



## Financial Needs Analysis Form 財務需要分析表格

**CONFIDENTIAL 保密**

**Notes to customer:** This Financial Needs Analysis Form ("this FNA form") is to facilitate the identification of suitable insurance product(s) (including basic plan and/or riders) to meet your needs and circumstances. Please answer all questions in this FNA Form. Do **NOT** sign on this FNA Form if any questions are unanswered or have been crossed out. Do **NOT** sign on blank form. You need to inform Heng An Standard Life (Asia) Ltd ("HASL Asia") if there is any substantial change of information provided in this FNA Form.

**客戶須知：**本財務需要分析表格（「本財務需要分析表格」）旨在協助尋找適合的保險產品（包括基本計劃及 / 或附加保障），以滿足您的需要及情況。請回答本財務需要分析表格所述的所有問題。請勿於未完成回答本財務需要分析表格的所有問題或於任何問題被刪除的情況下簽署本財務需要分析表格。請勿在空白的表格上簽署。如在本財務需要分析表格中提供的資料有任何重大變更，請告知恒安標準人壽（亞洲）有限公司（「恒安標準人壽亞洲」）。

### Section 1 – Customer's Particulars and Background 第一部份 – 客戶資料及背景

#### Applicable for Individual as the Applicant/Proposed Policy Owner 適用於申請人 / 準保單持有人為個人

Title 稱號	<input type="checkbox"/> Mr 先生 <input type="checkbox"/> Ms 女士 <input type="checkbox"/> Miss 小姐 <input type="checkbox"/> Mrs 太太 <input type="checkbox"/> Dr 博士		
English Name 英文姓名		Chinese Name 中文姓名	
Date of Birth 出生日期	____ / ____ / ____ DD 日 MM 月 YYYY 年	Sex 性別	<input type="checkbox"/> Male 男 <input type="checkbox"/> Female 女
Marital Status 婚姻狀況	<input type="checkbox"/> Single 未婚 <input type="checkbox"/> Married 已婚 <input type="checkbox"/> Widowed 喪偶 <input type="checkbox"/> Divorced 離婚 <input type="checkbox"/> Other 其他		
Occupation 職業			
Expected Retirement Age (this response applies to the entire form) 預期退休年齡 (此答覆適用於整個表格)	<input type="checkbox"/> 60 years of age 60 歲 <input type="checkbox"/> Retired 退休 <input type="checkbox"/> 65 years of age 65 歲 <input type="checkbox"/> Others: 其他 _____		
Education level 教育程度	<input type="checkbox"/> University or above 大學或以上 <input type="checkbox"/> Post-secondary 預科 <input type="checkbox"/> Secondary 中學 <input type="checkbox"/> Primary or below 小學或以下		
No. of Dependents 需供養者的人數	<input type="checkbox"/> 0 <input type="checkbox"/> 1-2 <input type="checkbox"/> 3-4 <input type="checkbox"/> 5-7 <input type="checkbox"/> over 超過 7 <input type="checkbox"/> Not wish to disclose 不願透露		

#### Applicable for Company as the Applicant/Proposed Policy Owner 適用於申請人 / 準保單持有人為公司

Name 名稱	(English)
	(中文)
Business 業務	

#### Liability and Premium Financing 債務和保費融資

1.	<p>In order to fund the purchase of your life insurance policy, are you using, or do you intend to use premium financing? 為了資助購買您的人壽保險單，您是否使用或打算使用保費融資？</p> <p><input type="checkbox"/> No 否 <input type="checkbox"/> Yes 是</p> <p>Please complete the "Important Facts Statement – Premium Financing". Please include relevant total average monthly principal and/or interest repayment expenses (if any) of premium financing in your calculation of the total average monthly expenditure in the question 3.2 (for individual) or 3.7 (for corporate) under section 3. 請填寫“重要資料聲明書 - 保費融資”。請在第 3 節的第 3.2 條（個人）或 3.7 條（企業）的平均每月總開支的計算內包括保費融資相關的每月總本金與利息還款支出（如有）。</p>
2.	<p>Do you have any outstanding liabilities and are your existing insurance policies premium financed or otherwise pledged or assigned as collateral for a loan facility? 您是否有任何未償債務，且您有否對現有保單進行保費融資或以其他方式抵押或轉讓保單以作為貸款融資的抵押品？</p> <p><input type="checkbox"/> No 否 <input type="checkbox"/> Yes 是</p> <p>Please include relevant total average monthly principal and/or interest repayment expenses of outstanding liabilities in your calculation of question 3.2 (for individual) or 3.7 (for corporate) under section 3. 請在第 3 節的第 3.2 條（個人）或 3.7 條（企業）的平均每月總開支的計算內包括未償債務相關的每月總本金及 / 或利息還款支出。</p>

## Section 2 Financial Needs Analysis 第二部份 – 財務需要分析

**Note to Customer:** You must reply to questions 1 and 2 (and question 1.1 if 1(e) is chosen). Do not leave any of these questions blank. We will reject your application if you do not reply.

**客戶須知:** 您必須回答問題 1 和 2 (如果選擇 1(e), 則必須回答問題 1.1)。請勿留空。否則, 我們將拒絕您的申請。

1. What are your objectives for seeking to purchase an insurance product? (tick one or more)  
您選購保險產品的目標為何? (可選多於一項)

a)  Financial protection against adversities (e.g. death, accident, disability etc.)

為應付不時之需提供財務保障 (例如: 身故, 意外, 殘疾等)

Current shortfall of target life protection:

現時所欠缺的目標人壽保障金額:

HK\$ 港元 \_\_\_\_\_

b)  Preparation for health care needs (e.g. critical illness, hospitalization etc.)

為應付醫療保健需要 (例如: 危疾, 住院等)

Current shortfall of target health care needs:

現時所欠缺的目標醫療保健需要金額:

HK\$ 港元 \_\_\_\_\_

c)  Providing regular income in the future (e.g. retirement income etc.)

為未來提供定期收入 (例如: 退休收入等)

Current shortfall of target regular incomes:

現時所欠缺的目標定期收入金額:

HK\$ 港元 \_\_\_\_\_

d)  Saving up for the future (e.g. child education, retirement etc.)

為未來需要作儲蓄 (例如: 子女教育, 退休等)

Current shortfall of target savings:

現時所欠缺的目標儲蓄金額:

HK\$ 港元 \_\_\_\_\_

Expected target savings period to reach above mentioned amount

預期目標儲蓄時期以達到上述金額

1-5 years 1 至 5 年

6-10 years 6 至 10 年

11-15 years 11 至 15 年

16-20 years 16 至 20 年

More than 20 years 超過 20 年

Whole of life 終身

e)  Investment 投資

f)  Others (Please specify)

其他 (請詳述 \_\_\_\_\_)

1.1 If "Investment" is chosen as one of the objectives above, please also answer the supplementary question as follows:

1.1 如在上述問題中選擇「投資」作為目標之一, 請亦回答以下的補充問題:

To meet your "Investment" objective indicated above, how would you prefer to manage different investment options/investment choices, if available, under the insurance product? (please tick one)

為實現上述「投資」的目標, 您希望如何管理保險產品項下的不同投資選項/投資選擇 (如有)? (請選一項)

a)  I want to make my own decisions (without any professional advice to be provided by the authorized insurer and/or licensed insurance intermediaries) to choose and manage different investment options/investment choices, if available, under an insurance product, and I am willing to do it throughout the entire duration of the target benefit/protection period of an insurance product.

本人願意按個人決定 (毋須獲授權保險人及/或持牌保險中介人提供任何專業意見的情況) 選擇及管理保險產品項下的不同投資選項/投資選擇 (如有), 並且願意在保險產品的目標利益/保障期的整個期間作出此決定。

b)  I want to make my own decisions (with professional advice to be provided by the authorized insurer and/or licensed insurance intermediaries) to choose and manage different investment options/investment choices, if available, under an insurance product, and I am willing to do it throughout the entire duration of the target benefit/protection period of an insurance product.

本人願意按個人決定 (經獲授權保險人及/或持牌保險中介人提供專業意見的情況) 選擇及管理保險產品項下的不同投資選項/投資選擇 (如有), 並且願意在保險產品的目標利益/保障期的整個期間作出此決定。

c)  I do not want to choose or manage different investment options/investment choices, if available, under an insurance product.

本人不願意選擇或管理保險產品項下的不同投資選項/投資選擇 (如有)。

2. What is your target benefit/protection period/expected timeframe for meeting the target amount for insurance policy? (please tick one)

您的保單目標利益/保障期/實現目標金額的預期時間為? (請選一項)

a)  Less than 1 year 少於 1 年

b)  1-5 years 1-5 年

c)  6-10 years 6-10 年

d)  11-15 years 11-15 年

e)  16-20 years 16-20 年

f)  More than 20 years 超過 20 年

g)  Whole of Life 終身

**Note to Customer: You must reply at least to questions 3.1 to 3.6 and 3.11, or questions 3.7 to 3.11. Do not leave both sets of these questions blank. We will reject your application if you do not reply.**

**客戶須知：您必須回答問題 3.1 至 3.6 及 3.11，或 3.7 至 3.11。請勿留空此兩組問題。否則，我們將拒絕您的申請。**

3. Your ability and willingness to pay insurance premiums:  
您繳付保費的能力及意願：

**For Individual as the Applicant/ Proposed Policy Owner 申請人 / 準保單持有人為個人**

**A) Income 收入**

- 3.1 What is your **total average monthly income** from all sources (including salary, commission, bonus, rental income, investment returns, dividends, financial support from family members and other incomes) in past 2 years?

在過去兩年內，您來自所有來源的**平均每月總收入**（包括薪水、佣金、花紅、租金收入、投資回報、股息、家庭成員的財政支持和其他收入）是多少？

HK\$ 港元 \_\_\_\_\_

- 3.2 What is your **total average monthly expenditure** (including rent, mortgage or loan principal and interest repayments, insurance premium payments, principal and interests repayments in respect of premium financing, living and family expenses, and other expenses) in past 2 years?

在過去兩年內，您的**平均每月總開支**（包括租金、按揭或貸款本金與利息還款、保險保費、保費融資本金與利息還款、生活和家庭開支和其他開支）是多少？

HK\$ 港元 \_\_\_\_\_

- 3.3 What is your **average monthly disposable income**?

(Note on formula: average monthly disposable income = total average monthly income – total average monthly expenditure) in past 2 years?

在過去兩年內，您的**平均每月可動用收入**是多少？

(公式註：平均每月可動用收入 = 平均每月總收入 - 平均每月總支出)

HK\$ 港元 \_\_\_\_\_

- 3.4 What **percentage** of your **average monthly disposable income** would you be able and willing to use to pay for insurance premiums throughout the entire term of the insurance policy?

在整個保單期內，您能夠及願意繳付保費佔過去兩年的**平均每月可動用收入**的比率是多少？

- Less than 少於 10%       10% - 20%       21% - 30%
- 31% - 40%       41% - 50%       More than 超過 50%

**B) Net Liquid Assets 淨流動資產**

- 3.5 What is your **current net liquid assets** (including cash in Hong Kong Dollars and/or foreign currencies, bank deposits, stocks, money market accounts, and such other assets which can be easily converted into cash)?

您**現有淨流動資產**（包括港幣及 / 或外幣現金、銀行存款、股票、貨幣市場賬戶，以及其他可以輕易轉換成現金的資產）是多少？

HK\$ 港元 \_\_\_\_\_

- 3.6 What **percentage** of your **current net liquid assets** would you be able and willing to use to pay for insurance premiums throughout the entire term of the insurance policy?

在整個保單期內，您能夠及願意動用**現有淨流動資產**以繳付保費的比率是多少？

- Less than 少於 10%       10% - 20%       21% - 30%
- 31% - 40%       41% - 50%       More than 超過 50%

**For Company as the Applicant/Proposed Policy Owner 申請人 / 準保單持有人為公司**

**C) Income 收入**

- 3.7 What is your **average annual net profits** (for company – from audited income statement) in past 2 financial years / **average annual income** (for trust arrangements only) in past 2 years?

貴公司在過去兩年財政年度內的**平均年淨利潤**（對於公司一來自已經審計的損益表） / 過去兩年的**平均年收入**（只對於信託安排）是多少？

HK\$ 港元 \_\_\_\_\_

- 3.8 What **percentage** of your **average annual net profits** (for company) in past 2 financial years / **average annual income** (for trust arrangements) in past 2 years would you be able and willing to pay for insurance premiums throughout the entire term of the insurance policy?

在整個保單期內，貴公司能夠及願意繳付保費佔過去兩年的**平均年淨利潤**（只對於公司） / 過去兩年的**平均年收入**（對於信託安排）的比率是多少？

- Less than 少於 10%       10% - 20%       21% - 30%
- 31% - 40%       41% - 50%       More than 超過 50%

**D) Net Assets Liquid 淨流動資產**

- 3.9 What is your **current net liquid assets** (including cash in Hong Kong Dollars and/or foreign currencies, bank deposits, stocks, money market accounts, and such other assets which can be easily converted into cash)?

貴公司**現有淨流動資產**（包括港幣及 / 或外幣現金、銀行存款、股票、貨幣市場賬戶，以及其他可以輕易轉換成現金的資產）是多少？

HK\$ 港元 \_\_\_\_\_

- 3.10 What **percentage** of your **current net liquid assets** would you be able and willing to use to pay for insurance premiums throughout the entire term of the insurance policy?

在整個保單期內，貴公司能夠及願意動用**現有淨流動資產**以繳付保費的比率是多少？

- Less than 少於 10%       10% - 20%       21% - 30%
- 31% - 40%       41% - 50%       More than 超過 50%

## Section 2 Financial Needs Analysis 第二部份 – 財務需要分析

3.11 For how long are you able and willing to pay for an insurance policy? (please tick one)

您能夠及願意動用以繳付保費的年期為？(請選一項)

- 2-5 years 2 至 5 年       6-10 years 6 至 10 年
- 11-15 years 11 至 15 年       16-20 years 16 至 20 年
- More than 20 years (until target retirement age as mentioned in section 1)  
超過 20 年 (至第一部份提及的目標退休年齡)
- Whole of life (including period after target retirement age as mentioned in section 1)  
終身 (包括第一部份提及的目標退休年齡後的時期)
- A single payment of not more than HK\$ \_\_\_\_\_  
不超過 \_\_\_\_\_ 港元的一次性付款

3.12 In considering your ability to make payments, what are your sources of funds? (tick one or more)

就閣下繳付保費的能力，請註明閣下的資金來源 (可選多於一項)

- Salary 薪酬
- Income (E.g. dividend, bonus, commission, rental)  
收入 (例如紅利、花紅、佣金、租金)
- Savings 儲蓄
- Investments 投資
- Premium financing 保費融資
- Others, please specify:  
其他，請詳述 \_\_\_\_\_

3.13 What are your sources of wealth? (tick one or more)

閣下擁有的財富來源？(可選多於一項)

- Income-savings from salary (basic and/ or bonus)  
由薪酬儲得的收入 (基本及 / 或花紅)
- Sale of property, shares or other investments  
出售物業、股票或其他投資
- Company profits 公司利潤
- Inheritance 遺產
- Maturity or surrender of insurance policy 保單期滿或退保
- Retirement income 退休收入
- Loan 貸款
- Others, please specify:  
其他，請詳述 \_\_\_\_\_

**Note to financial adviser: For each available insurance product introduced to the customer, please indicate or specify as appropriate in questions 4.1 and 4.2 respectively.**

**理財顧問須知：請分別在問題 4.1 和 4.2 中註明或具體說明向客戶介紹的每種可用選擇保險產品原因。**

### 4. Evaluation and Recommendation 評估及建議

4.1 Recommendation made by **financial adviser** (to be completed by the financial adviser)

理財顧問的建議 (由理財顧問填寫)

Based on customer's answers to the questions above, the financial adviser has explored the following insurance options (as available to the financial adviser) to meet customer's objective(s) and need(s):

根據客戶的上述選項，理財顧問曾討論下列保險產品的選擇 (因應理財顧問所能提供的產品)，以迎合客戶的目標及需要：

Item No. 項目編號	Objective(s) of Buying the Product(s) (Q1) 選購產品的目標 (問題 1)						Target benefit/protection period/expected timeframe for meeting target amount (Q2) 利益/保障期/實現目標金額 (問題 2)							Type(s) of Insurance Product Explored 曾討論的保險產品的類型	Name of Insurance Product(s) Introduced (if any) 曾介紹的保險產品名稱 (如有)	Product(s) Selected (if any) (please place a "tick") 最終選購的產品 (如有) (請打上 ✓)
	(a)	(b)	(c)	(d)	(e)	(f)	(a)	(b)	(c)	(d)	(e)	(f)	(g)			
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>

## Section 2 Financial Needs Analysis 第二部份 – 財務需要分析

### 4.2 Financial Adviser's Reason(s) for the recommendation (tick one or more) (to be completed by the financial adviser)

理財顧問建議原因 (可選多於一項) (由理財顧問填寫)

Taking into consideration customer's suitability and affordability 根據客戶的合適性和負擔能力 (Please choose either (a) or (b) 請選擇 (a) 或 (b))

- a)  The product(s) item no. \_\_\_\_\_ recommended is/are suitable and affordable (match) for the customer's needs  
項目編號 \_\_\_\_\_ 的推薦產品合適客戶的需要及符合客戶負擔能力。
- b)  (i) The product(s) item no. \_\_\_\_\_ is/are affordable by the customer, but does/do not fully satisfy the customer's needs as follows (may select more than one option as appropriate):  
項目編號 \_\_\_\_\_ 的推薦產品符合客戶的負擔能力, 但未能完全符合客戶以下的需要 (可選多於一個選項)
- Mismatch in customer's objective(s) of buying an insurance product against related type(s) selected insurance products  
客戶購買保險產品的目標與選購保險產品的類別不相符
- The life protection/ health care/ regular incomes/savings amount of selected insurance products does not meet customer's requested target life protection/ health care needs/ regular incomes/savings amount.  
選購保險產品的人壽保障 / 醫療保健需要 / 定期收入 / 儲蓄金額與客戶所需目標人壽保障 / 醫療保健需要 / 定期收入 / 儲蓄金額不相符
- Benefit/protection period(s) of selected insurance products do(es) not match customer's target benefit / protection period / expected timeframe.  
選購產品的利益 / 保障年期 / 實現目標金額的預期時間與客戶的目標利益 / 保障年期 / 實現目標金額的預期時間不相符
- Others - please specify: \_\_\_\_\_  
其他 (請詳述): \_\_\_\_\_
- (ii) Despite suitability mismatch, my (the financial adviser) recommendation(s) is/are based on the following reason(s) (may select more than one option as appropriate):  
縱使適合性不符, 本人 (理財顧問) 的建議是基於下列原因 (可選多於一個選項):
- I (the financial adviser) have explained to the customer that his/her/its final selected product(s) is/are unsuitable for him/her/it, but I made the recommendation upon customer's decision/ preference after going through the FNA process.  
我 (理財顧問) 已向客戶解釋其最終選購的保險產品並不適合其需要, 但經財務需要分析後應客戶的決定 / 喜好而作出介紹。
- Although the customer's selected insurance product(s) do(es) not mismatched the customer's information disclosed during FNA process, I (the financial adviser) am of the view that the recommendation(s) is/are suitable for the customer.  
縱使客戶選購的保險產品與進行財務需要分析時所透露的資料不相符, 我 (理財顧問) 認為此建議適合客戶。
- Other reasons - please specify: \_\_\_\_\_  
其他原因 (請詳述): \_\_\_\_\_

## Section 3 Customer's Declaration 第三部份 – 客戶聲明

### I / WE DECLARE and CONFIRM that:

#### 本人 / 吾等聲明及確認:

- any personal data provided by me to HASL Asia (whether by way of this Financial Needs Analysis Form or otherwise) which is in relation to a third party not being myself has been obtained by me in compliance with the Personal Data (Privacy) Ordinance, and the relevant third party has explicitly agreed to the disclosure of his/her personal data to HASL Asia for the purposes set out in the Personal Information Collection Statement as attached to this Financial Needs Analysis Form. I agree to indemnify and hold harmless HASL Asia against all loss, liability and cost which HASL Asia may incur or suffer as a result of, or in connection with, any breach of my declaration contained in this paragraph.  
任何由本人向恒安標準人壽亞洲提供 (不論是透過本財務需要分析表格或其他方式提供) 有關第三者 (而非本人) 的個人資料, 乃是以符合個人資料 (私隱) 條例規定的手法取得, 而有關第三者已明確同意向恒安標準人壽亞洲披露其個人資料作個人資料收集聲明所述的用途。本人同意彌償及確保恒安標準人壽亞洲免受因本人違反於本文下的聲明而產生或引致的任何損失、責任或費用。
- To the best of my/our knowledge, all information and documents I / we have provided in this Financial Needs Analysis Form are true, complete and correct and will form part of the basis of underwriting decision. I / We agree to supply relevant and adequate proof of the above statements when requested by HASL Asia.  
本人 / 吾等於本財務需要分析表格所提供的資料及文件皆為真實、完整及正確, 並作為核保決定之基礎。本人 / 吾等同意對以上申報資料會因應恒安標準人壽亞洲要求而提供有關及足夠之證明文件。
- I/We confirm that the answers stated in this Financial Needs Analysis Form reflect my current status.  
本人 / 吾等確認於本財務需要分析表格所提供的資料反映本人之現況。
- I / We understand that HASL Asia will use total cash value (including guaranteed and non-guaranteed) for calculation while assessing the cash value of the relevant product(s) against my target savings amount.  
本人 / 吾等明白恒安標準人壽亞洲在評估有關產品的現金價值與本人所預期的目標儲蓄金額時, 將使用總現金價值 (即包括保證及非保證) 作計算。
- I / We understand if I / we have more than one insurance need, the core value of the relevant insurance product will be used to assess the required life protection amount or targeted savings amount / regular income/ health care needs of the respective insurance need.  
本人 / 吾等明白如本人 / 吾等有多於一個保險需要, 有關保險產品的主要目標將會被用作評估相應之保險需要的所需人壽保障額或目標儲蓄金額 / 定期收入 / 醫療保健需要。
- I have considered the nature and amounts of all other in-force insurance policies I have in HASL Asia or other financial institutions (if any) and I am willing to pay and capable of paying the premium amount during the whole premium payment term of the product.  
本人 / 吾等在作出是次投保決定時已考慮目前所有於恒安標準人壽亞洲, 或其他金融機構 (如有) 的生效保單之性質和金額, 並願意及有能力支付產品於整個供款年期的保費。
- I / We understand HASL Asia will base on the information I / we provided in this Financial Needs Analysis Form for suitability, affordability and underwriting assessment.  
本人 / 吾等了解恒安標準人壽亞洲將以本人 / 吾等在本財務需要分析表格中提供的資料為基礎作合適性, 負擔能力和核保的評估。
- The financial adviser has clearly explained to me / us regarding the relevant insurance concept, evaluation and recommendation made according to the information provided by me/us.  
理財顧問已清楚向本人 / 吾等講解有關保險概念、及基於本人 / 吾等提供的資料而作出的評估及建議。

## Section 3 Customer's Declaration 第三部份 – 客戶聲明

9. The financial adviser has conducted financial advise's own financial needs analysis with me/us before completion of this Financial Needs Analysis Form and insurance application form.  
在填寫本財務需要分析表格及保險申請表前，理財顧問已與本人 / 吾等進行理財顧問版本的財務需要分析。
10. Before I/we have signed this Financial Needs Analysis Form, I/we have thoroughly read the Personal Information Collection Statement as attached to this Financial Needs Analysis Form and understand that my/our personal data being collected or held from time to time by HASL Asia, whether by way of this Financial Needs Analysis Form or otherwise, is and will be subject to the purposes and manner of use as indicated in this Personal Information Collection Statement.  
本人 / 吾等在簽署本財務需要分析表格前已細閱附加於本財務需要分析表格的《個人資料收集聲明》，並明白由恒安標準人壽亞洲不時收集或持有（不論是透過本財務需要分析表格或是以其他方式收集或持有）本人 / 吾等的個人資料，不管現時或將來均會按此《個人資料收集聲明》所述的方式用於該聲明下的用途。

## Section 4 Financial Adviser's Declaration 第四部份 – 理財顧問聲明

We declare and confirm that:

吾等聲明及確認：

1. We have carried out our financial needs analysis for the customer during our sales advisory processing by using our own form before completion of this Financial Needs Analysis Form and insurance application form, which form the basis of our recommendation(s) of the insurance company(ies) and relevant insurance option(s) we proposed to the customer to meet his/her objective(s) and need(s) according to the prevailing applicable law and regulations, including but not limited to the relevant guidelines and codes issued by regulators and industry associations.  
在填寫本財務需要分析表格及保險申請表前，吾等已根據現行適用的法律和法規，包括但不限於監管機構和行業協會頒布的相關準則和法規要求在銷售諮詢過程中使用我們的表格為客戶進行了財務需要分析，作為我們向客戶推薦保險公司和相關保險產品的基礎，以滿足客戶的目標和保障需要。
2. We have adequately considered objective(s), need(s), and financial position of the customer before making any recommendation(s) to the customer and we have acted impartially, objectively and fairly in the best interest of the customer.  
在向客戶提出任何建議之前，吾等已充分考慮了客戶的目標、需要和財務狀況及吾等確保以客戶的最佳利益行事、客觀和公平地行事。
3. We have duly and adequately considered the suitability and affordability of the product(s) recommended and have made appropriate comparisons with the insurance product(s) of other insurance company(ies) to assist the customer in making informed decision(s).  
在為客戶提供建議時，吾等已適當且充分地考慮了所推薦產品的合適性和可負擔性，並已與其他保險公司的保險產品進行了適當的比較，以協助客戶做出知情的決定。
4. After the customer has considered our recommended insurance product(s) and relevant insurance company(ies), and has made informed decision(s) of taking out insurance plan(s) of HASL Asia, the customer furnishes the information in this Financial Needs Analysis Form to HASL Asia for assessment of the insurance application. When the customer fills in this Financial Needs Analysis Form, reference has been made to the information contained in our own form in relation to financial needs analysis.  
客戶在考慮了吾等推薦的保險產品和相關的保險公司，並作出了選購恒安標準人壽亞洲的保險計劃的知情決定後，客戶在本財務需要分析表格中提供資料予恒安標準人壽亞洲作保險申請的評估。當客戶在填寫本財務需要分析表格時，已參考吾等的表格內有關財務需要分析的資料。

\_\_\_\_\_  
Signature of Applicant/Proposed Policy Owner  
申請人 / 準保單持有人簽署

\_\_\_\_\_  
Date of Signature (DD/MM/YYYY)  
簽署日期

\_\_\_\_\_  
Name of Applicant / Proposed Policy Owner  
申請人 / 準保單持有人姓名

\_\_\_\_\_  
Signature of Financial Adviser  
理財顧問簽署

\_\_\_\_\_  
Date of Signature (DD/MM/YYYY)  
簽署日期

\_\_\_\_\_  
Name of Financial Adviser  
理財顧問姓名

\_\_\_\_\_  
Name and Stamp of Broker Company  
保險經紀公司名稱及蓋章

**(Please DO NOT sign on BLANK form 請勿在空白表格上簽署)**

**WARNING: Please read and fill in this FNA Form carefully. Do not leave any questions blank. Do NOT sign if any questions are unanswered and have not been crossed out.**

**警告：請小心細閱及填寫本財務需要分析表格。請不要留空任何問題。如有任何未回答或未被刪去的問題，請不要在表格上簽署。**

**Note: You are required to inform HASL Asia if there is any substantial change of information provided in this FNA Form before the policy is issued.**

**註：若本財務需要分析表格上填報的資料有重大改變，閣下在保單未簽發前，必須通知恒安標準人壽亞洲**





## Personal Information Collection Statement (“Statement”) 個人資料收集聲明 (「本聲明」)

1. Throughout this Personal Information Collection Statement (this “Statement” or “PIC Statement”) and the Foreign Tax Reporting and Withholding Obligations Statement (the “Tax Obligations Statement”), certain words and phrases have defined meanings as follows:  
本個人資料收集聲明 (「本聲明」或「個人資料收集聲明」) 及外地稅務呈報/稅務責任聲明 (「稅務責任聲明」) 中，若干詞彙的定義如下：
- “Company”  
「公司」 means Heng An Standard Life (Asia) Limited;  
指 恒安標準人壽 (亞洲) 有限公司；
- “Company’s group”  
「公司集團」 means Heng An Standard Life Insurance Company Limited registered in People’s Republic of China (registered number 120000400008883) having its registered office at 18F, Tower II, The Exchange, 189 Nanjing Road, Heping District, Tianjin, People’s Republic of China, 300051 together with its subsidiaries (including but not limited to the Company), subsidiary undertakings and associated companies (whether direct or indirect) from time to time and a “**member of the Company’s group**” shall be construed accordingly;  
指 根據公司法於中華人民共和國註冊的恒安標準人壽保險有限公司 (註冊編號為120000400008883)，註冊辦事處位於中國天津市和平區南京路189號津滙廣場2座18層 (郵編300051) 及其不時直接或間接擁有的子公司 (包括但不限於本公司)、附屬公司與關聯公司，「**公司集團旗下公司**」亦按此詮釋；
- “Company’s affiliates”  
「公司聯屬公司」 means any of the Company’s affiliates within the Company’s group;  
指 任何屬公司集團內的聯屬公司；
- “Consenting Person”  
「同意人士」 means each of the following:  
指 每位以下人士：  
a) the policy owner;  
保單持有人；  
b) each person who has beneficial ownership of the Policy;  
每位享有保單實益擁有權的人士；  
c) each person who is entitled to access the Policy’s value (for example, through withdrawal, surrender, policy claim, benefit payment or otherwise), change a Beneficiary, or claim or receive a benefit payment or any person who is entitled to a future benefit under the Policy, including without limitation any policy claimant, assignee and nominated Beneficiary under the Policy; and  
有權透過提款、退保、保單索償、收取利益等方法取用保單價值，更改受益人，索取或接受收取利益的人士，或根據保單每位日後享有收取利益權利的人士，包括但不限於任何保單索償人、單持承受人及訂明的受益人；及  
d) each person who is entitled to receive a payment (such as a policy claimant, policy claimant and nominated Beneficiary) when an obligation to make any payment under the Policy arises or becomes fixed.  
當有責任根據保單付款或確定該責任時每位有權接受收取利益的人士 (包括保單索償人及指定的受益人)。
- “Compliance Obligations”  
「合規責任」 means obligations of the Company or of any other members of the Company’s group to comply with:  
指 我們或公司集團任何成員須遵守以下規定的責任：  
a) any applicable local or foreign law, ordinance, regulation, demand, guidance, rules, codes of practice, whether or not relating to an intergovernmental agreement between the governments or regulatory authorities of two or more jurisdictions; and  
任何適用的本地或外國法律、法令、規定、要求、指引、條例和守則而不論是否有關兩個或以上司法管轄區的政府之間或監管機構之間的協議；及  
b) any agreement between the Company (or that of any other member of the Company’s group, as the case may be) and any government or taxation authority in any jurisdiction.  
我們或公司集團其他成員 (視情況而定) 與任何司法管轄區的政府或稅務當局之間的協議。
- “Customer”  
「客戶」 means a person:  
指  
a) who is treated generally as a customer by the Company, whether the person is:  
被公司一般當作客戶的人士，不論該人士為：  
i) a policy owner, proposed policy owner, policy assignee, life insured, proposed life insured, party under a trust, payer of insurance premium, beneficiary, payee of insurance benefits, or financial adviser in respect of a product or service of the Company; or  
公司產品或服務下的保單持有人、準保單持有人、保單受讓入、受保人、準受保人，信託下的當事人，保費支付人、受益人、保險金受款人或理財顧問；或  
ii) a director, shareholder, officer, or manager of a corporate applicant for insurance or corporate policy owner in respect of a product or service of the Company; and  
正在申請或已是公司產品或服務的公司投保人或公司保單持有人的董事、股東、主管或經理；及  
b) who has provided personal data to the Company and therefore became data subject of the Company;  
曾向公司提供個人資料而成為我們資料當事人的人士；
- “data subject”  
「資料當事人」 means, in relation to personal data, the individual (not being a corporate person) who is the subject of the data, and all such individuals as a whole shall be referred to as “data subjects”;  
指 就個人資料而言，屬該資料的當事人的個人 (並非法人)，而所有該等個人統稱為「資料當事人」；
- “Hong Kong”  
「香港」 means the Hong Kong Special Administrative Region of the People’s Republic of China;  
指 中華人民共和國香港特別行政區；
- “PDPO”  
「私隱條例」 means the Personal Data (Privacy) Ordinance, Chapter 486 of the Laws of Hong Kong;  
指 香港法例第486章之《個人資料 (私隱) 條例》；
- “personal data”  
「個人資料」 means (as defined in the PDPO) any data:  
指 於私隱條例中符合以下說明的任何資料：  
a) relating directly or indirectly to a living individual;  
直接或間接與一名在世的個人有關的；  
b) from which it is practicable for the identity of the individual to be directly or indirectly ascertained; and  
從該資料直接或間接地確定有關的個人的身份是切實可行的；及  
c) in a form in which access to or processing of the data is practicable.  
該資料的存在形式令予以查閱及處理均是切實可行的。
- “Personal Information”  
「個人資料」 in respect of a Consenting Person, means:  
有關同意人士的個人資料指：

## Personal Information Collection Statement (“Statement”) 個人資料收集聲明 (「本聲明」)

- a) where the Consenting Person is an individual, his/her full name, date and place of birth, residential address, mailing address, contact information (including telephone number), and any taxpayer identification number, social security number, citizenships, residency(ies) and tax residency(ies);  
倘同意人士為個人，即其全名、出生日期及地點、居住地址、郵寄地址、聯絡資料(包括電話號碼)，及任何納稅人識別編號、社會保障號碼、公民身分、居住地及稅務上的常駐國家；
- b) where the Consenting Person is a corporate/entity, its date and place of incorporation or formation, registered address, address of place of business, tax identification number, tax status, tax residency, registered address, address of place of business or (if applicable) such information as the Company may reasonably require regarding each of its substantial shareholders and controlling persons.  
倘同意人士為公司/機構，即其註冊或成立日期及地點、註冊地址、營業地址、稅務識別編號、稅務狀況、稅務上的常駐國家或(倘適用)我們合理要求的主要股東及控權人士資料。

### “Policy Information”

means any information relating to the Policy including without limitation the Policy number, Policy balance or value, gross receipts, withdrawals and payments from the Policy.

「保單資料」

指有關保單的任何資料，包括但不限於保單編號、保單結餘或價值、總收入、從保單提取及支付的款項。

### “Tax Information”

in respect of a Consenting Person, means:

「稅務資料」

有關同意人士的稅務資料指：

- a) any documentation or information (and accompanying statements, waivers and consents as the Company may from time to time require or the Consenting Person may from time to time give) relating, directly or indirectly, to the tax status of the Consenting Person;  
與同意人士稅務狀況直接或間接有關的文件或資料，以及我們不時要求或同意人士不時提供的隨附陳述、放棄及同意文件；
- b) Personal Information of the Consenting Person; and  
同意人士的個人資料；及
- c) Policy Information.  
保單資料。

2. Nothing in this Statement shall limit the right of Customers as a data subject under the PDPO.  
本聲明並不局限客戶作為資料當事人根據私隱條例所享有的權利。
3. From time to time, personal data of Customers are (or will be) collected by or on behalf of the Company to enable it to carry on its day-to-day business and to provide services to Customers. **Failure to obtain personal data from Customers may result in the Company being unable to process an insurance application or to provide after-sales services to the Customer.**  
為使公司能進行其日常業務及向客戶提供服務，客戶的個人資料會不時由公司收集或由他人代為收集。**若公司未能向客戶取得個人資料，則便可能導致公司無法處理投保申請或無法向客戶提供售後服務。**
4. Personal data of Customers held by the Company will generally be kept confidential, but the Company may provide, disclose or transfer these personal data to the following persons (whether they are in or outside Hong Kong) for one or more of the purposes set out in paragraph 5 below: 由公司持有的客戶個人資料一般會被保密，惟公司有可能會向以下人士(不論是在香港境內或境外)提供、披露或轉交該等個人資料以便達到下文第5段中述及的一個或多個目的：
- a) any reinsurance company to whom any part of the Company's business is ceded;  
任何承保公司業務之任何部分的再保公司；
- b) any financial institution or financial service provider who is in a position to process the payment of, or handle the payment instruction or authorisation of any monies to or by the Customer;  
任何處於適當崗位可處理向客戶支付或收取款項，或可執行向客戶支付或收取款項之付款指示或授權的金融機構或金融服務機構；
- c) any healthcare service provider who is engaged to carry out medical assessment on the health of a Customer which will affect the Company's decision on processing an insurance application or a claim;  
任何受聘負責檢驗客戶健康狀況而該檢驗結果會影響公司處理投保申請或索償決定的醫療服務機構；
- d) any professional adviser or service provider who is engaged to provide independent advice or service in a specialised area to the Company and/or the Company's affiliates;  
任何受聘向公司及/或公司聯屬公司提供獨立意見或專門範疇服務的專業顧問或服務機構；
- e) any person in connection with any claims made by the Customer or otherwise involving the Customer in respect of any products and/or services provided by the Company or the Company's affiliates, including any claims investigation agency;  
任何就公司或公司聯屬公司產品及/或服務與客戶提出索償(或以別的形式被涉及及客戶)有關的人士，包括任何索償調查機構；
- f) any person to whom the Company and/or the Company's affiliates are under an obligation to make disclosure under any Compliance Obligations or the requirements of any present or future laws, rules, regulations, codes, treaties or guidelines binding or enforceable on them, including any regulators, government authorities, international organisations or alliances, courts, adjudicators, and/or any industry bodies, associations or federations;  
任何公司及/或公司聯屬公司根據所須遵守的任何合規責任或現有或未來法例、規則、法規、守則、條約或指引而對其有披露責任的人士，包括任何監管機構、政府部門、國際組織或聯盟、法院、裁判機構及/或任何行業團體、協會或聯會；
- g) any insurance intermediary authorised by the Company and/or the Company's affiliates to promote, sell, or provide after-sales services in relation to, any of the products and services of the Company and/or the Company's affiliates;  
任何獲公司及/或公司聯屬公司授權以進行推廣或銷售公司及/或公司聯屬公司任何產品及服務，或就有關產品及服務提供售後服務的保險中介機構；
- h) any actual or proposed assignee of the Customer's insurance policy issued by the Company and/or the Company's affiliates;  
任何獲發公司及/或公司聯屬公司續發保單的客戶之實際或準受讓人；
- i) any actual or proposed purchaser of parts or all of the Company's business and/or those of the Company's group together with its advisers in the transaction;  
任何公司及/或公司集團部分或全部業務的實際或準買家，及其交易顧問；
- j) any agent, contractor or external service provider who is engaged to provide administrative, audit, data processing, document managing, mailing, printing, payment, storage, technology, telecommunication, or other services to the Company and/or the Company's affiliates in connection with the daily operation of their respective businesses;  
任何受聘向公司及/或公司聯屬公司就其日常之營運提供行政、審計、資料處理、文檔管理、郵遞、印刷、付款、儲存、技術、電訊，或其他服務的代理商、承包商或外界服務供應商；
- k) any external service provider who is engaged to provide any service which will enhance or add value to the overall experience of the Customer in enjoying the products and/or service of the Company and/or the Company's affiliates;  
任何受聘向客戶提供讓其對公司及/或公司聯屬公司產品及/或服務更為滿意或享有提升服務的外界服務機構；
- l) any research agent or service provider who is engaged to carry out any market surveys or studies;  
任何受聘進行市場調查或研究的調查代理或服務供應商；
- m) any of the Company's affiliates; and  
任何公司聯屬公司；及
- n) any person described in paragraph 7(d) below for the purpose of direct marketing, in case the Customer has given consent for using personal data in relation to such purpose.  
任何在客戶同意讓其個人資料被用作直接促銷用途的前題下，於下文第7(d)段所述的人士。



## Personal Information Collection Statement (“Statement”) 個人資料收集聲明 (「本聲明」)

5. The purpose(s) for which the personal data of Customers may be used will vary depending on the circumstances and their context of collection, but the purposes perceived by the Company will include the following:

客戶個人資料的用途會因不同情況及收集的背景有異，惟公司屬意用途將包括：

- a) to offer a quotation for insurance to a Customer, and to assess, evaluate (including the merits and/or suitability of a product or service to a Customer), process, approve and/or underwrite an insurance application, a claim and/or service request from a Customer arising from the application or thereafter;  
提供投保報價予客戶，以及評估、衡量（包括產品及/或服務是否有利於及/或適合客戶）、處理、批准及/或受理客戶的投保申請、索償及/或源於客戶投保申請或其後的服務要求；
- b) to provide subsequent or ongoing services to a Customer in relation to an insurance application or policy;  
提供有關投保申請或保單的跟進或持續服務予客戶；
- c) to carry out matching procedures as defined in the PDPO;  
執行私隱條例中界定的核對程序；
- d) to carry out credit assessments on Customers whose credit worthiness is under regular or special review;  
進行客戶信用評估，不論該評估為定期或特別審查；
- e) to carry out surveys for gathering Customer opinion and/or statistical analysis on Customer’s behavior or mentality;  
進行調查以收集客戶意見及/或作出客戶行為或心態的統計分析；
- f) to process a payment or a Customer’s payment instructions and/or direct debit authorisations;  
處理付款或執行客戶的付款指示及/或直接付款授權；
- g) to determine any amount of indebtedness owing to or from a Customer;  
確定欠付客戶或客戶欠付的任何款項；
- h) to verify a Customer’s identity in accordance with any compliance procedures, including those intended to combat terrorist financing, fraud and/or money laundering or otherwise for the purpose of ensuring the Company’s Group’s Compliance with the Compliance Obligations;  
按任何合規程序驗證客戶的身份，包括旨在打擊恐怖活動融資、欺詐及/或洗黑錢活動的程序或在其他情況下用以確保公司集團依從合規責任的程序；
- i) to maintain an update database of personal data of Customers;  
設立及更新客戶個人資料的數據庫；
- j) to facilitate research or design of insurance or other related financial services and/or products which may be suitable for Customers;  
促進研究或設計可能適合客戶的保險或其他相關金融服務及/或產品；
- k) to enforce a Customer’s obligations in respect of an insurance application or policy;  
執行客戶在投保申請或保單下的責任；
- l) to enable an actual or proposed assignee of the Customer’s insurance policy, or an actual or proposed purchaser of the Company’s business, to evaluate the transaction intended to be the subject of the assignment or purchase;  
協助客戶保單的實際或準受讓人或公司業務的實際或準買家，以評估在有關轉讓或買賣交易下的事宜；
- m) to fulfill the disclosure requirements of any Compliance Obligations, laws, legislation, regulations, codes or guidelines as may in present or future and from time to time be applicable to the Company and/or the persons as listed in paragraph 4 above to whom the Company had transferred personal data of the Customer;  
遵守現時或將來不時適用於公司及/或上文第4段所列從公司手上取得客戶個人資料之人士的任何合規責任、法例、法規、規章、守則或指引底下的披露規定；
- n) to enable the Company to carry on its normal business and day-to-day operations and to meet its liquidity and solvency requirements according to law;  
令公司能繼續經營其正常業務及日常運作，以及符合有關法例對流動資金及償付能力的規定；
- o) to procure any service which will enhance or add value to a Customer’s enjoyment of the products and/or service of the Company and/or the Company’s affiliates;  
取得任何讓客戶對公司及/或公司聯屬公司產品及/或服務更為滿意或享有額外價值的服務；
- p) to exercise the Company’s rights as more particularly provided in the insurance policy, including the right of subrogation;  
行使公司在保單中列明的權利，包括代位權；
- q) to comply with any obligations, requirements, policies, procedures, directives, or guidelines in respect of sharing data and information within the Company’s group and/or any other use of data and information in accordance with group-wide compliance procedures; and/or  
遵守公司集團內對共享數據與資料，及/或根據集團通用的合規程序將數據與資料用作其他用途的相關責任、規定、政策、程序、指令或指引；及/或
- r) to market the service, product and/or subject as further described in paragraph 7 below.  
推廣下文第7段所詳述的服務、產品及/或事項。

6. Under the laws, regulations and international agreements for the implementation of automatic exchange of financial account information (“AEOI”) and the U.S. Foreign Account Tax Compliance Act (“FATCA”), financial institutions are required to identify account holders (including certain policy owners and beneficiaries) and controlling persons of certain entity policyholders who are reportable foreign tax residents and report their Tax Information (including but not limited to their name, address, jurisdiction(s) of tax residence, tax identification number in that jurisdiction(s), account balance and income information) to the local tax authority where the financial institution operates or directly to the U.S. Internal Revenue Service. The local tax authority will provide this information to the tax authority of the reportable foreign tax resident’s country of tax residence on a regular, annual basis. Without limiting the generality of this Personal Information Collection Statement, the Company will use the Tax Information for the purposes of AEOI and FATCA. The Tax Information may be transmitted by the Company to the Hong Kong Inland Revenue Department or any other relevant domestic or foreign tax authority for transfer to the tax authority of another jurisdiction. The Tax Information may be transmitted by the Company to the U.S. Internal Revenue Service.

根據實施的自動交換財務帳戶資料（「自動交換資料」）和美國海外帳戶稅收合規法案（「合規法案」）的法律、法規及國際協定，財務機構須辨別具有須申報外國稅務居民身份的帳戶持有人（包括某些帳戶持有人及保單受益人）和某些實體保單持有人的控權人，並向財務機構營運當地的稅務部門或直接向美國國稅局申報其稅務資料（包括但不限於姓名、地址、稅務居住地、該稅務居住地的稅務編號、帳戶結餘及收入資料）。當地稅務部門將每年定期將上述資料交予須申報外國稅務居民所屬稅務居住地的相關稅務部門。在不限制個人資料收集聲明下，本公司會將收集的稅務資料用於自動交換資料及合規法案。本公司會將稅務資料傳遞給香港稅務局或其他本地或海外稅務部門用於轉交其他司法管轄區的稅務部門。本公司亦可能將稅務資料轉交給美國國稅局。

### 7. Use of Personal Data in Direct Marketing

#### 使用個人資料作直接促銷用途

The Company intends to use the personal data of Customers for direct marketing purpose and the Company requires their consent (including an indication of no objection) for the purpose. In this connection:

公司擬使用客戶個人資料作直接促銷用途，惟公司的該用途須取得客戶同意（包括其表示不反對）。就此，請留意：

- a) the name, contact details (including telephone numbers, mailing addresses and email addresses), gender, date of birth, transaction pattern or behavior, financial background, and demographic data (collectively, “Selected Personal Data”) being held by the Company may from time to time be used in direct marketing; and  
公司所持有客戶的姓名、聯絡資料（包括電話號碼、郵寄地址及電郵地址）、性別、出生日期、交易模式及行為、經濟背景及人口統計數據（統稱「選定個人資料」）可被不時用作直接促銷用途；及
- b) information delivered by post, electronic mails, SMS, telephone calls, and/or other means of communication may be used by the Company in achieving its direct marketing purpose; and  
公司可透過以郵寄、電郵、短訊、電話及/或其他通訊方式轉遞的資料以達到其直接促銷用途；及

## Personal Information Collection Statement (“Statement”) 個人資料收集聲明 (「本聲明」)

- c) the classes of service, product and subject in relation to the Company's direct marketing may include:  
有關公司作直接促銷的服務、產品及項目可包括：
- i) insurance, investment, financial planning, asset and wealth management and related services and/or products;  
保險、投資、財務策劃、資產和財富管理及相關服務及/或產品；
  - ii) lucky draw, games, media event and/or seminar; and  
抽獎、遊戲、傳媒活動及/或講座；及
  - iii) reward, loyalty, privilege and/or special-offer programs;  
獎勵、長期客戶、優惠及/或特惠計劃；
- d) the classes of service, product and subject described above may be provided or solicited by the Company and/or:  
上述服務、產品及項目可能由公司及/或下述各方提供或取得：
- i) any of the Company's affiliates;  
任何公司聯屬公司；
  - ii) third party financial institutions, investment firms, investment advisers and investment service providers; and  
第三方金融機構、投資行、投資顧問及投資服務機構；及
  - iii) third party providers of reward, loyalty, privilege and/or special-offer programs;  
獎勵、長期客戶、優惠及/或特惠計劃的第三方提供者；
- e) in addition to marketing the classes of service, product and subject described above for and by itself, the Company also intends to provide the Selected Personal Data of Customers to all or any of the persons described in paragraph 7(d) above for use by them in marketing those classes of service, product and subject, and the Company requires the consent of those Customers (including an indication of no objection by them) for such purpose; and  
除為自己或靠自己直接促銷上述服務、產品及項目外，公司亦擬提供選定個人資料予上文7(d)段所述之全部或任何人士用於其促銷該等服務、產品及項目上，惟公司須取得該等客戶的同意（包括其表示不反對）；及
- f) if a Customer does not wish to allow the Company to use or provide to other persons any of his/her Selected Personal Data for direct marketing purpose, the Customer can exercise his/her right of objection and notify the Company.  
客戶如欲拒絕公司使用，或提供選定個人資料予其他人士使用作直接促銷，可行使反對權並通知公司。**
8. Under and in accordance with the PDPO, a data subject has the following rights:  
根據私隱條例，資料當事人有權：
- a) to check whether the Company holds data relating to him/her and access to such data;  
查證公司是否持有其資料及查閱有關資料；
  - b) to require the Company to correct any data relating to him/her which is inaccurate; and  
要求公司改正有關其本人不準確的任何資料；及
  - c) to ascertain the Company's policies and practices in relation to personal data and to be informed of the kind of personal data held by the Company; and  
查閱公司有關個人資料的政策及實際程序，以及了解公司所持個人資料的種類；及
  - d) to request the Company not to use his/her data for direct marketing purpose and the Company must then cease the use for that purpose without charge.  
免費要求公司不得就直接營銷目的使用其資料，以及公司隨後必須停止就該用途使用其資料。
9. In accordance with the PDPO, the Company has the right to charge a reasonable fee for processing any data access request.  
根據私隱條例，公司有權就處理任何查閱資料的要求收取合理費用。
10. The requests described above may be made in writing to the Data Protection Officer, Heng An Standard Life (Asia) Limited, 12/F., Lincoln House, Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong.  
上述要求可以書面形式郵寄予恒安標準人壽（亞洲）有限公司之資料保護主任，地址為香港鰂魚涌英皇道979號太古坊林肯大廈12樓。
- 11. Foreign Tax Reporting and Withholding Obligations Statement (“Tax Obligations Statement”)  
外地稅務呈報/稅務責任聲明 (「稅務責任聲明」)**
- a) Provision of information  
提供資料
- i) I/We agree to provide the Company with the Personal Information of myself/ourselves and, where reasonably required by the Company, of any other Consenting Person in such manner, in such form and within such time, as the Company may from time to time require.  
本人/吾等同意向公司提供本人/吾等的個人資料，亦會應公司的合理要求，按公司不時要求的方式、形式及時間向公司提供其他同意人士的個人資料。
  - ii) Where there is any change or addition to the Personal Information of myself, and, where applicable, any other Consenting Person, I/we agree to update the Company promptly (and in any event no later than 31 days of the change or addition) of the change or addition.  
倘本人/吾等及任何同意人士（倘適用）的個人資料有任何更改或增加，本人/吾等同意當有更改或增加會盡快（無論如何不遲於更改或增加後的31天）通知公司有關的更改或增加。
  - iii) I/We agree that I/we shall, and, where applicable, shall procure such other Consenting Person(s) to, complete and sign such documents and do such things, as the Company may reasonably require from time to time for the purposes of ensuring the Company's compliance with the Compliance Obligations.  
本人/吾等同意會應公司不時合理的要求，自行及（倘適用）促使有關的其他同意人士填妥及簽署有關文件及辦理有關事宜，以確保公司遵守合規責任。
  - iv) I/We agree that the Company may directly require any other Consenting Persons to provide or confirm accuracy of their Personal Information without involving me/us if the Company reasonably considers it to be appropriate.  
本人/吾等同意，倘公司有理由認為恰當，可毋須通過本人/吾等直接要求其他同意人士提供其個人資料或確認個人資料是否準確。
- b) Disclosure of information  
資料披露
- i) I/We agree that the Company and/or any other members of the Company's group may disclose the Tax Information of myself/ourselves and any other Consenting Person(s) to any government or tax authority in any jurisdiction for the purpose of ensuring compliance with Compliance Obligations (including but not limited to obligations under the laws, regulations and international agreements for the implementation of automatic exchange of financial account information (“AEOI”) and the U.S. Foreign Account Tax Compliance Act (“FATCA”)) on the part of the Company or on the part of the Company's group.  
本人/吾等同意公司及/或公司集團任何成員可向任何司法管轄區的政府或稅務當局披露本人/吾等及任何同意人士的稅務資料，以確保公司或公司集團遵守合規責任（包括但不限於任何實施的自動交換財務帳戶資料（「自動交換資料」）和美國海外帳戶稅收合規法案（「合規法案」）的法律、法規及國際協定）。
  - ii) I/We hereby waive, and, where reasonably required by the Company, agree to procure any other Consenting Person(s) to waive, any applicable restrictions which would otherwise hinder the ability of the Company and/or any other members of the Company's group to disclose Tax Information in the manner as described in this paragraph 11(b) of the Tax Obligations Statement (or in the relevant policy provision relating to foreign tax reporting and withholding obligations).  
本人/吾等謹此放棄並（倘公司合理要求）同意促使其他同意人士放棄可能妨礙公司及/或【公司集團】其他成員按稅務責任聲明第11(b)段（或有關外地稅務呈報或稅務責任的相關保單條文）所述方式披露稅務資料的任何相關限制。

## Personal Information Collection Statement (“Statement”) 個人資料收集聲明 (「本聲明」)

- iii) I/We agree that the Company may directly require any other Consenting Person to agree to the disclosure as described in this paragraph 11(b) of the Tax Obligations Statement (or in the relevant policy provision relating to foreign tax reporting and withholding obligations) and/or waive any otherwise applicable restrictions on such disclosure, if the Company reasonably considers appropriate.  
本人/吾等同意，倘公司有理由認為恰當，可毋須通過本人/吾等直接要求其他同意人士同意按稅務責任聲明第11(b)段（或有關外地稅務呈報或稅務責任的相關保單條文）所述作出披露及/或放棄相關披露的相關限制。

### c) Failure to Provide Information

無法提供資料

I/We agree that:

本人/吾等同意：

- i) where I/we fail to comply with my/our obligations under paragraph 11(a) of the Tax Obligations Statement; or  
倘若本人/吾等不遵守稅務責任聲明第11(a)段所載本人/吾等的責任；或
- ii) where any of the other Consenting Persons fails to comply with the Company's requirements described in paragraph 11(a)(iv) or 11(b)(iii) of the Tax Obligations Statement; or  
倘若其他同意人士不遵守稅務責任聲明第11(a)(iv)段或第11(b)(iii)段所述公司的要求；或
- iii) where the Personal Information (regardless of whether it is in relation to me/us or any other Consenting Person) is inaccurate, incomplete or not promptly updated; or  
倘若個人資料（不論是否與本人/吾等或任何其他同意人士有關）不準確、不完整或未有及時更新；或
- iv) for whatever reason the Company and/or any other members of the Company's group is prevented (under Hong Kong law or otherwise) from making the disclosure of the Tax Information of myself/ourselves and/or any other Consenting Person(s) to the relevant government or tax authorities in the relevant jurisdiction,  
公司及/或[公司集團]任何其他成員不論任何原因（根據香港法律或其他原因）遭禁止向相關司法管轄區的相關政府或稅務當局披露本人/吾等及/或任何其他同意人士的稅務資料，

the Company may take one or more of the following actions at any time:

公司可於任何時間採取以下一項或多項行動：

- I) deduct from or withhold part of any amounts payable under the Policy;  
扣減或不予支付任何保單應付款項；
- II) terminate the Policy (in which case, the Company will pay me/us the Policy Account Value less any applicable fees and charges and less any withholding or deductions required pursuant to the Compliance Obligations); and  
終止保單（在此情況下，公司會向本人/吾等支付經扣減任何相關費用及收費和根據合規責任所指定的任何不予支付或扣減款項後的保單賬戶價值）；及
- III) provide (whether before or after the termination of the Policy) the Tax Information relating to me/us and/or any other Consenting Persons to such government or tax authority(ies) in any jurisdiction,  
向任何司法管轄區的相關政府或稅務當局提供（不論在保單終止之前或之後）有關本人/吾等及/或任何其他同意人士的稅務資料，

as may be required by the Company to ensure its compliance with the Compliance Obligations.

如公司按其需要以確保其遵守合規責任。

### d) Confirmations

確認

I/We confirm and agree that:

本人/吾等確認並同意：

- i) any agreement, waiver, confirmations given in, or to be given pursuant to, the Tax Obligations Statement or the relevant policy provision relating to foreign tax reporting and withholding obligations are irrevocable;  
根據稅務責任聲明或有關外地稅務呈報或稅務責任的相關保單條文作出的任何協議、放棄及確認均不可撤銷；
- ii) neither the Company nor any member of the Company's group shall be liable for any costs or loss that I/we (or any other Consenting Persons) may incur because of the Company and/or any member of the Company's group taking any actions permitted by or exercising any powers under the Tax Obligations Statement or the relevant policy provision relating to foreign tax reporting and withholding obligations;  
由於公司或恒安標準人壽保險集團任何成員根據稅務責任聲明或有關外地稅務呈報或稅務責任的相關保單條文所容許或授權採取的行動引致本人/吾等（或任何其他同意人士）蒙受的任何費用或損失，公司或恒安標準人壽保險集團任何成員均毋須負責；
- iii) I/we must obtain or, as the case may be, have obtained the requisite consent from each Consenting Person for the provision of his/her Tax Information to the Company and the disclosure of any of such Tax Information by the Company and/or any of the Company's affiliates under paragraph 11(b) of the Tax Obligations Statement (or the relevant policy provision relating to foreign tax reporting and withholding obligations);  
本人/吾等必須或（視乎情況而定）已經取得每位同意人士所需的同意，以提供彼等的稅務資料予公司，而公司及/或公司任何聯屬公司可根據稅務責任聲明第 11(b)段（或有關外地稅務呈報或稅務責任的相關保單條文）披露任何該等稅務資料；
- iv) I/we must inform each Consenting Person of the Company's powers under the Tax Obligations Statement (and the relevant policy provision relating to foreign tax reporting and withholding obligations);  
本人/吾等必須將稅務責任聲明（及有關外地稅務呈報或稅務責任的相關保單條文）所載公司的權力告知每位同意人士；
- v) the Tax Obligations Statement (and the relevant policy provision relating to foreign tax reporting and withholding obligations) are without prejudice, and in addition, to any of the Company's rights or powers under any other policy provisions or this application form; and  
稅務責任聲明（及有關外地稅務呈報或稅務責任的相關保單條文）並不影響任何其他保單條文或本申請表格所載公司的權利或權力並屬於以外的權力；及
- vi) Where there is any withdrawal or payment under the Tax Obligations Statement (or the relevant policy provision relating to foreign tax reporting and withholding obligations) for any reason, the withdrawal amount or payment amount will at all times be subject to the exercise of the Company's powers under paragraph 11(c)(I) and (II) of the Tax Obligations Statement;  
無論任何原因凡有稅務責任聲明（或有關外地稅務呈報及稅務責任的相關保單條文）所指的提款或付款，提款金額或付款金額均於任何時間須受限於稅務責任聲明第11(c)(I) 及 (II) 段所公司權力的行使；
- vii) the Tax Obligations Statement shall form an integral part of the Policy once this application is accepted by the Company.  
一旦申請獲公司接納，稅務責任聲明即屬保單的一部分。

12. If there is any inconsistency between the English and Chinese versions of this Statement, the English version shall prevail.

中英文版本如有歧異，概以英文版為準。

Heng An Standard Life (Asia) Limited (662679) is registered in Hong Kong at 12/F., Lincoln House, Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong. Authorised by the Insurance Authority of Hong Kong to write Class A, Class C and Class I long term business in Hong Kong.

恒安標準人壽(亞洲)有限公司(662679)的註冊公司地址為香港鰂魚涌英皇道979號太古坊林肯大廈12樓，其已獲香港的保險業監管局授權於香港承保A類、C類及I類之長期業務。

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