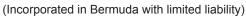
AIA International Limited





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

Policy Number 保單號碼	Name of Insured 受保人姓名							Name of Owner 持有人姓名									1						
																				:			
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]			:				
																		000	62093				
Agency Code 營業員組別編號	Agent / TR's Name 營業員 / 業務代表姓名							Agent / TRs Tel. No. 營業員 / 業務代表聯絡電話															
											_		_	_	_	_	_						_
TR Membership Number 業務代表會員號程 (For Brokers only 僅供經紀使用)] /	ANG																	
Important Notes:注意事項:																							
 Please submit ID card / passport copregistration, list of authorized signator beneficial owner are required. Our Co請遞交持有人 / 信託人的身份證/護照副行使公司10%或以上之投票權的股東及 Signature must correspond with the Coto the signature specimen on any doc 簽名須與本公司存案相符。請參閱保單 Any amendments in this form must be 持有人 / 信託人 / 受讓人必須於申請表於 	ies, ID card mpany rese 山本。倘以② 最終主要實 Company's ument subs 上要保書之 countersig	/passpor erves the 公司名義之 话益擁有人 existing r equently 之影印本或 ned by th	t of sh right t 之持有 会 的身 ecord record record ke Ow	hareh to asl 人, 份證。 Ple ded l 單繕 ner /	olders k for a 必須遞 / 護照 ase re oy the 發後更	with 1 ddition 交商。 剩本。 fer to t Compa 換及經	10 al	% or doc 文件, 公司 e cop 公司	mc ume l保 py c	ore cents ents 哲權 of th	of to if 新利ne a	he ne 愛於 app	vc ce: 記 窗 plic	oting ssai 證、 當時 atio	ric ry 候	ghts を権 索取	an 人士 其	nd th 的 致 他文	ie ul §名 件。	tim 式槍	ate p t t 文件	rincipa 、控制	ıl IJ
Amount of Loan 貸款額	Amount of Loan 貸款額 I acknowledge and understand								nd that current loan interest rate is %										Ď				
	per annum. (Compulsory) 本人確認及明白現時貸款的年程							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「電子入脹服務」/「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「電子入脹服務」/「轉數快」,請填妥以下資料:																							
Owner's Mobile Number 持有人流動電話號碼:																							
We will update the telephone number to the upon completion of the registration. 如此號	ne above po 虎碼跟公司絲	olicy(ies) 已錄不同:	accor 我們	dingl 會更	y if it i 新有關	s differ 號碼至	reı ∑J	nt fro 以上仍	om t 呆單	the .∘ ∄	Co 戈們	mp 引將	ar 於	ny re 完成	ecc 戈登	ord. 記記	We 當日	will 發送	not 送短詞	ify 訊通	you b 知閣	y SMS 下。	3
Use "FPS / e-BankIn" to transfer policy benefits paid under the above policy to the below designated bank account. The transferred amount will not exceed the maximum limit set by the Company. 使用「轉數快 / 電子入賬服務」將以上保單號碼所支付的保單利益轉入下列指定之銀行戶口,轉入之金額將不超過公司所定的上限。 Please select transferring policy benefits paid to <u>either FPS OR e-BankIn</u> . 請選擇「轉數快」或「電子入賬服務」其中一項以轉入以上保單號碼所支付之保單利益。 Identity proof must be provided for registration of FPS / e-BankIn if you have not submitted a <u>valid HKID / Passport</u> before. 如未曾提供 <u>有效的香港身份證 / 護照</u> ,需遞交身份證明文件作登記「轉數快」/「電子入賬服務」之用。												,											
a. FPS* 轉數快*																							
Please select <u>either ONE</u> of the below "Proxy I treated as <u>invalid</u> application. Your FPS accoun 若 多過一個選項 將被視為申請 <u>無效</u> 。「轉數快」	red un	der th	e polic																				
□ Email 電郵地址: □ Mobile								· Number 手機號碼:)															
│																leph 手模		ne N 張碼	No				
* "FPS Service" means the services provided related systems and services from time to tim 「快速支付系統服務(轉數快)」指閣下不時向相關系統及服務。 # "Proxy ID" means an identifier which may	ne provided b 本人提供的服 y be accepte	y Hong Ko 務,以讓 ^z	ng Inte 本人使)	erbani 用由香	k Clear 序港銀行	ng Limi 同業結	ite 算	ed, tog 有限。	geth 公司	er w I及其	vith 其繼	its 承ノ	SUC 人及	cces 设受調	sor 襄人	s an 不時	d a 提	ssigr 供的化	ns. 快速3	支付	系統及	3	
mobile phone number, email address or FPS 「識別代號」指結算公司接納用作結算公司賬		長戶登記的	識別資	料,包	包括您的	7手機號	机	馬,電	郵地	也址言	或「	轉	數性	央」;	識別	训號研	馬。						

					Р	olicy	Numbe	er 保罩	單號	碼									
b. e-BankIn 電子入賬服務 Please provide bank account information below and submit together with the following documents 請提供以下銀行戶口資料及提交下列之文件: 1) Copy of any recent 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的銀行存摺 / 信件 / 月結單(包括電子結單) / 有效銀行卡副本。 2) Joint account is not allowed. 不接受聯名戶口。 3) e-BankIn account must also be registered under the policy owner. 電子入賬服務的戶口必須同樣為保單持有人。																			
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																		
Name as recorded on Ban 銀行存摺 / 信件 / 月結單 / 領		•					•			am	e as	the	Ow	ner	of th	ne a	bov	e Po	olicy)
Declaration & Authoriza	tion 聲明及授權																		
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 be 如未有登記使用「電子入賬服						d, ple	ase s	elect	:										
a) Cheque Payment in	支票貨幣:	Hong Ko	ong Dolla	r港元															
b) Send cheque to 請將	古曹 ·		urrency (esponden			ietoro	d with	the (om	nan	, 宾	1 木	ΥÞ	小言	容言	口的社	番卸+	₩+11-	
b) Send cheque to HANG					_						-	工 个、	/ \ <i>J</i> \	(ДН	고 II	-HJX	뜨미/	15 AIL	
The above named agent / broker 遞送給以上營業員 / 經紀 If not indicted 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 缴付上述保單之保費與保費徵費(香港保單適用),到期日為: MM月 DD日 YYYY年																			
□ 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)													1 1	7					
					duo on	((JS\$ / I	HK\$			7 亿 基)	小弗	/ 禾	洪伊	品地	ž III /
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		ng policies) of other		with ow	。。。 線付」 ner	JS\$ / I 以下保	HK\$ 單號和 utsta	碼到	期之	Levy	曼及 /]) 呆費復	rren	cy /	港保 'Am	oun	
Pay the premium and / or Policy No.	levy (for Hong Ko	ng policies) of other	policies	with ow	。。。 線付」 ner	JS\$ / I 以下保	HK\$ 單號和 utsta	碼到	期之	Levy	曼及 /]) 呆費復	rren	cy /	Am	oun	
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Pay the premium and / or Policy No. 保單號碼 Policy No 保單號碼 Policy No 保單號碼 Policy No 保單號碼 In a Vitality Member Ala Vitality Member Ala Vitality 健康程式 To enquire for current policy loan System or login to Ala Custom 友邦客戶專頁查詢。 1. I understand that any benefits applicable, the appropriate subcurrency (the "Opted Currency (如適用) 所載之最近期保單貨幣 2. I understand and agree that difference, such difference be conversion. 本人明白及同意女	levy (for Hong Ko Premium du 保費到期 at 繳付更改保單之 bership fee 繳付 ership No. 式會員編號 interest rate inform fer Corner. 如欲查言 s payable under the sequent endorsement of its solely a service 為準。因此,提供選 should I opt for paing determined by in本人選擇任何保單	ation, please 向眼中 Compared by the Compared by	Relatic 與係 Relatio 與例 Relatio 以 Relatio N Relatio N	policies pnship v prour AIA I from the later povision or to payable passis of t	with ow 人之關係 with inse with inse with inse prinancial set policy f the opti s discret s discret s under t the Com	where we have a courred a	DS\$ / I	utstat 尚久 wtstat 尚久 shows any s f 收 the C	嗎到 and if r call in on such a	期 え ing ing ing ing ing ing ing in	Levy 2) 22 2) 22 Polici i i i i i i i i i i i i i i i i i i	夏及 / Curri Curri 33288 852) inf a ca に 解的 I va a ca に 解的 I va a ca に の り り り り り り り り り り り り り り り り り り	或d rent \$88 \cdot 2232 formurre gwill the	R 費作 Cu Cy / A	Amo a額 Page her to the nof the	unt unt tive \ b in e of than 随情ecese re	/oice 新 the F the late of the factor of the	Ress系统: Action of the control of th	ponse y or, if policy but hange rrency

Page 2 of 3 OPPOSF02.1120

Policy Number 保單號碼					

In consideration of the loan of the abovesaid amount by AIA International Limited. (the "Company"), the receipt of which is hereby acknowledged. 由友邦保險(國際)有限公司(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 the said 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是次貸款,則會按以下情况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 the said 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 如是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 the said loan at the time of repayment is equal to or greater than the administration fee, the administration fee will not be applicable. 如是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 and understood the AIA Personal Information Collection Statement ("AIA PIC").

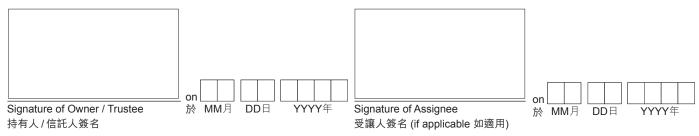
I / We declare and agree that any personal data and other information relating to me / us or my / our policy(ies) or investments contained in this application or collected, obtained, compiled or held by the Company by any means from time to time may be collected and utilized in accordance with the AIA PIC. I / We acknowledge and consent to the transfer of my / our personal data outside of Hong Kong (for policies issued in Hong Kong) or Macau (for policies issued in Macau), as the case may be, 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, and is made available upon request.

<u>個人資料收集及使</u>用

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Page 3 of 3 OPPOSF02.1120