

# 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(For Brokers only 僅供經紀使用)	馬 IA	ANG	][
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 forma 特定的登記號碼[香港號碼由2個英文字母 + 4位數4 er / IFA on this form is not my current servicing AIA 哑紀 / 獨立理財顧問並不是本人目前的財務策劃顧問	字組成;澳門號碼由3個英文字母+4位數字組成) nfinancial planner / broker / IFA, I give consent to	him/her to handle
Important Notes 注音車頂:			

- 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。
- 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。
- 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
- 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。
- 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。
- 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「打擊洗錢及恐佈 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。
- 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 pólicies. 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;

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。)

		Policy Numb	Der 保里號碼				
PART 2: POLICY SURRENDER 第二部分: 保單退保							
OWNER / ASSIGNEE / TRUSTEE'S ACKNOWL 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)	EDGEMENT						
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。				the / 學到 unt ny") ent ee, 者			
Surrender Reason 退保原因							
Please indicate your reason(s) for surrender by putting 請於下列適當空格內加✓説明退保原因(可作多項選擇)  Product not meeting my needs anymore 產品不再均  Replaced by another insurance plan 以其他保險產品  Change of financial condition 財務狀況改變  Residing overseas 移居外地  Others: Please specify	: D合需要 品取代	opriate box(es):					
Please pay the surrender benefit as selected I	pelow 詰根據以	下選擇支付银保和	11				
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 We will update the telephone number to the above polic 閣下必須提供您的手提電話號碼作接收通知短訊之用,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 國際電話區號	cy(ies) accordingl	y if it is different froi 轉數快 / 電子入賬服	m the Compai	ny reco	d.		
國際電前鹽脈 Part 3.1: Information for FPS Registration	丁烷加油						
第三.一部份:「轉數快」登記資料 (Please select transferring policy benefits paid to <u>either FPS O</u> (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							
☐ FPS* 轉數快* Account currency 戶口貨幣	<del></del>	<del></del>				 	
Please select <u>either ONE</u> of the below "Proxy ID" below by p treated as <u>invalid</u> application. Your FPS account must also be 若 <b>多過一個選項</b> 將被視為申請無效。「轉數快」的用戶註冊名稱	registered under th	ne policy owner. 請以易					
Email 電郵地址:		Mobile Number	r 手機號碼:				
FPS Identifier 「轉數快」識別號碼:		( Country Code 國際電話區號	_)	Т	elephone l 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。							

		1 Olicy	/ INUITIDEI 本单5	)/i Wing					
Part 3.2: Information for e-BankIn Registration 第三. 二部份:電子入賬服務登記資料 (Please select transferring policy benefits paid to <u>either FPS OR e-BankIn</u> ) (請選擇 <mark>「轉數快」或「電子入賬服務」</mark> 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 informa 請提供以下銀行戶口資料及提交下列付		ith any of the fo	lowing docume	ents:					
Copy of any recent (Must be dated with valid bank card showing the account	thin the last three months) bank pant holder's name and account nu	ssbook / bank c mber. 任何列有	orrespondence 戶口持有人及釒	e / bank sta 限行賬戶號 <sup>:</sup>	tement (incli 碼最近期(』	uding e-stat 必須在最近3	ement) / 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.	,	count No.				
		銀行編號	分行編號	本人之	賬戶號碼 				
Name as recorded on Bank Passhoo	Bank card (must	be same as th	e Owner o	f the above	Policy)				
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)									
致[] [] [] [] [] [] [] [] [] [] [] [] [] [									
Important Notes 重要事項									
<ol> <li>Only accept HKD Account opened</li> <li>Joint account is not accepted. 不持</li> <li>The above account must be under</li> <li>Please ensure the bank account h 請確保銀行戶口持有人姓名與保單</li> </ol>	接受聯名戶口。 r the name of the Policy Owner. 上 older name is the same as the po	述戶口必須為保 icyowner name	, otherwise the		vill be reject	ed by banks	<b>3</b> .		
Declaration & Authorization 聲 By using the FPS / e-BankIn, I / we of Website (www.aia.com.hk). 藉使用「	明及授權 confirm I / we have read and agre	ed to be bound	bv the terms a	nd conditic A公司網頁[	ons as set oo 为 (www.aia.	ut on AIA C .com.hk)列明	orporate 明之條款		
及條件,並同意受此約束。 If e-Bankin / FPS has not been regi 如未有登記使用「電子入賬服務」/「			ase select:						
a) Cheque Payment in 支票貨幣									
b) Send cheque to 請將支票:	<ul> <li>□ Policy Currency 保單貨幣</li> <li>∶ My correspondence address registered with the company 寄往本人於公司登記的通訊地址</li> </ul>								
* If not indicated above, the cheque will be	The above named agent / broker 遞送給以上營業員 / 經紀								
<ol> <li>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.</li></ol>									
	<b>ew Application                                    </b>		R限同一保單持	有人的保單	i				
Application No. 新保單申請號碼	Application No. Applica		nt's name 人姓名			Currency / Amount 貨幣 / 金額			
机体半叶胡加特	<b>平</b> 胡	人姓石			具常/面韻				
The Owner of the new appliation 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					e paid in				
respect of this policy / these policies to the correspondence address.									
若以退保利益繳付新保單作首期之按金,我們有權拒絕未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。  Pay the premium and / or levy (for Hong Kong policies) of other policies due on  織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 policie  Policy No.	Premium due date	ī	R限同一保單持 anding Levy	有人的保單		cy / Amoun	•		
保單號碼	保費到期日		Z保費徵費			by / Alliouli 格 / 金額			
Other instructions 其他指示									
							1		

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				
	applicable, (the "PICS") which is available for download:			
https://www.aia.com.hk/en/privacy-statement				
	ata and other information relating to me / us or my / our policy(ies), account(s) or collected, obtained, compiled or held by my / our policy issuer(s) and / or pension			
	to time may be collected and utilized in accordance with the PICS.			
I / We acknowledge and consent to the transf	er of my / our personal data to parties within or outside Hong Kong (for policy(ies) /			
pension scheme(s) issued in Hong Kong) or for the purposes as set out in the PICS.	Macau (for policy(ies) / pension scheme(s) issued in Macau), as the case may be,			
	es 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				
	司意我/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)			
	·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			
	址下載https://www.aia.com.hk/zh-hk/privacy-statement-main。 発偶的保留係務人及/式組体会計劃服務提供表示時以任何立法收集。			
	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、 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/我们的保单·帐户或投資的共同資料/可依據設量的收集及使用。 專移我/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				
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	on AMAR DDR YVVVÆ			
持有人/信託人簽名	於 MM月 DD日 YYYY年			
Signature of Assignee 受讓人簽名	on L L L L 於 MM月 DD日 YYYY年			
Signature of Irrevocable Beneficiary				
不可撤換受益人簽名				
(if applicable 如適用)				
Signature of Financial Intermediary (if applicable)	on L」 L L 於 MM月 DD日 YYYY年			

Policy Number 保單號碼

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



金融中介機構簽名(如適用)

Download our AIA+ mobile app to manage your policy! 下載 AIA+手機應用程式以便輕鬆管理您的保單!

"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)或友邦雋峰人壽有限公司 (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。