



Instruction on Premium Prepayment Fund and Prepaid Levy Option
預繳保費基金及預繳徵費選擇指示

This form is applicable to Policy No. = 4 characters plus 8-digits number beginning with '06'
此表格適用於保單編號為4個字母和8個由'06'開始的數字組成
e.g. XXXX-06000000

For WealthSaver Insurance
適用於「財庫」保險計劃

Please complete this Form in English BLOCK letters. Any changes or amendments to this Form should be endorsed by the Applicant/Policy Owner in full signature. 請以英文正楷填寫此表格。如有任何更改或修正，敬請投保人/保單權益人在更改的位置簽署作實。

I. Application/Policy Details 投保申請/保單資料
Application/Policy No. 申請書/保單編號
Name of Applicant/Policy Owner 投保人/保單權益人姓名
Identification Document No. 身份證明文件號碼

II. Important Notices 重要事項
Premium Prepayment Fund ("PPF") is independent to the policy and the sole purpose of the PPF is to settle future premiums due under the policy. Before the premium due date, PPF shall not be treated as money already paid into any account of the policy. Hence, it does not relate to and shall not be taken into account in the coverage or death benefits of the policy and their calculation.
Upon the death of the Insured, the balance of the PPF, the Prepaid Levy and the interest (if any) will be paid to the Policy Owner (or his/her estate). Early withdrawal charge will not be imposed in this case.
預繳保費基金獨立於保單，並只作為繳付將來保單到期保費之用。於保費到期日前，預繳保費基金內之款項均不當作存入保單之任何戶口。預繳保費基金與保單本身所提供之保障及身故賠償及其計算無關。
於受保人身故時，預繳保費基金及預繳徵費之餘款以及利息(如有)，將退回予保單權益人(或屬其遺產)。在此情況下，提前贖回費用不會被徵收。

- 1. Requirements 要求:
• The "Instruction on Premium Prepayment Fund and Prepaid Levy Option" is only applicable to in-force policy with premium paying in annual mode.
• An amount for the purpose to settle the future premiums due under the policy ("the PPF") together with the levy imposed by the Insurance Authority ('IA') on the relevant future premiums of the policy at the applicable rates ("the Prepaid Levy") shall be paid to AIA Everest with this instruction.
• The minimum amount of each payment is 2 years' premiums and the relevant levy payable or the premium and levy payable for the remaining payment term, whichever is lesser.
• The total balance of the PPF and the Prepaid Levy cannot exceed the total amount of 20 years' premiums and the relevant levy payable or the total amount of premium and levy payable for the remaining payment term, whichever is lesser.
• 預繳保費基金及預繳徵費選擇指示只適用於按年繳付保費之有效保單。
• 投保人/保單權益人於遞交此指示時，應同時向友邦峰繳付一筆作為將來保單到期時應繳之保費(「預繳保費基金」)及保險業監管局(「保監局」)按規定之徵費率就保單將來到期時應繳之相關保費而所須收取之保費徵費(「預繳徵費」)。
• 每次最低繳款額為兩年應繳的保費及其保費徵費或餘下繳費年內應繳的保費及保費徵費，以較少者為準。
• 預繳保費基金及預繳徵費的總結餘不能超過20年應繳的保費及其保費徵費之總金額或餘下繳費年內應繳的保費及保費徵費之總金額，以較少者為準。

2. Premium and Levy Payment 繳付保費及保費徵費:

- AIA Everest will automatically debit the premium payable from the PPF on each policy anniversary date. AIA Everest will also remit the relevant levy payable from the balance of the Prepaid Levy to the IA.
- When the balance of the PPF and the Prepaid Levy on each anniversary date is insufficient to pay the total amount payable, AIA Everest will issue a Premium Advice Notice to remind the Policy Owner to pay the difference.
- Failure to settle the premium due shall constitute default in payment of premium and is subject to the terms and conditions of the policy.
- 友邦雋峰將於每個保單周年日從預繳保費基金中自動扣除該年度應繳保費。同時，友邦雋峰亦會將該年度保費的相關保費徵費從預繳徵費之結餘轉付予保監局。
- 當於每個保單周年日的預繳保費及預繳徵費結餘不足以全數繳付應繳款額，友邦雋峰將發出保費到期通知書予保單權益人，以提示其需要繳交的差額。
- 沒有於保費到期日屆滿時繳付保費，將視為欠交保費，並受保單之條款規限。

3. Interest 利息:

- Interest on the PPF and the Prepaid Levy will accrue on a daily basis and compound on each policy anniversary date.
- The guaranteed interest rate on the PPF and the Prepaid Levy are 2.55% p.a. for a HKD policy and 2.75% p.a. for a USD policy respectively.
- 預繳保費基金及預繳徵費的利息將按日計算，並於每個保單周年日以本利複息計算。
- 預繳保費基金及預繳徵費之保證年利率分別為2.55厘(適用於港元保單)及2.75厘(適用於美元保單)。

4. Withdrawal 提款:

- Withdrawal of the PPF must be made in full, no partial withdrawal is allowed. The balance of the Prepaid Levy will also be refunded upon withdrawal of the PPF.
- Early withdrawal of PPF (except for the purpose of paying premium for the same policy) and refund of the Prepaid Levy are both subject to an early withdrawal charge, which is calculated as a percentage of the principal of the PPF and the Prepaid Levy according to the payment term and shall be deducted from the principal amount as follows:
 - Payment term less than 3 years but more than or equal to 2 years: 1% of the principal of the PPF and the Prepaid Levy respectively,
 - Payment term less than 2 years but more than or equal to 1 year: 2% of the principal of the PPF and the Prepaid Levy respectively,
 - Payment term less than 1 year: 3% of the principal of the PPF and the Prepaid Levy respectively.
- All remaining balance of the PPF, the Prepaid Levy and the interest (if any) will be withdrawn and refunded to the Policy Owner upon termination of the policy or when the policy is paid-up (excluding the situation where the premium is paid by AIA Everest for the Policy Owner by making an automatic premium loan against the total cash value of the policy in accordance with the Non-Forfeiture Provisions of the policy), whichever is earlier.
- Payment term is calculated from the date of payment of the principal to the date of withdrawal.
- 提取預繳保費基金必須為全數，部份提取將不獲接納。同時，預繳徵費之結餘會於提取預繳保費基金時獲發還。
- 提前提取預繳保費基金（用作繳付同一保單的保費除外）及預繳徵費均會被徵收提前贖回費用。提前贖回費用乃按以下繳付期之預繳保費基金及預繳徵費的本金百分比釐定，此收費並應從預繳保費基金及預繳徵費的本金中扣除：
 - 繳付期少於3年、但多於或等於2年，收費為預繳保費基金及預繳徵費的本金之1%；
 - 繳付期少於2年、但多於或等於1年，收費為預繳保費基金及預繳徵費的本金之2%；
 - 繳付期少於1年，收費為預繳保費基金及預繳徵費的本金之3%。
- 當保單終止或保單之保費已全數繳付(除根據保單之不能作廢條款，友邦雋峰自動從保單內的現金價值總額以貸款形式替保單權益人墊付保費的情況外)，以較先者為準，所有預繳保費基金及預繳徵費之餘款以及利息(如有)將被提取及退回予保單權益人。
- 繳付期乃按本金之繳付日至提取日計算。

III. Declaration 聲明

- I/We hereby request to pay AIA Everest in advance a lump sum of (HKD/USD)* _____ being the aggregate of (i) the PPF and (ii) the Prepaid Levy. I/We further request AIA Everest to apply (a) the PPF to settle the future premiums when due and (b) the Prepaid Levy to settle the levy on the future premiums when they become payable.
 - I/We hereby declare that I/we have read and agreed the content of the "Important Notices" in Section II and agreed that AIA Everest reserves the sole right to amend or alter the above conditions at any time.
 - 本人／我們現要求預先向友邦偉峰支付（港元／美元）* _____ 元，相等於(i) 預繳保費基金及(ii) 預繳徵費之總和。本人／我們並要求友邦偉峰(a) 於保費到期日以預繳保費基金支付保單將來到期的保費及(b) 於繳付相關的保費時以預繳徵費支付保費徵費。
 - 本人／我們謹此聲明本人／我們已細閱並同意第二部分「重要事項」的內容及同意友邦偉峰保留隨時修改或修訂上述條款之權利。
- * Please delete where inappropiate. * 請刪去不適用者。

PERSONAL DATA COLLECTION AND USE

I / We confirm that I / we have read and understood the AIA Personal Information Collection Statement ("AIA PIC"). 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 the Company by any means from time to time may be collected and utilized in accordance with the AIA PIC. I / We acknowledge and consent to the transfer of my / our personal data outside of Hong Kong for the purposes and to the types of transferee as set out in the AIA PIC. The updated version of AIA PIC is available for download from its website: www.aia.com.hk/en/help-and-support/individuals.html, and is made 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AIA個人資料收集聲明（「AIA個人資料收集聲明」）。本人 / 我們聲明及 同意在本申請所載或貴公司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 / 我們或本人 / 我們 的保單或投資的其他資料，可根據AIA個人資料收集聲明收集及使用。本人 / 我們知悉及同意就AIA個人資料收集 聲明所述目的轉讓本人 / 我們的個人資料至香港境外予AIA個人資料收集聲明所載的資料承讓人。 AIA個人資料收集聲明的最新版本可於以下網址下載：www.aia.com.hk/zh-hk/help-and-support/individuals.html，及可向貴公司索取。

IV. Signature 簽署

Applicant/Policy Owner 投保人／保單權益人

Date日期 (D/M/Y日／月／年)

The Chinese version is for reference only. Should there be any queries or disputes, the English version prevails.
此中文譯本只供參考之用，如有任何爭議，應以英文原意為準。

FOR OFFICE USE ONLY

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Checked by: