



AIA Hong Kong

1/F AIA Hong Kong Tower
734 King's Road
Quarry Bay
Hong Kong

AIA.COM.HK

Memo

Attn: All EDDAs & Honorable Advisors /
EDDs / PSDDs / SDDs / DDs / MICs /
Agency Leaders / Financial Planners
(Hong Kong)

From: Jim Jan Zen

Co/Dept: Mr. Alger Fung / Mr. Louie Ho /
All Department Heads / All ABDD
Executives / All BTDD Members

Dept: Management Team

Date: 30 January 2023

Total 5
Page:



Subject: (A230190) Reminder on Conduct Matters relevant to Regulated Activities
有關受監管活動品行事宜之提醒

隨著中國有序撤銷中港兩地就新型冠狀病毒之跨境限制，保險業監管局（「保監局」）特別向業界發出「有關保險業務的監管及行為事項」通函，提醒所有保險公司及其中介人於開展保險業務和受監管活動時必須遵守的所有相關原則以確保投保人得到公平對待。（詳情可參閱https://www.ia.org.hk/en/legislative_framework/circulars/reg_matters/files/Circular_05012023.pdf）。公司現將通函重點列出，並藉此提醒所有財務策劃顧問必須嚴守有關監管要求。

I. 操守準則

財務策劃顧問必須嚴格遵守《保險業條例》第41章（第90條），分別為：

- 1) 誠實及持正
- 2) 公平行事並符合客戶的最佳利益
- 3) 以謹慎、技巧和努力行事
- 4) 勝任提供意見
- 5) 資料披露
- 6) 意見的合適性
- 7) 利益衝突
- 8) 客戶資產

這些道德原則是專業精神的基本要求，為香港保險市場的基礎。所有財務策劃顧問在進行受監管活動時必須展示這些原則（包括抵港內地客戶）。

「AIA」、「友邦」或「友邦香港」是指友邦保險（國際）有限公司（於百慕達註冊成立之有限公司）。
"AIA" or "AIA Hong Kong" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).
Online content to be updated/在線內容將會被更新/在線內容將會被更新:

System / 系統	Section / 章節/章节	Date ready / 就緒日期 / 就緒日期
Agency Corner	eAC > Departments > Best Practices Corner > Memo	Jan 2023

For Internal Use Only 僅供內部傳閱

1



AIA Hong Kong

1/F AIA Hong Kong Tower
734 King's Road
Quarry Bay
Hong Kong

AIA.COM.HK

Memo

II. 跨境銷售限制

財務策劃顧問不可進行跨境銷售。為保持您的專業形象，請時刻遵守監管機構及公司的指引及守則，尤其：

- 未持有內地相關牌照而於內地招攬生意實屬違規活動
- 涉及內地旅客之銷售活動只可在香港境內進行

III. 培訓及持續專業培訓規定

遵守持續專業培訓(CPD)規定是一般專業資格的基本條件，財務策劃顧問必須完成持續專業培訓規定的時數。

IV. 財務策劃顧問之收取保費

隨著中港兩地通關，有關財務策劃顧問向內地客戶收取保費的違紀案件有所增加。保監局曾對未能遵守要求的財務策劃師採取了若干紀律處分，從禁止個人在5個月內重新申請保險中介人牌照(個案涉及於社群媒體進行跨境銷售)，以至對個人進行譴責。就此，我們重申保單持有人必須直接向保險公司支付保費，而不是通過財務策劃顧問繳交保費。

請時刻保持您的專業形象，遵守監管機構及公司的指引及守則。

詹振聲
首席營業官
友邦香港及澳門

「AIA」、「友邦」或「友邦香港」是指友邦保險（國際）有限公司（於百慕達註冊成立之有限公司）。
“AIA” or “AIA Hong Kong” herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).
Online content to be updated/在線內容將會被更新/在线内容将会被更新:

System / 系統	Section / 章節/章节	Date ready / 就緒日期 / 就緒日期
Agency Corner	eAC > Departments > Best Practices Corner > Memo	Jan 2023

For Internal Use Only 僅供內部傳閱

2



Memo

随着中国有序撤销中港两地就新型冠状病毒之跨境限制，保险业监管局（「保监局」）特别向业界发出「有关保险业务的监管及行为事项」通函，提醒所有保险公司及其中介人于开展保险业务和受监管活动时必须遵守的所有相关原则以确保投保人得到公平对待。（详情可参阅https://www.ia.org.hk/en/legislative_framework/circulars/reg_matters/files/Circular_05012023.pdf）。公司现将通函重点列出，并藉此提醒所有财务策划顾问必须严守有关监管要求。

I. 操守准则

财务策划顾问必须严格遵守《保险业条例》第41章（第90条），分别为：

- 1) 诚实及持正
- 2) 公平行事并符合客户的最佳利益
- 3) 以谨慎、技巧和努力行事
- 4) 胜任提供意见
- 5) 资料披露
- 6) 意见的合适性
- 7) 利益冲突
- 8) 客户资产

这些道德原则是专业精神的基本要求，为香港保险市场的基础。所有财务策划顾问在进行受监管活动时必须展示这些原则（包括抵港内地客户）。

II. 跨境销售限制

财务策划顾问不可进行跨境销售。为保持您的专业形象，请时刻遵守监管机构及公司的指引及守则，尤其：

- 未持有内地相关牌照而于内地招揽生意实属违规活动
- 涉及内地旅客户之销售活动只可在香港境内进行

III. 培训及持续专业培训规定

遵守持续专业培训(CPD)规定是一般专业资格的基本条件，财务策划顾问必须完成持续专业培训规定的时数。

IV. 财务策划顾问之收取保费

随着中港两地通关，有关财务策划顾问向内地客户收取保费的违纪案件有所增加。保监局曾对未能遵守要求的财务策划师采取了若干纪律处分，从禁止个人在5个月内重新申请保险中介人牌照(个案

「AIA」、「友邦」或「友邦香港」是指友邦保險（國際）有限公司（於百慕達註冊成立之有限公司）。
"AIA" or "AIA Hong Kong" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).
Online content to be updated/在線內容將會被更新/在线内容将会被更新:

System / 系統	Section / 章節/章节	Date ready / 就緒日期 / 就绪日期
Agency Corner	eAC > Departments > Best Practices Corner > Memo	Jan 2023



Memo

涉及于社群媒体进行跨境销售)，以至对个人进行谴责。就此，我们重申保单持有人必须直接向保险公司支付保费，而不是通过财务策划顾问缴交保费。

请时刻保持您的专业形象，遵守监管机构及公司的指引及守则。

Following the orderly lifting of COVID-19 border restrictions between Hong Kong and the Mainland China, the Insurance Authority (IA) has issued a Circular 'Conduct Supervision on Insurance Matters' to the industry reminding all insurers and their licensed insurance agents' compliance with relevant regulatory and conduct requirements (For more details, please refer to https://www.ia.org.hk/en/legislative_framework/circulars/reg_matters/files/Circular_05012023.pdf). While listing the key points below, the Company takes this opportunity to remind all financial planners to comply with relevant principles when carrying out their insurance operations and regulated activities.

I. Standards of Conduct

Financial planners should reflect on and re-commit to the statutory conduct principles in section 90 of the Insurance Ordinance (Cap 41), namely:

- 1) Honesty and integrity
- 2) Treating customers fairly and acting in their best interests
- 3) Exercising care, skill and diligence
- 4) Being competent to advise
- 5) Giving advice which is suitable to the customer's circumstances
- 6) Disclosing adequate information to the customer
- 7) Avoiding and managing conflicts of interest; and
- 8) Protecting client's assets

These conduct principles are ethical principles of behaviour that serve as minimum standards of professionalism and provide a foundation for trust and confidence in the Hong Kong insurance market. It is imperative that all financial planners display these principles when carrying on regulated activities (including MCV clients).

II. Restrictions on cross border sales activities

「AIA」、「友邦」或「友邦香港」是指友邦保險（國際）有限公司（於百慕達註冊成立之有限公司）。「AIA」或「AIA Hong Kong」herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).
Online content to be updated/在線內容將會被更新/在线内容将会被更新:

System / 系統	Section / 章節/章节	Date ready / 就緒日期 / 就緒日期
Agency Corner	eAC > Departments > Best Practices Corner > Memo	Jan 2023



Memo

Financial planners must ensure they comply with all laws and regulations that apply to them when soliciting MCV clients, notably:

- Solicitation of insurance in the Mainland without a relevant licence is an offence
- Sales activities involving Mainland China visitors must be confined to Hong Kong

III. Training and Continuing Professional Development

Compliance with Continuing Professional Development (CPD) requirements is a basic prerequisite for any profession. Financial planners should complete the requisite CPD hours.

IV. Collection of premium by licensed individual insurance agents

The number of disciplinary cases regarding collection of premium by financial planners from Mainland policyholders has increased due to the border opening. The IA has already taken several disciplinary actions against financial planners who have failed to comply with the requirements, ranging from banning an individual from re-applying for the license for 5 months (in a case involving the use of social media in cross border sales activities) to reprimanding individuals personally. In this connection, we reiterate that premium must be paid directly by policyholders but not through financial planners.

Please maintain your professional image, comply with the guidelines and conduct requirements of regulatory authorities and Company at all times.

「AIA」、「友邦」或「友邦香港」是指友邦保險（國際）有限公司（於百慕達註冊成立之有限公司）。
“AIA” or “AIA Hong Kong” herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).
Online content to be updated/在線內容將會被更新/在线内容将会被更新:

System / 系統	Section / 章節/章节	Date ready / 就緒日期 / 就緒日期
Agency Corner	eAC > Departments > Best Practices Corner > Memo	Jan 2023