



Memo

Attn: EDDAs / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong) From: Jim Jan Zen

Co/Dept: Mr. Alger Fung / All Department Heads / ABDD Executives Dept: Management Team

Date: 22 November 2022 Total page: 3

Subject: **(A221181) 提示: 送贈禮品指引 (指引 25)**
Reminder on GL25 – Guideline on Offering of Gifts



一直以來，公司會透過不同的業務競賽，以鼓勵及獎賞前線營業團隊的業績表現。此等獎賞會因應市場情況而不斷更新、調節或改變，當中會包括特別花紅、績效獎金、各類型限量禮品、知名人士簽名紀念品或不同風格/規模之演唱會或活動門票。**現提醒所有財務策劃顧問**，由於受到保險業監管局發出之「送贈禮品指引」(指引25)所規範，**公司給予財務策劃顧問的各類型獎賞均不能用以作為吸引準客戶/客戶向財務策劃顧問購買公司任何保險產品/計劃的報酬及/或誘因**。財務策劃顧問必須先透過財務需要分析以了解準客戶/客戶的保險需要及保費付擔能力，才向他們作出合適的產品推介，而不應利用公司提供予客戶的限時推廣優惠或限量禮品以遊說或引誘準客戶/客戶盡快作出投保申請的決定。請注意，在任何情況下，財務策劃顧問都不應建議準客戶/客戶為取得禮品而投保。

財務策劃顧問可透過以下超連結，閱讀保監局「送贈禮品指引」(指引25)的相關要求：

https://ia.org.hk/tc/legislative_framework/files/GL25.pdf

現節錄當中第5.1及5.2段予各財務策劃顧問作為參考：

5.1 獲授權保險人和持牌保險中介人在營銷、推廣或分銷類別 C 產品(即投資相連壽險產品)時，不應直接或間接地向客戶送贈禮品。

5.2 除在符合第 5.3 段的規定之情況外，獲授權保險人和持牌保險中介人在營銷、推廣或分銷類別 A 產品(即長期壽險產品)或類別 D 產品時，不應直接或間接地向客戶送贈禮品。

為保持業務操守的專業指標，大家必須嚴格遵守監管機構及公司的指引和守則，以保障客戶、財務策劃顧問和公司各方的利益。公司若有發現懷疑違規情況，個案將呈交至 Market Conduct Committee (“MCC”) 進行審理。查明屬實，相關財務策劃顧問或會受到懲處，罰則會因應違規嚴重程度而定，最嚴重可予以終止合約。

詹振聲
首席營業官

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一直以来，公司会透过不同的业务竞赛，以鼓励及奖赏前线营业团队的业绩表现。此等奖赏会因应市场情况而不断更新、调节或改变，当中会包括特别花红、绩效奖金、各类型限量礼品、知名人士签名纪念品或不同风格/规模之演唱会或活动门票。**现提醒所有财务策划顾问，由于受到保险业监管局发出之「送赠礼品指引」(指引25)所规范，公司给予财务策划顾问的各类型奖赏均不能用以作为吸引准客户/客户向财务策划顾问购买公司任何保险产品/计划的报酬及/或诱因。**财务策划顾问必须先透过财务需要分析以了解准客户/客户的保险需要及保费付担能力，才向他们作出合适的产品推介，而不应利用公司提供予客户的限时推广优惠或限量礼品以游说或引诱准客户/客户尽快作出投保申请的决定。请注意，在任何情况下，财务策划顾问都不应建议准客户/客户为取得礼品而投保。

财务策划顾问可透过以下超链接，阅读保监局「送赠礼品指引」(指引25)的相关要求：

https://ia.org.hk/tc/legislative_framework/files/GL25.pdf

现节录当中第5.1及5.2段予各财务策划顾问作为参考：

5.1 获授权保险人和持牌保险中介人在营销、推广或分销类别 C 产品(即投资相连寿险产品)时，不应直接或间接地向客户送赠礼品。

5.2 除在符合第 5.3 段的规定之情况外，获授权保险人和持牌保险中介人在营销、推广或分销类别 A 产品(即长期寿险产品)或类别 D 产品时，不应直接或间接地向客户送赠礼品。

为保持业务操守的专业指标，大家必须严格遵守监管机构及公司的指引和守则，以保障客户、财务策划顾问和公司各方的利益。公司若有发现怀疑违规情况，个案将呈交至 Market Conduct Committee (“MCC”) 进行审理。查明属实，相关财务策划顾问或会受到惩处，罚则会因应违规严重程度而定，最严重可予以终止合约。

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The Company has been encouraging and rewarding the performance of frontline sales teams through various business contests and campaigns. Respective rewards are subject to update, adjustment or change in response to market conditions and may include special bonus, performance bonus, various types of limited-edition gifts, signed souvenirs of celebrities or tickets to concerts or events of different styles/sizes. As regulated by the Insurance Authority's Guideline on Offering of Gifts (GL25), **Financial Planners are reminded that such rewards given by the Company to financial planners could not be used as rewards and/or incentives to attract prospects/customers to purchase any of our insurance products from the Financial Planners.** Financial planners must conduct financial needs analysis to understand prospects/customers' insurance needs and affordability before recommending suitable products to them, and should not use limited-time promotional offers or limited edition gifts offered by the Company to persuade/induce prospects/customers from rushing into purchase or application decision. Under no circumstances should a financial planner advise prospects/customers to purchase insurance policies for the purpose of obtaining a gift.

Financial planners may read the relevant provisions of the IA's GL25 through the following hyperlinks:

https://ia.org.hk/en/legislative_framework/files/GL25.pdf

Paragraphs 5.1 and 5.2 of GL25 are abstracted below for Financial Planners' reference:

5.1 Authorized insurers and licensed insurance intermediaries should not directly or indirectly offer Gifts to customers when marketing, promoting or distributing Class C Products (i.e. ILAS).

5.2 Authorized insurers and licensed insurance intermediaries should not directly or indirectly offer Gifts to customers when marketing, promoting or distributing Class A Products (i.e. Long Term Life Insurance) or Class D Products, unless the requirements in paragraph 5.3 are satisfied.

In upholding professional standards of business ethics, it is your obligation to strictly observe the Regulator's and Company's Guidelines to protect the interests of all parties including customers, financial planners and the Company. If the Company notices any suspicious activity, such cases will be escalated to the Market Conduct Committee (MCC) for deliberation. If substantiated, the financial planner may be penalized depending on the severity of the misconduct, with most serious offences leading to termination of contract.

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