

AIA Everest Life Company Limited (Incorporated in Hong Kong 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 保單號碼	Name of Insured 受保人姓名	Name of Owner 持有人姓名					
Area Code 區域編號	Agency Name 營業員組別名稱	Agent Code 營業員號碼					
Agency Code 營業員組別編號	Agent Name 營業員姓名	Agent Tel. No. 營業員聯絡電話	P3962028				
提示:選取方格(IA-香港;ANG-澳門)並填入 Remark: If the stated AIA financial planner / brok and follow up my request.	Macau) and input the reg. no. using standard forr 特定的登記號碼[香港號碼由2個英文字母 + 4位复 er / IFA on this form is not my current servicing A	ANG mat [for HK, it is 2 letters + 4 digits; for Macau, it is 数字組成; 澳門號碼由3個英文字母 + 4位數字組成] IA financial planner / broker / IFA, I give consent to 福間 / 經紀 / 獨立理財顧問,本人同意他/她處理並跟	him/her to handle				
Important Notes : 注意事項:							
1. 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. is important of company is existed by 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. is important of company is 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, § 23 (19 A 23 (19 A 24 (
Amount of Loan 貸款額 (in policy currency 以保單貨幣計算)		nd that current loan interest rate is	%				
Maximum amount available 最高	per annum. (Compulsory) 資款額 本人確認及明白現時貸款的年	三利率為 %。(必需填寫	<u>a</u>)				
or或	エンスをおび入り口がお見かれげて	70 (2)而失名	, re				
☐ A net amount of 淨金額							
For e-BankIn / FPS customers, the payment will be transferred to the designated bank account. 已登記使用「電子入賬服務」/「轉數快」之客戶,本公司會將款項轉入至指定之銀行戶口。 If e-BankIn / FPS is requested immediately, please complete the followings: 如要求即時登記「電子入賬服務」/「轉數快」,請填妥以下資料:							
Immediate e-BankIn / FPS Registration 即時登記「電子入脹服務」/「轉數快」							
PART A: Owner's Mobile Number (For Receiving SMS) 甲部: 持有人手提電話號碼 (作接收短訊之用)							
You MUST provide your mobile number for receiving a notification SMS to be sent out upon the completion of the FPS / e-BankIn registration.							
We will update the telephone number to the above policy(ies) accordingly if it is different from the Company record.							
閣下必須提供您的手提電話號碼作接收通 不同,我們會更新有關電話號碼至以上保 即		子入賬服務」登記當日發送有關短訊。如此:	號碼跟公司紀錄 				
Owner's Mobile Number ()							
持有人手提電話號碼: Country Code 國際電話區號	Telephone No 手機號碼						

	Policy Number 保單號碼						
PART B 乙部 Section 1: Information for FPS Registration 第一部分:「轉數快」登記資料 (Please select transferring policy benefits paid to either FPS OR e-BankIn) (請選擇 <u>「轉數快」或「電子入賬服務」</u> 其中一項以轉入以上保單所支付之保單利益)							
── FPS* 轉數快*							
Please select either ONE of the below "Proxy ID" below by putting a t	ick on appropriate box and provide relevant information. <u>More than one</u> t also be registered under the policy owner. 請以剔號選擇下列 其中一種 。「轉數快」的用戶註冊名稱必須同樣為保單持有人。						
☐ Email 電郵地址:	☐ Mobile Number 手機號碼:						
	()						
FPS Identifier 「轉數快」識別號碼:	Country Code Telephone No 國際電話區號 手機號碼						
related systems and services from time to time provided by Hong Kong Interba 「 快速支付系統服務(轉數快) 」指閣下不時向本人提供的服務,以讓本人使用由 相關系統及服務。	日香港銀行同業結算有限公司及其繼承人及受讓人不時提供的快速支付系統及 he registration of an account in the HKICL Addressing Service, including your						
Section 2: Information for e-BankIn Registration 第二部分: (Please select transferring policy benefits paid to either FPS OR e-BankIn) (請選擇 <u>「轉數快」或「電子入賬服務」</u> 其中一項以轉入以上保單所支付之保單利							
■ e-BankIn 電子入賬服務 Please provide bank account information below and submit together with any of the following documents: 請提供以下銀行戶口資料及提交下列任何之文件: Copy of any recent (Must be dated within the last three months) bank passbook / bank correspondence / bank statement (including e-statement) / valid bank card showing the account holder's name and account number. 任何列有戶口持有人及銀行賬戶號碼最近期(必須在最近三個月內發出)的銀行存摺 / 信件 / 月結單(包括電子結單) / 有效銀行卡副本。							
Bank Name and Branch in Hong Kong 香港銀行及分行之名稱	Bank No. Branch No. My Account No.						
	銀行編號 分行編號 本人之賬戶號碼						
Name as recorded on Bank Passbook / Correspondence / Stater 銀行存摺 / 信件 / 月結單 / 銀行卡上所記錄之戶口持有人姓名(必	· ment / Bank card (must be same as the Owner of the above Policy) 《須朗上沭保賢共有人相同》						
In the second Nation of Second Nation							
<u>Important Notes 重要事項</u> 1. Only accept HKD Account opened in Hong Kong. 只接受在香港開立之港元戶口。 2. Joint account is not accepted. 不接受聯名戶口。 3. The above account must be under the name of the Policy Owner. 上述戶口必須為保單持有人持有。							
Declaration & Authorization 聲明及授權 By using the FPS / e-BankIn, I / we confirm I / we have read and agreed to be bound by the terms and conditions as set out on AIA Corporate Website (www.aia.com.hk). 藉使用「轉數快 / 電子入賬服務」,本人 / 我們確認本人 / 我們已經閱讀AIA公司網頁內(www.aia.com.hk)列明之條款及條件,並同意受此約束。							
If e-BankIn / FPS has not been registered or if cheque payment is 如未有登記使用「電子入賬服務」/ 「轉數快」,或要求以支票支付,詷							
a) Cheque Payment in 支票貨幣:							
b) Send cheque to 請將支票:	頁符 ddress registered with the company 寄往本人於公司登記的通訊地址						
If not indicted above, the cheque will be issued in policy currency (i 如沒有註明指示,支票會以保單貨幣(ii)發出並寄往保單持有人的通過	ii) and sent to the Owner's correspondence address.						
· /	ntact AIA Everest hotline (852) 22328968. 如欲查詢現時保單貸款年利率						
such difference being determined by the Company on the basis of the Conversion. 本人明白及同意如本人選擇支付方法並非以保單貨幣執行付款,本人同	nder the Policy Currency, I will bear the necessary exchange difference, Company's internal exchange rates as at the time of the relevant currency 意承擔所需的兑換差額,而該差額是有關貨幣兑換時依據貴公司內部貨幣						
兑换率而釐定。 Other instructions 其他指示							

Policy Number 保單號碼					

In consideration of the loan of the abovesaid amount by AIA Everest Life Company Limited. (the "Company"), the receipt of which is hereby acknowledged. 由友邦雋峰人壽有限公司(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、利息及所有可能成為此保單可得款項,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:

I / We hereby request to apply for a loan in accordance with the Policy terms and conditions of the above policy(ies). I / We understand that the Company will charge interest, at a rate determined by the Company from time to time, on the principal of all loans made under this Policy. Interest will be accrued on a daily basis and, if not paid by the end of the Policy Year, will be added to the principal of the loan at each policy anniversary date and charged at the same interest rate as the principal until the loan and interest have been fully repaid.

本人/我們現根據保單條款及細則從上列保單中申請貸款。本人/我們明白貴公司將根據保單的所有貸款本金計算利息,此利率由貴公司釐定及不時調整。保單貸款利息將按日計算,如未能於保單年度結束前清還,將在保單周年日全數撥入貸款本金內並以同等利率計算利息直至貸款及利息被全部償還。

I / We hereby confirm that I/we have read and agreed with the content of all Notes as specified in the relevant section(s) selected above. I / We warrant to the Company that no proceedings in bankruptcy or insolvency have been instituted or are pending against me / us.

本人/我們謹此確認,本人/我們已細閱並同意所選項目之「注意」內容。本人/我們亦向貴公司保證,現時並沒有針對本人/我們而提出或 待決之破產或無力償債的訴訟。

The loan shall be added to any existing indebtedness to the Company. If required by the Company, any unpaid premiums due and levy (for Hong Kong policies) 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,繳付貸款外到期而仍未償還之保費與保費徵費(香港保單適用)。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,保單將即刻終結及作廢。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。

PERSONAL DATA COLLECTION AND USE

I / We confirm that I / We have read and understood the AIA Everest Life Company Limited's (AIA Everest) Personal Information Collection Statement (the Statement).

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 AIA Everest by any means from time to time may be collected and utilized in accordance with the Statement. I / We acknowledge and consent to the transfer of my / our personal data to parties within or outside Hong Kong for the purposes as set out in the Statement. The updated version of the Statement which complies with the relevant rules and regulations is available for download from its website: https://www.aia.com.hk/content/dam/hk-wise/pdf/privacy-statement/AIAE-PICS-English.pdf, and is also available upon request.

個人資料收集及使用

本人/我們確認本人/我們已閱讀及明白友邦雋峰人壽有限公司(友邦雋峰)個人資料收集聲明(「該聲明」)。 本人/我們聲明及同意在本申請所載或友邦雋峰不時以任何方法收集所得、編製或持有的任何個人資料及關於本人/我們的保單或投資的其他資料,可根據該聲明收集及使用。

本人/我們知悉及同意就該聲明所述目的轉讓本人/我們的個人資料至香港境內或境外各方。

該聲明符合相關守則及法例的最新版本可於以下網址下載:

https://www.aia.com.hk/content/dam/hk-wise/pdf/privacy-statement/AIAE-PICS-Traditional-Chinese.pdf,及可向貴公司索取。

Dollar Number 伊毘哧暉					
Policy Number 保單號碼				l	

• By signing below, I / we represent that I am / we are not a U.S. person for purposes of U.S. federal income tax and that I am / we are not acting for, or on behalf of, a U.S. person. If the Owner is a body corporate, I / We represent that the Owner does not have any beneficial owner(s) with a 10% or more direct or indirect interest in the corporate who is a U.S. citizen, resident or U.S. Entity. I / We understand that the Company, believing this statement to be true, will rely on it and act on it. In the event this statement is incorrect / false, the Company reserves the right and shall be entitled to cancel the policy. Any policy issued may accordingly be considered void in which case the Company shall notify me / us and repay any premiums and levy (for Hong Kong policies)less reasonable charges and policy withdrawals / loans. Note: A false statement or misrepresentation of tax status by a U.S. person could lead to penalties under U.S. law. If your tax status changes and you become a U.S. citizen or resident, you must notify us within 30 days. (This Clause is not applicable to U.S. citizens or residents, who must complete IRS Form W- 9.)

於下方簽署作實,本人/我們聲明,就美國聯邦薪俸稅之有關事項而言,本人/我們並非美國人,及並不代表美國人行事。如持有人為法人,本人/我們聲明股東中沒有美國公民/美國居民/美國機構直接或間接持有大於10%的股權。本人/我們明白貴公司相信此陳述是真實的,並以此為依據及代為行事。倘若此陳述是不正確/虚假的,貴公司保留權利,並有權取消保單。任何依據此陳述而繕發的保單可視作無效。在這情況下,貴公司將通知我/我們償還扣除合理的費用及保單提款/貸款後的保費與保費徵費(香港保單適用)。

備註:根據美國法律,任何美國人就其税務狀況有虛假或失實陳述,將會受到刑罰。若閣下的税務狀況有更改,並且成為美國公民或居民,請於三十日內通知本公司。(美國公民或居民必須填寫IRS 之 W-9 表格,而以上之有關條款並不適用。)

• I / We acknowledge and irrevocably agree that the information contained in this form and information regarding the Applicant(s) and any Reportable Account(s)* may be provided to the tax authorities of the country / jurisdiction in which this account(s) is / are maintained and exchanged with tax authorities of another country / jurisdiction or countries / jurisdictions in which the Applicant(s) may be tax resident pursuant to intergovernmental agreements to exchange financial account information.

*"Reportable Account" has the meanings ascribed to it under the "Common Standard on Reporting and Due Diligence for Financial Account Information" promulgated by the Organisation for Economic Cooperation and Development.

For individual applicant(s) - I / We certify that I am / we are the Applicant(s) (or am authorized to sign for the Applicant(s)) of all the account(s) to which this form relates.

For corporate applicant(s) - I certify that I am authorized to sign for the Applicant in respect of all the account(s) to which this form relates.

- I / We declare that all statements made in this declaration are, to the best of my / our knowledge and belief, correct and complete.
- I / We undertake to advise the Company within 30 days of any change in circumstances which affects the tax residency status of the party / parties identified as Applicant of this form or causes the information contained herein to become incorrect or incomplete, and to provide the Company with a suitably updated self-certification and Declaration within 30 days of such change in circumstances.
 - I / We agree to indemnify the Company against any loss, claim and action in connection with any false, misleading or incomplete information of my / our nationality, residence and / or tax status.

本人/我們知悉並完全同意這表格內,所有資料及有關申請人之個人資料,和任何須申報帳戶*,將有可能提供予管理該帳戶的國家/司法管轄區之稅務機關,及轉交予其他國家/司法管轄區之稅務機關或申請人所屬之國家/司法管轄區為根據跨政府協議所訂之財務帳戶資料交換要求的國家/司法管轄區。

*"須申報帳戶"之定義請參考經濟合作與發展組織頒佈的"共同申報準則及財務帳戶資料之盡職調查"由個人作申請人 - 本人 / 我們在此聲明,本人 / 我們是本申請書相關之全部帳戶的申請人(或獲申請人授權簽署)。

由公司作申請人 - 本人在此聲明,本人是獲申請人授權簽署本申請書相關的全部帳戶。

- 本人/我們聲明一切在這份聲明之條款是基於本人/我們的據知及所信,並且是正確及完整的。
- 本人/我們承諾,如有任何改動會影響認定為申請人之一方/多方之稅務居民狀況內容,或導致其所載資料失實或不完整,本人/我們將於有關改動發生後30日內通知貴公司,並在該變動發生後30日內,向貴公司提交最新的自我證明書。
- 本人/我們同意賠償貴公司就本人/我們的國籍、居住及/或税務狀況有關資料之虛報、誤導或不完整所導致的任何損失,索償及訴訟。

		1	
] on		on
Signature of Owner / Trustee	於 MM月 DD日 YYYY年	Signature of Assignee	於 MM月 DD日 YYYY年
持有人/信託人簽名		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

"AIA" herein refers to AIA Everest Life Company Limited (Incorporated in Hong Kong with limited liability). "AIA" 指友邦雋峰人壽有限公司(於香港註冊成立之有限公司)。



Download our mobile app AIA Connect to manage your policy anytime, anywhere! 下載AIA「友聯繫」手機應用程式以便輕鬆管理您的保單!

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