



# 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
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



00092148

TR Membership Number 業務代表會員號碼  
(For Brokers only 僅供經紀使用)☐ IA☐ 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：

- 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。)

## OPPOSF03.1024

(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)

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。

[illegible]

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)

[illegible]

4. Please ensure the bank account holder name is the same as the policyowner name.  
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。

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](http://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](http://www.aia.com.hk))列明之條款及條件, 並同意受此約束。

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 sent to the Owner's correspondence address #如沒有註明指示，支票會寄往保單持有人的通訊地址

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的服務。
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。

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

Application No. 新保單申請號碼	Applicant's name 申請人姓名	Currency / Amount 貨幣 / 金額

The Owner of the new application and the owner of above policy must be the same person. 新保單與上述保單之持有人必須相同。

1. Please submit a copy of proof of the owner's correspondence address issued within the last 3 months. We will send any confirmation and refund cheque paid in respect of this policy / these policies to the correspondence address.  
請提供保單持有人最近三個月內之通訊地址證明文件副本。我們將郵寄所有確認文件及退款支票（如有）至保單持有人的通訊地址。
2. You are required to submit the signed Important Facts Statement – Policy Replacement (IFS-PR) (Applicable to Hong Kong Policy Only) or Customer Declaration for Policy Replacement (Applicable to Macau Policy Only) together with the Insurance Application form if you intend to pay the required premium of the new purchased policy by using the surrender value of this policy, as well as the policyowner of this policy and the new policy being purchased is the same. 如您計劃提取此保單的退保價值作繳付新購買保單之所需保費，並且此保單的保單持有人與新購買保單的保單持有人相同，則您必須將已簽署的《重要資料聲明書－轉保》（只適用於香港保單）或《人壽保險客戶轉保聲明書》（只適用於澳門保單）並連同投保申請書一併提交。
3. For transfer of the surrender value to pay the deposit for the new policy being applied for, we reserve the right to reject if Company requirements are not met. For details please contact your AIA Financial Planner or IFA / Broker.  
若以退保利益繳付新保單作首期之按金，我們有權拒絕不符合本公司要求的申請表。有關要求的詳細資料，請聯絡您的友邦財務策劃顧問或保險／理財顧問。

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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"/>	

Signature of Owner / Trustee  
持有人 / 信託人簽名



