



# AIA 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



Together we go green! You can submit policy service requests via our AIA+ mobile app.

You can also contact your Financial Planner to submit requests digitally.

我們為環境保護盡一分力！您可以使用AIA+手機應用程式或聯絡您的財務策劃顧問透過電子方式遞交保單服務申請！

Download AIA+ by scanning the QR code or contact your Financial planner now!

立即掃描二維碼下載AIA+或與您的財務策劃顧問聯絡！

Policy Number 保單號碼	Name of Insured 受保人姓名	Name of Owner 持有人姓名	 00062149
Area Code 區域編號	Agency / Broker Name 營業員組別 / 經紀名稱	Agent / Broker Code 營業員號碼 / 經紀號碼	
Agency Code 營業員組別編號	Agent / TR's Name 營業員 / 業務代表姓名	Agent / TR's Tel. No. 營業員 / 業務代表聯絡電話	
TR Membership Number 業務代表會員號碼 (For Brokers only 僅供經紀使用) <input type="checkbox"/> IA <input type="checkbox"/> ANG			

TIPS: Check the checkbox (IA for HK; ANG for Macau) and input the reg. no. using standard format [for HK, it is 2 letters + 4 digits; for Macau, it is 3 letters + 4 digits]  
 提示：選取方格 (IA-香港；ANG-澳門) 並填入特定的登記號碼 [香港號碼由2個英文字母 + 4位數字組成；澳門號碼由3個英文字母 + 4位數字組成]  
 Remark: If the stated AIA financial planner / broker / IFA on this form is not my current servicing AIA financial planner / broker / IFA, I give consent to him/her to handle and follow up my request.  
 備註：倘若在上述表格上填寫的財務策劃顧問 / 經紀 / 獨立理財顧問並不是本人目前的財務策劃顧問 / 經紀 / 獨立理財顧問，本人同意他/她處理並跟進我的要求。

**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 / 信託人的身份證 / 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擁有人的身份證 / 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。

**Amount of Loan 貸款額**

I acknowledge and understand that current loan interest rate is \_\_\_\_\_ %  
 per annum. (Compulsory)  
 本人確認及明白現時貸款的年利率為 \_\_\_\_\_ %。(必需填寫)

**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「電子入賬服務」/「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知短訊之用，我們將於完成「轉數快 / 電子入賬服務」登記當日發送有關短訊。如此號碼跟公司紀錄不同，我們會更新有關電話號碼至以上保單。  
 Owner's Mobile Number ( )  
 持有人手提電話號碼： Country Code Telephone No  
 國際電話區號 手機號碼

**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「轉數快」或「電子入賬服務」其中一項以轉入以上保單所支付之保單利益)

☐ a. FPS\* 轉數快\* Account currency 戶口貨幣：☐ HKD 港元 ☐ RMB 人民幣^

Please select either ONE of the below "Proxy ID" below by putting a tick on appropriate box and provide relevant information. **More than one selection** will be treated as **invalid** application. Your FPS account must also be registered under the policy owner. 請以剔號選擇下列 **其中一種**「識別代號」及提供以下相關資料。  
 若 **多過一個選項** 將被視為申請無效。「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

\* "FPS Service" means the services provided by you to me from time to time to facilitate payments and funds transfer using the Faster Payment System and related systems and services from time to time provided by Hong Kong Interbank Clearing Limited, together with its successors and assigns.  
 # "Proxy ID" means an identifier which may be accepted by HKICL for the registration of an account in the HKICL Addressing Service, including your mobile phone number, email address or FPS Identifier.  
 ^ "Faster Payment System (FPS) in Renminbi (RMB) payment(s) is only available to Policy in RMB policy currency.  
 以人民幣透過快速支付系統服務 (轉數快) 支付只適用於保單貨幣為人民幣的保單。

**Section 2: Information for e-BankIn Registration 第二部分：電子入賬服務登記資料**(Please select transferring policy benefits paid to **either FPS OR e-BankIn**)

(請選擇「轉數快」或「電子入賬服務」其中一項以轉入以上保單所支付之保單利益)

☐ **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 / Statement / Bank card (must be same as the Owner of the above Policy)

銀行存摺 / 信件 / 月結單 / 銀行卡上所記錄之戶口持有人姓名（必須與上述保單持有人相同）

**Important Notes 重要事項**

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。
4. Please ensure the bank account holder name is the same as the policyowner name, otherwise the payment will be rejected by banks. 請確保銀行戶口持有人姓名與保單持有人姓名一致，否則入賬指示將不被銀行接納。

**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 requested, please select:****如未有登記使用「電子入賬服務」/「轉數快」，或要求以支票支付，請選擇：**

- a) Cheque Payment in 支票貨幣：☐ Hong Kong Dollar 港元  
☐ Policy Currency 保單貨幣
- b) Send cheque to 請將支票：☐ My correspondence address registered with the company 寄往本人於公司登記的通訊地址  
☐ The above named agent / broker 遞送給以上營業員 / 經紀

If not indicated above, the cheque will be issued in policy currency (ii) and sent to the Owner's correspondence address.

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訊地址。

☐ Pay the premium and levy (for Hong Kong policies) of the above policy due on

繳付上述保單之保費與保費徵費（香港保單適用），到期日為：

☐ Repay the loan on policy no. 繳付保單貸款，保單號碼：(US\$ / HK\$ )
☐ Pay the premium and / or levy (for Hong Kong policies) of other policies due on 繳付以下保單號碼到期之保費及 / 或保費徵費（香港保單適用）  
 Transferring value to other policies must be within the same owner 繳付其他保單只限同一保單持有人的保單

Policy No. 保單號碼	Premium due date 保費到期日	Outstanding Levy 尚欠保費徵費	Currency / Amount 貨幣 / 金額
		<input type="checkbox"/>	
		<input type="checkbox"/>	

☐ Pay the policy adjustment 繳付更改保單之費用

Transferring value to other policies must be within the same owner 繳付其他保單只限同一保單持有人的保單

Policy No. 保單號碼	Currency / Amount 貨幣 / 金額

☐ Pay the AIA Vitality membership fee 繳付AIA Vitality健康程式會費

AIA Vitality Membership No. AIA Vitality 健康程式會員編號	Relationship with insured 與受保人之關係	Currency / Amount 貨幣 / 金額

To enquire for current policy loan interest rate information, please contact your AIA Financial Planner/ Broker or call (852) 22328888 via Interactive Voice Response System or login to AIA Customer Corner. 如欲查詢現時保單貸款年利率資訊，請聯絡您的友邦財務策劃顧問/經紀，或致電(852)22328888透過互動語音系統或登入友邦客戶專頁查詢。

1. 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. 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酌情所提供之服務。
2. 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. 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 AIA. (the "Company"), the receipt of which is hereby acknowledged. 由友邦（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：

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 and levy (for Hong Kong policies) 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與保費徵費（香港保單適用）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。

If any loan is applied within 30 days from the previous approved loan application, an administration fee of USD50 (or policy currency equivalent) may apply at the time of loan repayment subject to the following: 如於上一次已批核之貸款申請後三十日內再次申請任何貸款，則會按以下情況而可能需要在繳還貸款時額外繳付金額50美元（或同等價值的保單貨幣）之行政費：

(a) If the interest on that loan at the time of repayment is less than the administration fee, the administration fee will be applicable and will be deducted from the loan repayment; and 如該次貸款之利息於繳還時低於上述之行政費金額，則有關行政費將會被收取，並從繳還之貸款款項中扣除；及

(b) If the interest on that loan at the time of repayment is equal to or greater than the administration fee, the administration fee will not be applicable. 如該次貸款之利息於繳還時等於或超過上述之行政費金額，則有關行政費將不會被收取。

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, understood and agreed to the Personal Information Collection Statement(s) of my / our policy issuer(s) and/or pension scheme provider(s), i.e. AIA International Limited (Hong Kong Branch), AIA International Limited (Macau Branch) and / or AIA Company Limited where applicable, (the "PICS") which is available for download:

<https://www.aia.com.hk/en/privacy-statement-main>.

I / We declare and agree that any personal data and other information relating to me / us or my / our policy(ies), account(s) or investments contained in this application or collected, obtained, compiled or held by my / our policy issuer(s) and / or pension scheme provider(s) by any means from time to time may be collected and utilized in accordance with the PICS.

I / We acknowledge and consent to the transfer of my / our personal data to parties within or outside Hong Kong (for policy(ies) / pension scheme(s) issued in Hong Kong) or Macau (for policy(ies) / pension scheme(s) issued in Macau), as the case may be, for the purposes as set out in the PICS.

The latest version of the PICS which complies with the relevant rules and regulations is / are available for download from the above website and upon request.

#### 個人資料收集及使用

我 / 我們確認我 / 我們已閱讀、明白及同意我 / 我們的保單繕發人及 / 或退休金計劃服務提供者（即友邦（國際）有限公司（香港分行）、友邦（國際）有限公司（澳門分行）及/或友邦保險有限公司（如適用））的個人資料收集聲明（「該聲明」），該聲明可在以下網址下載<https://www.aia.com.hk/zh-hk/privacy-statement-main>。

我 / 我們聲明及同意在本申請所載或我 / 我們的保單繕發人及 / 或退休金計劃服務提供者不時以任何方法收集、獲得、編製或持有的任何個人資料及關於我 / 我們的保單、帳戶或投資的其他資料，可根據該聲明收集及使用。

我 / 我們知悉及同意就該聲明所述目的轉移我 / 我們的個人資料至香港境外 / 境內（如保單 / 退休金計劃在香港繕發）或澳門境外 / 境內（如保單 / 退休金計劃在澳門繕發）（視乎情況而定）予該聲明所載的資料承讓人。

該聲明的符合相關守則及法規之最新版本可於以上網址下載及可供索取。

Signature of Owner / Trustee

持有人 / 信託人簽名

on        
於 MM月 DD日 YYYY年

Signature of Assignee

受讓人簽名 (if applicable 如適用)

on        
於 MM月 DD日 YYYY年

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" shall refer to AIA International Limited (Incorporated in Bermuda with limited liability), AIA Company Limited (Incorporated in Hong Kong with limited liability) or AIA Everest Life Company Limited (Incorporated in Hong Kong with limited liability), as the case may be, depending on the issuing company of the relevant insurance policies this form / request / correspondence is subject to.

"AIA"指友邦保險（國際）有限公司（於百慕達註冊成立之有限公司），友邦保險有限公司（於香港註冊成立之有限公司）或友邦壽險有限公司（於香港註冊成立之有限公司）（視情況而定），具體取決於本表格 / 要求相關保單的簽發公司。