

Policy Loan Agreement

保單貸款同意書

Please tick appropriate box(es) for request 請於適當之空格內加上 號 New Request 新申請 Reply 回覆

| | | |
|-------------------------|--------------------------------|--------------------------------------|
| Policy Number: 保單編號: | Full Name of Insured: 受保人姓名 | Full Name of Policyowner: 保單持有人姓名 |
|-------------------------|--------------------------------|--------------------------------------|

Important Notes:

重要事項

- Please submit the Policy Loan Summary together with this Policy Loan Agreement. You can login to our eService Portal at <http://eservice.chubb.com.hk> to generate the Policy Loan Summary.
請連同保單貸款概覽與此保單貸款同意書一併遞交。閣下可登入本公司電子服務平台 <http://eservice.chubb.com.hk> 編印保單貸款概覽。
- This policy loan arrangement is subject to any indebtedness to the Company together with interest thereon and is made subject to all provisions and conditions of the Policy.
此保單貸款安排是以任何對安達人壽香港所連同有關的債項利息之總欠款及此保單中所有條款及條件為前提條件。
- In compliance with the legal and regulatory requirements with respect to the prevention of money laundering and terrorist financing, the Company requires to collect your identity information. If the identity document(s) of policyowner has (have) not been provided before or has (have) been updated, please submit the copy(ies) of the latest and valid identity document(s) for our record.
根據相關法律及監管機構就防止洗錢及恐怖分子資金籌集活動的規定，本公司必須收集您的身份資料。如保單持有人之身份證明文件之前未曾提供或已更新，請向我們遞交最新及有效之身份證明文件副本以作紀錄。
- Any amendments in this form must be countersigned by the policyowner and assignee (if applicable) in full signature.
保單持有人/受讓人(如適用)必須於申請表內任何曾修改的地方簽署確實。

 Amount of Loan HKD/USD _____
貸款額港元/美金 Maximum Loan Amount
最高貸款額

Payment Instruction 付款方式

The payment will be direct credited to the autopay bank account of the policyowner, if any, unless otherwise specified. For the payment amount exceeding HKD1,000,000, HKD cheque will be issued and sent to the correspondence address directly.
除特別註明外，款項將直接存入保單持有人的自動轉賬戶口(如有)。如款項多於港幣一百萬，將發出港幣支票並直接郵寄至通訊地址。

| | | | | | | | |
|---|--------------------|----------------------------|----------------------------|-------|-------|-------|--|
| <input type="checkbox"/> Direct Credit to Bank Account 直接存入銀行戶口 ONLY applicable to the policy WITHOUT autopay bank account. Otherwise, the payment will be credited to autopay bank account which is held by the policyowner directly. 只適用於不是以自動轉賬形式收取保費的保單，否則，款項將直接存入自動轉賬的銀行戶口(銀行戶口持有人必須為保單持有人)。 Bank Account MUST BE in HKD Currency. 銀行戶口 必須 為港幣戶口。 For the payment amount exceeding HKD1,000,000, HKD cheque will be issued and sent to the correspondence address directly. 如款項多於港幣一百萬，將發出港幣支票並直接郵寄至通訊地址。 Name of Bank Account Holder (MUST BE the policyowner) 銀行戶口持有人姓名 (必須 為保單持有人) Bank Name 銀行名稱 <table border="1"> <tr> <td>Bank No. 銀行編號</td> <td>Branch No. 分行編號</td> <td>Bank Account No. 銀行賬戶號碼</td> </tr> <tr> <td>_____</td> <td>_____</td> <td>_____</td> </tr> </table> Please provide copy of passbook / bank statement / ATM card with name of account holder for verification. 請提供存摺/銀行戶口結單/提款卡副本(附有銀行戶口持有人的姓名)以作核實。 | Bank No. 銀行編號 | Branch No. 分行編號 | Bank Account No. 銀行賬戶號碼 | _____ | _____ | _____ | <input type="checkbox"/> TT Payment 滙款 Remittance charges will be borne by the policyowner 滙款的相關費用將由保單持有人支付 <input type="checkbox"/> HKD 港幣 <input type="checkbox"/> USD 美金 (only applicable to the policy with USD currency 只適用於美金貨幣保單) <ul style="list-style-type: none"> Name of Bank Account Holder 銀行戶口持有人姓名 _____ Bank Account No. 銀行戶口號碼 _____ SWIFT Code SWIFT 代號 _____ Bank Name 銀行名稱 _____ Bank Address 銀行地址 _____ IBAN No. 國際銀行賬戶號碼 _____ Intermediary Bank Name 中介銀行名稱 _____ Intermediary Bank Account No. 中介銀行戶口號碼 _____ |
| Bank No. 銀行編號 | Branch No. 分行編號 | Bank Account No. 銀行賬戶號碼 | | | | | |
| _____ | _____ | _____ | | | | | |

 Repay Outstanding Loan of my own policy 償還本人的保單的貸款金額 (Policy No. 保單編號 _____) Settle Premium Due and Levy of my own policy 繳付本人的保單的到期保費及保費徵費

(Policy No. 保單編號 _____ Premium Due Date 保費到期日 [Month月/Year年] _____)

Remarks 註項:

THE UNDERSIGNED HEREBY AGREE(S) AND ACKNOWLEDGE(S) AS FOLLOWS:
文件下方署名者於此同意並知悉以下各項:

I hereby request the Company, to make a loan is accordingly with the loan provision of my life insurance policy numbered above. I understand that loan interest applies and the loan interest rate will be changed from time to time. I further acknowledge that I will be notified for the change within a reasonable time by the Company.

本人為保單持有人，現根據保單契約之保單細節及貸款條款向公司申請上述保單貸款。本人明白並知悉公司將就貸款收取利息，貸款利息亦將不時調整，並會於合理時間內通知本人。

LOAN VALUE. Loan Value is equal to ninety per cent (90%) of Cash Value, plus ninety per cent (90%) of any Dividend Value, less any unpaid loans together with accrued interest, if any. Extended Term Insurance, if applicable, has no Loan Value. I can borrow any amount of Loan Value using this Policy as collateral, and I agree to sign this loan agreement. I understand that the Company reserves the right to defer making the loan for as long as six (6) months after the Company receive my loan request.

貸款價值 貸款價值是現金價值的百分之九十，加上任何紅利價值的百分之九十，然後扣除任何未償還貸款及其累積利息。展期保險（如適用者）是沒有貸款價值。本人可利用保單作抵押，借取貸款價值，本人同意簽署此貸款同意書。本人明白公司收到貸款要求後，公司有權延期發放貸款至六個月。

LOAN INTEREST. Loan Interest accrues each day and is compounded on yearly basis. Interest is due on each Policy anniversary, or on the date of death, surrender, lapse, loan increase or Loan Repayment, or on any other dates we specify. Interest not paid when due becomes part of the loan and will also bear interest.

貸款利息 貸款利息乃每日累積並以每年複息的方法計算，並於每個保單週年日、受保人身故時、退保、保單失效、貸款新增、貸款償還或本公司指定日期結算。若利息於以上結算日尚未繳清，該利息則納入貸款一部份，並需支付利息。

LOAN INTEREST RATE. Loan Interest Rate for this Policy is determined by the Company from time to time which may go up or down. The rate at any given time will apply to the entire amount of an unpaid loan. The Company may set this rate when necessary, but at least one each year. **貸款利率** 貸款利率由公司不時決定及可升可跌，該年利率是適用於全數的未償還貸款；惟在必要時，亦會作出調整，最少為每年一次。

LOAN REPAYMENT. All or part of an unpaid loan together with accrued interest can be repaid before the Insured's death or before the surrender of this Policy. The Company will deduct any unpaid loans together with accrued interest from Life Insurance Proceeds when payable. If this Policy is continued as Extended Term Insurance, or Reduced Paid-Up Insurance, if applicable, any loans which the Company deducted in determining that insurance may be repaid only if this Policy is reinstated.

償還貸款 全數或部份未償還貸款及累積利息，可於受保人身故前或退保前償還。當公司發放人壽保險金，會扣除未償還貸款及其累積利息。若保單以展期保險減額繳清保險（如適用者）或形式生效，在釐定該保額時所扣除的任何貸款，可於保單復效時償還。

UNPAID LOAN EXCEEDING THE POLICY VALUE. I understand that if at any time the unpaid loan together with accrued interest exceeds the Policy value as specified under the policy provision, the Company will mail a notice to me at my last known address. The Policy shall be terminated thirty-one (31) days after the Company mail that notice, if the excess of the unpaid loan together with accrued interest over the policy value is not paid within thirty-one (31) days.

未償還貸款超於退保價值 當未償還貸款及其累積利息超於退保價值，本公司會以書面通知郵寄至您最近登記之地址。如您在本公司發出通知的三十一天內未繳清未償還貸款及其累積利息與退保價值之間的差額，所有保障則於本公司發出通知後的三十一天起終止。

Collection of Levy by the Insurance Authority Pursuant to the Insurance (Levy) Regulation, with effect from 1 January 2018, the policy owner under a contract of insurance issued by an authorized insurer must, each time a premium is paid, also pay to the insurer a prescribed levy for the premium. The Insurance Authority may impose on the policy owner a pecuniary penalty if such policy owner fails to pay the prescribed levy. **保險業監管局收取的保費徵費** 按照《保險業(徵費)規例》，由2018年1月1日起，獲授權保險公司發出的保險合約下的保單持有人，須在每次繳付保費時，亦就該筆保費向該保險公司繳付訂明徵費。否則，保險業監管局可向沒有按規定繳付訂明徵費的保單持有人施加罰款。

Personal Information Collection Statement 個人資料收集聲明

Chubb Life Insurance Hong Kong Limited (“Chubb Life HK”, “Company”, “we”, “us”, “our”).
安達人壽保險香港有限公司(「安達人壽香港」、「本公司」、「我們」或「我們的」)。

Chubb Life HK recognizes the importance of protecting your privacy and is fully committed to implementing and complying with the Data Protection Principles and the Personal Data (Privacy) Ordinance of Hong Kong.

安達人壽香港明白保護閣下的私隱的重要性，並致力實施和遵守香港的《保障資料原則》和《個人資料（私隱）條例》。

Personal Information we may collect

我們可能收集的個人資料

In the course of us providing you with the insurance policy and related services (“Services”), we may from time to time collect your personal information for the purposes set out in this Personal Information Collection Statement (“PICS”). We may collect your personal information directly from you, or indirectly from other third parties in connection with the Services, including but not limited to when you complete or submit an application form, submit a claim, access our website, or participate in any of our and/or our partner’s programs. The personal information we collect may include but is not limited to your personal identification information, contact information, financial information, policy information, claims history, medical and health records.

在我們為閣下提供保單和相關服務（「服務」）的過程中，我們可能會不時收集閣下的個人資料，用於本個人資料收集聲明（「個人資料收集聲明」）中規定的目的。我們可能會直接從閣下收集閣下的個人資料，或從與服務相關的其他第三方間接收集閣下的個人信息，包括但不限於閣下填寫或提交申請表、提交索償、登入我們的網站或參與我們的及/或我們合作夥伴的任何計劃。我們收集的個人資料可能包括但不限於閣下的個人身份資料、聯絡資料、財務資料、保單資料、索償歷史、醫療和健康紀錄。

When you provide us with personal information about another person in connection with your application or insurance policy, which may include but is not limited to your dependents, the insured, the beneficiaries, your authorized representatives (“relevant persons”), you confirm you have obtained that relevant person’s consent to provide such personal information to us for the purposes stated in this PICS. 當閣下向我們提供與閣下的申請或保單有關的其他人的個人資料時，這可能包括但不限於閣下的受養人、受保人、受益人、閣下的獲授權代表（「有關人士」），閣下確認已獲得該人的同意，為本個人資料收集聲明中所述的目的向我們提供該等個人資料。

As a condition precedent to your application for the policy, you are required to provide us with the information set out under [Parts I and II of the application]. If you do not provide us with the required information, this may result in the us not being able to process your application, process claims or provide you with the Services.

作為閣下申請保單的先決條件，閣下需要向我們提供 [申請表的第一部分和第二部分] 中列出的資料。如果閣下不向我們提供所需資料，可能會導致我們無法處理閣下的申請、處理索償或向閣下提供服務。

What we may use your Personal Information for

我們可能將閣下的個人資料用於什麼目的

By making the application and receiving the Services, you give us your consent to use, process, disclose, transfer, store your or the relevant persons, personal information for any purpose related to the Services, and to communicate with you and the relevant persons for such purposes, which may include without limit:

通過提出申請和接受服務，閣下同意我們為與服務相關的任何目的使用、處理、披露、轉移、儲存閣下或有關人士的個人資料，並就該目的與閣下和有關人士溝通，可能包括但不限於：

- (i) to process and evaluate this and any future application for the insurance policy;
處理和評估此申請以及任何未來的保單申請；
- (ii) for policy administration, processing payments and premium collection;
用於保單管理、處理付款和保費收取；
- (iii) to conduct medical, security and underwriting checks;
進行任何醫療、保安及核保檢查；
- (iv) to assess insurance claims and to process payments;
評估保險索償及處理付款事宜；
- (v) to provide insurance products and related services;
提供保險產品及有關服務；
- (vi) with your consent, to promote and directly market to you and your related persons: (a) the insurance products and services of the Chubb Limited group of companies; (b) mandatory provident fund-related products/services sponsored by the third party scheme providers connected with us; (c) insurance, financial or investment related products/services, rewards, loyalty, co-branding and/or other privileges programs related to health, wellness, medical, entertainment, media, offered by third party partners appointed by us;
在閣下的同意下，向閣下及閣下的有關人士推廣及直接促銷；(a) 安達集團公司的保險相關產品/服務；(b) 與我們有關聯之第三者計劃供應商所提供的強制性公積金相關產品/服務；(c) 保險、金融或投資相關產品/服務、獎勵、忠誠度、聯合品牌及/或其他由我們指定的第三方合作夥伴提供與健康、醫療、娛樂、媒體相關的優惠計劃；
- (vii) to perform data matching and communicating with you and/or your relevant persons for such purposes;
進行資料核對，及因此用途與閣下及閣下的有關人士聯絡；
- (viii) to cooperate with law enforcement bodies for law enforcement purposes, to prevent any serious threat to public safety; for police investigation purposes; or to comply with requirements imposed by or agreed with government or regulatory bodies or imposed by law or for litigation;
協助執法團體執法，以防止任何嚴重威脅公眾安全的事宜；作警察進行調查用途；或遵守政府或監管機構施加或協議的規定；或訴訟；
- (ix) to enable industry associations, federations, government or regulatory bodies to carry out their functions and requirements that may be assigned to them from time to time as are reasonably required and in the interests of the insurance industry;
讓保險行業協會及聯會、政府或監管機構執行其經不時修定及為合理要求以維護其及保險行業利益的功能及規定；
- (x) to conduct research, research, surveys, data analytics and statistics, administration, communications, computer, security and other services (including medical services, mailing and IT services) in connection with the usual operations of the Company as a life insurance company; and
進行與本公司作為人壽保險公司的日常運營有關的研究、調查、數據分析和統計、行政、通訊、電腦、安全和其他服務（包括醫療服務、郵寄和資訊科技服務）；及
- (xi) for any other purpose directly relating to any of the above.
用於與上述任何一項直接相關的任何其他目的。

Who we may share your personal information with

我們可能與誰共享閣下的個人資料

We may for the purposes stated in this PICS disclose or transfer your or the relevant persons, personal information, within or outside of Hong Kong, to:

我們可能會就本個人資料收集聲明中所述的目的，在香港境內或境外披露或轉移閣下或有關人士的個人資料至：

- (i) our authorized agents, insurance intermediaries, third party providers or administrators including healthcare providers, in connection with the placement or handling of your insurance policy and any related claims and/or services;
就閣下的保單及任何相關索償及/或服務的安排或處理，獲我們授權的代理人、保險中介人、第三方供應商或管理人員，包括醫療保健供應商；
- (ii) reinsurers, claims investigators, loss adjudicators, fraud investigators, medical advisers, debt recovery agents, credit reference agencies, law enforcement bodies, fraud prevention agencies;
再保險公司；理賠調查公司；理賠調查員；欺詐調查員；醫療顧問；債務追收公司、信貸資料機構、執法機構、防止欺詐機構；
- (iii) any branch, subsidiary, holding company, associated company or affiliates of Chubb Life HK (“Group Companies”);
安達人壽香港（「集團公司」）的任何分行、附屬公司、控股公司、聯營公司或聯繫公司；
- (iv) our appointed third-party vendors, agents, contractors, advisers;
我們指定的第三方供應商、代理人、承包商、顧問；及
- (v) insurance industry associations and federations, government or judicial or regulatory bodies, or any person to whom we have a legal or regulatory obligation to make disclosure.
我們有法律或監管義務向其作出披露的保險行業協會和聯會，政府或司法或監管機構，或任何人士。

Your data access rights

閣下查閱資料的權利

You have the right to obtain access to and to request correction of your personal information held by Chubb Life HK or be given reasons for any refusal of access or correction. We may charge you a reasonable fee to process your data access request.

閣下有權查閱和要求更正安達人壽香港持有閣下的任何個人資料，或獲得拒絕查閱或更正的理由。我們可能會向閣下收取合理的費用，以處理閣下的資料查閱要求。

For more details of the Company's policies on personal data and privacy protection, please read the Chubb Life HK's Privacy Policy available at <https://www.chubb.com/hk-en/footer/chubb-life-privacy-policy.html>. Any questions regarding personal data, access to or correction of personal data should be made in writing and submitted to: Data Protection Officer of Chubb Life Insurance Hong Kong Limited at 35/F, Chubb Tower, Windsor House, 311 Gloucester Road, Causeway Bay, Hong Kong.

有關本公司個人資料及私隱保障政策的詳情，請參閱安達人壽香港的私隱政策，網址為<https://www.chubb.com/hk-zh/footer/chubb-life-privacy-policy.html>。有關個人資料、查閱或更正個人資料的任何問題，請以書面形式向安達人壽保險香港有限公司的資料保護主任提出，並送交至香港銅鑼灣告士打道三一一號皇室大廈安達人壽大樓三十五樓。

In case of discrepancies between the English and Chinese version, the English version shall apply and prevail.
如中英文本有任何歧義之處，概以英文本為準。

Policyowner's declaration: 保單持有人填寫及簽署部份

I hereby acknowledge and confirm the above term and conditions and have checked the current loan interest rate to be charged in eService through the website at <https://eservice.chubblife.com.hk> before signing this application.

本人特此承認及確認上述條款及條件並在簽署前已於電子服務平台查閱現時之貸款率將會使用在此貸款申請。

I have read the Policy Loan Summary ("the Summary") as attached and I acknowledge and understand the Important Notes as stated on the Summary.

本人已閱覽附上的保單貸款概覽（「概覽」），本人知悉及明白「概覽」所列明的保單貸款的重要資料。

NOTE 注意:

Please do not sign on BLANK Form 請勿在空白表格上簽署

Signature must be consistent with that in your policy record and please submit the form within 14 days

簽名模式需與保單上的記錄相符，並請於14天內遞交

Signature of Policyowner
保單持有人簽署

Date (dd/mm/yyyy)
日期（日/月/年）

Signature of Assignee
受讓人簽署
(only applicable if the Policy has been assigned)
(適用於此保單已被轉讓)

Date (dd/mm/yyyy)
日期（日/月/年）

Chubb. Insured.SM