



## Important Facts Statement - Policy Replacement 重要資料聲明書 - 轉保

### Filling in this form 請填妥下列表格

This "Important Facts Statement - Policy Replacement" ("IFS-PR") aims to help you understand the factors to be considered and the risks involved in replacing your existing life insurance policy with a new life insurance policy. Your financial adviser should explain to you the implications and associated risks involved in replacing your existing life insurance policy.

If you do not understand any of the following paragraphs or the advice or information provided to you by your financial adviser is different from the information in this IFS-PR, please **do not sign** this IFS-PR and **do not proceed** with replacing your existing Life Policy.

此《重要資料聲明書——轉保》(《聲明書》)旨在協助閣下了解以新的人壽保險保單取代現有人壽保險保單所需要考慮的因素及相關風險。閣下的理財顧問必須向閣下解釋取代現有人壽保險保單的影響及相關風險。

若閣下並非完全明白下文任何段落之內容，或閣下的理財顧問向閣下提供的意見或資料與本《聲明書》所載的資料有差異，則閣下請勿簽署本《聲明書》，以及不應取代現有人壽保險保單。

Name of Proposed Policy Owner:  
準保單持有人姓名：

ID or Passport No. of Proposed Policy Owner:  
準保單持有人的身分證或護照號碼：

Application Reference No. / Policy No.:  
申請書 / 保單編號：

### Section A 甲部 Some important facts you should know 閣下應知道之重要事項

Please read carefully before signing.

於閣下簽署前請務必細閱。

Your Financial Adviser shall explain the content to you.

閣下的理財顧問必須向閣下詳細解釋內容。

#### Financial Implications 財務影響

- Informed Decision** - Life insurance policies usually lasts for a long period of time. If you surrender / take out policy loan from / withdraw policy values from / suspend or stop paying premium / reduce the premium payable on your existing life insurance policy, particularly during the early years of the policy period, you will usually suffer loss, including by way of having to pay charges. You should carefully compare your existing life insurance policy against the new life insurance policy you intend to purchase, and assess whether replacing your existing life insurance policy is in your best interests before you make a final decision.

**知情的決定**—人壽保險保單通常具較長年期。若閣下退保/從現有人壽保險保單中提取保單抵押貸款/提取保單價值/暫停或終止支付保費/減少應付保費，閣下通常會蒙受損失(尤其是在保單早期的時期)，包括因需要支付收費而蒙受損失。閣下應仔細比較現有人壽保險保單與擬購買的新的人壽保險保單，並在作出最終決定前評估取代現有人壽保險保單是否最為符合閣下之最佳利益。

- Difference between cash value from Surrender / Lapse and total premium paid under your existing Life Policy** - The cash value that you may receive from surrendering your existing life insurance policy or allowing your existing life insurance policy to lapse, may be less than your total premium paid. This means that you may suffer a loss. Further, you may incur surrender charges if you surrender your existing life insurance policy or allow it to lapse.

**閣下現有人壽保險保單的退保/失效所得的現金價值與已支付的總保費之差額**—就現有人壽保險保單退保或允許其失效所得的現金價值可能會少於閣下已支付的總保費，即閣下可能會蒙受損失。此外，閣下或需承擔因退保或允許保單失效而衍生的退保費用。

3. **Policy Loan Interest** - The issuing insurer of your existing life insurance policy may charge you interest starting from the loan drawdown date. You should carefully review your regular statements to understand the opening and ending loan balance as well as the interest amount charged in the relevant period. Your existing life insurance policy may be terminated if the accumulated loan amount (and interest) exceeds a specified level of the account value / cash value of your existing life insurance policy.
- 保單貸款的利息** — 發出 閣下現有人壽保險保單的保險公司可能會自 閣下提取保單貸款當日起收取利息。閣下應該仔細檢閱定期報表，以了解於有關時期的期初和期末貸款餘額，以及該期間收取的利息金額。如果累計貸款金額（及利息）超出現有人壽保險保單的賬戶價值 / 現金價值的指定水平，則 閣下的現有人壽保險保單可能會被終止。
4. **Withdrawal / Partial Surrender Charges** - You may be subject to withdrawal charges or partial surrender charges within a prescribed period before the end of the policy term of your existing life insurance policy. For the new Life insurance policy you intended to purchase, you may be subject to other early surrender / withdrawal charges within a prescribed period before the end of the term of the new Life insurance policy.
- 提取保單款項 / 部分退保費用** — 若 閣下於現有人壽保險保單的保單有效期前的訂明期限內，提取保單價值或部分退保，閣下或需支付相關費用。就 閣下打算購買的新的人壽保險保單而言，閣下或需於新的人壽保險保單的保單有效期前的訂明期限內，支付其他提前退保 / 提取保單價值的費用。
5. **Policy Set-up Cost and Remuneration for licensed insurance intermediaries** - If you purchase a new life insurance policy, a substantial part of the initial premium may be used to pay for policy administration costs incurred by insurers and remuneration for the licensed insurance intermediaries. As a result, you may incur additional cost for replacing your existing life insurance policy.
- 開立保單費用及持牌保險中介人的酬勞** — 若 閣下購買新的人壽保險保單，大部分最初所支付的保費可能會用於繳付保險公司的保單行政費及持牌保險中介人的酬勞。因此，閣下可能需要為取代現有人壽保險保單而承擔額外開支。
6. **Higher Premium** - You may have to pay higher premium under the new life insurance policy in view of the difference in age, changes of health conditions, occupation, lifestyle / habit, and recreational activities (as compared with when you purchased your existing life insurance policy).
- 較高的保費** — 因 閣下的年齡增長，及健康狀況、職業、生活方式 / 習慣及所參與的康樂活動有所改變（與 閣下購買現有人壽保險保單時相比），閣下或需為新的人壽保險保單支付較高的保費。
7. **Loss of Financial Benefit under the existing life insurance policy** - You may lose the financial benefit accumulated over the years (e.g. loyalty bonus or dividends) or to which you may be entitled (e.g. terminal bonus or dividends) under the existing life insurance policy.
- 現有人壽保險保單下財務利益的損失** — 閣下或會損失現有人壽保險保單多年來累積的財務利益（例如：長期客戶獎賞或紅利）或損失有權從現有人壽保險保單獲得的財務利益（例如：終期紅利或保單紅利）。
8. **Financial Benefits under the New Life Insurance Policy Not Guaranteed** - The illustrated benefits of a new life insurance policy may NOT be guaranteed and whether they can be achieved depend on the performance of the issuing insurer of the new life insurance policy. If the new life insurance policy is an investment-linked assurance scheme policy, the illustrated benefits are based on assumed rates of return only.
- 新的人壽保險保單的財務利益並非保證** — 新的人壽保險保單的說明所述利益可能並非屬保證利益，並會受發出新的人壽保險保單的保險公司的表現所影響。若新的人壽保險保單為投資相連壽險計劃保單，則其說明所述利益的計算只基於假設回報率。

### Insurability Implications

#### 受保資格的影響

9. **Changes in Coverage** - If you purchase a new life insurance policy and use it to replace an existing life insurance policy, some benefits, which are the policy features of the existing life insurance policy, may not be covered under the new life insurance policy due to changes in age, health conditions, occupation, lifestyle / habit or recreational activities. Also, riders / supplementary benefits under your existing life insurance policy may not be available under the new life insurance policy.
- 保障範圍的轉變** — 若 閣下購買新的人壽保險保單，並以其取代現有人壽保險保單，則現有人壽保險保單的部分保障，可能會因 閣下年齡、健康狀況、職業、生活方式 / 習慣及參與的康樂活動有所轉變，而不包括在新的人壽保險保單的受保範圍內。此外，新的人壽保險保單可能並不會包括閣下現有人壽保險保單的附加保障利益。

### Claims Eligibility Implications

#### 索償資格的影響

10. Benefits under the existing life insurance policy will no longer be payable to you if you surrender the policy or allow it to lapse. Besides, you may need to start a new waiting period in respect of certain benefits (e.g. medical, critical illness, suicide or incontestability) under the terms and conditions of the new life insurance policy.
- 若 閣下就現有人壽保險保單退保或允許其失效，則現有人壽保險保單將不再為 閣下提供保障。此外，視乎新的人壽保險保單的條款及細則，某些保障的等候期或需重新計算（例如：醫療、危疾、自殺或不可爭議的情況）。

## Section B 乙部 Declaration by the Financial Adviser 理財顧問聲明

I declare that I have discussed and explained the implications and associated risks (including the above listed items) to the Applicant/Proposed Policy Owner regarding his/her decision to replace his/her existing life insurance policy with a new life insurance policy. I further declare that I have not made any inaccurate or misleading statements or comparisons, or withheld any information which may affect the decision of the Applicant/Proposed Policy Owner.  
本人聲明，本人已經與申請人 / 準保單持有人討論並解釋申請人 / 準保單持有人就以新的人壽保險保單取代現有人壽保險保單的決定對其的影響及相關風險 (包括上述各項)；本人亦聲明，本人並無作出任何不準確或誤導的陳述或比較，或隱瞞任何可能影響申請人 / 準保單持有人的決定的資料。

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

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

\_\_\_\_\_  
Licensed No.  
牌照號碼

\_\_\_\_\_  
Date (dd/mm/yy)  
日期 (日 / 月 / 年)

## Section C 丙部 Declaration by the Applicant / Proposed Policy Owner 申請人 / 準保單持有人聲明

I understand the content of the above listed items.  
本人明白上述各項之內容。

**Warning:** you must read all items carefully and check that the Financial Adviser has explained all the information on this IFS-PR before you sign this IFS-PR.

**忠告：**閣下必須細閱所有項目，以及確保在簽署本《聲明書》前，理財顧問已經向閣下解釋本《聲明書》上所有資料。

\_\_\_\_\_  
Signature of the Proposed Policy Owner  
準保單持有人簽署

\_\_\_\_\_  
Date (dd/mm/yy)  
日期 (日 / 月 / 年)

## Personal Information Collection Statement 個人資料收集聲明

1. 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.**  
為使本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本公司收集或由他人代為收集。若本公司未能向客戶取得個人資料，則便可能導致本公司無法處理投保申請或無法向客戶提供售後服務。
2. 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 3 below:  
由本公司持有的客戶個人資料一般會被保密，惟本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 3 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;  
任何承保本公司業務之任何部分的再保公司；
  - (b) any person to whom the Company and/or the Company's affiliates are under an obligation to make disclosure under 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;  
任何本公司及 / 或本公司聯屬公司根據所須遵守的現有或未來法例、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；
  - (c) 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; and  
任何受聘向本公司及 / 或本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；及
  - (d) any of the Company's affiliates.  
任向本公司聯屬公司。
3. 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，惟本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 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；
  - (d) to fulfill the disclosure requirements of any 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 2 above to whom the Company had transferred personal data of the Customer; and/or  
遵守現時或將來不時適用於本公司及 / 或上文第 2 段所列從本公司手上取得客戶個人資料之人士的任何法例、法規、規章、守則或指引底下的披露規定；及 / 或
  - (e) 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.  
遵守本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。
4. Under and in accordance with the Personal Data (Privacy) Ordinance ("PDPO"), a data subject has the following rights:  
根據個人資料（私隱）條例（「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;  
查證本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  
要求本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.  
查閱本公司有關個人資料的政策及實際程序，以及了解本公司所持個人資料的種類。
5. 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，本公司有權就處理任何查閱資料的要求收取合理費用。
6. 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。
7. 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。

© 2020 Heng An Standard Life (Asia) Limited, reproduced under licence. All rights reserved.

© 2020 恒安標準人壽（亞洲）有限公司，已獲授權複製。版權所有，保留一切權利。