

#### AIA International Limited

(Incorporated in Bermuda with limited liability)

### 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
Agent /Broker Name 營業員/經紀姓名	Agent/Broker Code營業員號碼/經紀號碼 Area/Agency/Broker Code 區域/營業員/經紀組別編號	Agent's /Broker Tel. No 營業員/經紀聯絡電話



00062064

#### Important Notes: 注意事項:

- 2. 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。

3. Any amendments in this form mus	at be countersigned by the Owne	r/Trustee/Assignee in full signature. 持有	有人/信託人/受讓人必須於申請。	長內任何曾修改的地方簽署確實。				
Amount of Louin 貝欢展	For e-BankIn customers, the payment will be transferred to the designated bank account. 已登記使用"電子入賬服務"之客户,本公司會將款項轉入至指定之銀行户口。 If e-BankIn has not been registered, we will pay the cheque in: 如未有登記使用"電子入賬服務",本公司會以支票支付,貨幣選擇為:							
	O Hong Kong Dollar 港元 # Send cheque to: #請將支票: My correspondence address registered with the company 寄往本人於公司登記的通訊地均							
	Policy Currency 保單貨幣							
	# If not indicated above, the ch	eque will be sent to the Owner's corresp	oondence address # 如沒有註明	指示,支票會寄往保單持有人的通訊地址				
I acknowledge and understand that	current loan interest rate is	% per annum. (Compu	ulsory)					
本人確認及明白現時貸款的年利率為	5%	(必需填寫)						
Pay the premium and levy	(for Hong Kong policies) of	the above policy due on 繳付上述	· 保單之保費與保費徵費(香	港保單適用),到期日為:				
	_(MM月/DD日/YYYY年)							
Repay the loan on policy n	io. 繳付保單貸款,保單號码	<b>悪</b> :	(US\$/HK\$	)				
Pay the premium and / or l	evy (for Hong Kong policies	s) of other policies due on 繳付以	下保單號碼到期之保費及/或	保費徵費(香港保單適用)				
Policy No.	Premium due date		Outstanding Levy	Currency / Amount				
<b>保單號碼</b>	保費到期日	與保單持有人之關係	尚欠保費徵費	<b>貨幣/金額</b>				
Pay the policy adjustment	繳付更改保單之費用							
		Relationship with owner		Currency / Amount				
保單號碼		與保單持有人之關係		貨幣/金額				
Pay the AIA Vitality suspe	nse account 繳付AIA Vitali	ty健康程式會費備用						
		Relationship with insured 與受保人之關係	red Currency / Amount 貨幣 / 金額					
AIA VIIdIIIII 使尿怪八胃	只柵狐	兴文体人心附述		具币/ 並俶				

To enquire for current policy loan interest rate information, please contact your AIA Financial Planner/ Broker or call (852) 22328888 via Interactive Voice Response System or login to AIA Customer Corner. 如欲查詢現時保單貸款年利率資訊,請聯絡您的友邦財務策劃顧問/經紀,或致電(852) 22328888透過互動語音系統或登入友邦客戶專頁查詢。

- 1. I understand that any benefits payable under the Policy will be paid in the latest policy currency as shown on the Policy Information Page of the Policy or, if applicable, the appropriate subsequent endorsement. Accordingly, the provision of the option to receive any such benefits in a currency other than the latest policy currency (the "Opted Currency") is solely a service offered by the Company at its discretion.
- 一、本人明白所有保單利益之款項將根據保單資料頁或隨後所發出之批註(如適用)所載之最近期保單貨幣為準。因此,提供選擇以最近期的保單貨幣以外的貨幣("選擇貨幣")作為收取任何此等利益的貨幣只屬貴公司酌情所提供之服務。
- 2. I understand and agree that should I opt for payment of any benefits payable under the Policy in the Opted Currency, I will bear the necessary exchange difference, such difference being determined by the Company on the basis of the Company's internal exchange rates as at the time of the relevant currency conversion.
- 二、本人明白及同意如本人選擇任何保單下所作出的利益款項以"選擇貨幣"支付,本人同意承擔所需的兌換差額,而該差額是有關貨幣兌換時依據貲公司內部貨幣兌換率而釐定。

Other	instructions	甘州华元
Other	mstructions	县加增不

Policy Number 保單號碼					
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In consideration of the loan of the abovesaid amount by AIA International Limited. (the "Company"), the receipt of which is hereby acknowledged. 由友邦保險(國際)有限公司(即「貴公司」)借貸給予上述貸款之收據,謹在此承認。

The undersigned hereby pledge(s) and assign(s) to the Company (as sole security for said loan) the above designated policy (the "Policy") and all right, title and interest therein, together with all money that may become payable thereunder, and warrant(s) the validity and sufficiency of this pledge and assignment. 文件下方署名者謹在此抵押及轉讓以上特設之保單(即「保單」)給貴公司(作為本貸款的唯一保證),包括所有權利、利息及所有可能成為此保單可得款項,及保證此契及轉讓書確為有效及足夠。

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

Interest on said loan will be at a rate to be determined by the Company but which shall in no case exceed the rate set out in the Loan Provisions of the Policy. The said interest shall be payable on the anniversary of the Policy in each year until said loan is repaid, and if interest on the loan is not paid when due it shall be added to the existing loan and shall bear interest at the same rate and on the same condition. Payments of interest and payments on account of principal shall be made only at the places where premiums and levy (for Hong Kong policies) are payable under the Policy, and only in exchange for the Company's official receipt therefor signed by the persons authorized to sign receipts for payments of premiums under the Policy. 指定貸款之利率由貴公司決定,但不會超過保單中貸款條文之利率。利息應於每年保單週年日償還,直至所有貸款全部清還。任何到期未償還之利息將納入本金並以同等利率及條件計算利息。利息及貸款只可於保單中申明保費與保費徵費(香港保單週用)可繳付之地點繳付,而獲取由授權職員所簽發費公司之保費繳付正式收據。

The loan shall be added to any existing indebtedness to the Company. If required by the Company, any unpaid premiums due and levy (for Hong Kong policies) before the next policy anniversary shall be paid out of this loan. Any additional indebtedness to the Company incurred under the provision of the Policy or of this Agreement shall become part of the loan. 保單貸款將會納入任何現存於本公司之欠款。貴公司亦可要求於下期保單週年日前,繳付貸款外到期而仍未償還之保費與保費徵費(香港保單適用)。而在保單或此同意書中任何附加的欠款,將會成為貸款的一部分。

If and when the total indebtedness on the Policy, including interest due or accrued, equals or exceeds the amount of the cash surrender value thereof at such time, then the Policy shall forthwith terminate and become void at the time and upon the conditions provided in the Policy for such contingency. If the Policy contains no provision for avoidance when the loan and interest shall equal or exceed the cash surrender value then the Policy shall terminate and become void after 31 days' notice to that effect. 如果及當在保單中連到期利息的總欠款相等或超過當時現金退保價值時,保單將即刻終結及作廢。而此偶發事件將以保單中的條款為依據。若當貸款及利息相等或超出現金退保價值時,而保單中又沒有提供任何避免方法的條款,當過了三十一日有效通知後,保單將自行終結及作廢废。

Any notice in connection with this loan addressed and mailed to the last known post-office address of the Owner and of any assignee of record with the Company, shall be deemed to have been duly given. 任何與此貸款有關之通知寄往持有人最後知會之郵政地址,及任何受讓人於貴公司之紀錄,將視為正確無誤。

The Company has, by virtue of said loan a first lien upon the Policy and the total indebtedness of the loan, including interest due or accrued, shall be a first charge upon the Policy. 有關之貸款及利息,貴公司有權優先於保單內給付的款項中扣除此貸款。

## PERSONAL DATA COLLECTION AND USE

I / We confirm that I / we have read and understood the AIA Personal Information Collection Statement ("AIA PIC").

I / We declare and agree that any personal data and other information relating to me / us or my / our policy(ies) or investments contained in this application or collected, obtained, compiled or held by the Company by any means from time to time may be collected and utilized in accordance with the AIA PIC. I / We acknowledge and consent to the transfer of my / our personal data outside of Hong Kong (for policies issued in Hong Kong) or Macau (for policies issued in Macau), as the case may be, for the purposes and to the types of transferee as set out in the AIA PIC.

The updated version of AIA PIC is available for download from its website: www.aia.com.hk, and is made available upon request.

# 個人資料收集及使用

本人/我們確認本人/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/我們聲明及同意在本申請所載或貴公司不時以任何方法收集所得、編製或持有的任何個人資料及關於本人/我們或本人/我們的保單或投資的其他資料,可根據AIA個人資料收集聲明收集及使用。本人/我們知悉及同意就AIA個人資料收集聲明所述目的視乎情况轉讓本人/我們的個人資料至香港(如保單在香港繕發)或澳門(如保單在澳門繕發)境外予AIA個人資料收集聲明所載的資料承讓人。

AIA個人資料收集聲明的最新版本可於以下網址下載: www.aia.com.hk及可向貴公司索取。

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Signature of Owner/Trustee 持有人/信託人簽名	於	MM月/DD日/YYYY年	Signature of Assignee 受讓人簽名 (if applicable 如適用)	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