



HSBCWDL

PICS 2020Jun

Policy Number 保單號碼

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## Application for Policy Value Withdrawal / Policy Loan

### 申請保單價值提取／保單貸款

Plan Type 計劃名稱	
Name of Policyholder in English 保單持有人英文名	
NOTE 注意： <ol style="list-style-type: none"> <li>For the details of Investment Linked Insurance Products, please refer to reference document: "List of Investment Choice". 有關投資相連產品之詳情，請參閱「投資選擇列表」。</li> <li>HSBC Life (International) Limited is referred to as the "Company" or "HSBC Life" in this document. 滙豐人壽(國際)有限公司在此文件中稱為「本公司」或「滙豐保險」。</li> <li>Please submit the identity copy for fund (Investment Choice) withdrawal application. 申請基金(投資選擇)提取，請提交證件副本。</li> <li>Please put a ✓ in the appropriate box(es) and complete in BLOCK LETTERS. 請在適當方格內加上✓號，並用正楷填寫。</li> <li>Except WealthInvest Insurance Plan/WealthInvest Life Plan and HSBC Wealth Select Protection Linked Plan, the Fund Withdrawal Effective Date will be the date this application is received by HSBC Life(International) Limited ("the Company") or the next Transaction Date (if applicable). 除財富投資保險計劃／財富投資人壽計劃外及滙豐保障相連保險計劃，基金提取之生效日期指滙豐人壽保險(國際)有限公司(「本公司」)接獲閣下此申請之日期或下一個交易日(如適用)。</li> <li>For WealthInvest Insurance Plan/WealthInvest Life Plan and HSBC Wealth Select Protection Linked Plan, withdrawal request which we receive before 4pm would normally be effective on the next transaction date. 就財富投資保險計劃／財富投資人壽計劃及滙豐保障相連保險計劃，本公司在下午4時前收妥的提取申請在一般情況下會於下一個交易日生效。</li> <li>Please note references to "fund" in this form is equivalent to "Investment Choice" under WealthInvest Insurance Plan/WealthInvest Life Plan and HSBC Wealth Select Protection Linked Plan. 請注意，此表格所提及「基金」一字等同於財富投資保險計劃／財富投資人壽計劃及滙豐保障相連保險計劃的「投資選擇」。</li> <li>For WealthInvest Insurance Plan/WealthInvest Life Plan and HSBC Wealth Select Protection Linked Plan, withdrawn amount will be subject to Early Encashment Charge (if applicable). Please refer to the policy terms for the relevant details. 就財富投資保險計劃／財富投資人壽計劃及滙豐保障相連保險計劃，提早贖回費用(如適用)將從提取款項金額扣除。詳情請查閱保單條款。</li> <li>For HSBC Wealth Goal Insurance Plan, HSBC Wealth Goal Insurance Plan II, HSBC Ultra Wealth Goal Insurance Plan, HSBC Family Goal Insurance Plan, HSBC Health Goal Insurance Plan and HSBC Paramount Global Insurance Plan, withdrawal request of the Policy Value Management Balance will be subject to the terms and conditions of the policy document. 就滙豐保險計劃、滙豐保險計劃II、滙豐尊尚保險計劃、滙豐人生保險計劃、滙豐保險計劃及滙豐環球壽險計劃，提取保單價值管理收益結餘申請將受保單文件的條款及細則約束。</li> <li>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繳費上限的貨幣(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繳費上限的貨幣(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。匯率之波動會對款項構成影響，包括但不限於以繳付保費、保費繳費及利益支付款項。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／或保費繳費(如有)可能會比繳交首次保費及保費繳費金額為高。</li> <li>The Bank has explained the product features to you including potential liquidity, time horizon, any currency implications, fees &amp; 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。</li> <li>To comply with the Foreign Account Tax Compliance Act (FATCA) regulations issued by the United States Department of the Treasury and Internal Revenue Service (IRS), we are required to establish the status of policyholder and connected person (including entities/companies) that is entitled to access the contract's value or change a beneficiary under the contract. If there is any update in information concerning these parties, you are required to provide the supporting documents. 為符合由美國財政部和國稅局(IRS)發出的海外賬戶稅務合規法案(FATCA)的規定，我們需要向保單持有人及關連人士(包括機構或公司)在保單上有權獲得保險合約的現金價值或更改受益人以作識別及分類。若該等人士有任何資料更新，閣下需按要提供相關核實證明。</li> <li>For trust owned policy or policy that is ultimately owned by a trust, is there any change in directorship, beneficial owner or authorised signatory of the trust since the policy was issued? Yes/No. If Yes, please complete the Verification of Trust Form and provide the documents specified in the form. 如信託作為保單持有人或最終擁有人，倘若在保單發出後公司董事、實益擁有人或信託的獲授權簽署人是否有任何更改?是/否。如答「是」，請填寫信託核實表格及提供其註明的相關證明文件。</li> <li>(For corporate customer) If there is any change in directorship, beneficial owner or authorised signatory of the company since the policy was issued, please complete the "Corporate Authorisation Form". (適用於公司客戶)貴公司由保單生效至今，如公司之董事、最終實益擁有人、及／或負責人有否轉變，請填寫「公司授權表格」。</li> <li>(For personal customer) If there is any change in personal details since the policy was issued, please complete the "Change of Customer Information". (適用於個人客戶)由保單生效至今，如個人資料有否轉變，請填寫「更改客戶資料」。</li> </ol>	

Section I 第一部分

1. Policy Loan 保單貸款

- a) For LifeInvest/RetireInvest Protection Plus, the maximum loan is 50% of total Balance at the time of borrowing. 如保單為投資／退休儲全保，最高貸款額為借貸時總結餘的50%。
- b) For WealthSave (Renminbi) Protection Plan, policy loan must be advanced in HKD and repaid in premium payment currency. 如保單為財富儲蓄(人民幣)保障計劃，貸款必須以港幣發放及以繳付保費的貨幣清還。
- c) For RetireEnrich Protection Plus, RetireIncome Annuity Plan, EarlyIncome Annuity Plan, HSBC EarlyIncome Deferred Annuity Plan, HSBC Flourish Income Annuity Plan, Income Goal Insurance Plan, Income Goal Insurance Plan II and HSBC Income Goal Deferred Annuity Plan policyholders cannot request policy loan after the commencement of Annuity Period. 如保單為聚全保、退休收入年金計劃、盈達年金計劃、聚富入息保險計劃及聚富入息保險計劃II，由年金期開始後，保單持有人不能申請任何保單貸款。
- d) For traditional life products (not applicable to HSBC Wealth Goal Insurance Plan, HSBC Wealth Goal Insurance Plan II, HSBC Ultra Wealth Goal Insurance Plan, HSBC Jubilee Wealth Insurance Plan, HSBC Family Goal Insurance Plan, HSBC Health Goal Insurance Plan and HSBC Paramount Global Insurance Plan), the maximum loan is 90% of the Net Cash Value. 如保單為傳統壽險產品(不適用於滙豐保險計劃、滙豐保險計劃II、滙豐尊尚保險計劃、滙禧保險計劃、滙盛人生保險計劃、滙康保險計劃及滙瓏環球壽險計劃)，最高貸款額為淨現金價值的90%。
- e) For HSBC Comprehensive Critical Illness Protection Plan (CCIP), the maximum loan amount available is 90% of the net surrender value. No policy loan will be accepted after the total claims paid under the policy reaches 100% of the Sum Insured. 如保單為滙安健危疾保障計劃：最高貸款額為淨退保價值的90%。當所有於此保單已支付的賠償款項達到投保額的百分之一百保單貸款恕不接受。
- f) For HSBC Wealth Goal Insurance Plan, HSBC Wealth Goal Insurance Plan II, HSBC Ultra Wealth Goal Insurance Plan, HSBC Jubilee Wealth Insurance Plan, HSBC Family Goal Insurance Plan, HSBC Health Goal Insurance Plan and HSBC Paramount Global Insurance Plan, the maximum loan is 90% of the Guaranteed Cash Value deducted by Indebtedness (if any). 如保單為滙豐保險計劃、滙豐保險計劃II、滙豐尊尚保險計劃、滙禧保險計劃、滙盛人生保險計劃、滙康保險計劃及滙瓏環球壽險計劃，最高貸款額為保證現金價值的90%扣除債項(如適用)。
- g) If the requested loan amount is higher than the maximum loan amount, the maximum withdrawal amount will be processed. 如所要求的貸款金額多於最高貸款額，則以最高貸款額為準。
- h) If there exists outstanding loan balance, the maximum withdrawal amount upon any withdrawal from the policy will first be used to settle the loan amount, with the remaining balance being payable to the Policyholder. 若保單貸款金額未清繳，於保單內作出任何提取時之最高提取金額將會先用作清還有關貸款，餘額則支付給保單持有人。
- i) Prevailing policy loan interest rate applies to the application for policy loan — Accumulated policy loan interest rate before 1 December 2018: 7.5% per annum/On or after 1 December 2018: 5% per annum. Interest rate is determined by the Company from time to time and is subject to change. When there is a change in policy loan interest rate, a notice of interest rate change will be sent to relevant policyholders in advance. Interest will be accrued daily and, if not paid by the end of the policy year, will be added to the principal of the loan for the purposes of calculating interest charges for the next policy year. 當前的保單貸款利率適用於保單貸款申請 — 2018年12月1日之前的保單貸款積存利率為每年7.5%；2018年12月1日或之後的保單貸款積存利率為每年5%。利率由本公司決定並可隨時調整。當保單貸款利率將作出調整，有關保單持有人會於利率調整生效前收到有關的利率調整通知書。利息將於每天結算，若於保單年度結束時尚未償還貸款及利息，累積利息則撥加於貸款本金，以計算下一個保單年度的利息。
- j) Policy loan and accrued loan interest may reduce the cash value/surrender value, death benefit, critical illness benefit (if applicable) and monthly annuity payment (if applicable) of the policy. Such transaction may cause the policy to lapse or be terminated, subject to the terms and conditions of the policy document. 根據保單文件的條款及細則，保單貸款及累計應付貸款利息可能會減少保單的現金價值／退保價值、身故賠償、危疾賠償(如適用)及每月年金金額之金額(如適用)，有關交易將可能導致保單失效或被終止。

Percentage of Net Cash Value \_\_\_\_\_ or  Amount (in Policy Currency) \_\_\_\_\_  
 淨現金價值的百分比 \_\_\_\_\_ % 或 金額(以保單貨幣計算) \_\_\_\_\_

2. Policy Loan or Increase Policy Loan Amount (Applicable to Jade Global Universal Life / Jade Global Select Universal Life / Jade Global Generations Universal Life and Jade Ultra Global Generations Universal Life only) 申請保單貸款或提高保單貸款額(只適用於翡翠環球萬用壽險／翡翠環球自選萬用壽險／翡翠環球世代萬用壽險／翡翠尊尚環球世代萬用壽險)

I request for a loan/an increase to my existing loan under this Policy of:

本人要求保單貸款／提高本保單的貸款額如下：

Notes 注意事項：

- [1] Whenever a Policy Loan is requested, the new loan amount plus any existing loan with accrued interest ("Indebtedness") may not exceed 75% of the Cash Value adjusted by any Exit Value Adjustment ("EVA"). If at any time the Indebtedness exceeds 90% of the Cash Value adjusted by any EVA, the policy will terminate with benefit payable as if Full Surrender were elected. No Lapse Guarantee Benefit will also terminate. Please check your Policy's terms and conditions and discuss with your licensed intermediary; 凡申請保單貸款，新貸款金額加任何現有貸款及其累計利息(下稱「債項」)的上限為已作出任何退款價值調整後之現金價值的75%。當債項在任何時點超過任何退款價值調整後的現金價值的90%，保單將會終止，並當作保單選擇全部退保並支付利益。保證保單不失效保障亦會終止。請檢閱保單條款及向閣下的持牌中介人查詢；
- [2] Payment will be made in Policy Currency and to the policyholder, please discuss with your licensed intermediary before proceeding; 款項將會按照保單貨幣發出予保單持有人，請向閣下的持牌中介人查詢；
- [3] HSBC reserves the right to not to process your payment instruction if it deems unsuitable; 倘若資料不當，本公司保留不執行閣下有關於付款指示的最終決定權；
- [4] Any indebtedness on this Policy outstanding at the time of any claim shall be deducted from the amount otherwise payable under this Policy; 處理賠償中，本公司在支付有關保單應付款項時，將從該款額扣除當時任何未償還的債項；
- [5] Our claim for any indebtedness shall be prior to the claim of any assignee or other persons; 本公司對債項的申索將較任何受讓人或其他人士優先；
- [6] A request for Policy Loan can only be made after the first Policy Anniversary; 閣下只可在首個保單週年日後申請保單貸款；
- [7] No policy loan application is allowed for a Policy denominated in CNY; 保單貸款將不適用於人民幣保單；
- [8] Interest will be charged on all outstanding loan amounts at the prevailing policy loan interest rate which the Company shall determine from time to time. The current prevailing policy loan interest rate is calculated at General Crediting Interest Rate ("GCIR") plus 2% per annum. GCIR may change as determined by the Company from time to time. Any interest unpaid when due will be added to the outstanding loan amount. As a reference, the current policy loan interest rate can be found in the "Policy Loan Interest Rates Table" below. The rate to apply to your application will be the policy loan interest rate as of the day we process your request which will take place as soon as practicable after receipt of this application. Please contact your licensed intermediary for details; 本公司將對所有尚欠的貸款金額按現行保單貸款息率收取利息。該息率由本公司不時釐定。現行保單貸款息率以一般派息率(「一般派息率」)年息加2%計算。一般派息率由本公司不時釐定而變更。任何到期但未償還的利息將撥加於尚欠的貸款金額。現行保單貸款息率可參閱下列之「保單貸款息率表」。閣下保單貸款的最終保單貸款息率將根據本公司在收到閣下保單貸款申請表後在盡快辦理之情況下以該日行使的保單貸款息率為準。請與閣下的持牌中介人查詢詳情；
- [9] Policyholder with an existing policy loan may also refer to the Notice of General Crediting Interest Rate Change or the most recent policy statement for the latest policy loan interest rate. When there is a change in GCIR, a Notice of General Crediting Interest Rate Change will be sent to the relevant policyholders one month in advance. 已有保單貸款之保單持有人可參考載於一般派息率調整通知書或最近的保單價值通知書內的保單貸款息率。當一般派息率行將調整，有關保單持有人會於該息率調整生效前一個月收到有關之息率調整通知書。

Policy Loan Interest Rates Table 保單貸款息率表：

Based on General Crediting Interest Rates as of 11 October 2020 基於 2020 年 10 月 11 日的一般派息率

Jade Ultra Global Generations UL (for policies with insurance proposal print date on or after 8 April 2018) 翡翠尊尚環球世代萬用壽險 (適用於保險說明書印製日期為 2018 年 4 月 8 日或之後之保單)		Policy Loan Interest Rates 保單貸款息率
USD 美元	Standard	5.55%
	NLG 80	5.10%
	NLG 90	5.05%
	NLG 100	5.00%
	Lifetime NLG	5.00%
AUD 澳元	Standard	4.00%
GBP 英鎊	Standard	4.95%

Jade Ultra Global Generations UL (for policies with insurance proposal print date before 8 April 2018) 翡翠尊尚環球世代萬用壽險 (適用於保險說明書印製日期為 2018 年 4 月 8 日之前之保單)		Policy Loan Interest Rates 保單貸款息率
USD 美元	Standard	5.35%
	NLG 80	5.10%
	NLG 90	5.05%
	NLG 100	5.00%
	Lifetime NLG	5.00%
AUD 澳元	Standard	4.00%
GBP 英鎊	Standard	4.95%

Jade Global Generations UL 翡翠環球世代萬用壽險		Policy Loan Interest Rates 保單貸款息率
USD 美元	Standard	5.35%
	NLG 80	5.10%
	NLG 90	5.05%
	NLG 100	5.00%
	Lifetime NLG	5.00%
AUD 澳元	Standard	4.00%
GBP 英鎊	Standard	4.95%

Jade Global Select UL 翡翠環球自選萬用壽險		Policy Loan Interest Rates 保單貸款息率
USD 美元	Standard	6.60%
	NLG 80	6.35%
	NLG 90	6.30%
	NLG 100	6.25%
	Lifetime NLG	6.20%
AUD 澳元	Standard	4.40%
GBP 英鎊	Standard	5.00%

Jade Global UL 翡翠環球萬用壽險		Policy Loan Interest Rates 保單貸款息率
USD 美元	Standard	6.90%
	Lifetime NLG	6.70%
AUD 澳元	Standard	4.00%
GBP 英鎊	Standard	5.00%

NLG refers to No-Lapse Guarantee Benefit NLG 指保證保單不失效保障

**3. Withdrawal of Accumulated Dividends and Interest 提取累積紅利及利息**  
a) For RetireEnrich Protection Plus, RetireIncome Annuity Plan, EarlyIncome Annuity Plan, Income Goal Insurance Plan and Income Goal Insurance Plan II, any accumulated dividends and interest withdrawal will reduce the Monthly Non-guaranteed Annuity Payment. 如保單為聚全保、退休收入年金計劃、盈達年金計劃、聚富入息保險計劃及聚富入息保險計劃II，提取累積紅利及利息將減少每月非保證年金金額。  
b) If the requested amount > available amount, the maximum withdrawal amount will be processed. 如所要求的金額多於可提取金額，則以最高提取金額為準。  
Withdrawal Amount (in Policy Currency) 提取金額(以保單貨幣計算) \_\_\_\_\_

**4. Withdrawal of Accumulated Cash Bonus 提取積存保證現金**  
a) If the requested amount > available amount, the maximum withdrawal amount will be processed. 如所要求的金額多於可提取金額，則以最高提取金額為準。  
Withdrawal Amount (in Policy Currency) 提取金額(以保單貨幣計算) \_\_\_\_\_

**5. Withdrawal of Accumulated Monthly Annuity Payment 提取積存每月年金金額**  
a) If the requested amount > available amount, the maximum withdrawal amount will be processed. 如所要求的金額多於可提取金額，則以最高提取金額為準。  
Withdrawal Amount (in Policy Currency) 提取金額(以保單貨幣計算) \_\_\_\_\_

**6. Withdrawal from Account Value 提取戶口價值**  
For Goal Access Universal Life Plan (Protection) (ULPP)/Goal Access Universal Life Plan (Education) (ULEP) 駿富保障萬用壽險計劃/駿富教育萬用壽險計劃  
a) The minimum withdrawal amount is USD625. 最低提取金額為625美元。  
b) If the requested amount is greater than the available amount (subject to a minimum account value balance USD2,500 after withdrawal), then the maximum withdrawal amount available will be processed. 如所要求的金額多於可提取金額(提款後保單須剩餘最低的戶口價值2,500美元)，則以最高可提取金額為準。  
c) Withdrawal is allowed after the first policy anniversary for single premium policy and after the 5th policy anniversary for regular premium policy. 躉繳的保單可於首保單年度後提取款項，定期保費的保單可於第5個保單年度後提取款項。  
d) The withdrawal amount you received will be net of the surrender charge (if any). The amount of surrender charge is calculated based on your requested withdrawal amount. 閣下收取的提取金額將扣除退保費用(如適用)。退保費用金額是根據閣下所要求的提取金額計算。  
e) Surrender charge applies during the first 10 policy years for ULPP and 8 policy years for ULEP. The maximum surrender charge is up to 45% (ULPP)/55% (ULEP) for regular premium policy and 11% (ULPP)/12% (ULEP) for single premium policy of the withdrawal amount on the date we receive the request. Please refer to the policy terms for the relevant details. 退保費用分別適用於首十個保單年度(駿富保障萬用壽險計劃)/首八個保單年度(駿富教育萬用壽險計劃)，定期保費保單的退保費用最高達當收到要求時提取款項的45%(駿富保障萬用壽險計劃)/55%(駿富教育萬用壽險計劃)及躉繳保費保單的退保費用最高達當收到要求時提取款項的11%(駿富保障萬用壽險計劃)/12%(駿富教育萬用壽險計劃)。閣下可查閱保單條款以得到相關的詳細資料。  
f) Withdrawal will reduce the account value and may also reduce the death benefit and increase the chance of policy lapses. 提取款項將會減少戶口價值，亦可能會減少身故賠償金額及增加保單失效的機會。  
Withdrawal Amount (in Policy Currency) 提取金額(以保單貨幣計算) \_\_\_\_\_

**7. Withdrawal of Policy Value Management Balance 提取保單價值管理收益結餘**  
For HSBC Wealth Goal Insurance Plan, HSBC Wealth Goal Insurance Plan II, HSBC Ultra Wealth Goal Insurance Plan, HSBC Family Goal Insurance Plan, HSBC Health Goal Insurance Plan and HSBC Paramount Global Insurance Plan only 僅適用於滙溢保險計劃、滙溢保險計劃II、滙溢尊尚保險計劃、滙盛人生保險計劃、滙康保險計劃及滙瓏環球壽險計劃  
a) If the requested amount > available amount, the maximum withdrawal amount will be processed. 如所要求的金額多於可提取金額，則以最高提取金額為準。  
Withdrawal Amount (in Policy Currency) 提取金額(以保單貨幣計算) \_\_\_\_\_

**8. Withdrawal of Fund (Investment Choice) 基金(投資選擇)提取**  
Please take into account any instructions in process when submitting new instructions for fund (Investment Choice) withdrawal. Any new instructions submitted will be processed on the next transaction date after the dealing of the former one is completed. 當閣下遞交新的基金(投資選擇)提取指示時，閣下應考慮有關已遞交的指示尚未完成。新遞交的指示將於上一個交易完成後，由該日期起計的下一個基金(投資選擇)交易日處理。  
**For Lifeline Protection Plus/RetireInvest Protection Plus 如保單為投資儲全保/退休儲全保**  
a) Maximum withdrawal is limited to 90% of total balance. 最高提取金額為總結餘之90%。  
b) If the requested amount > the maximum withdrawal amount, the maximum withdrawal amount will be processed. 如所要求的金額多於最高提取金額，則以最高提取金額為準。  
c) The minimum amount to be withdrawn is HKD400/USD50. 最低提取金額為港幣400元或50美元。  
 Percentage of available total balance \_\_\_\_\_ % or  Amount (in Policy Currency) \_\_\_\_\_  
總結餘之百分比 \_\_\_\_\_ % 或 金額(以保單貨幣計算) \_\_\_\_\_  
Please select Option A or B 請選擇A或B項：  
 A. Withdrawal from each fund based on its proportion of the total balance 根據總結餘內基金比例提取：  
 Percentage of available total balance \_\_\_\_\_ % or  Amount (in Policy Currency) \_\_\_\_\_  
總結餘之百分比 \_\_\_\_\_ % 或 金額(以保單貨幣計算) \_\_\_\_\_  
 I request to repeat the above withdrawal instruction on a regular basis until (DD/MM/YYYY) \_\_\_\_\_  
本人要求根據以上指示作定期提取，直至(日/月/年)  
 Monthly 每月  Quarterly 每季  Semi-annually 每半年  Annually 每年  
For regular withdrawal 有關定期提取：  
(i) The minimum amount to be withdrawn is HKD400/USD50. 最低提取金額為港幣400元或50美元。  
(ii) If the withdrawal amount is less than the minimum, the withdrawal request will be terminated immediately. 如可提取之金額少於最低提取額，定期提取申請將即時被終止。  
(iii) If no termination date is specified, the withdrawal will continue until the withdrawal amount is less than the minimum. 如閣下未有指定定期提取之終止日期，定期提取將會繼續執行直至可提取之金額少於最低提取額。  
(iv) Any change on the withdrawal instruction will be treated as a new withdrawal request. 提取指示如有任何更改，將被視為一項新申請。

B. Withdrawal from Individual Fund(s) 由個別基金提取：

Code of Investment Choice 投資選擇編號	<input type="checkbox"/> % 百分比 <input type="checkbox"/> Amount (in Policy Currency) 金額(以保單貨幣計算)

**For LifeBond Plus: 如保單為富全保：**

- a) After the withdrawal, the remaining balance must not be less than USD5,000. 提取後的結餘須不少於 5,000 美元。  
b) The minimum amount to be withdrawn is USD1,000. 最低提取金額為 1,000 美元。  
Percentage of total balance 總結餘之百分比 \_\_\_\_\_ %

**For Integrated Protection Plus (IPP) and Salary Savings Protection Plan (SSPP): 如保單為滙全保及樂網繆多保計劃：**

- a) Maximum withdrawal amount: IPP – 90% of Total Balance, SSPP – 80% of Total Balance. 最高提取金額：滙全保 – 總結餘的 90%，樂網繆多保計劃 – 總結餘的 80%。  
b) If the requested amount > the maximum withdrawal amount, the maximum withdrawal amount will be processed. 如所要求的金額多於最高提取金額，則以最高提取金額為準。  
c) Withdrawal will reduce the cash value and may also reduce the death benefit and increase the chance of policy lapses. 提取款項將會減少現金價值，亦可能會減少身故賠償金額及增加保單失效的機會。  
 Percentage of total balance 總結餘之百分比 \_\_\_\_\_ % or 或  Amount (in Policy Currency) 金額(以保單貨幣計算) \_\_\_\_\_

**For Savings Protection Plus and Super Life: 如保單為儲全保及卓滙投資壽險計劃：**

- a) Maximum withdrawal is limited to 90% of total balance. 最高提取金額為總結餘之 90%。  
b) If the requested amount > the maximum withdrawal amount, the maximum withdrawal amount will be processed. 如所要求的金額多於最高提取金額，則以最高提取金額為準。

Please select Option A or B: 請選擇 A 或 B 項：

- A. Withdrawal from each fund based on its proportion of the total balance 根據總結餘內基金比例提取：  
 Percentage of total balance 總結餘之百分比 \_\_\_\_\_ % or 或  Amount (in Policy Currency) 金額(以保單貨幣計算) \_\_\_\_\_  
 I request to repeat the above withdrawal instruction on a regular basis until 本人要求根據以上指示作定期提取，直至 \_\_\_\_\_  
 Monthly 每月  Quarterly 每季  Semi-annually 每半年  Annually 每年

For regular withdrawal 有關定期提取：

- (i) The minimum amount to be withdrawn is HKD400/USD50/GBP30. 最低提取金額為港幣 400 元 / 50 美元 / 30 英鎊。  
(ii) If the withdrawal amount is less than the minimum, the withdrawal request will be terminated immediately. 如可提取之金額少於最低提取額，定期提取申請將即時被終止。  
(iii) If no termination date is specified, the withdrawal will continue until the withdrawal amount is less than the minimum. 如閣下未有指定定期提取之終止日期，定期提取將會繼續執行直至可提取之金額少於最低提取額。  
(iv) Any change on the withdrawal instruction will be treated as a new withdrawal request. 提取指示如有任何更改，將被視為一項新申請。

B. Withdrawal from Individual Fund(s) 由個別基金提取：

- a) Maximum withdrawal is limited to 90% of the fund. 最高提取金額為所屬基金結餘之 90%。  
b) If the requested amount > the maximum withdrawal amount, the maximum withdrawal amount will be processed. 如所要求的金額多於最高提取金額，則以最高提取金額為準。

Code of Investment Choice 投資選擇編號	<input type="checkbox"/> % 百分比 <input type="checkbox"/> Amount (in Policy Currency) 金額(以保單貨幣計算)







**For HSBC Wealth Select Protection Linked Plan 如滙萃保障相連保險計劃：**

a) Withdrawal will be subject to Early Encashment Charge\*. 提取款項須繳付提早贖回費用\*。

\* Early Encashment Charge (EEC) = EEC rate x Actual withdrawal amount 提早贖回費用 = 提早贖回費用率 x 實際提取款項的金額

EEC rates are set out in the table below: 提早贖回費用率列於下表：

Single Premium Plan 躉繳計劃	
During Policy Year 保單年度內	EEC Rate 提早贖回費用率
1	3.9%
2	3.5%
3	2.5%
4	1.5%
5	1.0%
6 and thereafter 及以後	0.0%

5 Years Payment Plan 5年繳款計劃	
During Policy Year 保單年度內	EEC Rate 提早贖回費用率
1	15.5%
2	8.5%
3	6.5%
4	5.0%
5	4.5%
6 and thereafter 及以後	0.0%

10 Years Payment Plan 10年繳款計劃	
During Policy Year 保單年度內	EEC Rate 提早贖回費用率
1	28.0%
2	16.0%
3	10.0%
4	9.0%
5	8.0%
6	7.0%
7	6.0%
8	5.0%
9	4.0%
10 and thereafter 及以後	0.0%

20 Years Payment Plan 20年繳款計劃	
During Policy Year 保單年度內	EEC Rate 提早贖回費用率
1	30.0%
2	20.0%
3	15.0%
4	13.0%
5	12.0%
6	10.0%
7	8.0%
8	7.0%
9	5.0%
10 and thereafter 及以後	0.0%



- b) No withdrawal request will take effect if the withdrawal amount is less than USD500/HKD4000 or if the withdrawal results in the Cash Value of this Policy being less than USD2,500/HKD20,000. 投資選擇提取將不會生效若提取金額低於500美元/港幣4000元或於提取投資選擇後之投資選擇結餘少於2,500美元/港幣20,000元。

Please select Option A or B 請選擇A或B項：

- A. Withdrawal from each Investment Choice based on its proportion of the total balance\* 根據總結餘內總比例提取\*：
- Percentage of available Investment Choice balance      or       Amount (in Policy Currency)
- 投資選擇結餘之百分比 \_\_\_\_\_ %      或      金額(以保單貨幣計算) \_\_\_\_\_
- B. Withdrawal from Individual Investment Choice(s) 由個別投資選擇提取：

Code of Investment Choice 投資選擇編號	<input type="checkbox"/> % 百分比 <input type="checkbox"/> Amount (in Policy Currency) 金額(以保單貨幣計算)

\* The withdrawal amount is calculated with respect to units of the Investment Choice, the actual withdrawal amount received may be different from the withdrawal amount requested. Currency of Investment Choices must be the same as Policy Currency. 提取款項乃按投資選擇單位計算，故實際所提取之金額可能與閣下要求提取之金額並不相同。投資選擇之貨幣必須與保單貨幣相同。

**For LifInvest Protection Plan (10 years Maximiser) — Application for Fund Transfer/Fund Withdrawal 保單為投資人壽保障計劃(10年躍富)**

- a) The minimum amount to be withdrawn is USD500.00. If the requested amount falls below the minimum cap, the amount of USD500.00 would be withdrawn. 最低提取金額為美元500.00，若是次提取金額低於下限，有關金額自動調整至美元500.00。
- b) Any withdrawal amount within the first 5 years exceeding the Free Withdrawal Amount is subject to withdrawal charges, and the charge would be deducted from the gross amount withdrawn. Free Withdrawal Amount is the greater of 10% of the Single Premium reduced by 100% of all prior withdrawals in that Policy Year, which is subject to a maximum of 30% or the Cash Value on the date of withdrawal less (Single Premium – Previous Unfree Withdrawal). Details of the charges are listed in the policy provisions. 於保單生效5年內提取多於「免費提款額」之基金價值，本公司將收取手續費，並於提款金額內扣除。免費提款額為以下的較大者：整付保費的10%減除任何在該保單年度所有已提款金額的100%、整付保費的30%為此上限；或提款當日的現金值減除(整付保費一過往非免費提款額)。有關手續費詳細資料，請參閱保單條款。
- c) If the remaining balance after the withdrawal is less than USD2,000.00, unless specified, the withdrawal request would be canceled. 若於提取基金價值後之基金結餘少於美元2,000.00，如非特別註明，是次基金提取申請將被撤消。
- I, hereby, agree to regard the said request as full surrender if the remaining balance after the withdrawal is less than USD2,000.00. 若於提取基金價值後之基金結餘少於美元2,000.00，本人同意是次申請為退保申請。
- d) Please take into account any instructions in process when submitting new instructions for fund withdrawal. Any new instructions submitted will be processed on the next transaction date after the dealing of the former one is completed. 當閣下遞交新的基金提取指示時，閣下應考慮有關已遞交的指示尚未完成。新遞交的指示將於上一個交易完成後，由該日期起計之下一個基金交易日處理。

Withdrawal from the total fund balance\* 由總基金價值提取\*： USD 美元 \_\_\_\_\_ (min. USD500.00 最低金額為美元500.00)

\* Withdrawals must be taken proportionately from all Funds based upon Cash Value of each Fund. 提取款項必須按當時各基金現金值的比例提取。

**9. Partial Surrender 部分退保**

(Partial Surrender is subject to a Surrender Charge and in some cases an Exit Value Adjustment. The proceeds received may be less than the premium paid. Please refer to Policy's terms and conditions for details. 部分退保須受制於退保費用及按個別情況進行退款價值調整，收取的退保金額或會低於已支付的保費，詳情請檢閱保單條款及細則。)

**(Applicable to Jade Universal Life insurance and HSBC Paramount Global Life Insurance Plan only 適用於翡翠萬用壽險產品及滙豐環球壽險計劃)**

I understand and agree that the payment of the Cash Value, in respect of the partial surrendered portion, will be made in accordance with the Policy's terms and conditions. 本人同意及明白部分退保之有關現金價值將按照保單條款及細則發出。

- (i) Execute Partial Surrender with Surrender Charge Deferral<sup>(1)(2)(3)</sup> (If applicable) 行使部分退保及延遲收取退保費用<sup>(1)(2)(3)</sup> (如適用)
- (ii) Execute partial surrender up to 5% of Account Value (Applicable to policy after the 10th policy anniversary date in each policy year)<sup>(1)(2)(4)</sup> 行使部分退保不多於賬戶價值的5% (適用於第10個保單周年日後的每個保單年度內)<sup>(1)(2)(4)</sup>
- (iii) Execute Partial Surrender (Not the above two categories)<sup>(1)(2)</sup> 行使部分退保 (非以上兩類)<sup>(1)(2)</sup>

Please specify the amount surrendered (in Policy Currency) 請列明申請退保的總額 (以保單貨幣計算)

\$ \_\_\_\_\_

**\*Notes 注意事項:**

- [1] For Partial Surrender, there is a risk that the interest credited is unable to cover the policy charges, and leads to 1) reduction in Sum Insured; 2) policy lapsation due to Cash Value becoming zero or less; and 3) shorter life protection period. The No-Lapse Guarantee Benefit may be compromised if the Partial Surrender amount is drawn from any portion other than the Surrenderable Portion of the Account Value. 部分退保或會導致已獲發之利息不足以支付保單費用之風險，並引致 1) 減少投保額；2) 因現金值等於零或低於零而令保單失效；及 3) 人壽保障期縮短。如從任何不屬於賬戶價值中的可退保部分提取部分退保金額，將可能導致保證保單不失效保障失效。
- [2] Any Partial Surrender, including any associated surrender charge incurred, resulting in the remaining Cash Value or, the Sum Insured being less than the minimum specified in the policy provisions, will be treated as a request for Full Surrender. 任何部分退保 (包括任何有關退保費用) 引致現金值或投保額的餘額低於保單條款註明的最低要求，將被視為申請全部退保。
- [3] After the fifth Policy Anniversary, policyholder may pursue the policy clause for a partial surrender and elect a one-time only deferral of applicable surrender charges. The surrender charge deferred will be held as a debt against Policy without interest subject to the relevant policy clause. 在第五個保單周年日後，保單持有人可根據保單條款申請部分退保並選擇只此一次延遲繳退保費用。延遲收取的費用會被列為保單的債項，並根據保單條款不收取任何利息。
- [4] After the tenth Policy Anniversary date, policyholder may request for a partial surrender of up to 5% of the then Account Value in each Policy Year free of Surrender Charge, Exit Value Adjustment and without reduction in Sum Insured (if any). Please refer to Policy's terms and conditions for details. 在第十個保單周年日後，保單持有人可於每個保單年度申請一次高達當時賬戶價值百分之五的部分退保，並可獲豁免退保費用、退款價值調整及不會扣減投保額 (如有)。詳情請檢閱保單條款及細則。

## Section II 第二部分

**Supplementary Information (Mandatory for Account Value/ Fund (Investment Choice) withdrawal) 補充資料 (如申請從戶口價值/基金 (投資選擇) 提取，必須填寫)**

**Important Note 重要事項:**

**Withdrawal of any Account Value/ Fund (Investment Choice) may subject to Early Encashment Charge or Surrender Charge. This may increase the chance of policy lapse and potential loss of any entitlement to bonuses (if applicable), and you may only receive an amount which is significantly less than the premiums you paid. You should consider carefully before submission of the request.**

若您決定從戶口價值/基金 (投資選擇) 提取款項，您可能需要繳付提早贖回費或退保費用。此舉可能令保單失效的機會增加，亦可能令您因此喪失任何獲得客戶獎賞的權利 (如適用)，結果可能令您只能收回明顯少於您已繳付的保費的款項。提交申請前，您應該仔細考慮。

Please indicate your reason(s) for all withdrawal of Account Value/ Fund (Investment Choice) by putting a "✓" in the appropriate box(es) (You can select more than one reason):

請於下列適當空格內加「✓」說明從戶口價值/基金 (投資選擇) 提取的原因 (您可選擇多於一個原因) :

1. Urgent need of money 急需用錢
2. Withdraw Fund (Investment Choice) due to market good performance 由於市場良好表現，決定從基金 (投資選擇) 提取款項
3. Fund used to subscribe other investment products 資金用作認購其他投資產品
4. Fund used to apply other insurance products 資金用作申請其他保險產品
5. Others 其他原因: \_\_\_\_\_

**Section III 第三部分**

<input type="checkbox"/> Payment Currency 收款貨幣 <input type="checkbox"/> Policy currency* 保單貨幣* <input type="checkbox"/> HKD for NON-HKD policies 港幣付款(適用適用於非港幣保單)																			
<input type="checkbox"/> By Bank Account 經銀行戶口 <input type="checkbox"/> Transfer to the policyholder's bank account as specified below <sup>^</sup> (Not applicable if the bank account is held by someone other than the policyholder's sole or joint name.) 轉賬至保單持有人之指定銀行戶口 <sup>^</sup> (不適用於非保單持有人之個人或聯名銀行戶口。) <input type="checkbox"/> Transfer to the policyholder's any other bank account <sup>^</sup> (Not applicable if the bank account is held by someone other than the policyholder's sole or joint name.) 轉賬至保單持有人之任何其他銀行戶口 <sup>^</sup> (不適用於非保單持有人之個人或聯名銀行戶口。) <sup>^</sup> If no identity verification has been performed by Bank staff for this request, please also submit adequate proof showing the policyholder / assignee's full name and the bank account number (such as copy of bank book, ATM card, bank statement etc) to the company. If we do not receive the copy of the required document(s), the payment will be made by cheque payable to the policyholder / assignee and mailed to the policyholder / assignee's correspondence address. 如此申請並沒經由銀行職員作出身份核實，請同時提交印有保單持有人／承讓人全名及銀行戶口號碼之充足證明(如銀行存摺或自動櫃員機卡或月結單副本等)。若閣下沒有提供上述所需文件，退款將以支票形式寄予保單持有人／承讓人之通訊地址。																			
<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:50%;">Bank Name and Branch 銀行及分行之名稱</td> <td style="width:12.5%;">Bank No. 銀行編號</td> <td style="width:12.5%;">Branch No. 分行編號</td> <td style="width:25%;">Account No. 賬戶號碼</td> </tr> <tr> <td style="height: 20px;"></td> <td></td> <td></td> <td></td> </tr> </table>	Bank Name and Branch 銀行及分行之名稱	Bank No. 銀行編號	Branch No. 分行編號	Account No. 賬戶號碼					<input type="checkbox"/> Transfer to the Assignee's bank account <sup>^</sup> 轉賬至承讓人之戶口 <sup>^</sup> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:50%;">Bank Name and Branch 銀行及分行之名稱</td> <td style="width:12.5%;">Bank No. 銀行編號</td> <td style="width:12.5%;">Branch No. 分行編號</td> <td style="width:25%;">Account No. 賬戶號碼</td> </tr> <tr> <td style="height: 20px;"></td> <td></td> <td></td> <td></td> </tr> </table>			Bank Name and Branch 銀行及分行之名稱	Bank No. 銀行編號	Branch No. 分行編號	Account No. 賬戶號碼				
Bank Name and Branch 銀行及分行之名稱	Bank No. 銀行編號	Branch No. 分行編號	Account No. 賬戶號碼																
Bank Name and Branch 銀行及分行之名稱	Bank No. 銀行編號	Branch No. 分行編號	Account No. 賬戶號碼																
<input type="checkbox"/> By cheque 以支票形式 (Only applicable for payment currency in CNY/HKD/USD 只適用於收款貨幣為人民幣／港幣／美金) Please mail the cheque to 請把支票寄往 <input type="checkbox"/> Policyholder's correspondence address 保單持有人之通訊地址 <input type="checkbox"/> Assignee's correspondence address 承讓人之通訊地址 If Policyholder's correspondence address need to be updated, please submit "Change of Customer Information" form to the Company. 如需更新保單持有人之通訊地址，請提交「更改客戶資料」。																			
Notes 註： * Payment in CNY is not applicable to 以人民幣貨幣付款不適用於： (1) WealthSave (Renminbi) Protection Plan (WSPP) applied before 21 July 2010; or 在 2010 年 7 月 21 日前申請的財富儲蓄(人民幣)保障計劃；或 (2) WSPP policyholder / assignee (as the case maybe) who are without CNY account eligible for benefit settlement under the relevant regulatory requirements; or 沒有符合有關監管規定可用於利益結算的人民幣戶口的財富儲蓄(人民幣)保障計劃之保單持有人／承讓人(視情況而定)；或 (3) policy loan applied under WSPP. 財富儲蓄(人民幣)保障計劃保單貸款申請。 (Special note: For WealthSave (Renminbi) Protection Plan (WSPP) applied on or after 21 July 2010, CNY settlement option is subject to the availability as determined by the Company from time to time. 於 2010 年 7 月 21 日或之後申請的財富儲蓄(人民幣)保障計劃，其以人民幣為可行的結算方法可由本公司不時釐定。) Any charges may be incurred as a result of receiving the payment from the Company, including but not limited to depositing into bank account and cheque encashment, will be borne by the policyholder. 任何由於收取由本公司發出之款項而可能產生的費用，包括但不限於存入銀行帳戶及兌現支票 <sup>^</sup> ，將由保單持有人承擔。 <sup>^</sup> If the receiving bank is non-HSBC, bank charges incurred will be deducted from the amount payable by the said bank, if applicable. 如收款戶口非滙豐銀行，該銀行將於提出款項中收取服務費用，如適用。																			

**Section IV 第四部分**

<p><b>Update Occupation Details for Policyholder/Beneficial Owner 更新保單持有人／最終實益擁有人職業資料</b></p>	
<input type="checkbox"/> For personal policyholder/Beneficial Owner 適用於個人保單持有人／最終實益擁有人	Employment Status 職業狀況 <input type="checkbox"/> Self-Employed 自僱 <input type="checkbox"/> Full-time Employed 全職 <input type="checkbox"/> Part-time Employed 兼職 <input type="checkbox"/> Not Currently Employed 非在職 <input type="checkbox"/> Student 學生 <input type="checkbox"/> Housewife 主婦 <input type="checkbox"/> Retired 退休 Employer / Business Industry (where applicable) 僱主／公司行業(如適用) _____ Occupation (where applicable) 職業(如適用) _____ Job Title (where applicable) 職位(如適用) _____ Employment Start Date (where applicable) 任職日期(如適用)(MM月／YYYY年) _____ Name of Employer / Business & Address (where applicable) 僱主／公司名稱及地址(如適用) _____ Monthly Salary (HKD) (where applicable) 月薪(港幣)(如適用) <input type="checkbox"/> below 5,000 以下 (0) <input type="checkbox"/> 5,000-9,999 (1) <input type="checkbox"/> 10,000-14,999 (2) <input type="checkbox"/> 15,000-19,999 (3) <input type="checkbox"/> 20,000-29,999 (4) <input type="checkbox"/> 30,000-49,999 (5) <input type="checkbox"/> 50,000-69,999 (6) <input type="checkbox"/> 70,000-99,999 (7) <input type="checkbox"/> 100,000-199,999 (8) <input type="checkbox"/> 200,000 or above 或以上 (9) Main source of income 主要收入來源 <input type="checkbox"/> Business Income 生意收入 <input type="checkbox"/> Inheritance 遺產 <input type="checkbox"/> Return on Investment 投資回報 <input type="checkbox"/> Salary 薪金 <input type="checkbox"/> Saving 儲蓄 <input type="checkbox"/> Others, please state 其他，請註明： _____
<input type="checkbox"/> For corporate policyholder/Beneficial Owner 適用於公司保單持有人／最終實益擁有人	Employer / Business Industry 僱主／公司行業 _____ Region of operation/trade 營運／貿易地區 _____ Funding source 資金來源 <input type="checkbox"/> Business Income 生意收入 <input type="checkbox"/> Donation 捐獻 <input type="checkbox"/> From Business Owner 由生意持有人提供 <input type="checkbox"/> Fee and Commission Income 酬金及佣金收入 <input type="checkbox"/> Return on Investment 投資回報 <input type="checkbox"/> Sales Proceed 銷售收入 <input type="checkbox"/> Others, please state 其他，請註明： _____ Business relationship with HSBC Life (International) Limited 與滙豐人壽保險(國際)有限公司的商业關係 <input type="checkbox"/> Yes, please state 有，請註明： _____ <input type="checkbox"/> No 無
<input type="checkbox"/> I/We hereby confirm that there is no change in my/the beneficial owner(s) occupation details if there is no update mentioned above 本人(等)現確認本人／本公司／最終實益擁有人之職業資料如無於上述列明更新，即無任何轉變。	

## 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](http://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](mailto: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 adjustors, 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](http://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](mailto: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 and Authorisation 聲明及授權書**

By signing below, I/we confirm the above application and 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)在下方簽署即確認上述申請並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 acknowledge and agree only a restricted scope of services for my life insurance policy can and shall be provided to me during any time when I am located in the United States, either temporarily or permanently, when giving out any instruction for such services to HSBC Life (International) Limited. 本人確認及同意當本人短暫或永久處在美國期間發出的任何人壽保險保單指示，滙豐人壽保險(國際)有限公司只能提供有限的服務。

**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](http://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](http://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 and (852) 2233 3000 for other personal banking customers; or 致電滙豐電話理財服務熱綫。滙豐卓越理財客戶請致電(852) 2233 3322，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](http://www.hsbc.com.hk)). 於滙豐網站 ([www.hsbc.com.hk](http://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

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

Signature of Assignee (with company chop, if any)  
承讓人簽署(附上公司蓋章，如適用)

Date 日期

Date 日期

Date 日期

Signed at (city, country/region)  
於(城市、國家/地區)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」，我們才會辦理閣下之申請。

**For Bank Use Only**

- Client's identity copy attached
- Client's original identity sighted (Initial of Staff: \_\_\_\_\_)
- Copy of Client's other bank account information checked (only applicable if customer choose to pay to non premium deduction account)

Branch Chop

Staff Name	Staff ID no.	Contact no.:
Servicing Staff IA no.	Servicing Staff RI no.	Branch no.

INHk106 RB (0123)W

<b>Sales Compliance Fulfillment Form</b>
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**For Internal Use only**

Name of Policyholder	HKID Card/Passport No. of Policyholder
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- Note:
1. Complete and submit this form for PVC application.
  2. Tick the appropriate box(es), provide the required details (if applicable) and then initial/sign in the "Staff Initial or Signature" box.
  3. Obtain Manager Approval with Manager's signature in the "PVC/HRS Post-Sale Manager Approval" box.

I. PVC Categories					
<input type="checkbox"/>	1. Mentally Incapacitated or Cognitive Impairment <i>(Note: Sales should NOT be continued)</i>				
<input type="checkbox"/>	2. *Visually Impaired				
<input type="checkbox"/>	3. *Illiterate or limited command of local language <b>For illiterate customers:</b> – Offered non-complex product(s) only (i.e. non-ILAS, except universal life insurance plans, e.g. JADE) <b>For customers with limited command of local language:</b> – Sales should NOT be continued				
* Applicable to:					
• <b>Visually Impaired</b>					
• <b>Illiterate</b>					
who rejected companion <b>and</b> second insurance staff offer: A supervisor joined the meeting to gauge customer's understanding					
	<table border="1" style="width: 100%;"> <tr> <td style="width: 50%;">Signature</td> <td style="width: 50%;">Name</td> </tr> <tr> <td></td> <td>Title</td> </tr> </table>	Signature	Name		Title
Signature	Name				
	Title				
<input type="checkbox"/>	4. Elderly (Attained age 65 or above)				
<input type="checkbox"/>	5. Customer whose education level is "Primary 6 or below" or equivalent				
<input type="checkbox"/>	6. First Time Investors – customer without any investment experience on risk products (e.g. UT / Bond / CD / Structured Products / Stocks / ILAS / MPF)				
<input type="checkbox"/>	7. Customers with limited means (total current assets < HKD50,000) or no regular source of income				
<input type="checkbox"/>	8. Customer disclosed changes in circumstances impacting time horizon (for example: customers in serious ill health) – Product recommended with maturity not longer than the volunteer-informed life expectancy of the customer				
<input type="checkbox"/>	9. Recently bereaved customers (bereavement occurred within 6 months)				
<input type="checkbox"/>	10. Customers in receipt of unexpected windfalls (occurred within 3 months)				
<input type="checkbox"/>	11. Hearing Impaired				
<input type="checkbox"/>	12. Annuity				
<input type="checkbox"/>	13. NLTI				
<input type="checkbox"/>	14. ILAS				

<input type="checkbox"/>	II. Higher Risk Sales Scenario(s) 1. Sales of products where on planned maturity the customer would be aged 75 or over, except sales of bonds to customer aged 64 or below. 2. Sales of any risk product to customer aged 75 or over.
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<input type="checkbox"/>	III. Is this a risk mismatch or multiple mismatch (i.e. involving more than one mismatch on risk attitude, asset concentration, etc) case? If yes: For risk mismatch <= 2 levels, endorsement from licensed insurance staff is required. For risk mismatch >= 3 levels, or multiple mismatch, transaction is not allowed.				
	<table border="1" style="width: 100%;"> <tr> <td style="width: 50%;">Signature</td> <td style="width: 50%;">Name</td> </tr> <tr> <td></td> <td>Title</td> </tr> </table>	Signature	Name		Title
Signature	Name				
	Title				

## PVC/HRS Post-Sale Manager Approval

<b>Note:</b> All PVC business must obtain supervisor or manager approval from insurance staff who are licensed and accredited, within 2 business days (T+2) after the sales. Please refer to "PVC Sales Approval Form" to conduct the approval and sign in adjacent box.	<b>Signature</b> <table border="1" style="width: 100%;"> <tr> <td style="width: 50%;">Name</td> <td style="width: 50%;">Title</td> </tr> </table>	Name	Title
Name	Title		

## Staff Initial or Signature

<b>Signature</b>	<b>Name</b>
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 If customer is aged 75 or above, endorsement from licensed insurance staff (manager/supervisor) is required.

Signature	Name
	Title