




**POLICY LOAN AGREEMENT WITH ASSIGNMENT  
OF POLICY AND AGREEMENT AS TO INTEREST**  
保單貸款同意書保單權益轉讓及利息同意書

Policy Number 保單號碼	Name of Insured 受保人姓名	Name of Owner 持有人姓名	 P3962015
Area Code 區域編號	Agency Name 營業員組別名稱	Agent Code 營業員號碼	
Agency Code 營業員組別編號	Agent Name 營業員姓名	Agent Tel. No. 營業員聯絡電話	

TR Membership Number 業務代表會員號碼  IA  ANG

Remark: If the stated AIA financial planner / broker / IFA on this form is not my current servicing AIA financial planner / broker / IFA, I give consent to him/her to handle and follow up my request.  
備註：倘若在上述表格上填寫的財務策劃顧問 / 經紀 / 獨立理財顧問並不是本人目前的財務策劃顧問 / 經紀 / 獨立理財顧問，本人同意他/她處理並跟進我的要求。

**Important Notes : 注意事項 :**

- Please submit ID card / passport copy of the Owner / Trustee. In the case of corporate owner, company documents including business registration, list of authorized signatories, ID card/passport of shareholders with 10% or more of the voting rights and the ultimate principal beneficial owner are required. Our Company reserves the right to ask for additional documents if necessary.  
請遞交持有人 / 信託人的身份證 / 護照副本。倘以公司名義之持有人，必須遞交商業文件，包括商業登記證、授權人士的簽名式樣文件、控制行使公司10%或以上之投票權的股東及最終主要實益擁有人的身份證 / 護照副本。本公司保留權利於適當時候索取其他文件。
- Signature must correspond with the Company's existing record. Please refer to the copy of the application form attached to the Policy or to the signature specimen on any document subsequently recorded by the Company.  
簽名須與本公司存案相符。請參閱保單上要保書之影印本或於保單繕發後更換及經本公司確認之簽署。
- Any amendments in this form must be countersigned by the Owner / Trustee / Assignee in full signature.  
持有人 / 信託人 / 受讓人必須於申請表內任何曾修改的地方簽署確實。
- The maximum loan amount is 85% of the net guaranteed cash value. If the requested loan amount is greater than the maximum amount available, the maximum withdrawal amount will be processed.  
最高貸款額不得超過淨保單現金價值的85%。如申請的貸款額超過最高可動用金額，則以最高提取額為準。
- The minimum amount of Policy Loan is HKD1,000/USD125/CNY1,000. If the loan amount is less than the minimum amount, the Policy loan request will not be processed.  
每次最低保單貸款金額為港幣1,000/美元125/人民幣1,000。如貸款金額少於最低金額，本指示將不獲處理。
- The Policy shall terminate if any unpaid loan with the accrued interest equals or exceeds the Total Cash Value of the Policy.  
當保單未償還貸款及累計利息之總和相等於或超過保單之現金價值總額時，保單隨即宣告終止。
- Application of policy loan is not allowed during the Income Period (except for ProRetire Annuity Insurance where all monthly income distributed after the policy loan will be left and accumulated in the Policy as per Income Accumulation option).  
在入息期內，本公司將不接納任何保單貸款申請(惟「智優裕」年金保險計劃除外，而所有在保單貸款申請後派發之每月入息將以累積入息形式累積於保單內)。

**Amount of Loan 貸款額  
(in policy currency 以保單貨幣計算)**

Maximum amount available 最高貸款額

I acknowledge and understand that current loan interest rate is  % per annum. (Compulsory)

本人確認及明白現時貸款的年利率為  %。(必需填寫)

**For e-BankIn / FPS customers, the payment will be transferred to the designated bank account.**

已登記使用「電子入賬服務」/「轉數快」之客戶，本公司會將款項轉入至指定之銀行戶口。

If e-BankIn / FPS is requested immediately, please complete the followings:

如要求即時登記「電子入賬服務」/「轉數快」，請填妥以下資料：

**Immediate e-BankIn / FPS Registration**

即時登記「電子入賬服務」/「轉數快」

**PART A: Owner's Mobile Number (For Receiving SMS)**

甲部：持有人手提電話號碼（作接收短訊之用）

You MUST provide your mobile number for receiving a notification SMS to be sent out upon the completion of the FPS / e-BankIn registration.

We will update the telephone number to the above policy(ies) accordingly if it is different from the Company record.

閣下必須提供您的手提電話號碼作接收通知短訊之用，我們將於完成「轉數快 / 電子入賬服務」登記當日發送有關短訊。如此號碼跟公司紀錄不同，我們會更新有關電話號碼至以上保單。

Owner's Mobile Number (  )

持有人手提電話號碼： Country Code Telephone No  
國際電話區號 手機號碼





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- 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。任何依據此陳述而繕發的保單可視作無效。在這種情況下，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。

#### Personal Information Protection Law of The People's Republic of China ("China PIPL")

A Privacy Addendum in compliance with the China PIPL is available at:

<https://www.aia.com.hk/en/help-and-support/individuals/aia-everest.html#PrivacyStatement> and is made available upon request. It is applicable to you if you are located in Mainland China.

#### 中華人民共和國個人信息保護法（「個人信息保護法」）

遵照個人信息保護法的私隱附錄可於以下網站下載：<https://www.aia.com.hk/zh-hk/help-and-support/individuals/aia-everest.html> 及可向我們索取。如您位於中國內地，此私隱附錄則適用於您。

I have read and understood the Privacy Addendum and agree that the AIA group of companies can process my personal information as set out in the Privacy Addendum.

我已閱讀及明白私隱附錄，並同意友邦保險集團可按照私隱附錄處理我的個人信息。

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Signature of Owner / Trustee  
持有人 / 信託人簽名

on      
於 MM月 DD日 YYYY年

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Signature of Assignee  
受讓人簽名 (if applicable 如適用)

on      
於 MM月 DD日 YYYY年

PLEASE SIGN & RETURN IMMEDIATELY BUT NO LATER THAN 14 DAYS 請簽署後即時但不遲於14天內遞交  
PLEASE DO NOT SIGN ON BLANK FORM 請勿在空白表格上簽署



Download our mobile app AIA Connect to manage your policy anytime, anywhere!  
下載AIA「友聯繫」手機應用程式以便輕鬆管理您的保單！