



**American International Assurance
Company (Bermuda) Limited**
(Incorporated in Bermuda
with limited liability)

POLICY LOAN AGREEMENT WITH ASSIGNMENT OF POLICY AND AGREEMENT AS TO INTEREST
保單貸款同意書保單權益轉讓及利息同意書

Policy Number(s) 保單號碼	Name of Insured 受保人姓名	Name of Owner 持有人姓名
Agent / Broker's Name 營業員/經紀姓名	Agent / Broker Code 營業員/經紀號碼 Area / Agency / Broker Code 區域/營業員/經紀組別編號	Agent / Broker's Tel. No. 營業員/經紀聯絡電話

Important Notes: 注意事項:

- Please submit ID card/passport copy of the Owner/Trustee. In the case of corporate owner, company documents including business registration, list of authorized signatories, ID card/passport of shareholders with 10% or more of the voting rights and the ultimate principal beneficial owner are required. Our Company reserves the right to ask for additional documents if necessary. 請遞交持有人/信託人的身分證/護照副本。倘以公司名義之持有人，必須遞交商業文件，包括商業登記證、授權人士的簽名式樣文件、控制行使公司10%或以上之投票權的股東及最終主要實益持有人的身分證/護照副本。本公司保留權利於適當時候索取其他文件。
- Signature must correspond with the Company's existing record. Please refer to the copy of the application form attached to the Policy or to the signature specimen on any document subsequently recorded by the Company. 簽名須與本公司存案相符。請參閱保單上要保書之影印本或於保單續發後更換及經本公司確認之簽署。
- Any amendments in this form must be countersigned by the Owner/Trustee/Assignee in full signature. 持有人/信託人/受讓人必須於申請表內任何曾修改的地方簽署確實。

Pay the cheque in: **Hong Kong Dollar 港元** **My correspondence address registered with the company 寄往本人於公司登記的通訊地址**
以支票支付，貨幣選擇為 **Policy Currency 保單貨幣** **The above-named agent / broker 遞送給以上營業員/經紀**

If not indicated above, the cheque will be sent to the Owner's correspondence address # 如沒有註明指示，支票會寄往保單持有人的通訊地址

Amount of Loan 貸款額 _____

- I understand that any benefits payable under the Policy will be paid in the latest policy currency as shown on the Policy Information Page of the Policy or, if applicable, the appropriate subsequent endorsement. Accordingly, the provision of the option to receive any such benefits in a currency other than the latest policy currency (the "Opted Currency") is solely a service offered by the Company at its discretion. 一、本人明白所有保單利益之款項將根據保單資料頁或隨後所發出之批註(如適用)所載之最近期保單貨幣為準。因此，提供選擇以最近期的保單貨幣以外的貨幣("選擇貨幣")作為收取任何此等利益的貨幣只屬貴公司的酌情提供之服務。
- I understand and agree that should I opt for payment of any benefits payable under the Policy in the Opted Currency, I will bear the necessary exchange difference, such difference being determined by the Company on the basis of the Company's internal exchange rates as at the time of the relevant currency conversion. 二、本人明白及同意如本人選擇任何保單下所作出的利益款項以"選擇貨幣"支付，本人同意承擔所需的兌換差額，而該差額是有關貨幣兌換時依據貴公司內部貨幣兌換率而釐定。

Other instructions 其他指示

In consideration of the loan of the abovesaid amount by American International Assurance Co. (Bermuda) Ltd. (the "Company"), the receipt of which is hereby acknowledged. 由美國友邦保險(百慕達)有限公司(即「貴公司」)借貸給予上述貸款之收據，謹在此承認。

The undersigned hereby pledge(s) and assign(s) to the Company (as sole security for said loan) the above designated policy (the "Policy") and all right, title and interest therein, together with all money that may become payable thereunder, and warrant(s) the validity and sufficiency of this pledge and assignment. 文件下方署名者謹在此抵押及轉讓以上特設之保單(即「保單」)給貴公司(作為本貸款的唯一保證)，包括所有權利、利息及所有可能或為此保單可得款項，及保證此契及轉讓書確為有效及足夠。

AND THE UNDERSIGNED HEREBY AGREE(S) AS FOLLOWS 文件下方署名者於此同意以下各項:

Interest on said loan will be at a rate to be determined by the Company but which shall in no case exceed the rate set out in the Loan Provisions of the Policy. The said interest shall be payable on the anniversary of the Policy in each year until said loan is repaid, and if interest on the loan is not paid when due it shall be added to the existing loan and shall bear interest at the same rate and on the same condition. Payments of interest and payments on account of principal shall be made only at the places where premiums are payable under the Policy, and only in exchange for the Company's official receipt therefor signed by the persons authorized to sign receipts for payments of premiums under the Policy. 指定貸款之利率由貴公司決定，但不會超過保單中貸款條文之利率。利息應於每年保單週年日償還，直至所有貸款全部清還。任何到期未償還之利息將納入本金並以同等利率及條件計算利息。利息及貸款只可於保單中申明保費可繳付之地點繳付，而獲取由授權職員所簽發貴公司之保費繳付正式收據。

The loan shall be added to any existing indebtedness to the Company. If required by the Company, any unpaid premiums due before the next policy anniversary shall be paid out of this loan. Any additional indebtedness to the Company incurred under the provision of the Policy or of this Agreement shall become part of the loan. 保單貸款將會納入任何現存於本公司之欠款。貴公司亦可要求於下期保單週年日前，繳付貸款到期而仍未償還之保費。而在保單或此同意書中任何附加的欠款，將會成為貸款的一部分。

If and when the total indebtedness on the Policy, including interest due or accrued, equals or exceeds the amount of the cash surrender value thereof at such time, then the Policy shall forthwith terminate and become void at the time and upon the conditions provided in the Policy for such contingency. If the Policy contains no provision for avoidance when the loan and interest shall equal or exceed the cash surrender value then the Policy shall terminate and become void after 31 days' notice to that effect. 如果及當在保單中連到期利息的總欠款相等或超過當時現金退保價值時，保單將即期終結及作廢。而此偶發事件將以保單中的條款為依據。若當貸款及利息相等或超出現金退保價值時，而保單中又沒有提供任何避免方法的條款，當過了三十一日有效通知後，保單將自行終結及作廢。

Any notice in connection with this loan addressed and mailed to the last known post-office address of the Owner and of any assignee of record with the Company, shall be deemed to have been duly given. 任何與此貸款有關之通知寄往持有人最後知會之郵政地址，及任何受讓人於貴公司之紀錄，將視為正確無誤。

The Company has, by virtue of said loan a first lien upon the Policy and the total indebtedness of the loan, including interest due or accrued, shall be a first charge upon the Policy. 有關之貸款及利息，貴公司有權優先於保單內給付的款項中扣除此貸款。

Declaration & Authorization 聲明及授權

I/We DECLARE and AGREE that any personal data and other information relating to me/us or my/our policy(ies) or investments contained in this application or collected, obtained, compiled or held by the Company by any means from time to time may be used, maintained, processed, stored, transferred, disclosed and/or shared by the Company for the purposes of processing, administering, implementing and effecting the requests or transactions contemplated in this application or any other applications made by me/us from time to time, promoting or providing subsequent or other services or products to me/us, direct marketing, data matching and/or communicating with me/us. I/We further DECLARE and AGREE that the Company may transfer, disclose, grant access of or share such personal data and other information to or with individuals, entities and/or organizations associated with the Company and/or to or with third parties (including, without limitation, reinsurance companies, claims investigation companies, industry associations or federations, fund management companies, financial institutions, or service providers) selected by the Company, in each case whether within or outside of Hong Kong (applicable to policies issued in Hong Kong) / Macau (applicable to policies issued in Macau), for any of the aforesaid purposes and/or for the purposes of providing administrative, data processing, data maintenance or storage, telecommunications, computer, payment or other services to the Company in connection with the operation of its business. I/We understand that I/we have the right to obtain access to and to request correction of my/our personal data held or controlled by the Company. Such request can be made to any of the Company's Customer Service Centres. If I/we do not wish to receive marketing information or materials, I/we will send an opt-out notice to the Company, in which case my/our personal data and other information would be included in a centralized customer opt-out list that may be shared amongst the Company's associated partners for reference.

本人/我們現聲明並同意貴公司可使用、保留、處理、儲存、轉交、透露及/或共用貴公司所收集、索取、整理或保留在此申請表所載或從其他途徑取得之任何有關本人/我們的個人資料或其他有關本人/我們的保單或投資資料，用作處理、管理、落實及實行在此申請表所載或本人/我們從任何其他申請表所提出之要求，及介紹或提供其稍後或其他的服務或產品予本人/我們，直接促銷、資料核對及/或聯絡本人/我們之用途。本人/我們再聲明並同意貴公司可向與貴公司有關的香港(適用於香港發行之保單)/澳門(適用於澳門發行之保單)或海外的人士、團體及/或機構及/或以任何前述的第二機構(包括但不限於再保險及賠償調查公司，及有關的行業協會/聯會、基金管理公司、金融機構或提供有關服務之公司)轉交、透露、授權取得或共用本人/我們的個人資料或其他資料，用作以上列明之用途及/或貴公司業務運作之用，包括行政、資料處理、資料保存或儲存、通訊、電腦、付款或其他服務。本人/我們明白到本人/我們有權向貴公司查閱及申請更改貴公司儲存或管理與本人/我們有關的個人資料。有關的申請可於貴公司任何一間客戶服務中心辦理。若本人/我們不想收到貴公司的銷售資料或刊物，本人/我們會發出信函通知貴公司，而本人/我們的個人資料或其他資料會存於貴公司之中央資料庫內的非聯絡客戶名單，並會供貴公司及有關人士/機構作參考。

Signature of Owner/Trustee _____ on _____
於 MM月/ DD日/YYYY年
持有人/信託人簽名

Signature of Assignee _____ on _____
於 MM月/ DD日/YYYY年
受讓人簽名 (if applicable 如適用)

PLEASE SIGN & RETURN IMMEDIATELY BUT NO LATER THAN 14 DAYS 請簽署後即時但不遲於14天內遞交
PLEASE DO NOT SIGN ON BLANK FORM 請勿在空白表格上簽署 OPPOSF02.0511