

# Policy Ownership Change Form

## 保單持有人更改申請表



### For Intermediary Use Only 只供中介人使用

Code of Intermediary 中介人編號	Name of Intermediary 中介人姓名	Contact No. 聯絡號碼
Code of Division / Broker 區域 / 經紀編號	Name of Division / Broker 區域 / 經紀名稱	

### Policy Information 保單資料

Policy No. 保單號碼	Contact No. 聯絡號碼
Name of Policyowner 保單持有人姓名	Name of Insured Person 受保人姓名

### Important Notes 重要提示:

Please complete and return to FWD Life Assurance Company (Hong Kong) Limited / FWD Life (Hong Kong) Limited (wherever applicable) ("FWD Assurance") within 30 days after signing this form. You may fax to 8101 3977 or by mail to: P.O. Box 69464, Kwun Tong Post Office, Kowloon, Hong Kong.

請填妥及簽署此表格並於30天內交回富衛人壽保險(香港)有限公司/富衛人壽(香港)有限公司(如適用)(「富衛壽險」)處理。閣下可傳真至8101 3977或寄交香港九龍觀塘郵政局郵政信箱69464號。

- Please **DO NOT** submit this change form by email.  
請勿透過電郵遞交此更改表格。
- Any changes or amendments in this form must be countersigned by the Policyowner in full signature.  
保單持有人必須在此表格內任何更改或修改的地方簽署作實。
- FWD Assurance reserves the right to request additional information or documents and shall have the right to reject this application if any requirements are not met.  
本公司有權要求額外資料或文件，如未能達到任何要求，本公司有權拒絕此申請。
- This application is made subject to the policy's terms and conditions, FWD Assurance has the right to accept or to reject this application if any rules and requirements are not fulfilled.  
此項申請受保單條款和條件所約束，本公司有權接受或拒絕未符合本公司要求的申請。
- Upon change of Policyowner,  
當更改保單持有人時，
  - 1) All benefit payment options (if applicable) under your policy will be reset to default option, and  
所有保障支付方式(如適用)，將自動更新為預設選項，及
  - 2) Payor Benefit rider (if applicable) will be cancelled, and  
附加保障-付款人保障(如適用)將被取消，及
  - 3) Any designation of Contingent Policyowner and/or Contingent Insured Person shall be revoked.  
任何第二保單持有人及/或第二受保人的指定均會被撤銷。
- New Policyowner must provide required documents as below:  
新保單持有人必須提供以下所需文件：
  - 1) Copy of Identity Document  
身份證明文件副本
  - 2) Applicable Self-Certification Form  
適用的自我證明表格
  - 3) If new Policyowner's country of birth, nationality, citizenship or tax residency is/are U.S., please submit IRS Form – W9  
如新保單持有人之出生國家、國籍、公民身份或稅務居民身份屬美國，請提交IRS表格-W9
  - 4) If new Policyowner is a holder of Resident Identity Card (PRC) (hereinafter referred to as "Mainland China Visitor"), please submit "Important Fact Statement Mainlander Policyowner" ("IFS-MP")  
如新保單持有人為持中華人民共和國身份證之人士(「中國內地人士」)，請提交「重要資料聲明書-內地人士在港投保人身/壽險保單」(「IFS-MP表格」);
  - 5) If the application of change of policy ownership to Mainland China Visitor is within one year of the earlier of policy issuance or policy commencement date, "IFS-MP" must be signed in Hong Kong and new Policyholder must submit the certified true copy of entry proof and travel document  
如保單簽發日或保單生效日(以較早日計)的一年內申請更改保單持有人，而新保單持有人為中國內地人士，「IFS-MP表格」必須於香港簽署，並須連同新保單持有人之已核實入境及旅行文件證明一併遞交
  - 6) If the new Policyowner is **non-individual**, please submit "Business Insurance Questionnaire" together with this form  
如新保單持有人**非個人客戶**，請一併遞交「商業保險問卷」

### General Enquiries 一般查詢

For general enquiries, please call our Service Hotline on 2199 1000 during hotline service hours, from Monday to Friday, 9:00am to 6:00pm and Saturday 9:00am to 1:00pm (except public holidays).

一般查詢，請於熱線服務時間內，星期一至星期五，上午九時至下午六時，及星期六上午九時至下午一時(公眾假期除外)，致電服務熱線2199 1000。

Policy Ownership Change Form  
保單持有人更改申請表



Personal Details of New Policyowner 新保單持有人個人資料			
Name of New Policyowner (in English) 新保單持有人之英文姓名			
Name of New Policyowner (in Chinese) 新保單持有人之中文姓名			
Date of Birth 出生日期		Sex 性別	
M月 / D日 / Y年			
Identity Document Type 身份證明文件類別		Identity Document No. 身份證明文件號碼	
Place of Birth 出生地點		Nationality 國籍	
Citizenship 公民身份		Tax Residency 稅務居民身份	
Relationship with Insured Person 與受保人之關係			
Residential Address 居住地址			
Room / Flat 室	Floor 樓	Block 座	Name of Building 大廈名稱
Name of Estate 屋苑名稱		Street No. & Street Name 街道名稱及號碼	
District / Postal Code 區域 / 郵寄代碼		<input type="checkbox"/> Hong Kong 香港 <input type="checkbox"/> Kowloon 九龍 <input type="checkbox"/> New Territories 新界 <input type="checkbox"/> Other Countries (Please specify) 其他國家 (請註明)	
Correspondence Address 通訊地址 (If the Correspondence Address is not same as the Residential Address 如通訊地址與居住地址不同)			
Room / Flat 室	Floor 樓	Block 座	Name of Building 大廈名稱
Name of Estate 屋苑名稱		Street No. & Street Name 街道名稱及號碼	
District / Postal Code 區域 / 郵寄代碼		<input type="checkbox"/> Hong Kong 香港 <input type="checkbox"/> Kowloon 九龍 <input type="checkbox"/> New Territories 新界 <input type="checkbox"/> Other Countries (Please specify) 其他國家 (請註明)	
Contact Information 聯絡資料			
Mobile No. 流動電話號碼 ( )-( )-		Home No. 住宅電話號碼 ( )-( )-	
Office No. 辦事處電話號碼 ( )-( )-		Email Address 電子郵件地址	
Employment Details of New Policyowner 新保單持有人職業詳情			
Name of Employer 僱主名稱			
Nature of Business 公司業務性質			
Job Position 職位			
Job Duties 職務			
Office Address 工作地址			

## Financial Information of New Policyowner 新保單持有人的財務資料

Please provide source of wealth. Please specify type(s) and total amount in below  
請提供財富來源。請註明種類及總金額

Type 種類

- ☐ Cash 現金
- ☐ Money in bank accounts 銀行存款
- ☐ Money in market accounts 貨幣市場賬戶
- ☐ Actively traded stocks 交投活躍的股票
- ☐ Bonds and mutual funds 債券及互惠基金
- ☐ US Treasury bills 美國國庫債券
- ☐ Others (Please specify) 其他 (請詳述)

**Total Amount in HK\$ 總值港幣**

In considering your ability to make payment as a new payor, what are your sources of funds (ticks one or more)  
就閣下作為新付款人的繳付保費能力，請提供其資金來源（可選多於一項）

- ☐ Salary 薪酬
- ☐ Income 收入
- ☐ Savings 儲蓄
- ☐ Investments 投資
- ☐ Others (Please specify) 其他 (請詳述)

### Change of Payment Method 更改付款辦法

## Notes 註:

- Tick one option as below only. 僅可選以下一項。
- It may take 8 weeks' time to process Direct Debit authorization. 銀行處理此授權書需時約八個星期。
- Account must be held by the **Policyowner / Insured Person / Beneficiary** of the Policy. 賬戶持有人必須為本保單持有人 / 受保人 / 受益人持有。

- ☐ Direct Billing 直接付款 (Not applicable to Monthly Payment Mode. 不適用於每月繳付保費方式。)

- ☐ Payment by Credit Card Account 經信用卡賬戶繳付保費 (Available for specific products only. 只適用於個別產品。)

Name of Card Issuing Company  
發卡公司名稱

VISA / MasterCard Account No.  
Visa 卡 / 萬事達卡賬戶號碼

Card Expiry Date (Month / Year)  
信用卡有效至 (月 / 年)

Credit Card Holder Name  
持有人之姓名

Signature of Card Holder  
持有人之簽署

Sign On  
簽署日期 M月/ D日/ Y年

Must be same as signature of credit card account  
必須與信用卡賬戶簽署相同

☐ Payment by **local Hong Kong Dollar** Bank Account 經本地銀行之港元賬戶繳付保費

Name of Debtor Bank and Branch  
銀行及分行名稱

Bank Account No.  
銀行賬戶號碼

Bank No. 銀行編號 Branch No. 分行編號 Account No. 賬戶號碼

English Name of Account Holder  
賬戶持有人英文姓名

ID No.  
身份證明文件號碼

Type  
類別 ☐ HKID 香港身份證  
☐ Passport 護照  
☐ China ID/Travel Permit 內地身份證 / 通行證  
☐ Business Registration 商業登記  
☐ Certificate of Incorporation 公司註冊證書

English Name of Other Account Holder  
(Joint Account)  
其他賬戶持有人英文姓名 (聯名戶口)

ID No.  
身份證明文件號碼

Type  
類別 ☐ HKID 香港身份證  
☐ Passport 護照  
☐ China ID/Travel Permit 內地身份證 / 通行證  
☐ Business Registration 商業登記  
☐ Certificate of Incorporation 公司註冊證書

Signature of Bank Account Holder(s)  
銀行賬戶持有人簽署

Sign On  
簽署日期 M月/ D日/ Y年

Must be same as signature of bank account  
必須與銀行賬戶簽署相同

Direct Debit Authorization 直接付款授權書

- I/We hereby authorize my/our above Bank named above to effect transfer from my/our account to that of FWD Life Assurance Company (Hong Kong) Limited /FWD Life (Hong Kong) Limited (wherever applicable) ("FWD Assurance") in accordance with such instructions as my/our Bank may receive from the FWD Assurance from time to time.
- I/We agree that my/our Bank shall not be obligated to ascertain whether or not notice of any such transfer has been given to me/us.
- I/We jointly and severally accept full responsibility for any overdraft (or increase in existing overdraft) on my/our account, which may arise as a result of any such transfer(s).
- I/We confirm that the signature is identical with my/our account to be debited for such transfer.
- I/We agree that should there be insufficient funds in my/our account to meet any transfer hereby authorized, my/our Bank shall be entitled, in its discretion, not to effect such transfer in which event the Bank may make the usual charge.
- This authorization shall be effective until further notice is given to the bank by me/us.
- I/We agree that any notice of cancellation or variation of this authorization which I/We may give to my/our Bank shall be given at least two working days prior to the date on which such cancellation/ variation is to take effect.

- 本人/吾等現授權本人/吾等之上列銀行，根據富衛人壽保險(香港)有限公司/富衛人壽(香港)有限公司(如適用) ("富衛壽險") 不時給予本人/吾等銀行之指示自本人/吾等之賬戶內轉賬予富衛壽險。
- 本人/吾等同意本人/吾等之銀行毋須證實該等轉賬通知是否已交予本人/吾等。
- 如因該等轉賬而令本人/吾等之賬戶出現透支(或令現時之透支增加)，本人/吾等願共同及各別承擔全部責任。
- 本人/吾等證明本人/吾等在此表格上之簽名式樣與本人/吾等之銀行賬戶簽名式樣一致。
- 本人/吾等同意如本人/吾等之賬戶並無足夠款項支付該等授權轉賬，本人/吾等之銀行有權不予轉賬，且銀行可收取慣常之收費。
- 本授權書將繼續生效直至本人/吾等另行通知銀行為止。
- 本人/吾等同意，本人/吾等取消或更改本授權書之任何通知，須於取消/更改生效日最少兩個工作天之前交予本人/吾等之銀行。

Effective from January 1, 2018, a levy on premium of insurance policy is payable to Insurance Authority by Policyowner in accordance with Insurance (Levy) Order and the Insurance Levy Regulation. Levy premium in accordance with the maximum levy percentage per year will be additionally charged. For details information, please refer to Insurance Authority website [www.ia.org.hk](http://www.ia.org.hk).

由2018年1月1日起，根據《保險業(徵費)令》及《保險業(徵費)規例》，保單持有人必須向保險業監管局繳付保單之保費徵費。保費徵費按每年徵費上限之百分比額外收取。有關保費徵費詳情，請參閱保險業監管局網頁 [www.ia.org.hk](http://www.ia.org.hk)。

**Foreign Tax Reporting And Withholding Obligations 外國稅務申報及預扣義務**

I/We confirm that I/We have read and fully understand the implications of the contents of the "Foreign Tax Reporting and Withholding Obligations" as set out in the Appendix (the "Tax Obligations Provisions") attached to this application. Should this application be accepted by FWD Assurance, I/We irrevocable agree to be bound by the contents of the Tax Obligations Provisions. In particular, I/We confirm that my/our agreement, waiver and confirmations given in the Tax Obligations Provisions are irrevocable. I/We further agree that FWD Assurance shall not be liable for any costs or loss that I/We (or any other person who is entitled to access the policy value, change a beneficiary, or claim or receive a benefit payment) may incur because of FWD Assurance taking any of the actions permitted in this Application (including the Tax Obligations Provisions).

本人/吾等確認本人/吾等已經閱讀及完全明白附加於本申請附件所載<外國稅務申報及預扣義務>(「稅務責任條款」)內容之含義。當富衛壽險接納本申請，本人/吾等不可撤銷地同意受稅務責任條款內容所約束。本人/吾等尤其確認本人/吾等針對稅務責任條款所作出的同意、豁免和確認乃不可撤銷。本人/吾等繼續同意富衛壽險基於本申請(包括稅務責任條款)針對本人/吾等(或任何其他有權獲得保單價值、更改受益人、或者申索或收取保單項下的給付利益的人士)提出的任何行動而招致的任何支出或損失不會負上任何責任。

**Declaration by New Policyowner 新保單持有人聲明**

- ☐ I/We hereby declare that I/we am/are not acting on behalf of another person in respect of this policy.  
就此保單而言，本人/吾等聲明本人並非代第三者行事。
- ☐ I/We hereby declare that I/we am/are acting on behalf of another person in respect of this policy. My/Our capacity of this relationship is as below#  
就此保單而言，本人/吾等聲明本人是代第三者行事。本人/吾等與第三者之關係如下#
- ☐ Trustee 受託人 ☐ Others (Please provide details) 其他(請提供詳細資料) \_\_\_\_\_

**#Note 註:**

Please provide the copy of identification documents of the above-mentioned "another person", including but not limited to Identity Document.  
請提供以上所述之「第三者」證明文件的複印本，包括並不限於身份證明文件。

I/We have read, understand and accept this PICS. I/We consent to the transfer of my personal data outside Hong Kong and I/We understand my/our personal data may not be protected to the same or similar level in Hong Kong. The Company intends to send you marketing communications or materials and use Your Personal Data in accordance with paragraphs 8 & 9 above. If you do not agree to receive such marketing communications or the Company's intended use of Your Personal Data, please tick below to exercise your right to opt-out.

☐ Opt-out marketing communications or materials and the Company's intended use of my personal data

本人/吾等已細閱及本人/吾等明白及接受本收集個人資料聲明。本人/吾等同意把本人的個人資料轉移至香港境外，並本人/吾等明白本人/吾等的個人資料未必可以獲得與在香港相同或類似程度的保障。公司有意向閣下送交推廣訊息或資料及根據收集個人資料聲明第8及第9段使用閣下的個人資料。如閣下不同意接收有關的推廣訊息或公司擬對閣下的個人資料的使用，請在以下有關方格內加上剔(✓)號。

☐ 拒絕接收推廣訊息或資料及公司擬對本人的個人資料的使用

Name of New Policyowner

新保單持有人姓名

Identity Document No.

身份證明文件號碼

Sign Date

簽署日期

\_\_\_\_\_/M月/\_\_\_\_\_/D日/\_\_\_\_\_/Y年

Signature of New Policyowner 新保單持有人簽署

**Declaration and Authorization 聲明與授權**

I/We declare that I/we have read and fully understand the implications of the contents of this Application, and that the information given in this Application is true and complete to the best of my/our knowledge. I / We agree that if I/We fail to provide any information requested in this Application, it may result in the inability of FWD Assurance to accept the application.

I/We (acting on behalf of the Insured, wherever applicable) hereby irrevocably authorize any employer, doctor, hospital, clinic, insurance company, government office or any organization, or persons who have any records, knowledge or information (whether medical or otherwise) of me/us (or the Insured, wherever applicable) to disclose, release or transfer to FWD Assurance or its representative(s) such information pertinent to this application. This authorization shall bind my/our successors and assignees and remain valid notwithstanding my/our (or the Insured, wherever applicable) death or incapacity in so far as legally feasible. This authorization shall be valid until my/our further instructions. A photocopy of this authorization shall be as valid as original.

I/We have read, understand and accept this PICS. I/We consent to the transfer of my personal data outside Hong Kong and I/We understand my/our personal data may not be protected to the same or similar level in Hong Kong.

本人 / 吾等在此聲明本人 / 吾等已閱讀及完全明白本申請所載內容及含意，就本申請所提供的資料均屬本人 / 吾等所知的事實及全部。本人 / 吾等同意若本人 / 吾等不能提供本申請所需的任何資料，可致使富衛壽險不能接受本申請。

本人 / 吾等 (代表受保人，如適用) 在此授權 (並不可撤回) 任何凡持有本人 / 吾等 (或受保人，如適用) 任何記錄、資訊或資料 (不論醫療或其他性質) 的僱主、醫生、醫院、診所、保險公司、政府部門或其他機構或人士，向富衛壽險或其代表透露、發放或轉移該等資料作本申請之用。本授權對本人 / 吾等繼承人及承讓人具約束力，不管本人 / 吾等 (或受保人，如適用) 死亡或喪失行為能力，在法律容許下依然生效，直至本人 / 吾等進一步指示。本授權書的影印本具有與正本同等的效力。

本人 / 吾等已細閱及本人 / 吾等明白及接受本收集個人資料聲明。本人 / 吾等同意把本人的個人資料轉移至香港境外，並本人 / 吾等明白本人 / 吾等的個人資料未必可以獲得與在香港相同或類似程度的保障。

**(Signature must be identical with that in your Policy record) (必須與本保單記錄上之簽署相同)**

Name of Existing Policyowner  
現時保單持有人姓名 \_\_\_\_\_

Identity Document No.  
身份證明文件號碼 \_\_\_\_\_

Sign Date  
簽署日期 \_\_\_\_\_ M月 / \_\_\_\_\_ D日 / \_\_\_\_\_ Y年

Signature of Existing Policyowner 現時保單持有人簽署

Name of New Policyowner  
新保單持有人姓名 \_\_\_\_\_

Identity Document No.  
身份證明文件號碼 \_\_\_\_\_

Sign Date  
簽署日期 \_\_\_\_\_ M月 / \_\_\_\_\_ D日 / \_\_\_\_\_ Y年

Signature of New Policyowner 新保單持有人簽署

Name of Insured Person  
受保人姓名 \_\_\_\_\_

Identity Document No.  
身份證明文件號碼 \_\_\_\_\_

Sign Date  
簽署日期 \_\_\_\_\_ M月 / \_\_\_\_\_ D日 / \_\_\_\_\_ Y年

Signature of Insured Person (if applicable) 受保人簽署 (如適用)

Name of Witness  
見證人姓名 \_\_\_\_\_

Identity Document No.  
身份證明文件號碼 \_\_\_\_\_

Sign Date  
簽署日期 \_\_\_\_\_ M月 / \_\_\_\_\_ D日 / \_\_\_\_\_ Y年

Signature of Witness 見證人簽署

Name of Assignee / Irrevocable  
Beneficiary (if applicable)  
受讓人 / 不可撤換受益人  
姓名 (如適用) \_\_\_\_\_

Identity Document No.  
身份證明文件號碼 \_\_\_\_\_

Sign Date  
簽署日期 \_\_\_\_\_ M月 / \_\_\_\_\_ D日 / \_\_\_\_\_ Y年

Signature of Assignee / Irrevocable Beneficiary (if applicable)  
受讓人 / 不可撤換受益人簽署 (如適用)



## Foreign Tax Reporting and Withholding Obligations 外國稅務申報及預扣義務

I / We acknowledge that FWD Assurance may from time to time be subject to various tax reporting and withholding obligations imposed by foreign laws, treaty, regulation, guidance, rules, codes of practices, guidelines and/or intergovernmental agreements and agreements with foreign governments or tax authorities (the "Applicable Laws and Regulations"). I / We irrevocably agree to the following:

- (a) FWD Assurance may require me/us (and any other person who is entitled to access the policy value, change a beneficiary or claim or receive a benefit payment under the Policy, including without limitation, any policy claimant, assignee and beneficiary, each, a "Consenting Person") to provide FWD Assurance with the Personal Information, and any update to the Personal Information to ensure its compliance with the Applicable Laws and Regulations.
- (b) Any Personal Information shall be provided to FWD Assurance within such time and in such manner as FWD Assurance may require, and any update shall be notified to FWD Assurance promptly.
- (c) FWD Assurance may disclose the Personal Information and Policy Information, including, where applicable, any update to such information, to any governments or tax authorities.
- (d) Where I / we or any Consenting Person fails to provide FWD Assurance with the updated, correct and complete Personal Information in the manner described in (a) and (b) above, FWD Assurance may, for the purpose of ensuring its compliance with the Applicable Laws and Regulations, deduct or withhold such amount payable under the Policy and/or provide any of the Personal Information and/ or Policy Information to such governments or tax authorities.
- (e) The following terms have the meanings as follows:

"Personal Information" means: (i) where I am / we are an individual(s), my / our full name(s), date(s) of birth, place(s) of birth, residential address(es), mailing address(es), taxpayer identification number(s), social security number(s), citizenships, residency(ies) and tax residency(ies); (ii) where I am / we are a corporate(s), my / our full name(s), my/our place of incorporation or formation, registered address, address of place of business, mailing address(es), tax identification number, as well as tax residency(ies), registered address, address of place of business or (if applicable) residential address of each of my / our substantial shareholders and controlling persons.

"Policy" means insurance policy relating to this application.

"Policy Information" means any information relating to the Policy including without limitation the Policy number, Policy balance or value, gross receipts, withdrawals and payments from the Policy.

- (f) I/We will update FWD Assurance about any changes in my/our tax residence status within 30 days of that change.

本人 / 吾等得悉富衛壽險須不時遵守外國法律、條約、規則指引、規則、實務指引、守則及 / 或政府相互協議以及外國政府或稅務機關訂立的協議所頒佈的多樣稅務匯報及預扣款項責任（「適用法律及法規」）。本人 / 吾等不可撤回地同意下列各項：

- (a) 為確保富衛壽險遵守適用法律及法規所要求，富衛壽險可要求本人 / 吾等（以及任何有權獲得本保單價值、更改受益人或者申索或收取本保單項下的給付利益的人士，包括但不限於任何保單索償人、受讓人及受益人，每一人士為「同意人」）向富衛壽險提供個人資料，以及個人資料的任何更新及詳情。
- (b) 按照富衛壽險所要求的時間及方式向富衛壽險提供任何個人資料，及迅速告知富衛壽險該等資料的任何更新及詳情。
- (c) 富衛壽險可向任何政府或稅務機關披露個人資料及保單資料，包括（如適用）該等資料的任何更新及詳情。
- (d) 如本人 / 吾等或任何同意人未有遵從上述 (a) 及 (b) 項向富衛壽險提供最新、正確無誤及完整的個人資料，富衛壽險為確保遵守適用法律及法規所要求，富衛壽險可自根據本保單應給付的任何款項之中扣除或預扣有關款項及 / 或將本人 / 吾等的任何個人資料及 / 或保單資料提供給相關政府或稅務機關。
- (e) 以下詞語包含以下定義：

「個人資料」指：(i) 如本人 / 吾等為個人，即本人 / 吾等的全名、出生日期、出生地點、住址、郵寄地址、納稅人識別編號、社會安全號碼、所有國籍、居留地、稅務居留地等資料；(ii) 如本人 / 吾等為公司實體，即本人 / 吾等的全名、成立 / 組成地點、註冊地址、經營地址、郵寄地址、納稅人識別編號、以及本人 / 吾等各主要股東及控制人的稅務居留地、註冊地址、經營地址或（如適用）住址等資料。

「保單」指本申請相關之保單。

「保單資料」指關於本保單的任何資料，並包括但不只限於保單編號、保單結餘或價值、在本保單下收取、提取和給付款項總額。

- (f) 本人 / 吾等將會通知富衛壽險有關稅務居民身分之改變，並於發生改變 30 日內通知。

# Personal Information Collection Statement ("PICS")

1. From time to time, it is necessary for you to supply **FWD Life Assurance Company (Hong Kong) Limited / FWD Life (Hong Kong) Limited** (the "Company") or agents and representatives acting on its behalf with personal information and particulars in connection with our services and products. Failure to provide the necessary information and particulars may result in the Company being unable to provide or continue to provide these services and products to you.
2. The Company may also generate and compile additional personal data using the information and particulars provided by you. All personal data collected, generated and compiled by the Company about you from time to time is collectively referred to in this PICS as "Your Personal Data".
3. "Your Personal Data" will also include personal data relating to your dependents, beneficiaries, authorised representatives and other individuals in relation to which you have provided information. If you provide personal data on behalf of any person you confirm that you are either their parent or guardian or you have obtained that person's consent to provide that personal data for use by the Company for the purposes set out in this PICS.
4. As detailed in this PICS, Your Personal Data may also be processed by the Company's subsidiaries, holding companies, associated or affiliated companies and companies controlled by or under common control with the Company (collectively, "the Group").
5. The purposes for which Your Personal Data may be used are as follows:
  - (i) providing our services and products to you, including administering, maintaining, managing and operating such services and products;
  - (ii) processing, assessing and determining any applications or requests made by you in connection with our services or products and maintaining your account with the Company;
  - (iii) developing insurance and other financial services and products;
  - (iv) developing and maintaining credit and risk related models;
  - (v) processing payment instructions;
  - (vi) determining any indebtedness owing to or from you, and collecting and recovering any amount owing from you or any person who has provided any security or other undertakings for your liabilities;
  - (vii) exercising any rights that the Company may have in connection with our services and/or products;
  - (viii) carrying out and/or verifying any eligibility, credit, physical, medical, security, underwriting and/or identity checks in connection with our services and products;
  - (ix) any purposes in connection with any claims made by or against or otherwise involving you in respect of any of our services or products, including, making, defending, analysing, investigating, processing, assessing, determining, responding to, resolving or settling such claims, detecting and preventing fraud (whether or not relating to the policy issued in respect of this application);
  - (x) performing policy reviews and needs analysis (whether or not on a regular basis);
  - (xi) meeting disclosure obligations and other requirements imposed by or for the purposes of any laws, rules, regulations, codes of practice or guidelines (whether applicable in or outside Hong Kong) binding on the Company or any other member of the Group, including making disclosure to any legal, regulatory, governmental, tax, law enforcement or other authorities (including for compliance with sanctions laws, the prevention or detection of money laundering, terrorist financing or other unlawful activities) or to any self-regulatory or industry bodies such as federations or associations of insurers;
  - (xii) for marketing, customer services research, statistical or actuarial research undertaken by the Company or any member of the Group; and
  - (xiii) fulfilling any other purposes directly related to (i) to (xii) above.
6. Your Personal Data will be kept confidential, but to facilitate the purposes set out in paragraph 5 above, the Company may transfer, disclose, grant access to or share Your Personal Data with the following:
  - (i) other members of the Group;
  - (ii) any person or company carrying on insurance-related and/or reinsurance-related business which is engaged by the Company in connection with the Company's business;
  - (iii) any physicians, hospitals, clinics, medical practitioners, laboratories, technicians, loss adjusters, risk intelligence providers, claims investigators, organizations that consolidate claims and underwriting information for the insurance industry, fraud prevention organizations, other insurance companies (whether directly or through fraud prevention organizations or other persons named in this paragraphs), the police and databases or registers (and their operators) used by the insurance industry to analyze and

check information provided against existing information, legal advisors and/or other professional advisors engaged in connection with the Company's business;

- (iv) any agent, contractor or service provider providing administrative, distribution, credit reference, debt collection, telecommunications, computer, call centre, data processing, payment processing, printing, redemption or other services in connection with the Company's business; and/or
  - (v) any official, regulator, ministry, law enforcement agent or other person (whether within or outside Hong Kong) to whom the Company or another member of the Group is under an obligation or otherwise required or expected to make disclosures under the requirements of any law, rules, regulations, codes of practice or guidelines (whether applicable in or outside Hong Kong).
7. Your Personal Data may be transferred or disclosed to any assignee, transferee, participant or sub-participant of all or any substantial part of the Company's business.
  8. The Company is only allowed to (i) use Your Personal Data in direct marketing; or (ii) provide Your Personal Data to another person or company for its use in direct marketing, if you provide your consent or do not object in writing.
  9. In connection with direct marketing, the Company intends:
    - (i) to use your name, contact details, services and products portfolio information, financial background and demographic data held by the Company from time to time in direct marketing to market the following classes of services and products offered by the Company, other members of the Group and/or Our Business Partners (being providers of the product and services described below) from time to time:
      - a. insurance services and products;
      - b. wealth management services and products;
      - c. pensions, investments, brokering, financial advisory, credit and other financial services and products;
      - d. health-check and wellness services and products;
      - e. media, entertainment and telecommunications services;
      - f. reward, loyalty or privileges programmes and related services and products; and
      - g. donations and contributions for charitable and/or non-profit making purposes; and
    - (ii) to provide your name and contact details to any members of the Group and/or Our Business Partners for their use in direct marketing the classes of services and products described in paragraph 9(i) above (including, in the case of Our Business Partners, for money or other commercial benefit).
  10. You may also write to the Company at the address below to opt out from direct marketing at any time.
  11. To facilitate the purposes set out in paragraphs 5 and 9 above, the Company may transfer, disclose, grant access to or share Your Personal Data with the parties set out in paragraphs 6 and 9(ii) and you acknowledge that those parties may be based outside Hong Kong and that Your Personal Data may be transferred to places where there may not be in place data protection laws which are substantially similar to, or serve the same purposes as, the Personal Data (Privacy) Ordinance.
  12. Under the Personal Data (Privacy) Ordinance you have the right to request access to Your Personal Data held by the Company and request correction of any of Your Personal Data which is incorrect and the Company has the right to charge you a reasonable fee for processing and complying with your data access request.
  13. Requests for access to or correction of Your Personal Data should be made in writing to:
 

Corporate Data Protection Officer  
FWD Life Assurance Company (Hong Kong) Limited /  
FWD Life (Hong Kong) Limited  
19/F, Tower 1, Millennium City 1,  
388 Kwun Tong Road, Kwun Tong,  
Kowloon, Hong Kong

Should you have any queries, please do not hesitate to call our Customer Service Hotline on 2199 1000.
  14. In case of discrepancies between the English and Chinese versions of this PICS, the English version shall apply and prevail.
  15. The Company reserves the right, at any time effective upon notice to you, to add to, change, update or modify this PICS.



## 收集個人資料聲明

1. 閣下需要不時向富衛人壽保險(香港)有限公司 / 富衛人壽(香港)有限公司(「本公司」)或本公司的代理及代表就本公司的服務及產品提供個人資料及詳情。如未能提供所需資料及詳情,可能會導致本公司無法向閣下提供或繼續提供有關服務及產品。
2. 本公司亦可以利用閣下提供的資料及詳情製作及匯編額外的個人資料。本公司不時收集、製作及匯編的所有個人資料,以下統稱為「閣下的個人資料」。
3. 「閣下的個人資料」亦包括由閣下提供有關閣下的受養人、受益人、獲授權代表及其他人士的資料。如閣下代表他人提供個人資料,閣下確認閣下乃是他們的父母或監護人或閣下已取得有關人士之同意提供有關人士之個人資料予本公司作本聲明之用途。
4. 如本聲明所述,閣下的個人資料亦可能被本公司的附屬公司、控股公司、聯營或聯屬公司或本公司控制的公司或與本公司受共同控制的公司(統稱「本集團」)處理。
5. 閣下的個人資料可能用於以下用途:
  - (i) 向閣下提供本公司的服務及產品包括管理、維持、處理及運作有關服務及產品;
  - (ii) 處理、評估及決定閣下就本公司的服務或產品而提出的任何申請或要求,以及維持閣下在本公司的賬戶;
  - (iii) 發展保險及其他金融服務及產品;
  - (iv) 發展及維持本公司信貸及風險之相關模型;
  - (v) 處理付款指示;
  - (vi) 釐訂任何欠付閣下或閣下所欠的負債,及向閣下或任何為閣下的債務提供擔保或其他承諾的人士收取及追討欠款;
  - (vii) 行使與本公司的服務及 / 或產品有關的任何權利;
  - (viii) 就本公司之服務及產品作出資格、信貸、身體、醫療、擔保、承保及 / 或身份核証;
  - (ix) 用於任何因本公司的產品或服務而由閣下提出或本公司對閣下提出的申索,包括作出、抗辯、分析、調查、處理、評核、決定、回應、解決或和解除有關申索以及偵測和防止欺詐行為(無論是否與就此申請而發出的保單有關)所需的目的;
  - (x) 進行保單審閱及需求分析(不論是否定期進行);
  - (xi) 本公司或本集團的其他成員根據任何法律、規則、規例、實務守則或指引(不論在香港境內或境外適用)要求而須作出披露,包括向任何法定機構、監管機構、政府機構、稅務機構、執法機構或其他機構(包括為遵守制裁法、避免或偵查洗錢、恐怖分子資金籌集或其他不法活動)或向任何獨立監管或行業團體(如保險業聯會或協會等)作出披露;
  - (xii) 作本公司或本集團的任何成員的客戶服務、市場推廣、統計或精算研究;及
  - (xiii) 履行與上文第(i)至(xii)段直接有關的其他用途。
6. 閣下的個人資料將被保密但為達成上文第5段列出的用途,本公司可能將閣下的個人資料轉移、披露、讓其查閱或與以下各方共同使用:
  - (i) 本集團的其他成員;
  - (ii) 任何因本公司業務而聘用之經營保險相關及 / 或再保險相關業務之人士或公司;
  - (iii) 任何因本公司業務而聘用的治療師、醫院、診所、醫生、化驗所、技師、損失理算人、風險情報供應商、索賠調查人、整合保險業申索和承保資料的組織、防欺詐組織、其他保險公司(無論是直接地,或是通過防欺詐組織或本段中指名的其他人士)、警察、和保險業就現有資料而對所提供的資料作出分析和檢查的數據庫或登記冊(及其運營者)、法律顧問及 / 或其他專業顧問;
  - (iv) 任何向本公司之業務提供行政、分銷、信貸資料庫、債務追討、電訊、電腦、熱線中心、資料處理、付款處理、印刷、贖回或其他服務的代理人、承包商或服務供應商;及 / 或
  - (v) 任何本公司或本集團的其他成員負責任或需要或預期要根據任何法律、規則、規例、實務守則或指引(不論在香港境內或境外適用)作出披露的官員、規管者、部門、執法代理或其他人士(不論在香港境內或境外)。
7. 閣下的個人資料可能被轉移或披露予任何承讓人、受讓人、本公司業務的任何實質部分的參與人或次參與人。
8. 本公司只可在閣下作出書面同意或不反對的情況下 (i) 使用閣下的個人資料作直接促銷用途,或 (ii) 將閣下的個人資料提供予其他人士或公司作其直接促銷用途。
9. 就直接促銷而言,本公司擬:
  - (i) 使用本公司不時持有的閣下姓名、聯絡資料、服務及產品組合資料、財務背景及人口統計資料作直接促銷用途;銷售本公司、本集團其他成員及 / 或本公司之業務夥伴(即以下產品及服務的供應商)不時提供的下列服務及產品:
    - a. 保險服務及產品;
    - b. 財富管理服務及產品;
    - c. 退休金、投資、經紀、財務諮詢、信貸及其他金融服務及產品;
    - d. 健康檢查及健康服務及產品;
    - e. 媒體、娛樂及電信服務;
    - f. 獎賞、客戶忠誠或優惠計劃及相關服務及產品;及
    - g. 為慈善及 / 或非牟利用途的捐款及捐贈。
  - (ii) 將閣下的姓名及聯絡資料提供予本集團任何成員及 / 或本公司之業務夥伴,讓其用於直接促銷上文第9(i)段所載的服務或產品(如為業務夥伴,則包括作金錢或其他商業利益)。
10. 閣下亦可於任何時間致函本公司以下地址,藉以拒絕直接促銷。
11. 為達成上文第5及第9段所列出的目的,本公司可能將閣下的個人資料轉移、披露、讓其查閱或與上文第6及第9(ii)段所列的各方共同使用及閣下知悉有關一方可能設在香港以外的地方及閣下的個人資料可能被轉往的地方未必設有與《個人資料(私隱)條例》大致相同或用作同一用途的資料保護法。
12. 根據《個人資料(私隱)條例》,閣下有權要求查閱本公司所持有閣下的個人資料,並要求改正閣下的不正確個人資料及本公司有權就處理及遵行閣下的查閱資料要求而收取合理費用。
13. 查閱或改正閣下的個人資料要求,應以書面形式向下列人士提出:
 

資料保護主任  
富衛人壽保險(香港)有限公司 / 富衛人壽(香港)有限公司  
香港九龍觀塘觀塘道388號 創紀之城第一期 第一座 19樓

如閣下有任何疑問,敬請致電本公司之客戶服務熱線2199 1000。
14. 中英文本如有歧異,概以英文本為準。
15. 本公司保留隨時增補、更改、更新及修訂本聲明之權利,並任何更改將於發出通知時起生效。