



HSBCSUR

Request for Life Policy Surrender/Cancellation

人壽保單退保／取消申請表

《IMPORTANT FACTS ABOUT POLICY SURRENDER. PLEASE READ CAREFULLY 關於保單退保的重要事項，請細閱》

- Life insurance generally has a longer policy period. You could suffer financial loss or loss of insurance protection if you surrender an existing life insurance policy ("Policy Surrender") or replace your existing life insurance policy by another life insurance policy ("Replacement"), particularly during the early years of the policy period. To protect your interest, you should carefully consider and assess whether the Policy Surrender or Replacement is in your best interests before making a decision. You may also contact our staff to further understand the details of any actual and potential disadvantages of surrendering or replacing your existing life insurance policy(ies). 人壽保險的年期一般較長，若您中途退保(「退保」)或以另外一份人壽保險保單取代現有的人壽保險保單(「轉保」)，您可能會蒙受財務上的損失或失去保險保障，尤其是在保單生效後的首數年。為保障您自身的利益，在作出決定前，您應仔細考慮及評估退保或轉保是否符合您的最佳利益。您亦可與我們職員聯絡以進一步了解因退保或轉保引致的任何實質及潛在損失。
- Surrender will be subject to Surrender Charge and Early Encashment Charge (if applicable). Please refer to your policy T&C for details. 退保時將收取退保費用及提早贖回費用(如適用)。詳情請參閱保單條款及細則。
- Once the policy is surrendered, you may not be able to reinstate the policy or obtain similar protection of the existing policy term in the future. 一旦退保，您日後可能無法恢復保單或無法獲得與現有保單條款類似的保障。
- Instead of surrendering your policy, where applicable, you may either apply for a premium holiday or there may be other ways to gain liquidity while maintaining your policy (where applicable), options include 除退保外，您可以在適用的情況下申請供款假期，或在維持保單的同時選擇透過下列方式增加流動資金：
 - withdrawing any accumulated annuities/dividends under your policy 提取保單內的累積年金／紅利
 - taking out a policy loan (subject to loan interest) 申請保單貸款(須支付貸款利息)
 - making partial surrender 部分退保
 - lowering the sum insured of your policy 調低保障額

Attention: Please carefully consider the risks associated with the above options and conduct a comprehensive evaluation before making a decision. **請注意：**請仔細考慮上述各個選項所涉及的風險，並在作出決定前進行全面評估。

- Please contact your Relationship Manager or licensed insurance intermediary to discuss the options open to you for your policy and fully understand any associated impact on your coverage and/or future benefits. 請聯絡您的客戶經理或持牌保險中介人，討論您的保單可供選擇的選項，並充分了解對您的承保範圍及／或日後保障的任何相關影響。

NOTES 注意事項

- Please provide the identity/corporate document copy and bank proof for policy surrender/cancellation application. 申請保單退保／取消，請遞交身份／公司證明文件副本及銀行戶口證明文件。
- Please return the form and relevant documents to one of the available channels below. 請將表格和相關文件用以下其中一種方式遞交。
 - If you are an HSBC Personal Internet Banking User, you can log on to HSBC HK Mobile Banking App or HSBC Online Banking and upload relevant documents (Mobile Banking homepage > Insurance > Upload document; OR Online Banking homepage > Insurance, MPF & ORSO > Upload insurance documents)** 如果您是滙豐個人網上理財客戶，您可以登入香港滙豐流動理財應用程式或滙豐網上理財後再上載相關文件(流動理財主頁 > 保險 > 上載文件；或網上理財主頁 > 保險、強積金及職業退休計劃 > 上載保險文件)；OR 或
 - Upload documents via "Document Upload Service" on HSBC website, if you are not yet a HSBC Internet Banking Customer (HSBC HK > Insurance > Forms and Documents > Amend your policy) 如您未成為滙豐網上理財客戶，您亦可透過滙豐網站上的「文件上載服務」上載相關文件(香港滙豐 > 保險 > 表格及文件 > 修改您的保單)；OR 或
 - Mail to 18/F, HSBC Centre, 1 Sham Mong Road, Kowloon, Hong Kong 郵寄至香港九龍深旺道1號滙豐中心1座18樓；OR 或
 - Submit to any HSBC Branch 可於任何滙豐分行遞交

Please complete this form in English BLOCK LETTERS and put a ✓ in the appropriate box(es) 請用英文正楷填寫，並在適當方格內加上✓號	
Policy Information 保單資料	
Policy Number 保單號碼	
Name of Policyholder in English 保單持有人英文姓名	
Identification/Corporate Document No. 身份／公司證明文件號碼	<input type="checkbox"/> Please provide identity copy 請附上證件副本
Request Type 申請項目	<input type="checkbox"/> Policy Surrender 保單退保 <input type="checkbox"/> Policy Cancellation within Cooling-off period* 於冷靜期*內取消保單 * (i) Cooling-off period is 21 days after the delivery of the policy or issuance of a cooling-off notice to you or your representative, whichever is earlier. 冷靜期是由交付該保單或由發出說明已可領取該保單之通知書予您或您的代表後 21 天內(以較早者為準)。 (ii) Premium paid by HSBC credit card or HSBC bank account will be refunded to the same account only. For premium made by any other payment method, refund will be made by cheque. 若以滙豐信用卡或滙豐銀行戶口付款，保費將被退回同一信用卡或賬戶內。若以其他繳付方式付款，保費將以支票形式退回。 (iii) Please submit a copy of your identity document if the policy is applied online. 如您經網上投保，請遞交身份證明文件副本。
To ensure we have the latest contact information for quick and easy communication, please provide your latest contact information below. 為確保我們能簡單及快捷地與閣下溝通，請在下面提供您的最新聯絡資料。	
Correspondence Address 通訊地址	
Email Address 電郵地址	
Mobile Number 手提電話號碼	
<input type="checkbox"/> I would like to apply the change or correction of Correspondence Address/Mobile Number/Email Address to ALL my life insurance policy(ies) underwritten by HSBC Life (International) Limited 本人擬同時申請更改或更正本人由滙豐人壽保險(國際)有限公司承保之所有人壽保單之聯絡地址／手提電話號碼／電郵地址	

NOTE 注意：

- HSBC Life (International) Limited is referred as the "Company" or "HSBC Life" in this document. 滙豐人壽(國際)有限公司在此文件中將被稱為「本公司」或「滙豐保險」。
- For WealthInvest Insurance Plan (WIIP)/WealthInvest Life Plan (WIPP), the surrender value of your policy will be subject to Early Encashment Charge in accordance with the respective policy terms. Early Encashment Charge applies during the first 9 policy years, up to 50% (WIIP)/23% (WIPP) of the Cash Value at the point of surrender. Please refer to the policy term for the relevant details. (適用於財富投資保險計劃／財富投資人壽計劃)根據相關保單條款，閣下保單的退保價值會受提早贖回費用影響。提早贖回費用適用於首九個保單年度，費用可高達退保時現金價值的50% (財富投資保險計劃)／23% (財富投資人壽計劃)。閣下可查閱保單條款以得到相關的詳細資料。
- For HSBC Wealth Select Protection Linked Plan, the surrender value of your policy will be subject to Early Encashment Charge in accordance with the respective policy terms. Early Encashment Charge applies up to first 9 policy years, up to 30% of the Account Value at the point of surrender. Please refer to the policy term for the relevant details. (適用於滙豐保障相連保險計劃)根據相關保單條款，閣下保單的退保價值會受提早贖回費用影響。提早贖回費用適用於首九個保單年度，費用可高達退保時的戶口價值的30%。閣下可查閱保單條款以得到相關的詳細資料。
- For Goal Access Universal Life Plan (Protection) (ULPP)/Goal Access Universal Life Plan (Education) (ULEP), 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 account value 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(駁富保障萬用壽險計劃)／首八個保單年度(駁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戶口價值的45% (駁富保障萬用壽險計劃)／55% (駁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戶口價值的11% (駁富保障萬用壽險計劃)／12% (駁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。
- 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。匯率之波動會對款額構成影響，包括但不限於保費繳付，保費繳費及利益支付之款項。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。
- 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。
- For Jade Global series, Full 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. 適用於翡翠環球系列萬用壽險，完全退保須受制於退保費用及按個別情況進行退款價值調整，所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。

Section I – Reason for Policy Surrender/cancellation 第一部分 – 退保／取消原因

- (1) For your own protection and benefits, please do re-consider your decision to surrender your policy. If you surrender your existing life insurance policy, particularly during the early years of the policy period, you will usually suffer a loss, including by way of having to pay for charges. 為了您的保障及利益，請您慎重考慮退保的決定。若您終止現有保單，您通常會蒙受損失(尤其是在保單早年的時期)，包括因需要支付費用而蒙受損失。
The cash value that you may receive from surrendering your existing life insurance policy, may also be less than your total premium paid. Benefits under the existing life insurance policy will no longer be payable to you if you surrender the policy. 就現有人壽保險保單退保所得的現金價值可能會少於您已支付的總保費。若您就現有人壽保險保單退保，則現有人壽保險保單將不再為您提供保障。
- (2) Please fill in up to 3 main reasons for policy surrender/cancellation in order for us to better serve you in the future. 為了將來向您提供更好的服務，請填寫最多三個終止／取消保單的主要原因。

Reason for policy surrender/cancellation 終止／取消保單原因

Product 產品	Personal/Financial reasons 個人／財務理由	Service 服務
<input type="checkbox"/> (PH) High Insurance Premium 保費太昂貴 <input type="checkbox"/> (RE) Return below expectations保單回報未如理想 <input type="checkbox"/> (CC) Coverage not comprehensive 保障範圍不夠全面	<input type="checkbox"/> (NC) Changes of my insurance needs (i.e. mortgage is paid off, needs of family financial protection have changed or retirement) 我的保險需求有所改變(例如：已還清樓宇按揭貸款、需要的家庭財務保障已更改或退休) <input type="checkbox"/> (CR) My policy has been replaced by other HSBC Life Policy 我的保單將／已經被另一份滙豐保險保單取代 <input type="checkbox"/> (RP) I will/have sign(ed) up another life insurance policy with the following insurer 我將／已經與下列保險公司簽訂另一份人壽保險計劃：_____ <input type="checkbox"/> (PD) Relocate to overseas 將移居外地 <input type="checkbox"/> (UM) In need of funds to cope with emergency/unexpected expenses 需要資金應付緊急或突發開支 <input type="checkbox"/> (DE) In need of funds to cope with daily expenses due to reduced income 收入減少，需要資金應付日常開支 <input type="checkbox"/> (FS) Provide financial support to family member(s) (e.g. purchase property) 為家人提供經濟協助(例如：購買房產) <input type="checkbox"/> (RF) Reallocate funds to purchase investment products with higher potential returns 重新分配資金以購買更高潛在回報的投資產品 <input type="checkbox"/> (AF) Advice from family/friend(s) 家人／朋友建議	Unsatisfactory after-sales service/support 售後服務／支援未如理想 <input type="checkbox"/> (MP) Policy management platform related. 有關保單管理平台 <input type="checkbox"/> (PS) My policy servicing request(s) related (e.g. Long processing time, servicing forms are lengthy and complex) 有關我的保單服務申請(例如處理時間，保單服務表格冗長複雜)
<input type="checkbox"/> (MS) Others (Please specify below) 其他理由，請於下列說明：_____		

If you have replaced or intend to replace any or a substantial part of your existing life insurance policy(ies) with another life insurance policy in the past or the next 12 months, you are requested to complete an “Important Facts Statement – Policy Replacement” Form to understand any real and potential disadvantages of replacing your existing life insurance policy(ies). You could approach our staff for assistance with the form. 如閣下已經或打算用另一份於過去或未來 12 個月申請的人壽保單以取代您現有人壽保單的任何或重大部份，我們將建議閣下填寫一份《重要資料聲明書 – 轉保》以了解任何因取代現有保單可構成的實際或潛在不利因素。您可尋求我們職員的協助以填寫該份聲明書。

In respect of this surrender, do you intend to use some or all of the funds taken from the policy you are surrendering to pay for any life insurance policy(ies) you have purchased in the past 12 months? 就今次的退保而言，閣下是否打算將您退保之保單所得的部分或全部資金用於支付過去 12 個月內購買的任何人壽保單？

- ☐ Yes 是/Not yet decided 尚未決定
- ☐ No 否

If your answer is “Yes” or “Not yet decided”, you need to complete the “Important Facts Statement – Policy Replacement” Form to confirm your understanding of the factors to be considered and the risks involved in replacing your existing life insurance policy with a new life insurance policy. 如果閣下的回答是「是」或「尚未決定」，請填寫《重要資料聲明書 – 轉保》，以確認閣下了解以新的人壽保險保單取代現有人壽保險保單所需要考慮的因素及相關風險。

Section II – Payment Instruction 第二部分 – 發還退款指示

- (1) If “Standing Instruction” has been set up for premium payment arrangement, please be reminded that you should complete and return the “Standing Instruction Request form” to The Hongkong and Shanghai Banking Corporation Limited for the cancellation of the said arrangement. Normally, it takes 5 business days to process such request. 若上述保單已設立「常行指示」以繳付保費，請注意，閣下需填妥並交回「常行指示申請表」予香港上海滙豐銀行有限公司，以取消有關常行指示的安排。有關安排，一般需時5個工作天方可生效。
- (2) **If the policyholder applied Premium Financing/Assignment of Policy as Collateral Security through HSBC, the surrender proceed will be credited to HSBC Bank account for loan settlement and the remaining balance of the proceeds (if any) will then be paid to the Policyholder by HSBC Bank accordingly.** 如保單持有人經滙豐銀行申請了保費融資貸款／權益轉讓作為抵押擔保，退款將轉入滙豐銀行用作償還貸款，剩餘款項(如有)將由滙豐銀行退還予保單持有人。

PAYMENT made payable to 收款人為保單持有人／承讓人 <input type="checkbox"/> Policyholder 保單持有人 <input type="checkbox"/> Assignee 承讓人	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(適用於非港幣保單)
---	--

Please select one of the payment instruction below. 請選擇以下其中一個發還退款指示。

<input type="checkbox"/> 1. By Autopay 自動轉帳							
<input type="checkbox"/> Credit to the bank account below 存入以下銀行戶口 <input type="checkbox"/> Credit to the Assignee's bank account below ^ 存入至承讓人之戶口 ^	<input type="checkbox"/> Please provide bank account proof 請提供銀行帳戶證明						
<table><tr><td>Bank No. 銀行號碼</td><td>Branch No. 分行號碼</td><td>Account No. 戶口號碼</td></tr><tr><td><div></div></td><td><div></div></td><td><div></div></td></tr></table>	Bank No. 銀行號碼	Branch No. 分行號碼	Account No. 戶口號碼	<div></div>	<div></div>	<div></div>	
Bank No. 銀行號碼	Branch No. 分行號碼	Account No. 戶口號碼					
<div></div>	<div></div>	<div></div>					
<p>Notes 註：</p> <p>(i) 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 HSBC Life. 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)寄回滙豐保險)。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。</p> <p>(ii) Policy Cancellation within Cooling-off period 於冷靜期內取消保單 Cooling-off period is 21 days after the delivery of the policy or issue of a notice informing the availability of the policy to you or your representative, whichever is earlier. Premium paid by HSBC credit card or HSBC bank account will be refunded to the same account only. For premium made by any other payment method, refund will be made by cheque. 冷靜期是由交付該保單或由發出說明已可領取該保單之通知書予您或您的代表後21天內(以較早者為準)。若以信用卡或滙豐銀行戶口付款，保費將被退回同一賬戶內。若以其他方式繳付方式付款，保費將以支票形式退回。</p> <p>(iii) Please submit your identity document copy if the policy is enrolled online. 如您經網上投保，請遞交身份證明文件副本。</p>							

<input type="checkbox"/> 2. By Telegraphic Transfer 電匯 ^ (Only applicable for overseas client 只適用於海外客戶)	
Name of Bank Account Holder 銀行戶口帳戶持有人姓名：_____	<input type="checkbox"/> Please provide bank account proof 請提供銀行帳戶證明
Name of Bank 銀行名稱 (OVERSEAS BANK 海外銀行)：_____	
Swift Code 銀行編號：_____	
Bank Account Number 銀行帳戶號碼：_____	
Address of Bank 銀行地址：_____	
The Reason for Telegraphic Transfer 電匯原因：_____	
Name of Intermediary/Correspondence Bank 中轉銀行名稱 (if applicable 如適用)：_____	
Swift Code Intermediary/Correspondence Bank 中轉銀行銀行編號 (if applicable 如適用)：_____	
<p>Notes 註：</p> <p>If provided information is incomplete or missing relevant bank account proof, the payment will be mailed out by cheque. 如未能提供完整資料或相關銀行戶口證明，款項將以支票形式寄出。</p>	

<input type="checkbox"/> 3. 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	

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，將由保單持有人承擔。

^ If the receiving bank is non-HSBC, bank charges incurred will be deducted from the amount payable to 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。

Declaration 聲明

I/We understand that I am/we are advised to read the policy terms and the content of this form (including the Notes) carefully before making this policy surrender/cancellation request. 本人(等)明白在申請此保單退保/取消前，本人(等)獲建議詳細閱讀保單條款及在本表格的內容(包括注意事項)。

I/We, the Policyholder(s), warrant to the Company that no proceedings in bankruptcy or insolvency have been instituted or are pending against me/us. 本人(等)(即保單持有人)向貴公司保證，本人(等)並無被起訴破產或無力償債，或身為尚待結案的破產或無力償債訴訟的與訟人。

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 the Personal Data (Privacy) Ordinance (which may otherwise be referred to as 'Personal Information Collection Statement'). I understand I can view such notice by scanning the QR code below, or else I can request a copy by visiting my local HSBC Branch or by calling the Life Insurance Service Hotline: (852) 2583 8000. 本人(等)在下方簽署即確認上述申請，並同意貴公司可跟據本表格內有關個人資料(私隱)條例的通知書(也可稱為「個人資料收集聲明」)內列出的用途，使用及披露現時或其後持有有關本人(等)的所有個人資料。本人明白可以透過掃描下方的二維碼瀏覽該通知書，或可前往各滙豐分行或致電滙豐人壽保險服務熱線：(852) 2583 8000索取該通知書的副本。

PICS 2020Jun (English)

個人資料收集聲明(中文)



I/We 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(等)確認及同意當本人短暫或永久身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。

Signature 簽署

Signature of Policyholder 保單持有人簽署 <hr/> Name 姓名：_____ Date 日期：_____ Signed at (city, country/region) 於(城市、國家/地區)簽署 <hr/>	Signature of Joint Life Insured (if any) 聯名受保人簽署(如適用) <hr/> Name 姓名：_____ Date 日期：_____ 	Signature of Irrevocable Beneficiary (if any) 不可撤換受益人簽署(如適用) <hr/> Name 姓名：_____ Date 日期：_____ 	Signature of Assignee confirming acknowledgment (with company chop, if any) 承讓人簽署確認 (如適用，請蓋上公司印章) <hr/> <input type="checkbox"/> Proceeds to be transferred to Assignee Bank A/C number 款項轉入承讓人銀行戶口 <hr/> <input type="checkbox"/> Proceeds to be transferred to Policyholder Bank A/C stated in this form 款項轉入保單持有人於此表格填寫之銀行戶口
---	---	--	---

For Bank Use Only

Retention Result: <input type="checkbox"/> Replaced by other policy (New HSBC Insurance policy no. _____)		<input type="checkbox"/> Client's identity copy attached <input type="checkbox"/> Client's original identity sighted (Initial of Staff: _____) <input type="checkbox"/> Client's SI cancellation form attached <input type="checkbox"/> 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.		
For CMB only CIN No. (in 11 digits) _____ Policyholder RR <input type="checkbox"/> S <input type="checkbox"/> H <input type="checkbox"/> M <input type="checkbox"/> L <input type="checkbox"/> N/A				
For Forced Surrender case: <input type="checkbox"/> Surrender by LMU (Loan Management Unit) <input type="checkbox"/> Initiated by customer		Customer Health Status: Check with the customer's health status <input type="checkbox"/> Yes, checked <input type="checkbox"/> No, reason: _____ <input type="checkbox"/> Others, please specify: _____		Notification to LMU Notice LMU for the health status of the customer <input type="checkbox"/> Yes, noticed <input type="checkbox"/> No, will notice on _____ <input type="checkbox"/> Others, please specify: _____

Request for Life Policy Surrender/Cancellation

人壽保單退保/取消申請表

Important Facts Statement – Policy Replacement

重要資料聲明書 – 轉保

This “Important Facts Statement – Policy Replacement” (“IFS-PR”) aims to help you understand the factors to be considered and the risks involved in replacing your existing life insurance policy with a new life insurance policy. Your licensed insurance intermediary should explain to you the implications and associated risks involved in replacing your existing life insurance policy.

此《重要資料聲明書 – 轉保》(《聲明書》)旨在協助閣下了解以新的人壽保險保單取代現有人壽保險保單所需要考慮的因素及相關風險。閣下的持牌保險中介人必須向閣下解釋取代現有人壽保險保單的影響及相關風險。

If you do not understand any of the following paragraphs or the advice or information provided to you by your licensed insurance intermediary is different from the information in this IFS-PR, please **do not sign** this IFS-PR and **do not proceed** with replacing your existing Life Policy.

若閣下並非完全明白下文任何段落之內容，或閣下的持牌保險中介人向閣下提供的意見或資料與本《聲明書》所載的資料有差異，則閣下請勿簽署本《聲明書》，以及不應取代現有人壽保險保單。

SOME IMPORTANT FACTS YOU SHOULD KNOW 閣下應知道之重要事項

Please read carefully before signing. 於閣下簽署前請務必細閱。

Your insurance intermediary shall explain the content to you. 閣下的保險中介人必須向閣下詳細解釋的內容。

Financial Implications 財務影響

- 1. Informed Decision** – Life insurance policies usually last for a long period of time. If you surrender/take out policy loan from/withdraw policy values from/suspend or stop paying premium/reduce the premium payable on your existing life insurance policy, particularly during the early years of the policy period, you will usually suffer loss, including by way of having to pay charges. You should carefully compare your existing life insurance policy against the new life insurance policy you intend to purchase, and assess whether replacing your existing life insurance policy is in your best interests before you make a final decision.
知情的決定 – 人壽保險保單通常具較長年期。若閣下退保／從現有人壽保險保單中提取保單抵押貸款／提取保單價值／暫停或終止支付保費／減少應付保費，閣下通常會蒙受損失（尤其是在保單早年的時期），包括因需要支付收費而蒙受損失。閣下應仔細比較現有人壽保險保單與擬購買的新的人壽保險保單，並在作出最終決定前評估取代現有人壽保險保單是否最為符合閣下之最佳利益。
- 2. Difference between cash value from Surrender/ Lapse and total premium paid under your existing Life Policy** – The cash value that you may receive from surrendering your existing life insurance policy or allowing your existing life insurance policy to lapse, may be less than your total premium paid. This means that you may suffer a loss. Further, you may incur surrender charges if you surrender your existing life insurance policy or allow it to lapse.
閣下現有人壽保險保單的退保／失效所得的現金價值與已支付的總保費之差額 – 就現有人壽保險保單退保或允許其失效所得的現金價值可能會少於閣下已支付的總保費，即閣下可能會蒙受損失。此外，閣下或需承擔因退保或允許保單失效而衍生的退保費用。
- 3. Policy Loan Interest** – The issuing insurer of your existing life insurance policy may charge you interest starting from the loan drawdown date. You should carefully review your regular statements to understand the opening and ending loan balance as well as the interest amount charged in the relevant period. Your existing life insurance policy may be terminated if the accumulated loan amount (and interest) exceeds a specified level of the account value/cash value of your existing life insurance policy.
保單貸款的利息 – 發出閣下現有人壽保險保單的保險公司可能會自閣下提取保單貸款當日起收取利息。閣下應該仔細檢閱定期報表，以了解於有關時期的期初和期末貸款餘額，以及該期間收取的利息金額。如果累計貸款金額（及利息）超出現有人壽保險保單的賬戶價值／現金價值的指定水平，則閣下的現有人壽保險保單可能會被終止。
- 4. Withdrawal/ Partial Surrender Charges** – You may be subject to withdrawal charges or partial surrender charges within a prescribed period before the end of the policy term of your existing life insurance policy. For the new life insurance policy you intended to purchase, you may be subject to other early surrender/ withdrawal charges within a prescribed period before the end of the term of the new life insurance policy.
提取保單款項／部分退保費用 – 若閣下於現有人壽保險保單的保單有效期前的訂明期限內，提取保單價值或部分退保，閣下或需支付相關費用。就閣下打算購買的新的人壽保險保單而言，閣下或需於新的人壽保險保單的保單有效期前的訂明期限內，支付其他提前退保／提取保單價值的費用。

- 5. Policy Set-up Cost and Remuneration for licensed insurance intermediaries** – If you purchase a new life insurance policy, a substantial part of the initial premium may be used to pay for policy administration costs incurred by insurers and remuneration for the licensed insurance intermediaries. As a result, you may incur additional cost for replacing your existing life insurance policy.
開立保單費用及持牌保險中介人的酬勞 – 若閣下購買新的人壽保險保單，大部分最初所支付的保費可能會用於繳付保險公司的保單行政費及持牌保險中介人的酬勞。因此，閣下可能需要為取代現有人壽保險保單而承擔額外開支。
- 6. Higher Premium** – You may have to pay higher premium under the new life insurance policy in view of the difference in age, changes of health conditions, occupation, lifestyle/habit, and recreational activities (as compared with when you purchased your existing life insurance policy).
較高的保費 – 因閣下的年齡增長，及健康狀況、職業、生活方式／習慣及所參與的康樂活動有所改變（與閣下購買現有人壽保險保單時相比），閣下或需為新的人壽保險保單支付較高的保費。
- 7. Loss of Financial Benefit under the existing life insurance policy** – You may lose the financial benefit accumulated over the years (e.g. loyalty bonus or dividends) or to which you may be entitled (e.g. terminal bonus or dividends) under the existing life insurance policy.
現有人壽保險保單下財務利益的損失 – 閣下或會損失現有人壽保險保單多年來累積的財務利益（例如：長期客戶獎賞或紅利）或損失有權從現有人壽保險保單獲得的財務利益（例如：終期紅利或保單紅利）。
- 8. Financial Benefits under the New Life Insurance Policy Not Guaranteed** – The illustrated benefits of a new life insurance policy may NOT be guaranteed and whether they can be achieved depend on the performance of the issuing insurer of the new life insurance policy. If the new life insurance policy is an investment-linked assurance scheme policy, the illustrated benefits are based on assumed rates of return only.
新的人壽保險保單的財務利益並非保證 – 新的人壽保險保單的說明所述利益可能並非屬保證利益，並會受發出新的人壽保險保單的保險公司的表現所影響。若新的人壽保險保單為投資相連壽險計劃保單，則其說明所述利益的計算只基於假設回報率。

Insurability Implications 受保資格的影響

- 9. Changes in Coverage** – If you purchase a new life insurance policy and use it to replace an existing life insurance policy, some benefits, which are the policy features of the existing life insurance policy, may not be covered under the new life insurance policy due to changes in age, health conditions, occupation, lifestyle/habit or recreational activities. Also, riders/supplementary benefits under your existing life insurance policy may not be available under the new life insurance policy.
保障範圍的轉變 – 若閣下購買新的人壽保險保單，並以其取代現有人壽保險保單，則現有人壽保險保單的部分保障，可能會因閣下年齡、健康狀況、職業、生活方式／習慣及參與的康樂活動有所轉變，而不包括在新的人壽保險保單的受保範圍內。此外，新的人壽保險保單可能並不會包括閣下現有人壽保險保單的附加保障利益。

Claims Eligibility Implications 索償資格的影響

- 10.** Benefits under the existing life insurance policy will no longer be payable to you if you surrender the policy or allow it to lapse. Besides, you may need to start a new waiting period in respect of certain benefits (e.g. medical, critical illness, suicide or incontestability) under the terms and conditions of the new life insurance policy.
 若閣下就現有人壽保險保單退保或允許其失效，則現有人壽保險保單將不再為閣下提供保障。此外，視乎新的人壽保險保單的條款及細則，某些保障的等候期或需重新計算（例如：醫療、危疾、自殺或不可爭議的情況）。

Declaration 聲明

By the Insurance Intermediary 保險中介人聲明：

I declare that I have discussed and explained the implications and associated risks (including the above listed items) to the Applicant/Proposer regarding his/her decision to replace his/her existing life insurance policy with a new life insurance policy. I further declare that I have not made any inaccurate or misleading statements or comparisons, or withheld any information which may affect the decision of the Applicant/Proposer.

本人聲明，本人已經與申請人／投保人討論並解釋申請人／投保人就以新的人壽保險保單取代現有人壽保險保單的決定對其的影響及相關風險(包括上述各項)；本人亦聲明，本人並無作出任何不準確或誤導的陳述或比較，或隱瞞任何可能影響申請人／投保人的決定的資料。

Signature of Licensed Insurance Intermediary
持牌保險中介人簽署

Date (DD/MM/YYYY)
日期(日／月／年)

Technical
Representative (Agent)
業務代表(代理人)

Full Name of Licensed Insurance Intermediary
持牌保險中介人姓名

Type of License and License No.
牌照類別及牌照號碼

By the Applicant/Proposer 申請人／投保人聲明：

I understand the content of the above listed items.

本人明白上述各項之內容。

Warning: you must read all items carefully and check that the licensed insurance intermediary has explained all the information on this IFS-PR before you sign this IFS-PR.

忠告：閣下必須細閱所有項目，以及確保在簽署本《聲明書》前，持牌保險中介人已經向閣下解釋本《聲明書》上所有資料。

Signature of the Applicant/Proposer
申請人／投保人簽署

Date (DD/MM/YYYY)
日期(日／月／年)

Full Name of The Applicant/Proposer
申請人／投保人姓名

Supplementary Note On Policy Replacement 轉保附加說明

1. In deciding whether to replace an existing life insurance policy, you should not just consider how much the premium amount is and the projected future values of the new life insurance policy. The difference in premiums normally just reflects the difference in policy coverage and policy terms. Also, the projected future values of the new life insurance policy may be higher than the existing life insurance policy, but the projected values in most cases depend on the performance of the issuing insurers and may NOT be guaranteed.
閣下不應只着眼於保費多寡及新壽險保單的預計未來價值而決定轉保。保費的差別往往只反映保單的保障範圍及保單條款有所不同。另外，新壽險保單的預計未來價值或會較現有人壽保險保單為高，但預計價格往往受發出新的人壽保險保單的保險公司的表現所影響並且並非屬保證利益。
2. The guaranteed breakeven year of the new life insurance policy may be longer than the guaranteed breakeven year of your existing life insurance policy. By buying a new life insurance policy, you will be subject to a new lock-in period to breakeven, as such please be reminded to maintain sufficient financial resource to support your liquidity needs before the policy reaches guaranteed breakeven year. Any surrender before the policy reaches guaranteed breakeven year may result in receiving a cash value lower than the total insurance premium paid.
新人壽保險保單的保證回本期可能比現有人壽保險保單的保證回本期更長。購買新的人壽保險保單後，閣下將進入新的鎖定期以達到回本，因此我們謹此提醒 閣下應持有足夠的資金支持於保單達到保證回本期前的流動性需要。在保單達到保證回本期之前的任何退保都可能導致 閣下收到的現金價值低於已繳總保費。
3. Please note that the remuneration of HSBC frontline staff is determined based on their overall performance with reference to a wide range of factors, and is subject to review from time to time. It is not determined solely based on the staff's sales performance or your policy premium paid.
請注意，滙豐前線職員之酬勞會參照一系列廣泛的因素而定及因應其整體表現被不時檢討，並不會單純按其銷售表現或客戶所繳保費而釐定。