

Notice of Collateral Assignment
保單抵押性轉讓通知書

This form is applicable to Policy No. = 4 characters plus 8-digits number beginning with '05' or '06'

此表格適用於保單編號為4個字母和8個由'05'或'06'開始的數字組成

e.g. XXXX-05000000 or XXXX-06000000

Please complete this Form in English BLOCK letters. Any changes or amendments in this Form should be endorsed by the Policy Owner in full signature. 請以英文正楷填寫此表格。如有任何更改或修正，敬請保單權益人在更改的位置簽署作實。

I. Application / Policy Details 投保申請/保單資料																					
Application / Policy No. 申請書/保單編號	<table border="1"><tr><td></td><td></td><td></td><td></td><td>-</td><td>0</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>					-	0														
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Name of Applicant / Policy Owner 投保人/保單權益人姓名	Identification Document No. 身份證明文件號碼																				
Name of Proposed Insured / Insured *Optional 準受保人/受保人姓名 *非必須提供																					
II. Assignee Information 承讓人資料																					
^ Applicable to Corporate Assignee ^ 適用於公司承讓人																					
1. Name of Assignee 承讓人姓名																					
2. Identification / Incorporation [^] Document Type 身份/公司註冊 [^] 證明文件類別	<input type="checkbox"/> Hong Kong Permanent Identity Card 香港永久性居民身份證 <input type="checkbox"/> Hong Kong Identity Card 香港居民身份證 (Please complete item 6 "Other Nationality/Region" 請填寫第6項「其他國籍或所屬地區」) <input type="checkbox"/> Passport and any of the following documents (if any) 護照 及 任何下列文件(如有): - a social security card or other equivalent documents; or 社會安全卡或其他同等文件; 或 - a national identity card 國民身分證 (All of the identity documents should be government or state-issued and should bear photograph of the natural person. 所有身份證明文件須附有該 自然人的照片並須由政府或國家簽發。) <input type="checkbox"/> Business Registration Certificate [^] 商業登記證 [^] <input type="checkbox"/> Certification of Incorporation [^] 公司註冊證明書 [^] <input type="checkbox"/> Others 其他 _____																				
3. Identification Document No. / Passport / Business Registration No. [^] 身份證明文件號碼 / 護照 / 商業登記證號碼 [^]																					
4. Date of Birth / Date of Incorporation [^] 出生日期/公司註冊日期 [^]	(D) (M) (Y) (日) / (月) / (年)																				
5. Nationality / Region / Place of Incorporation [^] 國籍/所屬地區/公司註冊地 [^]																					
6. Other Nationality/Region 其他國籍或所屬地區 (If the Assignee is resident of more than one nation/region, please state all other nationalities or regions in this field. 如承讓人為多於一個國家/地區的居民，請在此列明所有其他 國籍或所屬地區)																					
7. Relationship with Applicant / Policy Owner 與投保人/保單權益人的關係																					
8. Correspondence Address (in English) 通訊地址 (以英文填寫)	_____ _____ _____ Country / Region 國家 / 地區 _____																				
9. Residential Address / Business Address [^] 住宅地址/業務地址 [^] Note: P.O. Box address will not be accepted 注意：郵政信箱地址恕不接受	_____ _____ _____ Country / Region 國家 / 地區 _____																				

10. Employer's Name (including a second job) 僱主名稱 (包括兼職)	
11. Nature of Employer's Business / Nature of Business [^] 僱主業務性質 / 業務性質 [^]	
12. Current Occupation 現時職業	
13. Scope of Duties 工作範圍	
14. Loan Amount 貸款額	Currency 貨幣: _____ Amount 金額: _____
15. Reason for Collateral Assignment 抵押性轉讓原因	<input type="checkbox"/> Mortgage 按揭 <input type="checkbox"/> Personal Loan 個人貸款 <input type="checkbox"/> Commercial Lending 商業貸款 <input type="checkbox"/> Others 其他: _____

Other documents submitted together with this Form (To be completed by Assignee)

與此表格一併遞交的其他文件 (由承讓人填寫)

- Copy of the identification / Business Registration (for corporate) document(s) of Assignee. 承讓人的身份證明文件 / 商業登記證 (適用於公司) 的副本。
- Self-Certification Form (For Foreign Account Tax Compliance Act ("FATCA")) 自我證明表格 (以作「外國賬戶稅務合規法案」用途)
- Self-Certification Form (For Automatic Exchange of Financial Account Information ("AEOI") and its Common Reporting Standard ("CRS")) 自我證明表格 (以作自動交換財務賬戶資料及其「共同匯報標準」用途)
- Important Facts Statement for Mainland Policyholder (if Assignee is a holder of Resident Identity Card (PRC)) 重要資料聲明書 - 內地人士在港投保人身 / 壽險保單 (如承讓人為中華人民共和國居民身份證持有人)

III. Declaration of Collateral Assignment 保單抵押性轉讓聲明

In consideration of the Assignee providing a loan to the Policy Owner, the Policy, together with all rights, title and interest therein, are hereby assigned, on the following terms, by the Policy Owner as the Assignor to the Assignee as a collateral security for the loan:

鑒於承讓人向保單權益人提供貸款，上述保單連同所有上述保單的權利及權益，將根據以下的條款，由保單權益人以轉讓人身份轉讓予承讓人作為貸款的抵押品：

1. If permitted by the Policy, the Assignee may exercise the following rights:

- collect the death benefit payable under the Policy up to the value of the said loan or such amount of the loan together with all interests and charges accrued thereon as shall remain due and owing;
- surrender the Policy and collect the surrender value;
- collect the proceeds on maturity of the Policy;
- take out a policy loan;
- receive dividends/bonus payable on the Policy; and
- make withdrawals from the Policy.

倘若保單許可，承讓人可行使下列權利：

- 領取等值於上述貸款的金額或尚未清還的欠款及所有累算利息與費用為限之保單身故賠償；
- 申請退保並領取退保金額；
- 領取保單期滿後應得的期滿金額；
- 進行保單貸款；
- 收取保單應付的紅利 / 花紅；及
- 提取保單價值。

2. In the event that the death benefit shall become payable, the Assignee and the personal representative(s) of the Policy Owner shall mutually agree on the amount of the outstanding loan together with all interests and charges accrued thereon and notify the Company of the outstanding amount.

在須發放身故保障賠償時，承讓人與保單權益人之遺產代理人須就欠款及所有累算利息與費用總額達成協議並通知保險公司此欠額。

3. The Policy Owner authorises the Company to release all sums payable under the Policy or any part thereof to the Assignee directly without the need of giving prior notice to the Policy Owner.

保單權益人授權保險公司直接發放所有保單下須支付之款項或其任何部份予承讓人，而毋須預先向保單權益人作出通知。

4. The Assignee acknowledges that during the subsistence of this Collateral Assignment, the Policy Owner reserves the right to collect any disability benefit or any benefit other than a death benefit from the Company provided that such benefit shall not reduce the Sum Insured as well as the right to designate and change the beneficiary.

承讓人確認在本保單抵押性轉讓協議有效期間，保單權益人保留向保險公司領取任何不減低保額的傷殘保障賠償或除卻身故保障賠償外之其他賠償的權利，並可指定及更改受益人。

5. The Policy Owner hereby authorises the Company to disclose to the Assignee as the Assignee may reasonably request from time to time:

- the cash values of the Policy and any change of the Policy which may adversely affect the rights of the Assignee under the Policy;
- the personal data of the Policy Owner for the purpose of enabling the Assignee to identify, retrieve and process the records relating to the Policy Owner held by the Assignee.

保單權益人授權保險公司，在承讓人不時合理要求下，向承讓人披露：

- 此保單之現金價值及任何可能對承讓人於此保單下之權利有不利影響的更改；
- 保單權益人的個人資料，目的為使承讓人可識別、檢索及處理由承讓人持有有關保單權益人的記錄。

6. The Assignee agrees that if the Policy Owner shall repay the outstanding loan together with all interests and charges accrued thereon in full to the Assignee while the Policy is in force, the Assignee shall reassign the Policy to the Policy Owner and notify the Company in writing forthwith. It is agreed that all the costs and expenses incurred for the purpose of the said reassignment shall be solely borne by the Policy Owner.

倘若保單權益人在保單生效期間向承讓人全數償還欠款及所有累算利息與費用，承讓人會將保單轉歸保單權益人及隨即以書面通知保險公司。雙方同意因上述再轉讓而引致的所有成本及費用須由保單權益人獨自承擔。

7. The Assignee agrees that if any proceeds received by the Assignee under the Policy shall exceed the outstanding loan together with all interests and charges accrued thereon, the Assignee will pay the surplus of the proceeds over to the Policy Owner.

承讓人同意，倘若從保單所得的收益超過欠款及所有累算利息與費用，承讓人會將超出欠款及所有累算利息與費用總額的收益支付予保單權益人。

8. Unless and until the Company has received actual written notice from the Assignee that the Policy has been reassigned to the Policy Owner and/or his personal representative(s), the Company's liability and obligations to the Policy Owner, his personal representative(s) and/or the designated beneficiary under the Policy shall be deemed duly discharged upon the Company's payment of all the proceeds payable under the Policy to the Assignee directly.

除非及直至保險公司收到承讓人以書面通知保險公司保單已再轉讓予保單權益人及／或其遺產代理人，否則，保單權益人、其遺產代理人及／或指定受益人根據保單向保險公司提出的申索，會因保險公司將所有保單下之利益直接賠付予承讓人而視作正式全面解除。

9. The Policy Owner and the Assignee hereby expressly acknowledge that the Company shall not be responsible for the validity, consequences or effect of this assignment.

保單權益人及承讓人謹此確認，保險公司並無責任驗證任何轉讓合約的有效性、後果或影響。

10. The rights of the Assignee shall at all times be subject to the indebtedness owed by the Policy Owner to the Company under the Policy and the Company reserves the right to demand proof of interest in case of a claim by the Assignee.

承讓人的權利須受保單權益人就上述保單對保險公司的欠款所限制，而於承讓人進行索償時，保險公司保留要求承讓人提供權益證明的權利。

11. The Policy Owner and the Assignee confirm having read and understood the Company's Personal Information Collection Statement as accompanied with this Form and agree to its terms fully.

保單權益人及承讓人確認已閱讀及明白隨本申請書附上有關保險公司的收集個人資料聲明並對其內容完全同意。

IV. Declaration by Assignee - Opt-out from Use of Personal Data in Direct Marketing 承讓人聲明 - 選擇拒絕在直接促銷中使用個人資料 (Applicable to individual assignee only 只適用於個人承讓人)

DIRECT PROMOTIONAL AND MARKETING MATERIALS

I / We confirm that I / we have read and understood the AIA Personal Information Collection Statement ("AIA PIC"). I / We agree to the provision and use of my / our personal data for direct marketing purposes in accordance with the AIA PIC. I / We acknowledge and consent to the transfer of my / our personal data outside of Hong Kong for direct marketing purposes and to the types of transferee as set out in the AIA PIC.

[] Please tick the box on the left if you do not agree with the provision, use and transfer of your personal data for direct marketing purposes in accordance with the AIA PIC.

宣傳及市場推廣資料

本人 / 我們現確定本人 / 我們已閱讀及明白AIA個人資料收集聲明（「AIA個人資料收集聲明」）。本人 / 我們同意 根據AIA個人資料收集聲明，提供本人 / 我們的個人資料用作直銷推廣用途。本人 / 我們確認及贊同把本人 / 我們的 個人資料轉移至香港境外作直銷推廣用途，並把相關的個人資料轉移至AIA個人資料收集聲明中列明的資料承讓人。

[] 倘若不同意根據AIA個人資料收集聲明，提供、使用及轉移個人資料用作直銷推廣用途，請在上列[]一欄劃上✓。

By signing below, I / we represent that I am / we are not a U.S. person for purposes of U.S. federal income tax and that I am / we are not acting for, or on behalf of, a U.S. person. If the Owner is a body corporate, I / We represent that the Owner does not have any beneficial owner(s) with a 10% or more direct or indirect interest in the corporate who is a U.S. citizen, resident or U.S. Entity. I / We understand that the Company, believing this statement to be true, will rely on it and act on it. In the event this statement is incorrect / false, the Company reserves the right and shall be entitled to cancel the policy. Any policy issued may accordingly be considered void in which case the Company shall notify me / us and repay any premiums and levy (for Hong Kong policies)less reasonable charges and policy withdrawals / loans.

Note: A false statement or misrepresentation of tax status by a U.S. person could lead to penalties under U.S. law. If your tax status changes and you become a U.S. citizen or resident, you must notify us within 30 days. (This Clause is not applicable to U.S. citizens or residents, who must complete IRS Form W- 9.)

於下方簽署作實，本人/ 我們聲明，就美國聯邦薪俸稅之有關事項而言，本人/ 我們並非美國人，及並不代表美國人行事。如持有人為法人，本人/ 我們聲明股東中沒有美國公民/ 美國居民/ 美國機構直接或間接持有大於10%的股權。本人/ 我們明白貴公司相信此陳述是真實的，並以此為依據及代為行事。倘若此陳述是不正確/ 虛假的，貴公司保留權利，並有權取消保單。任何依據此陳述而鑄發的保單可視作無效。在這情況下，貴公司將通知我/ 我們償還扣除合理的費用及保單提款/ 貸款後的保費與保費徵費（香港保單適用）。

備註：根據美國法律，任何美國人就其稅務狀況有虛假或失實陳述，將會受到刑罰。若閣下的稅務狀況有更改，並且成為美國公民或居民，請於三十日內通知本公司。（美國公民或居民必須填寫IRS 之 W-9 表格，而以上之有關條款並不適用。）

I / We acknowledge and irrevocably agree that the information contained in this form and information regarding the Applicant(s) and any Reportable Account(s)* may be provided to the tax authorities of the country / jurisdiction in which this account(s) is / are maintained and exchanged with tax authorities of another country / jurisdiction or countries / jurisdictions in which the Applicant(s) may be tax resident pursuant to intergovernmental agreements to exchange financial account information.

*"Reportable Account" has the meanings ascribed to it under the "Common Standard on Reporting and Due Diligence for Financial Account Information" promulgated by the Organisation for Economic Cooperation and Development.

For individual applicant(s) - I / We certify that I am / we are the Applicant(s) (or am authorized to sign for the Applicant(s)) of all the account(s) to which this form relates.

For corporate applicant(s) - I certify that I am authorized to sign for the Applicant in respect of all the account(s) to which this form relates.

- I / We declare that all statements made in this declaration are, to the best of my / our knowledge and belief, correct and complete.

- I / We undertake to advise the Company within 30 days of any change in circumstances which affects the tax residency status of the party / parties identified as Applicant of this form or causes the information contained herein to become incorrect or incomplete, and to provide the Company with a suitably updated self-certification and Declaration within 30 days of such change in circumstances.

- I / We agree to indemnify the Company against any loss, claim and action in connection with any false, misleading or incomplete information of my / our nationality, residence and / or tax status.

本人/ 我們知悉並完全同意這表格內，所有資料及有關申請人之個人資料，和任何須申報帳戶*，將有可能提供予管理該帳戶的國家/ 司法管轄區之稅務機關，及轉交予其他國家/ 司法管轄區之稅務機關或申請人所屬之國家/ 司法管轄區為根據跨政府協議所訂之財務帳戶資料交換要求的國家/ 司法管轄區。

* "須申報帳戶" 之定義請參考經濟合作與發展組織頒佈的 "共同申報準則及財務帳戶資料之盡職調查"

由個人作申請人 - 本人/ 我們在此聲明，本人/ 我們是本申請書相關之全部帳戶的申請人（或獲申請人授權簽署）。

由公司作申請人 - 本人在此聲明，本人是獲申請人授權簽署本申請書相關的全部帳戶。

- 本人/ 我們聲明一切在這份聲明之條款是基於本人/ 我們的據知及所信，並且是正確及完整的。

- 本人/ 我們承諾，如有任何改動會影響認定為申請人之一方/ 多方之稅務居民狀況內容，或導致其所載資料失實或不完整，本人/ 我們將於有關改動發生後30日內通知貴公司，並在該變動發生後30日內，向貴公司提交最新的自我證明書。

- 本人/ 我們同意賠償貴公司就本人/ 我們的國籍、居住及/ 或稅務狀況有關資料之虛報、誤導或不完整所導致的任何損失，索償及訴訟。

V. Signature 簽署

Applicant/Policy Owner/Assignor 投保人/保單權益人/轉讓人	Assignee (Please stamp company chop here^) 承讓人 (請蓋上公司印章^)	Witness 見證人
X	X	X Name 姓名:
Date日期 (D/M/Y日/月/年)	Date日期 (D/M/Y日/月/年)	Date日期 (D/M/Y日/月/年)

The Chinese version is for reference only. Should there be any discrepancy between the English and the Chinese versions of this document, the English version shall apply and prevail. 此中文譯本只供參考之用，本文件的中英文版本如有歧異，以英文版本為準。

FOR OFFICE USE ONLY

SV	Checked by:	Date(D/M/Y)
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Important Notes and Risk Disclosure on Assignment of Life Insurance Policy 轉讓人壽保單的重要事項及風險披露

You should be aware of the additional risks and limitations associated with Assignment set out below in this document.

請留意轉讓所引起的額外風險及外來環境所帶來的不明朗風險。

Important Notes 重要事項

- If your loan repayment is in default, the Assignee may instruct us to pay directly to it all such moneys as are payable under your policy (including any surrender or cash value), after deducting any amount that you may owe us under the policy, or comply with all of its directions insofar as the Assignee is exercising its rights of the policy under the Assignment, including but not limited to the right to cancel the policy within the cooling-off period of the policy, surrender the policy and make cash withdrawals under the policy. As a result, the protection coverage will be reduced or even may become zero.
如貸款未有及時償還，受讓人可指示我們於扣除任何保單欠款金額後，將該筆款項（包括任何退保或現金價值）直接支付予受讓人，或遵從所有由受讓人於轉讓保單下所行使之權利，包括但不限於對保單於冷靜期內取消保單，退保及提取保單金額之權利。換言之，保障可能會被減少，甚至乎下跌至零。
- If, at the time of the death of the insured under the policy or the maturity of the policy, the loan is not wholly repaid, the Assignee may instruct us to pay the death benefit, after deducting any amount that you may owe us under the policy, directly to it for the repayment of any outstanding loan. As a result, the protection coverage will be reduced or even may become zero.
如受保人於保單生效期間或保單期滿前身故，而貸款尚未完全還清，受讓人可指示我們於扣除保單內之任何欠款金額後，將身故賠償直接支付給受讓人作還款用途。換言之，保障範圍將被減少或甚至乎下跌至零。
- The Assignee may instruct us to release such information relating to the policy as it may from time to time request, including but not limited to the surrender or cash value of the policy.
受讓人可不時指示我們發放有關該保單的資料，包括但不限於保單之退保或現金價值。
- Unless we have received the prior consent of the Assignee, we cannot pay to you any money, whether by way of cash withdrawal, policy loan, refund of any surrender or cash value (upon cancellation or termination of the policy) or refund of all or part of any premium (upon cancellation of the policy within the cooling-off period of the policy).
除非我們已經收到了受讓人的事先同意，我們不能支付任何金額給你，無論是現金提取，保單貸款，退保或現金價值之退款（於取消或終止保單）或退回全數或部份保費（於冷靜期內取消保單）。
- You may not be permitted to designate your spouse or children (or any of them) as beneficiary(ies) under the policy, or change the beneficiary(ies) under the policy to your spouse or children (or any of them) without the prior consent of the Assignee.
你或不被批准於沒有受讓人的事先同意下指定或更改你的配偶或子女（或其中任何人）為保單之受益人。
- You should read and understand the terms and conditions of Assignment set out by the lending institution before using your policy as security.
在轉讓保單作為抵押前，你必須閱讀及明白貸款機構所訂定有關權益轉讓的條款及細則。
- AIA does not participate nor has any interest in the Assignment.
AIA 沒有參與是次權益轉讓並且未有獲得任何利益。

Risk Disclosure 風險披露

Credit Risk:

You are subject to the credit risk of AIA. In the event of any adverse change in credit rating of or default of AIA, the lending institution may review and adjust the credit limit and to call for additional collateral if required.

信貸風險:

閣下須承受友邦的信貸風險。倘若友邦的信貸評級被下調或無法按保單的承諾履行財務責任，保單的貸款機構有權重新審核信用額度及要求額外抵押品。

Collateral top-up risk:

Collateral top-up may be required if the outstanding loan amount is higher than the credit limit granted by the lending institution.

加按風險:

如未償還之貸款金額高於貸款機構給予閣下的貸款信用額，您可能需要提供額外抵押品。

Loan adjust and recall risk:

The lending institution may increase, reduce or cancel the whole or any part of the loan facility at any time. If you are unable to repay the loan facility, the lending institution may exercise its rights of the policy under the Assignment including but not limited to instruct us to fully/partially surrender the policy, make cash withdrawals and pay all such moneys directly to it and comply with any other instructions pursuant to the Assignment.

貸款調整和收回風險:

保單的貸款機構有權隨時增加，減少或取消閣下整個或部分的貸款。若閣下未能償還貸款，保單的貸款機構有權要求我們退保整個或部分保單並使用退保總值，提取現金而將所有款項用來償還未償還的貸款和遵守與保單之權益轉讓有關的其他指示。

Insurance policy assignment risk:

With Premium Financing loan or other credit facilities advanced by a lending institution, the rights of the policyholder under the insurance policy will be assigned to the lending institution. This means all proceeds payable under the policy are to be paid to the lending institution first, and any changes or amendment to the policy are subject to the lending institution's approval. In case the policyholder passes away, the lending institution may surrender the policy and use the surrender value to repay the outstanding loan. You shall ensure the beneficiary(ies) is (are) fully aware of this.

保單之權益轉讓風險:

在貸款機構提供保費/保單融資和其他貸款下，保單持有人的權益將會透過轉讓契約被轉讓給貸款機構。這代表所有保單支付的款項將首先給予貸款機構，而保單的任何更改及修訂亦須經過貸款機構的批准。

若保單持有人去世，貸款機構可對該保單進行退保並使用退保價值償還未償還貸款。閣下請確保保單的指定受益人完全清楚這一點。

Surrender risk and death benefit risk:

Once the policy is assigned to the lending institution, the lending institution shall have the sole right to exercise the rights under the policy on behalf of the policyholder, including but not limited to receive any dividends payable under the policy, surrender the policy and receive any surrender value, apply for policy loan and exercise any non-forfeiture options.

退保及身故賠償風險:

當保單被轉讓到貸款機構後，貸款機構將擁有唯一權利而可代表保單持有人行使保單上的權利，包括但不限於保單的接收任何紅利，退保該保單並收取退保總值，申請保單貸款和行使任何既有現金價值條款選擇。

Interest rate risk :

When the loan interest rate or crediting interest rate of the policy changes, it may result in higher costs of interest payments and the value of the policy will be lower than the loan balance. Interest rates applicable to the loan are subject to changes according to (including but not limited to): (1) lending institution's policy and discretion and (2) prevailing market conditions on the demand and supply on the currency the loan is denominated in (e.g. Hong Kong Interbank Offered Rate).

利率風險:

當保單的貸款利率有所調整時，閣下的利息成本可能增加而導至保單總值高於貸款餘額。可影響保單的貸款利率包括但不限於(1)貸款機構政策和酌情權；(2)保單的貸款貨幣的市場供應及需求(例如香港銀行同業拆息-HIBOR)。

Rate of return risk:

Changes in interest rates applicable to the loan (i.e. increase) may increase the cost of serving the loan and therefore reduce the overall rate of return of the policy under this financing arrangement. In the worst case, the financing interest rate may be higher than the returns received from the policy and you may be subject to significant financial loss. You should be aware of the adverse financial implications in the event the rate of return generated from the policy is insufficient to allow the value of the policy to meet your financial obligations to the lending institution.

回報率風險:

當保單的貸款利率有所調整時，閣下的利息成本可能增加而減少保單的回報率。在最壞的情況下，貸款利率有可能高於在人壽保險可收到的回報而閣下可能蒙受重大損失。閣下應注意到利息成本高於保單回報時保單總值不足以應付閣下對貸款機構的貸款債務。

Exchange rate risk:

Exchange rate exposure arises when you choose a loan currency different to the policy currency. For instance, in case of premium financing, you are required to convert the premium loans (e.g. HKD loans) into the policy currency (e.g. USD) in the form of a separate foreign exchange transaction with the lending institution for premium settlement. Similarly, any proceeds received under the policy are required to be converted into the loan currency before being used for the loan repayment. The fluctuation in exchange rate may have impact on the amount of loan repayment and you may be required to top it up in case of shortfall.

匯率風險:

當閣下選擇一個與保單貨幣不同的貸款貨幣時匯率風險會因而產生。例如，在保費融資的情況下，閣下須分別地以外匯交易的方式向貸款機構轉換其保費貸款(例如：港元貸款)至其保單貨幣(例如：美元)以作保費結算之用。

同樣地，任何由保單得到的收入(例如：美元)須在用作償還貸款前被轉換至貸款貨幣(例如：港元)。匯率的波動可影響償還款項，如有短缺閣下可能被貸款機構要求額外注資。

Disclaimer 免責聲明:

The information shown in this document is not meant to be exhaustive and is for general reference only, and does not constitute or form any offer, solicitation, invitation, inducement to purchase insurance policy or enter into any arrangement, recommendation or proposal on financing or otherwise. Furthermore nothing in this document shall be construed as legal, investment or tax advice.

此文件所載資料並未詳盡及僅作一般參考用途，並不構成任何邀約、招攬、邀請或誘使購買保單或作出任何融資之安排或建議或其他安排。此外，本文件的內容不可詮釋為任何法律、投資或稅務意見。

If you have any questions on this document, we strongly suggest you seek advice from **an independent professional advisor about the risks involved before entering into the Assignment.**

如果您對本文有任何疑問，我們強烈建議您在進行轉讓前就轉讓所涉及的風險向獨立專業顧問尋求建議。

I hereby confirm that I have read through and understood the information provided to me herein regarding assigning my policy to lending institution as security for loan or other credit facilities and I acknowledge that if I have any question, I should seek independent professional advice. I further acknowledge that this document may not cover all the risks associated with the Assignment and I shall make my own assessment before entering into the Assignment.

本人在此確認本人已閱讀並理解此有關保單轉讓予貸款機構作為貸款抵押或信貸安排的資料，如有任何問題，我應尋求獨立專業顧問的專業意見。本人亦得悉，這份文件可能無法涵蓋所有與轉讓相關聯的風險，並須為此轉讓作自行評估。

Signature 簽署: _____

Name 姓名: _____

Date 日期: _____



AIA Everest Life Company Limited

Release of Collateral Assignment

解除保單抵押性轉讓

This form is applicable to Policy No. = 4 characters plus 8-digits number beginning with '05' or '06'
此表格適用於保單編號為4個字母和8個由'05'或'06'開始的數字組成
e.g. XXXX-05000000 or XXXX-06000000

Please complete this Form in English BLOCK letters. Any changes or amendments in this Form should be endorsed by the Policy Owner in full signature.
請以英文正楷填寫此表格。如有任何更改或修正，敬請保單權益人在更改的位置簽署作實。

I. Policy Details 保單資料		
Policy No. 保單編號	<input type="text"/>	<input type="text"/>
Name of Policy Owner 保單權益人姓名	Identification Document No. 身份證明文件號碼	
Name of Insured *Optional 受保人姓名 *非必須提供		
II. Declaration by Assignee 承讓人聲明		
^ Applicable to Corporate Assignee ^ 適用於公司承讓人		
For value received, the Assignee, _____ (Name of Assignee), hereby notifies the Company that the Policy has been reassigned to the Policy Owner and all rights, title and interest of the Assignee under the Policy are hereby relinquished and released.		
承讓人 _____ (承讓人姓名) 現通知保險公司上述保單已經再轉讓予保單權益人，承讓人同時放棄及解除其就上述保單所享有之一切權利及權益。		
III. Signature 簽署		
Policy Owner/Assignor 保單權益人/轉讓人	Assignee (Please stamp company chop here^) 承讓人 (請蓋上公司印章^)	Witness 見證人
X	X	X
Date日期 (D/M/Y日/月/年)	Date日期 (D/M/Y日/月/年)	Name 姓名: Date日期 (D/M/Y日/月/年)
The Chinese version is for reference only. Should there be any discrepancy between the English and the Chinese versions of this document, the English version shall apply and prevail. 此中文譯本只供參考之用，本文件的中英文版本如有歧異，以英文版本為準。		
FOR OFFICE USE ONLY		
SV	Checked by:	Date(D/M/Y)