

8. 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。
9. 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。
10. 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，閣下需按要求提供相關核實證明。
11. 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唯最終擁有人，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。
12. (For corporate customer) Is there any change in directorship, beneficial owner or authorised signatory of the company since the policy was issued? Yes/No, if Yes, please complete the "Corporate Authorisation Form" (適用於公司客戶)貴公司由保單生效至今，公司之董事、最終實益擁有人、及/或負責人有否轉變？如有，請填寫「公司授權表格」。
13. (For personal customer) Is there any change in personal details since the policy was issued? Yes/No, if Yes, please complete the "Request for Policy Change - Non-financial" (適用於個人客戶)由保單生效至今，個人資料有否轉變？如有，請填寫「更改保單申請表」。

Section I - Reason for Policy Surrender/Cancellation 第一部分 — 退保/取消原因

Please indicate your reason(s) for surrender by putting a '✓' in the appropriate box(es):
請於下列適當空格內加✓說明退保原因(可作多項選擇)：

1. (PE) Expiration of promotional offer
推廣優惠已經完結
2. (LS) Insufficient after-sales service
售後服務未如理想
3. (RE) Returns below expectations
保單回報未如理想
4. (PH) High insurance premium
保費太昂貴
5. (CR) My policy has been replaced by other HSBC policy
本人的保單已被另一份滙豐保單取代
6. (RP) I will/have sign(ed) up another life insurance policy with
本人將/已經與下列保險公司簽訂另一份人壽保險計劃：_____
7. (OI) Funds used to purchase other investment products
資金已用作購買其他投資產品
8. (NC) Changes of my insurance needs (e.g. mortgage is paid off, needs of family financial protection have changed)
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)
9. (FO) Family Objection
家人反對
10. (FS) Change in family financial situation, which affects the regular premium contributions
家庭經濟狀況改變，影響供款
11. (PD) Permanent departure from Hong Kong
將永久離開香港
12. (UM) Urgent need of money^
急需用錢^
13. (MS) Others (please specify below)
其他理由，請於下列說明：_____

^ Apart from policy surrender, you may also choose to gain liquidity by withdrawing accumulated annuities/dividends (where applicable) under your policy. 除退保外，您亦可選擇通過提取保單內的累積年金/紅利(如適用)以增加流動資金。

NOTE 注意：

Life insurance involves a longer policy period. You will normally suffer losses 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 of your best interests before making a decision. You may also contact our staff to further understand the details of any real and potential disadvantages of surrender or replacing your existing life insurance policy(ies). 人壽保險涉及年期較長。如果投保人中途退保(「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」)，特別是在保單生效後首數年，通常會蒙受損失。為保障本身的利益，閣下在決定退保或轉保前，應仔細考慮及衡量是否符合本身的最佳利益。閣下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。

To protect your interest, if your policy(ies) is/are replaced or intended to be replaced by another life insurance policy in last or next 12 months period, we would recommend you to complete a Customer Protection Declaration Form to understand the financial and other implications of changing your existing insurance arrangement. 如閣下的保單於未來或過去12個月將或已被其他人壽保險保單取代，我們建議閣下先填寫客戶保障聲明書以了解改動現有保險安排所導致的財務及其他影響。

1. Do you have any life insurance policy(ies) issued in the past 12 months or intend to apply a new life insurance policy in the next 12 months? 閣下是否持有於過去12個月內簽發的人壽保險保單或考慮於未來12個月投保新的人壽保險保單？

- No 否 (Please skip question 2 請毋須回答問題2)
- Yes 是 (Please answer question 2 請回答問題2)

2. To protect your interest, we would like to invite you to complete a Customer Protection Declaration Form to understand the financial and other implications of changing your existing insurance arrangement. Do you agree? 為保障閣下的利益，我們誠邀閣下填寫客戶保障聲明書，以了解改動現有保險安排所導致的財務及其他影響。請問閣下是否同意？

- No, I confirm that I do not wish to complete the Customer Protection Declaration Form. 否，本人確認毋須填寫客戶保障聲明書。
- Yes, I have completed and submitted the Customer Protection Declaration Form together with this form and understand the consequences of this surrender request*, please proceed to process this request. 是，本人明白退保的影響及已完成客戶保障聲明書並連同本表格一併附上*，請為本人辦理退保申請。

*Please note we will only process your request upon receipt of this form and the Customer Protection Declaration Form in originals, as duly completed. 請注意，我們將僅在收妥已完成的退保申請表格及客戶保障聲明書的正本後才能辦理有關申請。

Section II - Policy Surrender/Cancellation (if applicable) 第二部分 — 保單退保/取消(如適用)
Payment Instruction – 發還退款指示

I understand and agree that the payment of the Cash Value will be made in accordance with policy terms and conditions and that HSBC Life (International) Limited shall be discharged of all liabilities upon such payment. 本人同意及明白現金價值將按照保單條款發還，滙豐人壽保險(國際)有限公司一旦支付退款後，即獲免除其對上述保單之責任。

Original Policy is attached 現附上保單文件正本 I declare that my policy has been lost or damaged 本人謹此聲明保單文件已經遺失或損毀

Payment Instruction 發還退款指示

N.B. Refund of initial premium and levy paid by credit card will be made to the same account. 凡以信用卡支付首期保費及保費徵費者，退款金額將會存入該戶口。

For Goal Access Universal Life Plan (Protection)/Goal Access Universal Life Plan (Education), 有關駿富保障萬用壽險計劃/駿富教育萬用壽險計劃，

(1) surrender will be subject to Surrender Charge (if applicable). 退保時收取退保費用(如適用)。

For WealthInvest Insurance Plan/WealthInvest Life Plan, 有關財富投資保險計劃/財富投資人壽計劃，

(1) policy charges relating to a full policy month will be deducted from the amount that is paid out. 整月的保單費用將於支付有關款項時先行扣除。

(2) surrender will be subject to Early Encashment Charge[#] (if applicable). 退保時將收取提早贖回費用[#](如適用)。

[#] Early Encashment Charge (EEC) = EEC rate x Account Value at point of surrender 提早贖回費用 = 提早贖回費用率 x 退保時的戶口價值
 EEC rates are set out in the table below 提早贖回費用率列於下表：

For WealthInvest Insurance Plan 有關財富投資保險計劃

During Policy Year 保單年度內	EEC Rate 提早贖回費用率	During Policy Year 保單年度內	EEC Rate 提早贖回費用率
1	50%	6	12%
2	30%	7	10%
3	21%	8	8%
4	17%	9	6%
5	14%	10 and thereafter 及以後	0%

For WealthInvest Life Plan 有關財富投資人壽計劃

Standard Coverage Option 標準計劃			
During Policy Year 保單年度內	EEC Rate 提早贖回費用率	During Policy Year 保單年度內	EEC Rate 提早贖回費用率
1	23%	6	12%
2	21%	7	10%
3	19%	8	8%
4	17%	9	6%
5	14%	10 and thereafter 及以後	0%

Capital Coverage Option 資本計劃			
During Policy Year 保單年度內	EEC Rate 提早贖回費用率	During Policy Year 保單年度內	EEC Rate 提早贖回費用率
1	16%	6	8%
2	14%	7	7%
3	13%	8	5%
4	12%	9	4%
5	10%	10 and thereafter 及以後	0%

Section II - Policy Surrender/Cancellation (if applicable) (cont'd) 第二部分 — 保單退保/取消(如適用)(續)**Payment Instruction – 發還退款指示**

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 amendment / cancellation of the said arrangement. Normally, it takes 5 business days to processing 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，以修改或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。

To change address, please tick and give details. 如需更改地址，請✓及填上資料。

PAYMENT made payable to Policyholder 保單持有人

收款人為保單持有人/或承讓人 Assignee 承讓人

Payment Currency 收款貨幣

Policy currency* 保單貨幣*

HKD for USD / GBP / CNY policies 港幣付款(適用於美金/英鎊/人民幣保單)

By Bank Account 經銀行戶口

Transfer to the policyholder's premium deduction account (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保費轉帳戶口(不適用於非保單持有人之個人或聯名銀行戶口。)

Transfer to the policyholder's any other bank account[^] (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[^](不適用於非保單持有人之個人或聯名銀行戶口。)

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
(Applicable to payment in CNY* / GBP / HKD / USD 適用於人民幣*/英鎊/港幣/美金之轉帳)			

Transfer to the Assignee's bank account[^] 轉賬至承讓人之戶口[^]

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
(Applicable to payment in CNY* / GBP / HKD / USD 適用於人民幣*/英鎊/港幣/美金之轉帳)			

By cheque 以支票形式

Please 請把支票

Mail the cheque to the Policyholder's correspondence address 請寄往保單持有人之通訊地址

Mail the cheque to the Assignee's correspondence address 請寄往承讓人之通訊地址

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。)

[^] 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。

Section III – Personal Information Collection Statement 第三部分 – 收集個人資料聲明

Notice relating to the Personal Data (Privacy) Ordinance (the “Ordinance”) 關於個人資料(私隱)條例(「該條例」)的通知

HSBC Life (International) Limited (“HSBC”) 滙豐人壽保險(國際)有限公司(「滙豐」)

- (a) From time to time, it is necessary for individuals to supply HSBC with data in connection with the provision, continuation and administration of insurance contracts or other financial products and services by HSBC or compliance with any laws, guidelines or requests issued by regulatory or other authorities. 就滙豐的保險合同或其他金融產品及所提供的服務、延續及行政事宜，或因法例規定或監管或因其他監管或其他機關所發出的指引或要求，閣下有需要不時向滙豐提供有關的資料。
- (b) Failure to supply such data promptly may result in HSBC being unable to provide or continue to provide products and services. 若未能迅速向滙豐提供該等資料，可能會導致滙豐無法提供或繼續提供產品及服務。
- (c) It is also the case that data are collected from (i) individuals in the ordinary course of the continuation of the relationship, (ii) a person acting on behalf of the individual whose data are provided, and (iii) other sources available to HSBC. Data may also be generated or combined with other information available to HSBC or any member of the HSBC Group (“**HSBC Group**” means HSBC Holdings plc, its affiliates, subsidiaries, associated entities and any of their branches and offices (together or individually) and “**member of the HSBC Group**” has the same meaning). 滙豐亦會從以下各方收集資料：(i) 個人與滙豐的日常業務往來的過程中，(ii) 代表個別人士行事的人士提供該個別人士的資料，及(iii) 從其他可供滙豐獲取資料的來源。有關資料亦可能與滙豐或任何滙豐集團成員(「滙豐集團」)(一併及分別地)指滙豐控股有限公司，其附屬公司、子公司、聯營單位及彼等的任何分行及辦事處，而「滙豐集團成員」具有相同涵義)所持有的其他資料一起產生或合併。
- (d) The purposes for which data may be used are as follows: 資料可被用作下列用途：
- (i) considering applications for products and services and offering, providing, maintaining and managing products and services to customers and the operation and administration of the products and services (including without limitation, insurance, provident fund or scheme, credit facilities or other financial products or services) provided to customers which may include, without limitation, underwriting, administration or evaluation of an insurance policy or product; 考慮產品及服務之申請及為客戶推薦、提供、維持及管理產品和服務，以及用於客戶獲提供的產品及服務(包括但不限於保險、公積金或公積金計劃、信貸融通或其他金融產品或服務)的運作及行政，包括但不限於保單或保險產品的承保、行政或評估；
 - (ii) conducting identity, medical or credit checks; 進行身份審查、身體檢查或信用審查；
 - (iii) creating and maintaining the credit and risk related models of HSBC and the HSBC Group; 設立及維持滙豐及滙豐集團的信貸及風險相關準則；
 - (iv) any purposes in connection with any claims made by or against or otherwise involving a customer in respect of any products and/or services provided by HSBC or a member of the HSBC Group including, without limitation, making, defending, analysing, investigating, processing, assessing, determining, responding to, resolving or settling such claims; 與任何由滙豐或滙豐集團成員提供的產品及/或服務相關，而由客戶提出或對客戶作出的索償，或以其他形式涉及客戶的索償有關的任何用途，包括但不限於作出、辯護、分析、調查、處理、評估、釐定、回應、解決該等索償或就該等索償達成和解；
 - (v) designing insurance and other financial products and/or services for customers’ use; 設計提供客戶使用的保險及其他金融產品及/或服務；
 - (vi) marketing services, products and other subjects as described in paragraph (f) below; 推廣以下(f)段所述的服務、產品及其他標的；
 - (vii) determining the amount of indebtedness owed to or by a customer and collecting amounts outstanding from a customer and those providing security for customers’ obligations; 釐定滙豐對客戶或客戶對滙豐的欠債金額，並向客戶及為客戶債務提供抵押的人士追討欠款；
 - (viii) meeting obligations, requirements or arrangements, whether compulsory or voluntary, of HSBC or any of its branches or any member of the HSBC Group to comply with, or in connection with: 遵守滙豐或其任何分行或任何滙豐集團成員就以下各項負上或有關的責任、要求或安排(不論強制或自願性質)：
 - (1) any law, regulation, judgment, court order, voluntary code, sanctions regime, within or outside the Hong Kong Special Administrative Region (“**Hong Kong**”) existing currently and in the future (“**Laws**”) (e.g. the Inland Revenue Ordinance and its provisions including those concerning automatic exchange of financial account information); 現在及將來於香港特別行政區(「香港」)境內或境外存在的任何法律、法規、判決、法院命令、自願守則、制裁制度(「**法律**」)(例如《稅務條例》)及其條文，包括關於自動交換財務賬戶資料的條文；
 - (2) any guidelines, guidance or requests given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers within or outside Hong Kong existing currently and in the future (e.g. guidelines, guidance or requests given or issued by the Inland Revenue Department including those concerning automatic exchange of financial account information) and any international guidance, internal policies or procedures; 現在及將來於香港境內或境外存在的任何法律、監管、政府、稅務、執法或其他機關，或財務服務供應商的自律監管或行業組織或協會所提供或發出的任何指引、指導或要求(例如稅務局所提供或發出的指引、指導或要求，包括關於自動交換財務賬戶資料的指引、指導或要求)，及任何國際指引、內部政策或程序；
 - (3) any present or future contractual or other commitment with local or foreign legal, regulatory, judicial, administrative, public or law enforcement body, or governmental, tax, revenue, monetary, securities or futures exchange, court, central bank or other authorities, or self-regulatory or industry bodies or associations of financial service providers or any of their agents with jurisdiction over all or any part of the HSBC Group (together the “**Authorities**” and each an “**Authority**”) that is assumed by, imposed on or applicable to HSBC or any of its branches or any member of the HSBC Group; or 滙豐或其任何分行或任何滙豐集團成員承擔的或被施加的或適用於彼等的、與對滙豐集團整體或任何部分具有司法權限的本地或外地法律、監管、司法、行政、公營或執法機關，或政府、稅務、納稅、財政、證券或期貨交易所、法院、中央銀行或其他機關，或財務服務供應商的自律監管或行業組織或協會或彼等的任何代理(統稱及各稱「**機關**」)訂立的任何現在或將來的合約承諾或其他承諾；或
 - (4) any agreement or treaty between Authorities; 機關之間的任何協議或條約；
 - (ix) complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the HSBC Group and/or any other use of data and information in accordance with any programmes for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities; 遵守就滙豐集團內共用資料及資訊的使用而指定的任何責任、要求、政策、程序、措施或安排及/或任何符合制裁或預防或偵測清洗黑錢、恐怖分子融資活動或其他非法活動的任何方案；
 - (x) conducting any action to meet obligations of HSBC or any member of the HSBC Group to comply with Laws or international guidance or regulatory requests relating to or in connection with the detection, investigation and prevention of money laundering, terrorist financing, bribery, corruption, tax evasion, fraud, evasion of economic or trade sanctions and/or any acts or attempts to circumvent or violate any Laws relating to these matters; 採取任何行動以遵守滙豐或任何滙豐集團成員的責任以符合有關偵測、調查及預防清洗黑錢、恐怖分子融資活動、賄賂、貪污、逃稅、欺詐、逃避經濟或貿易制裁及/或規避或違反有關此等事宜的任何法律的任何行為或企圖的法律或國際指引或監管要求；
 - (xi) meeting obligations of HSBC or any member of the HSBC Group to comply with any demand or request from Authorities; 遵守滙豐或任何滙豐集團成員的任何責任，以符合有關機關的任何指令或要求；
 - (xii) exercising any rights HSBC or a member of the HSBC Group may have in connection with the products or services provided to a customer; 行使滙豐或滙豐集團成員與客戶獲提供的產品或服務相關的任何權利；
 - (xiii) matching any data held by HSBC or a member of the HSBC Group relating to a data subject from time to time for any of the purposes listed in this paragraph (d); 不時與滙豐或滙豐集團成員持有與資料當事人相關的任何資料核對，以供作本(d)段列明的任何一項用途；
 - (xiv) enabling an actual or proposed assignee or transferee of HSBC or any member of the HSBC Group, or participant or sub-participant of HSBC’s or any member of the HSBC Group companies’ rights to evaluate and/or undertake due diligence in relation to the transaction intended to be the subject of the assignment, transfer, participation or sub-participation; and 讓滙豐或任何滙豐集團成員的實際或建議承讓人或受讓人，或滙豐或任何滙豐集團成員公司權利的參與人或附屬參與人對擬議作為轉讓、出讓、參與或附屬參與之交易項目進行評估及/或盡職查證；及
 - (xv) purposes relating thereto. 與上述有關的用途。
- (e) Data held by HSBC or a member of the HSBC Group relating to an individual will be kept confidential but HSBC or a member of the HSBC Group may provide such information to the following parties (whether within or outside Hong Kong) for the purposes set out in paragraph (d): 滙豐或滙豐集團成員持有的個人資料將予以保密，但滙豐或任何滙豐集團成員可就本(d)段列明的用途把該等資料提供予下列各方(不論在香港境內或境外)：
- (i) any agents, contractors, sub-contractors, service providers, reinsurers or associates of the HSBC Group (including their employees, directors, officers, agents, contractors, service providers and professional advisers); 滙豐集團的任何代理人、承包商、次承包商、服務供應商、再保人或聯營人士(包括彼等的僱員、董事、職員、代理人、承包商、服務供應商及專業顧問)；
 - (ii) any third party service provider who provides administrative, telecommunications, computer, payment or securities clearing or other services to HSBC in connection with the operation of its businesses (including their employees, directors and officers); 就滙豐的業務運作向滙豐提供行政、電訊、電腦、付款或證券結算或其他服務的任何第三方服務供應商(包括彼等的僱員、董事及職員)；
 - (iii) any Authorities; 任何機關；
 - (iv) any person under a duty of confidentiality to HSBC including a member of the HSBC Group which has undertaken to keep such information confidential; 任何對滙豐有保密責任的人，包括已承諾對該等資料保密的滙豐集團成員；
 - (v) any person in the context of the sale or transfer by HSBC or any member of the HSBC Group of all or part of its business or portfolio of products, policies or other assets or any proposed or confirmed transaction relating to such a sale or transfer; 由滙豐或任何滙豐集團成員出售或轉讓其全部或部分業務或產品組合、保單或其他資產或任何擬訂或確定的有關該出售或轉讓的交易的所有人士；
 - (vi) credit reference agencies and, in the event of default, any debt collection agencies; 信貸資料服務機構，並且在客戶欠帳時，可將該等資料提供給任何追討欠款的代理公司；
 - (vii) any person to whom HSBC or any of its branches or any member of the HSBC Group is under an obligation or required or expected to make disclosure for the purposes set out in paragraph (d)(viii), (d)(ix), (d)(x) or (d)(xi); 滙豐或其任何分行或任何滙豐集團成員就第(d)(viii)、(d)(ix)、(d)(x)或(d)(xi)段所載目的而有責任或必須或被預期向其作出披露的任何人士；

Section III – Personal Information Collection Statement (cont'd) 第三部分 – 收集個人資料聲明(續)

- (viii) any actual or proposed assignee or transferee of HSBC or any member of the HSBC Group or participant or sub-participant of HSBC's or any member of the HSBC Group's rights in respect of the data subject; 滙豐或任何滙豐集團成員的任何實際或建議承讓人或受讓人，或就滙豐或任何滙豐集團成員對資料當事人享有的權利的參與人或附屬參與人；
- (ix) (1) any member of the HSBC Group; 任何滙豐集團成員；
(2) third party financial institutions, insurers, credit card companies, securities and investment services providers; 第三方金融機構、保險公司、信用卡公司、證券及投資服務供應商；
(3) third party reward, loyalty, co-branding and privileges programme providers; 第三方獎賞、忠誠、合作品牌及優惠計劃供應商；
(4) co-branding partners of HSBC or any member of the HSBC Group (the names of such co-branding partners will be provided during the application process for the relevant products as the case may be); 滙豐或任何滙豐集團成員的合作品牌夥伴(該等合作品牌夥伴的名稱將會於申請有關產品(視情況而定)時提供)；
(5) charitable or non-profit making organisations; and 慈善或非牟利機構；及
(6) external service providers (including but not limited to mailing houses, telecommunication companies, telemarketing and direct sales agents, call centres, data processing companies and information technology companies) that HSBC engages for the purposes set out in paragraph (d)(vi); 為達至第(d)(vi)段之目的而被滙豐僱用的外部服務供應商(包括但不限於代客寄件公司、電訊公司、電話行銷及直接促銷代理人、電話中心、數據處理公司及資訊科技公司)；
- (x) hospitals, clinics, medical practitioners, laboratories, technicians, loss adjustors, risk intelligence providers, legal advisers or private investigators that may be engaged by HSBC or on behalf of HSBC; 可能被滙豐任用或代表滙豐之醫院、診所、醫生、化驗所、技術員、理賠師、風險情報供應商、法律顧問或私家偵探；
- (xi) any persons acting on behalf of an individual whose data are provided, payment recipients, beneficiaries, account nominees, intermediary, correspondent and agent banks, clearing houses, clearing or settlement systems, market counterparties, upstream withholding agents, swap or trade repositories, stock exchanges, companies in which the customer has an interest in securities (where such securities are held by HSBC) or persons acting on behalf of the customer or the individual whose data is provided for the purposes of receiving benefits under an insurance policy; and 代表其資料被提供的個人行事的任何人士；收款人、受益人、戶口代名人、中介人、往來及代理銀行、結算公司、結算或交收系統、市場交易對手、上游預扣稅代理、掉期或交易儲存庫、證券交易所、客戶擁有證券權益的公司(如果該等證券由滙豐持有)，或代表客戶或其資料被提供以領取保單利益的個人行事的任何人士；及
- (xii) any party to a transaction or potential transaction acquiring interest in, or assuming or bearing risk in, or in connection with an insurance policy including, without limitation, reinsurers. 交易或潛在交易中收購保單權益或承擔或承受保單的或涉及保單的風險的任何一方，包括但不限於再保險人。
- Such information may be transferred to a place outside Hong Kong SAR. 有關資料或被轉移至香港境外。

(f) Use of Data in Direct Marketing 在直接促銷中使用資料

HSBC intends to use personal data in direct marketing and HSBC requires the data subject's consent (which includes an indication of no objection) for that purpose. In this connection, please note that: 滙豐擬把個人資料用於直接促銷，而滙豐為該用途須獲得資料當事人同意(包括表示不反對)。就此，請注意：

- (i) the name, contact details, products and other service portfolio information, transaction pattern and behaviour, financial background and demographic data of a data subject held by HSBC from time to time may be used by HSBC in direct marketing; 滙豐可能把滙豐不時持有資料當事人的姓名、聯絡資料、產品及其他服務組合資料、交易模式及行為、財務背景及人口統計數據用於直接促銷；
- (ii) the following classes of services, products and subjects may be marketed: 可用作促銷下列類別的服務、產品及標的：
(1) financial, insurance, credit card, pensions, banking and related services and products; 財務、保險、信用卡、退休金、銀行及相關服務及產品；
(2) reward, loyalty, privilege or co-branding programmes and related services and products; 獎賞、忠誠、優惠或合作品牌計劃及相關服務及產品；
(3) services and products offered by HSBC's co-branding partners (the names of such co-branding partners will be provided during the application of the relevant services and products, as the case may be); and 滙豐合作品牌夥伴提供之服務及產品(該等合作品牌夥伴的名稱將會於申請有關服務及產品(視情況而定)時提供)；及
(4) donations and contributions for charitable and/or non-profit making purposes; 為慈善及/或非牟利用途的捐款及捐贈；
- (iii) the above services, products and subjects may be provided by or (in the case of donations and contributions) solicited by HSBC and/or: 上述服務、產品及促銷標的可能由滙豐及/或下列各方提供或(就捐款及捐贈而言)徵求：
(1) members of the HSBC Group; 滙豐集團成員；
(2) third party financial institutions, insurers, banks, credit card companies, securities and investment services providers; 第三方金融機構、保險公司、銀行、信用卡公司、證券及投資服務供應商；
(3) third party reward, loyalty, privileges or co-branding programme providers; 第三方獎賞、忠誠、優惠或合作品牌計劃供應商；
(4) co-branding partners of HSBC and members of the HSBC Group (the names of such co-branding partners will be provided during the application process of the relevant services and products, as the case may be); and 滙豐及滙豐集團成員的合作品牌夥伴(該等合作品牌夥伴的名稱將會於申請有關服務及產品(視情況而定)時提供)；及
(5) charitable or non-profit making organizations; 慈善或非牟利機構；
- (iv) in addition to marketing the above services, products and subjects itself, HSBC also intends that from time to time it may provide the data described in paragraph (f)(i) above to all or any of the persons described in paragraph (f)(iii) above for use by them in marketing those services, products and subjects, and HSBC requires the data subject's written consent (which includes an indication of no objection) for that purpose; 滙豐除促銷上述服務、產品及標的以外，滙豐亦擬不時將以上(f)(i)段所述的資料提供予以上(f)(iii)段所述的全部或任何人士，以供該等人士在促銷該等服務、產品及標的中使用，而滙豐為此用途須獲得資料當事人書面同意(包括表示不反對)；
- (v) HSBC may receive money or other property in return for providing the data to the other persons described in paragraph (f)(iv) above and, when requesting the data subject's consent or no objection as described in paragraph (f)(iv) above, HSBC will inform the data subject if it will receive any money or other property in return for providing the data to the other persons. 滙豐可能因按以上第(f)(iv)段所述將資料提供予其他人士而獲得金錢或其他財物的回報，而當滙豐徵求資料當事人給予以上第(f)(iv)段所述的同意或不反對表示時，倘若滙豐會因提供資料予其他人士而獲得任何金錢或其他財物回報，其將會告知資料當事人。

If a data subject does not wish HSBC to use or provide to other persons his data for use in direct marketing as described above, the data subject may exercise his opt-out right by notifying HSBC. 資料當事人如不希望滙豐使用其資料或把其資料提供予其他人用於以上所述的直接促銷用途，可通知滙豐以行使其選擇權拒絕促銷。

- (g) Under and in accordance with the terms of the Ordinance and the Code of Practice on Consumer Credit Data approved and issued under the Ordinance, any individual has the right: 根據該條例的條款及該條例核准及發出的個人信貸資料實務守則，任何個人有權：
(i) to check whether HSBC holds data about him and of access to such data; 查核滙豐有否持有其資料及查閱該等資料；
(ii) to require HSBC to correct any data relating to him which is inaccurate; 要求滙豐改正任何有關其不準確的資料；
(iii) to ascertain HSBC's policies and practices in relation to data and to be informed of the kind of personal data held by HSBC; and 查明滙豐對於資料的政策及做法及獲告知滙豐持有的個人資料的種類；及
(iv) in relation to consumer credit, to be informed on request whether any or which items of data are routinely disclosed to credit reference agencies or debt collection agencies, and be provided with further information to enable the making of an access and correction request to the relevant credit reference agency or debt collection agency. 就個人信貸而言，要求獲告知是否有任何或哪些資料會被例行披露予信貸資料服務機構或追討欠款公司，並獲提供進一步資料，藉以向有關信貸資料服務機構或追討欠款公司提出查閱和改正資料的要求。
- (h) In accordance with the terms of the Ordinance, HSBC has the right to charge a reasonable fee for the processing of any data access request. 根據該條例的條款，滙豐有權就處理任何查閱資料的要求收取合理費用。
- (i) The person to whom requests for access to data or correction of data or for information regarding policies and practices and kinds of data held are to be addressed is as follows:

The Data Protection Officer,
The Hongkong and Shanghai Banking Corporation Limited,
PO Box 72677,
Kowloon Central Post Office,
Hong Kong SAR
Email: dfv.enquiry@hsbc.com.hk

任何關於查閱或改正資料，或索取關於資料政策及做法或所持有的資料種類的要求，應向下列人士提出：

香港九龍中央郵政局郵政信箱 72677 號
香港上海滙豐銀行有限公司
資料保護主任
電郵：dfv.enquiry@hsbc.com.hk

- (j) Nothing in this Notice shall limit the rights of data subjects under the Ordinance. 本通知中的任何條文均無限制資料當事人在該條例下所享有的權利。

Declaration 聲明

I understand that I am advised to read the policy terms and the Notes as shown on page 1 of this form carefully before making this policy surrender/cancellation request. If I have specified a date as the Surrender/Cancellation Effective Date for my request (which must be on or after the date of signing this form and not be more than 3 calendar months), I understand and agree that the "Transaction Date" as defined in the policy terms shall be revised to mean the "Surrender/Cancellation Effective Date" of the request as stated in this form for the purpose of our processing the policy surrender/cancellation request. 本人明白在申請此保單退保/取消前，本人獲建議詳細閱讀保單條款及在本表格第1頁的注意事項。如本人有列明日子作為此保單退保/取消的生效日期(所列之日子定要為此表格的簽署日期或之後，及不可超過3個曆月)，本人明白及同意把此保單條款所定義的「交易日」修訂為註明於此表格上的保單「退保/取消生效日期」以達至處理保單退保/取消的目的。

I, the Policyholder, warrant to the Company that no proceedings in bankruptcy or insolvency have been instituted or are pending against me. 本人(即保單持有人)向貴公司保證，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 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。

Signature of Policyholder
保單持有人簽署

Signature of Joint
Life Insured (if any)
聯名受保人簽署(如適用)

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(如適用，請蓋上公司印章)

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Name 姓名：

Name 姓名：

Name 姓名：

Name 姓名：

Date 日期：

Date 日期：

Date 日期：

Date 日期：

Importance 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"，我們方會辦理閣下之申請。

For Bank Use Only

Retention Result:		<input type="checkbox"/> Client's identity copy attached <input type="checkbox"/> Client's original identity sighted (Initial of Staff: _____) <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
<input type="checkbox"/> Retained policy with or without amendment <input type="checkbox"/> Replaced by other policy (New HSBC Insurance policy no. _____)			
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			