



Policy Alteration Form – Form B 保單更改申請表格 - 表格乙

Filling in this form 請填寫此表格

Please fill in this form and return the original to 12/F., Lincoln House, Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong. If you have any enquiries, please contact our Customer Service Department on (852) 2169 0300.

請填寫下列表格，並將正本寄回香港鰂魚涌英皇道 979 號太古坊林肯大廈 12 樓。若閣下有任何查詢，請致電本公司之客戶服務部 (852) 2169 0300。

Policy Number 保單編號	Name of First Policy Owner 第一保單持有人姓名	Name of First Life Insured 第一受保人姓名
	Name of Second Policy Owner (if applicable) 第二保單持有人姓名 (如適用)	Name of Second Life Insured (if applicable) 第二受保人姓名 (如適用)

Important Information 重要資訊

Starting from 1 January 2018, the Insurance Authority of Hong Kong will impose by law a levy on the premium/contribution payment(s) of the policy payable by the policyholder(s). The levy is payable to the Insurance Authority and does not form part, and is independent, of any fees or charges payable by the policyholder(s) under their policy.

由 2018 年 1 月 1 日起，香港保險業監管局將按照法例就投保人的保單保費 / 供款實施徵費。有關徵費須由投保人向保險業監管局繳付，該徵費並不構成投保人於保單應付的任何收費或費用的一部分，且為獨立於保單應付的任何收費或費用。

1. Stop/Resume Paying Contribution 暫停/恢復供款

Reason(s) of stop paying contributions
申請暫停供款的理由

1. Satisfactory Investment Returns
投資回報理想

2. Other Investment Purpose
其他投資用途

3. Purchase Other Insurance Products
購買其他保險產品

4. Other Financial Needs
其他財務需要

5. Dissatisfied with Broker Services
經紀服務未如理想

6. Others, please specify
其他，請註明 _____

Stop paying contribution 暫停供款
 with immediate effect 即日生效

_____ mm 月 _____ yy 年

Resume paying contribution 恢復供款
 with immediate effect 即日生效

_____ mm 月 _____ yy 年

*** Please make sure you also submit a new Direct Debit Authorisation Form or Credit Card Payment Instruction Form. Please note that Credit Card Payment Instruction Form only applicable to Harvest 101/Harvest Elite/Harvest Supreme/Harvest Wealth Investment Plan.**

如閣下選擇恢復供款，請同時填交一份新的直接付款授權書或信用卡付款指示。請注意，信用卡付款指示只適用於「盈聚101」投資計劃 / 「智聚」投資計劃 / 「豐聚」投資計劃 / 「宏聚」投資計劃。

Please note: 1. For Harvest 101/Harvest Elite/Harvest Supreme/Harvest Wealth Investment Plan, contribution/premium holiday is available only if your policy meets our minimum policy value requirement and if the last effective initial contribution period under your policy has expired. Please refer to the policy provisions of the relevant investment plans for details of contribution/premium holiday.

若閣下的保單為「盈聚 101」投資計劃 / 「智聚」投資計劃 / 「豐聚」投資計劃 / 「宏聚」投資計劃，暫停供款只適用於保單最後生效的最初供款期完結之後及需維持最低的保單價值。關於暫停供款的詳情，請參考相關計劃之保單條款。

2. For other products, please refer to their relevant product brochures for details of applying for contribution/premium holiday.
其他產品，請參考相關計劃的暫停供款權益。

2. Change of Death Benefit Option 更改身故賠償選項 (For LifeMaster Only 只適用於「優越人生」)

Please complete this section if you wish to apply for a change of the Death Benefit Option.
如需更改身故賠償選項，請填妥本部份。

Change to 更改至：
 Increasing 增長 Level 定額 101

If death benefit option is changed from 101 to Level/Increasing, or from Level to Increasing, please complete the "Health Statement Declaration" form for underwriting assessment.

如身故賠償選項由 101 轉為定額 / 增長，或由定額轉為增長，請填妥《健康資料聲明書》，以供審核。

Please note that the change request will be effective upon the premium due date immediately following the underwriting approval or such other date as may be notified by the Company.

請注意，此更改將於核保認可後的保單到期日生效或由本公司指定的日子生效。

3. Change of Occupation 更改職業

Please complete this section if there is a change in your occupation.

如需更改工作範圍及性質，請填妥本部份。

First/Second Policy Owner*
第一/二保單持有人*

First/Second Life Insured*
第一/二受保人*
(*Please delete where inappropriate 請刪去不適用)

New job title 新職位名稱 _____ New job start date 新職位上任日期 _____

Exact Job duties 實際工作範圍 _____

New employer's details 新僱主資料：

Employer name 僱主名稱 _____ Nature of business 業務性質 _____

Employer address 僱主地址：

Flat/Rm 室/單位 _____ Floor 樓 _____ Block 座 _____ Building 大廈 _____

No. & Street name 號碼及街名 _____ District 地區 _____ HK/KLN/NT* 香港/九龍/新界* _____

Country 國家 _____ ZIP/Postal code (if applicable) 郵遞區號 (如適用) _____

E-mail address 電郵地址 _____ Contact number 聯絡電話 _____ Fax number 傳真號碼 _____

(Country Code + Area Code + Telephone No)
(國家號碼 + 地區號碼 + 電話號碼)

(Country Code + Area Code + Telephone No)
(國家號碼 + 地區號碼 + 電話號碼)

Job duties: 實際工作職能：
 Indoor work 室內工作 Outdoor work (please specify in the additional information.) 戶外工作 (請於附加資料註明。)

Does your work involve manual work? 你的工作是否牽涉手製、手控或體力勞動的工作?
 Yes 是 No 否

If outdoor and/or manual work involved, please tick the box(es) below to indicate the details:

倘若牽涉戶外及/或牽涉手製、手控或體力的工作，請在下列方格內加「✓」號：

Attend appointments outside office 在公司外見客 Drive vehicle above 3 tonnes 駕駛3噸以上之車輛 Underground work 地底工作
(Please specify the depth in the additional information.) (請於附加資料註明深度。)

Work on construction site 建築地盤內 High level work 需要高空工作
(Please specify the height in the additional information.) (請於附加資料註明高度。)

Hazardous materials used 危險性物料
(Please specify the name of the hazardous material in the additional information.) (請於附加資料註明危險性物料之名稱。)

Heavy machinery used 使用重型機器
(Please specify the type of machine in the additional information.) (請於附加資料註明機器之種類。)

Others (please specify in the additional information.) 其他 (請於附加資料註明。)

Additional information

附加資料 _____

4. Declaration & Authorisation 聲明及授權

I/We understand that should I/we stop paying contribution or premium to my/our Policy, I/we may suffer a significant loss of principal and/or any bonuses awarded, and the surrender value and death benefit of my/our Policy may be significantly less than the contribution I/we paid under the Policy. I/we understand that the full descriptions of this feature have been provided in the relevant Product Brochure and/or Product Key Facts statement.

本人 / 吾等明白，假如本人 / 吾等停止就保單繳交供款 / 保費，本人 / 吾等有可能因此蒙受本金及 / 或任何所得獎賞的重大損失，並且本人 / 吾等在保單下的退保價值及身故賠償或會大幅少於本人 / 吾等在保單下繳付之保費。本人 / 吾等明白於主要銷售刊物及 / 或產品資料概要中已載有關於該特點較詳盡的描述。

I/We fully understand the nature, structure and risks of the Policy, the insurance and investment elements of the Policy and the fees and charges at both the Policy level and the underlying investment level.

本人 / 吾等完全明白本保單的性質、結構及風險、本保單的保險及投資元素及在保單層面及相連投資選擇層面所收取的費用及收費。

I/We confirm that: (a) if I/we have selected to pay regular contributions under the Policy, I/we have the ability to make such payments throughout the contribution payment terms; and (b) I/we have sufficient net worth to be able to assume the risks and bear the potential losses of investing in the Policy. I/We have made my/our own determination that the investment is consistent with my investment horizon and investment objectives. At my/our own discretion, I/we confirm that I/we wish to proceed with my/our investment in the Policy;

本人 / 吾等確認：(a) 若本人 / 吾等選擇以定期供款模式繳交本保單的供款，本人 / 吾等在整個供款年期均有能力繳付有關定期供款；及 (b) 本人 / 吾等具有充足的資產淨值承擔投資於本保單的風險及潛在虧損。本人 / 吾等確定根據本人 / 吾等的判斷，此投資與本人 / 吾等的投資期限及投資目標相符。本人 / 吾等確認並按本人 / 吾等的意願擬進行本人 / 吾等於本保單下的投資。

With respect to the investment options made available by Heng An Standard Life (Asia) Limited ("the Company") for the allocation of my/our premiums under the Policy after deduction of all applicable fees and charges ("Investment Options"), I/we further understand, acknowledge and agree as follows: 就貴公司於本保單所提出的投資選擇 ("投資選擇") 而分配本人於扣除任何適用收費及費用後的保費而言，本人 / 吾等明白、承認和同意以下事項：

- i) Any instruction for the subscription, switching, conversion or redemption of the Investment Options shall be in such quantity and value as may be acceptable to the Company in its sole discretion. I/We further acknowledge that any Cash Account, if it is a product feature of the Policy, is not considered as an Investment Option under it; 任何基金的認購、轉換、兌換或贖回指令將以貴公司以其絕對酌情權所決定的數量和價值執行。本人 / 吾等進一步確認任何現金戶口 (如為本保單的產品特色之一)，將不被視為一項基金；
- ii) As each of the Investment Options is linked to an external underlying fund, any instruction for the subscription, switching, conversion or redemption of an Investment Option will be effected subject to any restrictions, limitations, fees and charges and other requirements relating to the subscription, switching, conversion or redemption of the relevant underlying fund; 各項基金均與外部相連基金掛鈎。任何基金的認購、轉換、兌換或贖回指令將受有關相連基金就其認購、轉換、兌換或贖回的禁止、限制、收費及費用和其他要求所影響；
- iii) Each Investment Option has its own investment objective, fee structure and risk factors and some of them may invest in whole or in part in derivatives or structured products, hence not all the Investment Options are suitable for the allocation of my Investment Contents. Before I/we give any instruction for the subscription, switching, conversion or redemption of any Investment Option, I/we will evaluate my/our own financial situation, risk tolerance level and will seek professional advice where necessary; 各項基金均有其投資目標、收費模式和風險因素。部份基金可能將全部或部份投資金額投資於衍生產品或結構性產品，故非所有基金均適合予以分配本人 / 吾等的投資金額。在發出任何認購、轉換、兌換或贖回指令前，本人 / 吾等將衡量自身的財務狀況、風險承受能力及尋求專業意見 (如需要)；
- iv) Without limiting the generality of the foregoing, the Company reserves the right to reject, suspend or defer any instruction to subscribe for, switch, convert or redeem any Investment Option, in such manner and to the extent necessary, as determined by the Company, to comply with any restrictions, limitations or other requirements relating to the subscription, switching, conversion or redemption (including any restrictions or limitations associated with excessive trading, short term trading or market timing) of the relevant underlying fund; 在不限制前述的確認下，貴公司保留權利以貴公司認為必須的方式和程度拒絕、暫停或押後任何認購、轉換、兌換或贖回任何基金的指令以符合任何有關相連基金就其認購、轉換、兌換或贖回的禁止、限制或其他要求 (包括就任何禁止或限制過度交易、短線交易或選時交易)；
- v) Without limiting the generality of the foregoing, the Company may deduct from an Investment Option any amounts to cover any fees, charges or expenses (including any fees and charges associated with excessive trading or short term trading) incurred by the Company in connection with the subscription, switching, conversion or redemption of the relevant underlying fund; 在不限制前述下，貴公司可從基金中扣除任何款額以支付貴公司就任何與認購、轉換、兌換或贖回有關相連基金相關所招致的費用、收費或開支 (包括就任何過度交易或短線交易有關費用或開支)；
- vi) The restrictions, limitations, fees and charges and other requirements relating to the subscription, switching, conversion or redemption of the underlying funds are set out in the offering documents, prospectuses and constitutive documents of the relevant underlying funds, and I am/we are deemed to have read and understood such offering documents, prospectuses and constitutive documents before giving any instruction to the Company for the subscription, switching, conversion or redemption of Investment Options; 相連基金的限制、局限、收費和費用及和其他有關認購、轉換、兌換和贖回相連基金的要求均在其銷售文件、招股說明書及組成文件中列明。本人 / 吾等在向貴公司就任何基金發出認購、轉換、兌換或贖回指令前將被視作已經參閱及明白該等銷售文件、招股說明書及組成文件的內容；
- vii) The Company shall not in any event be liable to me/us for any losses, damages or expenses whatsoever arising out of or in connection with any failure or delay in processing any instruction for the subscription, switching, conversion or redemption of Investment Options; and 貴公司在任何情況下將不會就任何基金的認購、轉換、兌換或贖回指令被延遲執行或不能執行而產生或與其有關的任何損失，損害或費用向本人 / 吾等承擔任何責任；及
- viii) Where there is a switch of investments or funds, the proceeds from the switch-out Fund will first be converted to the policy currency using exchange rates determined by the Company. I/We acknowledge and agree that I/we shall bear all the currency exchange spread and risks associated with such currency conversions which have been explained to me/us. I/We further acknowledge that I am/we are aware that the currency exchange spread will be applied if the currency exchange involves non-HKD transactions and that the spread will be reviewed regularly and could go up as well as down. 若於基金之間轉換投資，基金所轉出的資金或款項將先以貴公司釐定之兌換率折算的保單貨幣計算。本人 / 吾等確認及同意本人 / 吾等須承擔已向本人 / 吾等解釋的有關貨幣折算所涉及的貨幣匯兌差價及風險。本人 / 吾等進一步確認已清楚明白如涉及非港元貨幣匯兌，貨幣匯兌差價將被應用，以及貨幣匯兌差價將會被定期審查，並可能上漲和下跌。

I/We hereby declare that any personal information of third parties provided by me/us to the Company (whether provided under this application or otherwise provided) in relation to this application has been obtained by me/us in compliance with the PDPO and the relevant third party has agreed to the disclosure of his/her personal information to the Company in relation to this application for the purposes as set out in this personal information collection statement. I/We agree to indemnify and hold harmless, on demand, the Company against all losses, liabilities and costs which the Company may incur arising out of, or in connection with, any breach of the declaration set forth in this paragraph.

本人 / 吾等特此聲明，由本人 / 吾等就此申請提供予貴公司的任何第三方個人資料 (無論載於此申請書或從其他途徑所提供) 乃由本人 / 吾等在遵守個人資料 (私隱) 條例的情況下獲得，且有關第三方已同意為此等個人資料收集聲明所載之目的就此申請向貴公司提供其個人資料。本人 / 吾等同意應貴公司要求，就貴公司因發生任何違反本條款所載的聲明，而可能招致或與之相關的任何損失、責任及費用，對貴公司作出賠償，並使貴公司免受損害。

4. Declaration & Authorisation 聲明及授權

Personal Information Collection Statement 個人資料收集聲明

I/We confirm that I/we have read and understood the Company's Personal Information Collection Statement (PICS) made available on the Company's website: www.hengansl.com.hk > Legal and Privacy Statement > Privacy Statement > Personal Information Collection Statement. By completing and returning this form, I/we declare and agree that the Company may use my/our personal data in accordance with the PICS, including transferring my/our personal data to the transferee(s) (in or outside Hong Kong) for direct marketing purposes. I/We understand that I/we have the right to refuse such use and transfer by notifying the company by email to cs@hengansl.com.hk or writing to the company (address can be found on the last page of this form).

本人 / 吾等確認本人 / 吾等已閱讀及明白載於貴公司網站上 www.hengansl.com.hk > Legal and Privacy Statement > Privacy Statement > Personal Information Collection Statement 個人資料收集聲明。透過填妥發交回此表格，本人 / 吾等聲明及同意貴公司可按照個人資料收集聲明使用及轉交本人 / 吾等的個人資料予不論在本地或海外的受讓方以作直接促銷用途。本人 / 吾等理解本人 / 吾等有權透過電郵至 cs@hengansl.com.hk 或寫信至貴公司 (地址可在表格最後一頁找到) 聯絡貴公司以拒絕有關的使用及轉交行為。

I/We further acknowledge that I/we have been given sufficient time to seek independent advice (legal, financial or otherwise) in relation to this Application and the declarations made in the above, the Chinese version of the declarations is translated for my/our reference only.

本人 / 吾等進一步確認，本人 / 吾等有充足時間就此申請及上文所作聲明而尋求獨立顧問 (法律、財務或其他) 之意見，本聲明的中文譯本只供本人 / 吾等作參考。

Signature of First Policy Owner
第一保單持有人簽署

Date of Signature (dd/mm/yy)
簽署日期 (日/月/年)

Signature of Second Policy Owner
(if applicable)
第二保單持有人簽署 (如適用)

Date of Signature (dd/mm/yy)
簽署日期 (日/月/年)

Signature of Policy Assignee (for collateral assignment only)
(if applicable)
保單受讓人 (只限抵押轉讓) (如適用)

Date of Signature (dd/mm/yy)
簽署日期 (日/月/年)

Signature of Irrevocable Beneficiary (if applicable)
不可撤銷受益人簽署 (如適用)

Date of Signature (dd/mm/yy)
簽署日期 (日/月/年)