業務，包括行使我們的法律權利
- 釐定、支付或收取欠您或欠我們的款項
- 與滙豐集團旗下公司所持有的資料核對，以供作本通知所列明的用途
- 於第三方網站上為您提供個人化廣告(這可能涉及我們將您與他人的資料進行整合)
- 與上述用途相關或經您同意的其他用途

若您提供他人的資料

若您向我們提供有關其他人士的資料，您應按本通知所述，告知該人士我們將如何收集、使用和披露其資料。

C 披露

我們與下列人士披露您的資料

- 本地或海外的法律、監管、執法、政府和稅務等機構或權力機關，以及執法機構與金融業界之間的任何合作夥伴
- 交易(或潛在交易)下收購保單權益或承擔保單風險的一方，例如再承保人
- 收款人、受益人或任何為我們的客戶或您行事的人；或任何為收取保單賠償或為其他目的而資料被提供的人
- 代表或為我們提供服務的醫院、診所、醫生、化驗所、技術員、理賠員、風險情報提供機構、法律顧問或私家偵探
- 我們可能轉讓業務、保單或資產的任何第三方，以便其評估我們的業務及在轉讓後使用您的資料
- 獎賞、合作品牌或忠誠計劃的合作夥伴及供應商，以及慈善或非牟利機構
- 社交媒體廣告合作夥伴(可查看您是否擁有或使用我們的產品及服務，並向您及與您個人資料相似的人士發送我們的廣告)

我們可能與上文並未列出的其他人士披露您的匿名資料。在此情況下，有關資料將無法識別出您的身分。

D 直接促銷

指我們使用您的資料向您發送由我們或我們的合作品牌、獎賞或忠誠計劃合作夥伴、慈善機構或其他第三方金融機構及服務供應商所提供或舉辦的金融、保險、退休金、年金或相關產品、服務和優惠詳情(例如健康與保健)及推廣活動的詳細資料。

向您進行市場推廣時，我們或會使用您的資料，例如人口統計資料、您感興趣的產品及服務、交易行為、投資組合資料、位置資料、社交媒體資料、分析、健康及保健資料和來自第三方的資料。

我們不會向他人提供您的資料，以供其向您推廣產品及服務。如有此意，我們會另行徵求您的同意。

本通知於我們儲存您的資料期間適用。我們亦會每年向您提供此通知的最新版本。若我們將您的資料用於新用途，則會徵求您的同意。

注意：中英文本如有任何歧義，概以英文本為準。

Declaration 聲明

I have read and fully understood the Important Notes and Terms and Conditions as shown on pages 1 and 2 of this form before making this assignment of policy as collateral security request. 本人在申請此權益轉讓作為抵押擔保前，已細閱及完全明白在本表格第1頁的重要事項和第2頁條件及細則。

By signing below, I/we agree that the Company may use and disclose all personal data about me/us that the Company currently or subsequently hold for the purposes as set out in the Notice relating to Personal Data (Privacy) Ordinance which accompanies this form. 本人(等)在下方簽署即同意貴公司可按本表格隨附的關於個人資料(私隱)條例的通知內列出的用途使用及披露貴公司現時或其後持有有關本人(等)的全部個人資料。

I/We agree that HSBC Life (International) Limited may, in connection with this Application, obtain my/our Common Reporting Standard (CRS) related information retained by The Hongkong and Shanghai Banking Corporation Limited (if applicable). If any of the CRS information is not up-to-date, I/we will provide HSBC Life (International) Limited with the updated information and if required, complete a new self-certification form. I/We hereby give consent to HSBC Life (International) Limited and The Hongkong and Shanghai Banking Corporation Limited to share between themselves my/our CRS related information. 本人(等)同意滙豐人壽保險(國際)有限公司有權向香港上海滙豐銀行有限公司索取本人(等)之「共同匯報標準」有關資料為本申請用途(如適用)。表格上之「共同匯報標準」資料如有任何變更，本人(等)會提供已適當更新的資料予滙豐人壽保險(國際)有限公司，如有需要，本人(等)將填寫一份新自我證明表格。本人(等)同意滙豐人壽保險(國際)有限公司及香港上海滙豐銀行有限公司共同使用本人(等)之「共同匯報標準」有關資料。

I/we agree that if I/we am/are a customer(s) of The Hongkong and Shanghai Banking Corporation Limited (the "Bank"), HSBC Life (International) Limited may share this form with the Bank for the purpose of updating certain of my/our information retained by the relevant business line(s) of the Bank.* 本人(等)同意如本人(等)為香港上海滙豐銀行有限公司(「滙豐」)之客戶，滙豐人壽保險(國際)有限公司可向滙豐提供此表格以更新滙豐之相關業務所儲存有關本人(等)的特定資料。*

* Please note that not all information provided by you in this form will be updated in the Bank's record. If you need to update your correspondence address record maintained with the Bank, please submit request via the following channels: 請注意並非閣下於此表格所提供的全部資料將會被用作更新閣下於滙豐的紀錄。如閣下需要更新在滙豐紀錄的通訊地址，請透過以下途徑提交申請：

- (i) Login to HSBC Internet Banking (www.hsbc.com.hk), click "Maintain My Details" at "My HSBC" tab and update your address record by choosing "Change Personal Information and Address" option; 登入滙豐網上理財(www.hsbc.com.hk)，於「我的HSBC」標籤頁點擊「更改我的設定」並選擇「更改個人資料及地址」選項以更新閣下的地址紀錄；
- (ii) Call HSBC Phone Banking hotline on (852) 2233 3322 for HSBC Premier customers, (852) 2748 8333 for HSBC Advance customers and (852) 2233 3000 for other personal banking customers; or 致電滙豐電話理財服務熱線。滙豐卓越理財客戶請致電(852) 2233 3322，滙豐運籌理財客戶請致電(852) 2748 8333，其他個人銀行客戶請致電(852) 2233 3000；或
- (iii) Download and complete the "Change of Address/Telephone Number/Fax Number/Email Address Instruction Form (For Personal Customer)" under "Form and Document Download" page at HSBC website (www.hsbc.com.hk). 於滙豐網站(www.hsbc.com.hk)的「表格及文件下載」頁面下載並填寫「更改地址/電話號碼/傳真號碼/電子郵件地址指示表格(個人客戶)」。

Please also note the following remarks in respect of change of address in the Bank's record. 此外，請注意以下有關更改在滙豐紀錄的通訊地址之注意事項。

- (i) In compliance with securities dealing restrictions/relevant laws and/or regulation in the United States of America (US) and Canada (CN), customers changing any of their addresses on the Bank's record to US or CN will not be able to continue to enjoy the Bank's securities and unit trust trading services. In case you have a Margin FX Trading Account, you will be required to close your Margin FX Trading Account and all open positions. 基於美國及加拿大就有關證券交易的管制/有關法例及/或規則，若客戶將其滙豐紀錄的任何地址更改為美國或加拿大地址，均不可繼續享用滙豐所提供的任何證券或基金投資服務。如果閣下擁有外匯孖展買賣戶口，閣下需要將所有未平倉盤平倉及取消閣下的外匯孖展買賣戶口。

Please also note that customers (who are South Korean nationals) changing any of their addresses on the Bank's record to South Korea, will not be able to continue to enjoy the Bank's securities and unit trust trading services. In case you have a Margin FX Trading Account, you will be required to close your Margin FX Trading Account and all open positions. 此外，請注意，若客戶將其滙豐紀錄的任何地址更改為南韓地址(而客戶同時為南韓公民)，均不可繼續享用滙豐所提供的任何證券或基金投資服務。如果閣下擁有外匯孖展買賣戶口，閣下需要將所有未平倉盤平倉及取消閣下的外匯孖展買賣戶口。

- (ii) If you are holding with the Bank an overseas securities account and/or have holdings in treasuries, bonds, bank deposits (including CDs), securities or any other investment products issued by a United States issuer, you are required to separately submit to the Bank a new form W-8BEN (Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding) or such other form as required by the Bank from time to time incorporating your new address and other updated information. 如閣下持有滙豐的海外證券戶口及/或美國國庫債券及/或任何美國發行者發出的債券、銀行存款(包括存款證)、證券或其他投資工具，閣下需要同時遞交一份更新的W-8BEN表格(美國預扣稅實益擁有人外國身分證明書)或按滙豐不時要求遞交的其他表格，在表格上納入新的地址及其他更新資料。

- (iii) In compliance with United States' foreign exchange transactions laws, customers changing any of their nationalities or addresses on the Bank's record to US will not be able to apply for certain types of foreign exchange products (for enquiries, please refer to the Bank's branches). 基於美國外匯交易法例的管制，若客戶將其滙豐紀錄的國籍更改為美國國籍或任何地址更改為美國地址，均不可申請外匯相關產品(如有查詢，請聯絡滙豐各分行)。

Signature of Policyholder 保單持有人簽署

Date 日期

Signature of Irrevocable Beneficiary (if any) 不可撤換受益人簽署(如適用)

Signature of Witness 見證人簽署

Name 姓名:
Signature of Assignee 承讓人簽署

Name 姓名:
Signature of Witness 見證人簽署

Important Note: Please return the original of this form, duly completed and signed, to HSBC Life (International) Limited of 18/F, Tower 1, HSBC Centre, 1 Sham Mong Road, Kowloon, Hong Kong. **Please note that we will only process your request upon actual receipt of this "original form."** 重要事項：請填妥及簽署此申請表(表格)"正本"後並寄回滙豐人壽保險(國際)有限公司，地址：香港九龍深旺道一號滙豐中心一座十八樓，當收到此申請表(表格)"正本"，我們將盡快辦理閣下之申請。

For Bank Use

<input type="checkbox"/> Client's ID copy attached	Staff Name and ID:	Servicing Staff IA No.	Branch Code and Chop
<input type="checkbox"/> Client's original ID sighted	Contact No.:	Servicing Staff RI No.	

Individual Tax Residency Self-Certification Form (CRS-I(HK)) (For Life Insurance)

個人稅務居民自我證明表格 (CRS-I(HK)) (人壽保險適用)

Date 日期	day 日 / month 月 / year 年

Instructions 指示

Please read the following instructions before completing this form 請在填寫本表格前細閱以下指示：

Why are we asking you to complete this form?

To help protect the integrity of tax systems, governments around the world are introducing a new information-gathering and reporting requirement for financial institutions. This is known as the Common Reporting Standard (the "CRS").

Under the CRS, we are required to determine where you are a "tax resident" (this will usually be where you are liable to pay income taxes). If you are a tax resident outside the country/jurisdiction where your account is held, we may need to give the national tax authority this information, along with information relating to your accounts. That may then be shared between different countries'/jurisdictions' tax authorities.

Completing this form will ensure that we hold accurate and up to date information about your tax residency.

If your circumstances change and any of the information provided in this form becomes incorrect, please let us know immediately and provide an updated self-certification.

Who should complete the Individual Tax Residency Self-Certification Form?

Individual customers should complete this form. Sole trader customers should also complete this form with the owner's information.

If you need to self-certify on behalf of an entity (which includes businesses, trusts and partnerships), complete an "Entity Tax Residency Self-Certification Form" (CRS-E (HK)). Similarly, if you are a controlling person of an entity, complete a "Controlling Person Tax Residency Self-Certification Form" (CRS-CP (HK)). You can find these forms at www.hsbc.com.hk/personal/form-centre.html.

For joint account holders, each individual will need to complete a separate form.

Even if you have already provided information in relation to the United States Government's Foreign Account Tax Compliance Act (FATCA), you may still need to provide additional information for the CRS as this is a separate regulation.

If you are completing this form on behalf of someone else, please ensure that you let them know that you have done so and tell us in what capacity you are signing in Part 3. For example, you might be completing this form as a custodian or nominee of an account, under a Power of Attorney or as a legal guardian on behalf of an account holder who is a minor.

Where to go for further information?

If you have any questions about this form or these instructions, please visit: www.crs.hsbc.com/en/rbwm/hongkong for Personal Banking customers; or visit www.crs.hsbc.com/en/cmb/hongkong for Commercial Banking customers.

The Organisation for Economic Co-operation and Development ("OECD") has developed the rules to be used by all governments participating in the CRS and these can be found on the OECD's Automatic Exchange of Information ("AEOI") website, www.oecd.org/tax/automatic-exchange/.

Please also visit the website of the Inland Revenue Department of the Government of the Hong Kong Special Administrative Region that sets out information relating to the implementation of AEOI in Hong Kong: http://www.ird.gov.hk/eng/tax/dta_aeoi.htm. Meaning of terms and expressions used in this form (e.g. "account holder" and "reportable account") may be found under section 50A of the Inland Revenue Ordinance (Cap. 112).

If you have any questions on how to define your tax residency status, please visit the OECD website, www.oecd.org/tax/automatic-exchange/ or speak to your tax advisor as we are not allowed to give tax advice.

為何我們要求您填寫本表格？

為維護稅制完整，全球各地政府現正推出適用於金融／財務機構的資料收集及匯報新規例，名為共同匯報標準(簡稱「CRS」)。

根據 CRS 規定，我們必須確定您的「稅務居住地」(這通常是您有義務繳納薪俸稅的國家／地區)。若您的稅務居住地有別於所持賬戶的國家／稅務管轄區，我們可能需要將此情況及您的有關賬戶資料告知國家稅務機關，該等機關隨後或會將相關資料傳送給不同國家／稅務管轄區的稅務機關。

填寫本表格可確保我們持有您正確及最新的稅務居住地資料。

如您的情況有變，導致本表格內的任何資料不再正確，請立即告知我們，並提交一份已更新的自我證明表格。

誰需填寫個人稅務居民自我證明表格？

個人銀行客戶須填寫本表格。獨資業務客戶亦須以擁有人的資料填寫本表格。

如您需代表實體(包括企業、信託和合夥)作自我證明，請填寫「實體稅務居民自我證明表格」(CRS-E (HK))。同樣地，如您是實體的控權人，請填寫「控權人稅務居民自我證明表格」(CRS-CP (HK))。這些表格載於 www.hsbc.com.hk/zh-hk/personal/form-centre.html。

每名聯名賬戶持有人須分別填寫一份表格。

即使您已就美國政府《外國賬戶稅務合規法案》(簡稱「FATCA」)提供所需的資料，您仍可能需就 CRS 提供額外資料，因為兩者為獨立的規例。

如您代表他人填寫本表格，請確保他們知悉此事，並在表格的第3部說明您以何種身分簽署本表格。例如：您可能以賬戶的託管人或代名人身分、根據授權書以受權人身分或以未成年賬戶持有人的法定監護人身分填寫本表格。

如何獲取更多資訊？

如對本表格或上述指示有任何疑問，個人銀行客戶請瀏覽 www.crs.hsbc.com/zh-hk/rbwm/hongkong；工商金融客戶請瀏覽 www.crs.hsbc.com/zh-hk/cmb/hongkong。

經濟合作與發展組織(簡稱「經合組織」)已制訂規則，供參與 CRS 的所有政府使用，並載於經合組織的自動交換資料(簡稱「AEOI」)網站 www.oecd.org/tax/automatic-exchange/。

另請參閱香港特別行政區政府稅務局(簡稱「稅務局」)網站了解香港實施 AEOI 的詳情：www.ird.gov.hk/chi/tax/dta_aeoi.htm。有關本表格內所用詞彙的涵義(例如：「賬戶持有人」和「須申報賬戶」)，請參閱《稅務條例》(第112章)第50A條。

如您對判定您的稅務居民身分有任何疑問，請瀏覽經合組織網站 www.oecd.org/tax/automatic-exchange/ 或諮詢您的稅務顧問。請恕我們不能提供稅務意見。

Important Notes 重要提示

- **This is a self-certification form provided by an account holder to a reporting financial institution for the purpose of automatic exchange of financial account information. The data collected may be transmitted by the reporting financial institution to the Inland Revenue Department for transfer to the tax authority of another country/jurisdiction.**
這是由賬戶持有人向申報金融 / 財務機構提供的自我證明表格，以作自動交換財務賬戶資料用途。申報金融 / 財務機構可把收集所得的資料交給稅務局，稅務局會將資料轉交到另一國家 / 稅務管轄區的稅務當局。
- **An account holder should report all changes in his/her tax residency status to the reporting financial institution.**
如賬戶持有人的稅務居民身分有所改變，應盡快將所有變更通知申報金融 / 財務機構。
- **All parts of the form must be completed (unless not applicable or otherwise specified). If space provided is insufficient, continue on additional sheet(s). Information in fields/parts marked with an asterisk (*) are required to be reported by the reporting financial institution to the Inland Revenue Department.**
除不適用或特別註明外，必須填寫這份表格所有部分。如這份表格上的空位不夠應用，可另紙填寫。在欄 / 部標有星號(*)的項目為申報金融 / 財務機構須向稅務局申報的資料。

Part 1: Identification of Individual Account Holder 第 1 部：個人賬戶持有人的身分識辨資料

(For joint or multiple account holders, complete a separate form for each individual account holder.

對於聯名賬戶或多人聯名賬戶，每名個人賬戶持有人須分別填寫一份表格。)

Note 注意：Please tick where applicable. 請在適當的地方加上剔號。

Name of Account Holder 賬戶持有人的姓名	Title 稱謂： <input type="checkbox"/> Mr 先生 <input type="checkbox"/> Mrs 太太 <input type="checkbox"/> Miss 小姐 <input type="checkbox"/> Ms 女士 <input type="checkbox"/> Other 其他 _____												
	*Last Name or Surname 姓氏	*First or Given Name 名字	Middle Name(s) 中間名										
	Business Name (Sole Traders Only) 公司名稱(只適用於獨資業務)												
Hong Kong Identity Card or Passport Number 香港身份證或護照號碼													
Current Residence Address 現時住址	(e.g. Suite, Floor, Building, Street, District 例如：室、樓層、大廈、街道、地區)												
	*City 城市												
	(e.g. Province, State 例如：省、州)												
	*Country/Jurisdiction 國家 / 稅務管轄區												
	Post Code/ZIP Code 郵政編碼 / 郵遞區號碼												
Mailing Address 通訊地址 (Complete if different to the above current residence address 如通訊地址與上述現時住址不同，填寫此欄)	(e.g. Suite, Floor, Building, Street, District 例如：室、樓層、大廈、街道、地區)												
	City 城市												
	(e.g. Province, State 例如：省、州)												
	Country/Jurisdiction 國家 / 稅務管轄區												
	Post Code/ZIP Code 郵政編碼 / 郵遞區號碼												
*Date of Birth 出生日期	<table border="1" style="display: inline-table; vertical-align: middle;"> <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> </tr> </table> (dd/mm/yyyy 日/月/年)												

Part 2 第2部：

- * **Country/Jurisdiction of Tax Residence and Taxpayer Identification Number or its Functional Equivalent ("TIN")**
- * **國家 / 稅務管轄區及稅務編號或具有等同功能的識辨編號(以下簡稱「稅務編號」)**

Complete the following table indicating 提供以下資料，列明：

- (a) each country/jurisdiction where the account holder is a **resident for tax purposes**; and 賬戶持有人作為**稅務居民**的國家 / 稅務管轄區；及
- (b) the account holder's TIN for each country/jurisdiction indicated. 該國家 / 稅務管轄區發給賬戶持有人的**稅務編號**。

If the account holder is a tax resident of Hong Kong, the TIN is the Hong Kong Identity Card Number (HKID). 如賬戶持有人是香港稅務居民，稅務編號是賬戶持有人的香港身份證號碼。

If a TIN is unavailable, provide the appropriate reason A, B or C 如沒有提供稅務編號，必須填寫合適的理由：

- # **Reason A** - The country/jurisdiction where the account holder is a resident for tax purposes does not issue TINs to its residents.
理由 A - 賬戶持有人的國家 / 稅務管轄區並沒有向其居民發出稅務編號。
- Reason B** - The account holder is unable to obtain a TIN. Explain why the account holder is unable to obtain a TIN if you have selected this reason.
理由 B - 賬戶持有人不能取得稅務編號。如選取這一理由，解釋賬戶持有人不能取得稅務編號的原因。
- Reason C** - TIN is not required. Select this reason only if the authorities of the country/jurisdiction of residence do not require the TIN to be disclosed.
理由 C - 賬戶持有人毋須提供稅務編號。國家 / 稅務管轄區的主管機關不需要賬戶持有人披露稅務編號。

Country/Jurisdiction of Tax Residence 國家 / 稅務管轄區	TIN 稅務編號	#Enter Reason A, B or C if no TIN is available 如沒有提供稅務編號，填寫理由 A、B 或 C	Explain why the account holder is unable to obtain a TIN if you have selected Reason B 如選取理由 B，解釋賬戶持有人不能取得稅務編號的原因
(1)			
(2)			
(3)			
(4)			
(5)			

Part 3: Declarations and Signature 第3部：聲明及簽署

I acknowledge and agree that (a) the information contained in this form is collected and may be kept by HSBC Life (International) Limited (the "Company") for the purpose of automatic exchange of financial account information, and (b) such information and information regarding the account holder and any reportable account(s) may be reported by the Company to the Inland Revenue Department of the Government of the Hong Kong Special Administrative Region and exchanged with the tax authorities of another country/jurisdiction or countries/jurisdictions in which the account holder may be resident for tax purposes, pursuant to the legal provisions for exchange of financial account information provided under the Inland Revenue Ordinance (Cap.112).

本人知悉及同意，滙豐人壽保險(國際)有限公司(「貴公司」)可根據《稅務條例》(第112章)有關交換財務賬戶資料的法律條文，(a)收集本表格所載資料並可備存作自動交換財務賬戶資料用途及(b)把該等資料和關於賬戶持有人及任何須申報賬戶的資料向香港特別行政區政府稅務局申報，從而把資料轉交到賬戶持有人的國家 / 稅務管轄區的稅務當局。

I also agree that the information contained in this form may be shared to and used by any member of the HSBC Group (meaning HSBC Holdings plc, its affiliates, subsidiaries, associated entities and any of their branches and offices) for the purposes of automatic exchange of financial account information provided under the Inland Revenue Ordinance as set out above.

本人亦同意滙豐集團成員(指滙豐控股有限公司、其附屬公司、子分公司、聯營單位及彼等的任何分行及辦事處)可分享和使用本表格所載資料，以作上述提及有關稅務條例中自動交換財務賬戶資料的用途。

I certify that I am the account holder (or I am authorised to sign for the account holder) of all the account(s) currently held with the Company by the individual identified in Part 1 of this form.

本人證明，就有關本表格第1部所述的個人現於貴公司持有的所有賬戶，本人是賬戶持有人(或本人獲賬戶持有人授權代其簽署)。

I undertake to advise the Company of any change in circumstances which affects the tax residency status of the individual identified in Part 1 of this form or causes the information contained herein to become incorrect, and to provide the Company with a suitably updated self-certification form within 30 days of such change in circumstances.

本人承諾，如情況有所改變，以致影響本表格第1部所述的個人的稅務居民身分，或引致本表格所載的資料不正確，本人會通知貴公司，並會在情況發生改變後30日內，向貴公司提交一份已適當更新的自我證明表格。

I declare that the information given and statements made in this form are, to the best of my knowledge and belief, true, correct and complete.

本人聲明就本人所知所信，本表格內所填報的所有資料和聲明均屬真實、正確和完備。

Signature 簽署 X Date (dd/mm/yyyy) 日期(日/月/年) : Name 姓名	Capacity 身分 <input style="width: 100%;" type="text"/> <i>(Indicate the capacity if you are not the individual identified in Part 1. If signing under a power of attorney, attach a certified copy of the +power of attorney. 如您不是第1部所述的個人，說明您的身分。如果您是以受權人身分簽署這份表格，須夾附該+授權書的核證副本。)</i> + The power of attorney must be in a form accepted by the Company. Please note that any existing Letter of Delegation provided by the Company and signed by an account holder will not give the authority to the appointed attorney(s) to sign this form on behalf of the relevant account holder. 授權書必須採用本公司認可的形式。請注意，由本公司提供及經賬戶持有人簽署的任何現有授權書(Letter of Delegation)將不會授權委任的代理人代表有關的賬戶持有人簽署本表格。
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WARNING: It is a serious offence under the Inland Revenue Ordinance if any person, in making a self-certification, makes a statement that is misleading, false or incorrect in a material particular AND knows, or is reckless as to whether, the statement is misleading, false or incorrect in a material particular. Heavy penalty may apply upon conviction.

警告：根據《稅務條例》，如任何人在作出自我證明時，在明知一項陳述在要項上屬具誤導性、虛假或不正確，或罔顧一項陳述是否在要項上屬具誤導性、虛假或不正確下，作出該項陳述，即屬嚴重罪行。一經定罪，可致重罰。