




# REQUEST FOR CASH SURRENDER

## 現金退保申請書

Policy Number 保單號碼	Name of Insured 受保人姓名	Name of Owner 持有人姓名	 00092135
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)

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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：

- 1) Please read through Part 1 and complete Part 2. 請細閱表格第一部分及填妥第二部分。
- 2) Owner / Trustee / Assignee's/Irrevocable Beneficiary signature, whenever applicable, must correspond with the Company's latest available record. 持有人 / 信託人 / 受讓人 / 不可撤換受益人 (如適用) 的簽名必須與本公司的最近存檔紀錄相符。
- 3) Receipt of this form by AIA Financial Planner or IFA / Broker does not constitute receipt by the Company. Your request will be processed only after this form is received and accepted by the Company. 友邦財務策劃顧問或保險 / 理財顧問收到此申請表並不代表本公司亦已收到，您的申請會於本公司收妥此表格及接納後處理。
- 4) Premium collection via autopay will be stopped only after your request is accepted and completed successfully by the Company. 自動轉賬繳費只會當公司收到及接受退保申請後取消。
- 5) Any premiums and levy (for Hong Kong policies) paid prior to the Company's receipt and approval of the surrender request will not be refunded. 任何於公司收到及接受退保申請前已繳交的保費與保費徵費 (香港保單適用) 將不會退還。
- 6) Please submit copies of ID card/passport of the Owner / Trustee. In the case of corporate owner, company documents are required pursuant to the Anti-Money Laundering and Counter-Terrorist Financing (Financial Institutions) Ordinance. Our Company reserves the right to ask for additional documents. 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，必須根據現行之「打擊洗錢及恐怖分子資金籌集 (金融機構) 條例」遞交所需文件。本公司保留權利索取其他文件。
- 7) If you have more than one policy with our Company and wish to transfer the surrender value of the surrendered policy to the other policy(ies), we will not process the request for transfer until such request is approved by us, such approval to be confirmed in writing. Upon approval, the transaction in relation of the surrender will be performed only after the date on which the latest fund valuation (if applicable) is confirmed or our notification letter is issued, whichever is later. We will not be responsible for any consequences to that (those) other policy(ies) pending the completion of the transfer. 若您在本公司持有一份以上的保單，希望將退保的保單的退保價值轉移到其他保單，有關要求需經本公司批准後才會進行，我們會以書面通知您有關批准。整個與退保有關的交易需待最後的基金評估日 (如適用) 被確定或於我們發出通知書的日期後才進行，以較遲者為準。待退保價值轉移完成期間我們對該其他保單的任何後果概不負責。

### PART 1: WHAT YOU SHOULD KNOW ABOUT EARLY SURRENDER OF YOUR INSURANCE POLICY

#### 第一部分：保單提早退保須知

An insurance policy is intended to meet your long term protection and financial needs. In surrendering an insurance policy while it is still in force, you will inevitably lose some valuable benefits. You may not be able to obtain a similar level of protection on the same terms in the future.

閣下的保單是為了切合您的長遠保障及財務需要而成立。當閣下選擇將您現有的保單退保時，您將無可避免地損失保單內若干的利益。而閣下將來也許未能夠以相同的條件得到相若的保障。

#### **New Charges / Fees 新的費用**

If you surrender your Policy and buy a new policy, you may incur new charges. You should also consider the estimate loss in a replacement of policies. 如閣下將現有的保單退保轉而購買一份新的保單，您可能需要重新支付新的費用。同時，閣下必須考慮轉保帶來的損失。

#### **Changes in Terms and Conditions 更改條款及條件**

Surrendering your Policy for another policy could result in higher premiums and loss of specific policy features or protection due to changes in age and/or health conditions. The periods under the "incontestability" and "suicide" provisions may start anew under the new policy. 閣下如將現有的保單退保而轉購一份新的保單，您可能因年齡及/或健康狀況的改變而需要支付更高的保費及損失某些現有保單的特點或被拒保。新保單內的「不得提出異議」及「自殺」條款內之有效期亦可能需重新計算。

#### **Alternatives for Surrendering Your Policy 退保以外的選擇**

If your Policy has acquired policy value, you may (if available in your Policy) 如閣下的保單已存有保單價值，根據保單契約內的條款，您可以

- Apply for a policy loan to meet any short term financial needs; or 申請保單貸款以解決任何短期的財務需要；或
- Use the Automatic Premium Loan to settle due premiums and levy (for Hong Kong policies) so that the Policy can be kept in force; or 使用自動貸款來支付到期保費與保費徵費 (香港保單適用)，令保單繼續有效；或
- Convert the Policy to a Reduced Paid-Up Insurance or Extended Term Insurance; 將保單轉換為減額付清保險或延期定期保險；

And及

If your Policy is an Investment Linked or a Universal Life Policy, you may (if available in your Policy) 如閣下的保單是投資連繫式或萬用壽險，根據保單契約內的條款，您可以

- Utilize the premium holiday feature; or 行使保單內之暫停繳費功能；或
- Exercise the fund switch, transfer or partial withdrawal rights under your Policy in order to provide the flexibility according to your own needs. 閣下可靈活地因應個人的需要，行使保單所提供的基金調配、基金轉移或提取部分基金的權利。

However, in exercising these rights, please pay attention to the effects on your account value and other policy benefits. (Please refer to your Policy contract for details.)

可是，當閣下行使這些權利時，請留意該行動對閣下的戶口價值及其他保單利益之影響。(詳情請參閱閣下的保單契約。)

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**PART 2: POLICY SURRENDER****第二部分：保單退保****OWNER / ASSIGNEE / TRUSTEE'S ACKNOWLEDGEMENT****持有人 / 受讓人 / 信託人的確認聲明**

(Please select one of the followings 請選擇以下其中一項)

I acknowledged that AIA Financial Planner or IFA/Broker has clearly explained to me the contents of Part 1 and I fully understand the same. 本人證明友邦財務策劃顧問或保險 / 理財顧問已清楚向我解釋此表格的第一部分，並完全明白此部分的內容。

I have read through the contents of Part 1 and I fully understand the same. 本人已細閱此表格的第一部分並完全明白此部分的內容。

I, Owner / Assignee / Trustee, of the above Policy, declare that I have read and understood all the contents in Part 1. I am fully aware of the implications of and the loss that I may suffer in surrendering my Policy. In particular, I am fully aware that should I wish to buy a similar policy in the future, I may incur additional charges and / or I may not be able to secure similar level of protection. I decide to surrender my Policy.

本人為上述保單的持有人 / 受讓人 / 信託人，謹此聲明已閱讀及清楚明白列於此表格第一部分的內容。本人完全清楚知道退保之含義以及此舉可能會令本人所蒙受的損失。此外，本人亦完全明白如將來本人欲購買相似的保單時，本人可能需要支付額外的費用及 / 或本人未必能夠得到相若近似程度的保障。本人決定將此保單退保。

I, Owner / Assignee / Trustee of this policy, hereby surrender the above mentioned life insurance policy ("the Policy") for its cash value or account value, whichever is applicable according to its terms, and any other benefits provided under this Policy. The liability of the AIA ("the Company") upon or in connection with the Policy is as of this date fixed and limited to such cash value or account value, and credits, if any. Upon payment thereof, the said Company shall be and is hereby completely discharged.

We the undersigned, declare and certify that (1) the Policy is not now assigned, except as indicated below by the signature of the assignee, if any, and (2) we are not aware of any bankruptcy proceedings instituted against the Owner / Trustee / Assignee as at this date.

本人（上述保單之持有人 / 受讓人 / 信託人），現申請將上述人壽保單終止，請依照保單內之條款退回現金價值或投資戶口結餘（以適合者為準）及其他利益（如有），友邦（以下一律簡稱“公司”）於即日起對該保單只負上述之現金價值或投資戶口結餘等之責任，當上述之款項給付後，公司方面對該保單之責任便告了結。

簽署本申請書者特現證明（一）該保單並無轉讓之事情，除非得受讓人同意並於下列簽署（二）申請人等並未有破產訴訟之事項。

**Surrender Reason 退保原因**

Please indicate your reason(s) for surrender by putting a "✓" in the appropriate box(es):

請於下列適當空格內加✓說明退保原因（可作多項選擇）：

- Product not meeting my needs anymore 產品不再切合需要
- Replaced by another insurance plan 以其他保險產品取代
- Change of financial condition 財務狀況改變
- Residing overseas 移居外地
- Others: Please specify \_\_\_\_\_  
其他：請註明 \_\_\_\_\_

Please pay the surrender benefit as selected below 請根據以下選擇支付退保利益：

**PART 3: Immediate e-BankIn / FPS Registration****第三部分：即時登記「電子入賬服務」/「轉數快」**

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：

**Owner's Mobile Number (For Receiving SMS)****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 3.1: Information for FPS Registration****第三部份：「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)

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.

「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相關系統及服務。

^ "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.

「識別代號」指結算公司接納用作結算公司賬戶綁定服務賬戶登記的識別資料，包括您的手機號碼，電郵地址或「轉數快」識別號碼。

^ 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。



