

# Request for maturity encashment/ policy surrender/partial withdrawal/ loan/dividend withdrawal 約滿期提款／退保／部分提款／保單貸款／ 紅利提取申請表

Private and confidential 私人及保密文件

Name of policyholder/assignee  
保單持有人／受讓人姓名

Policy no.  
保單號碼

Contact telephone no.  
聯絡電話號碼

## Important notes 重要事項

- If you are using or intend to use some or all of the total cash value of the existing life insurance policy or any savings resulting from reducing the premium payable under the existing life insurance policy to fund the purchase of any new life insurance policy such as policy surrender, partial withdrawal, policy loan and dividend withdrawal, please note that there are implications and associated risks involved in such policy replacement. These implications and associated risks are stated in "Important facts statement – policy replacement" ("IFS-PR"). It is important for you to understand the possible implications and risks associated with policy replacement, so please contact your licensed insurance intermediary or call our Customer Care Team at +852 2968 2323 to explain the details of the relevant sections of the IFS-PR to you and assist you to sign and return the IFS-PR to us after explanation.**  
如閣下打算使用透過現有人壽保險保單的部分或全部現金價值，或使用減少現有人壽保險保單應付的保費而節省的任何儲蓄如保單退保、部分提取、保單貸款或紅利提取，為新人壽保險保單提供資金，閣下應了解有關轉保所涉及之影響及相關風險。這些影響和相關風險詳列於「重要資料聲明書—轉保」。明白轉保可能涉及之影響及風險對閣下極為重要，務請閣下聯絡閣下的持牌保險中介人或致電我們的客戶服務熱線+852 2968 2383，以讓我們為閣下解釋「重要資料聲明書—轉保」有關之詳情，及於解釋後協助閣下簽署並交回「重要資料聲明書—轉保」。
- Maturity encashment can only be processed on or after maturity date.  
約滿期提款須於約滿期或之後才可辦理。
- The value and date of encashment/surrender will be calculated pursuant to the policy terms and conditions.  
退保金額及日期將依據保單條款與規章計算。
- Please be reminded that partial withdrawal/dividend withdrawal/policy loan will reduce the death benefit and surrender value payable upon policy termination.  
請留意部分提款／紅利提取／保單貸款金額將減少閣下保單於終止時可支付之身故賠償及退保價值。
- Please note that when the total amount of outstanding policy loans and interest (if applicable) exceed the surrender value before indebtedness, the policy may terminate automatically subject to respective policy terms and conditions. You may contact us for a re-projection of the policy loan amount and expected timeline (in years) leading to policy lapsation based on the current assumptions for the policy loan if needed.  
請留意當未償還之保單貸款及利息（如適用）超過保單未計貸款之退保價值，保單將根據保單條款與規章而自動終止。如有需要，閣下可聯絡我們以提供保單貸款預期金額及根據保單貸款的現時假設而導致保單失效的預計時間（以年為單位）。
- If this "Request for maturity encashment/policy surrender/partial withdrawal/loan/dividend withdrawal form" is received and accepted by our office<sup>1</sup>  
若此「約滿期提款／退保／部分提款／保單貸款／紅利提取申請表格」於下列時段送交我們的辦事處<sup>1</sup>，並由辦事處接納
  - on or before 12:45 p.m. (Hong Kong time) on a working day, the valuation day of the instruction in this form will be the next working day.  
於任何香港工作天的下午12時45分或之前，本表格之指示將以接受指示後下一個工作天作為估值日辦理。
  - after 12:45 p.m. (Hong Kong time) on a working day, or on a non-working day, your instruction will be deemed to be received on the next working day.  
於任何工作天的下午12時45分後或於非工作天遞交之表格，我們將視為於下一個工作天接獲。
- Third party payee is not allowed. (For normal policy, policyholder is the only eligible payee. For assigned policy, assignee is the only eligible payee.)  
收款人不可為第三者。（一般情況下，保單持有人是唯一收款人。而已轉讓保單，受讓人是唯一收款人。）
- Payment to a bank located different from the place of residency of the policyholder or assignee (if policy assigned) is not allowed.  
款項不可轉至保單持有人或受讓人（如保單已轉讓）所居住以外的地區。
- Credit payment to a bank in Mainland China is not allowed.  
不可轉賬款項至中國內地銀行賬戶。
- This form should be filled in BLOCK LETTERS and ensure all signature boxes are duly signed.  
請以正楷填寫及確保已妥善簽署所有簽署位置。
- Please fill the circle in full when you select the answer.  
當閣下選擇答案時，請填滿整個圓圈。



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<sup>1</sup> The office of the company is at 25-26/F, One Island East, 18 Westlands Road, Island East, Hong Kong.  
本公司之辦事處之地址為香港港島東華蘭路18號港島東中心25-26樓。

## Section A 部：Type of withdrawal 提取類別

\* Please delete as appropriate. 請刪去不適用者。

1.  **Maturity encashment<sup>2</sup>**  
約滿期提款<sup>2</sup>

I, the undersigned, as policyholder/assignee\* hereby request for the encashment upon maturity of the above policy. Encashment will be processed after maturity day.

本人(即簽署人)為保單持有人/受讓人\*, 現申請上述保單之約滿期提款。提款程序將於保單約滿期之後辦理。

<sup>2</sup> If there is no "maturity encashment" of the above policy, the type of surrender will be treated as "policy surrender".  
若上述保單沒有「約滿期提款」選項, 退保類別將被視為「全數退保」。

2.  **Policy surrender**  
保單退保

I, the undersigned, as policyholder/assignee\* hereby request for a total surrender in respect of the above policy.

本人(即簽署人)為保單持有人/受讓人\*, 現申請上述保單之保單退保。

For Matterhorn, the bank account for payment instruction of surrender will default as receiving remaining cash dividend (if any) if no current designated bank account of cash dividend receipt is located.

倘若沒有現有收取現金股息的銀行賬戶, 收取瑞承投資計劃中剩餘的現金股息(如有)將會預設為退保付款指示所使用的銀行賬戶。

3.  **Partial withdrawal (applicable to Classic/Active Insurance Series, Single Premium Whole Life-JWL (JWL75), Delight Living, Golden Retirement, Magnitude and Matterhorn)**

部分提款(適用於經典/自主理財保障系列、兒童整額保費終身壽險保單(JWL75)、寫意人生、金輝歲月退休保障計劃、瑞豐投資計劃及瑞承投資計劃)

I, the undersigned, as policyholder/assignee\* hereby request for the partial withdrawal of the above policy and to withdraw from the investment account

本人(即簽署人)為保單持有人/受讓人\*, 現就上述保單申請部分提款並提取投資賬戶基金價值之

\_\_\_\_\_ % **or**  Amount \_\_\_\_\_ (please specify the currency, otherwise it will be treated as HKD) **or**  
或 金額 \_\_\_\_\_ (請註明貨幣, 否則金額將被視為港元) **或**

Withdrawal percentage (%) of specified investment choices  
提取指定投資選項/投資選擇的百分比

Investment choice code 投資選項/投資選擇代碼	Percentage (%) 百分比

- a. For Classic/Active Insurance Series, Single Premium Whole Life-JWL (JWL75), Delight Living and Golden Retirement, the benefit may be adjusted after partial withdrawal in respect of the policy according to the policy provision. The maximum and minimum of the partial withdrawal value are 90% and 10% respectively, of the investment account value.  
根據保單條款, 經典/自主理財保障系列、兒童整額保費終身壽險保單(JWL75)、寫意人生及金輝歲月退休保障計劃的保單保障有機會在部分提款後相應地調整。部分提款之最高及最低金額分別為投資賬戶價值的90%及10%。
- b. For Magnitude and Matterhorn, the partial withdrawal amount is at least HKD 8,000/USD 1,000.  
瑞豐投資計劃及瑞承投資計劃之部分提款的最低金額為8,000港元/1,000美元。
- c. The partial withdrawal of Magnitude will be allowed only after the initial contribution period and the amount will be withdrawn from the accumulation account.  
瑞豐投資計劃的部分提款只可於最初供款期後提交, 而款額將於累積戶口中提取。
- d. For Magnitude, the surrender value should be at least HKD 80,000/USD 10,000 after the partial withdrawal.  
於部分提款後, 瑞豐投資計劃的退保價值必須最少為80,000港元/10,000美元。
- e. For Matterhorn, the surrender value should be at least the higher of HKD 80,000/USD 10,000; or 50% of the initial single premium paid after the partial withdrawal, whichever amount is the highest.  
於部分提款後, 瑞承投資計劃的退保價值必須最少為80,000港元/10,000美元或已繳付之最初整額保費的50%, 以兩者中較高的金額為準。
- f. For Matterhorn, if the first partial withdrawal is made in the first three policy years, 100% of the welcome bonus will be clawed back from the total account value.  
若於首三個保單年度內進行瑞承投資計劃的部分提款, 100%迎新紅利將會從總戶口價值中回扣。

4.  **Policy loan (interest-bearing loan)(Not applicable to Magnitude and Matterhorn. For products with this feature available, please refer to policy provision.)**

保單貸款(須負擔貸款利息)(不適用於瑞豐投資計劃及瑞承投資計劃, 有關適用之產品, 請參閱保單條款。)

I, the undersigned, as policyholder/assignee\* hereby apply to Zurich Assurance Ltd/Zurich Life Insurance (Hong Kong) Limited ("Zurich", "we/us" or "the Company") for a loan pursuant to the above policy.

本人(即簽署人)為保單持有人/受讓人\*, 現向蘇黎世人壽/蘇黎世人壽保險(香港)有限公司(「蘇黎世」、「我們」、「本公司」或「貴公司」)申請借貸上述保單中的款項。

Loan amount \_\_\_\_\_ **or**  Maximum loan amount (90%)  
貸款金額 \_\_\_\_\_ 或 最高貸款金額 (90%)  
(please specify the currency, otherwise it will be treated as HKD) (請註明貨幣, 否則金額將被視為港元)

5.  **Free interest loan (ONLY available at any time after "maturity option date", or for policy(ies) attached with education fund schedule/advance payment option.)**

免息貸款(只適用於「可延續保單約滿期」過後的貸款; 或附有教育基金保單附表/預先提款選擇權的保單。)

I, the undersigned, as policyholder/assignee\* hereby apply to the Company for a free interest loan pursuant to the above policy.

本人(即簽署人)為保單持有人/受讓人\*, 現向貴公司申請借貸上述保單中的款項。

Loan amount \_\_\_\_\_ **or**  Maximum loan amount (90%)  
貸款金額 \_\_\_\_\_ 或 最高貸款金額 (90%)  
(please specify the currency, otherwise it will be treated as HKD) (請註明貨幣, 否則金額將被視為港元)

Type of withdrawal (continued) 提取類別 (續)

6.  Dividends or guaranteed cash coupons withdrawal (only available for Simply Life & Abundant Life)

紅利或保證現金儲備提取 (只適用於「豐盈人生」及「簡約人生」)

I, the undersigned, as policyholder/assignee\* hereby apply to the Company for a withdrawal pursuant to the above policy.  
本人 (即簽署人) 為保單持有人/受讓人\*, 現向 貴公司申請提取上述保單中的款項。

Withdrawal amount 提取金額 \_\_\_\_\_ or  All withdrawal 全部提取

(please specify the currency, otherwise it will be treated as HKD) (請註明貨幣, 否則金額將被視為港元)

Section B 部 : Surrender questionnaire 保單退保問卷

Being our valued customer, your concerns are very important to us. Therefore, we would like to ensure you are aware of the implications of surrendering your policy before maturity and also we are eager to understand the reason(s) of your request to surrender your policy.

閣下是我們的尊貴客戶, 我們十分關注 閣下的需要。因此, 我們希望確保 閣下知道在保單期滿前取消保單對 閣下的影響, 並期望了解 閣下要求退保的原因。

1. Please state the reason(s) for you to surrender this policy.(Can choose more than one option)

請說明 閣下退保的原因。(可選多於一項)

- Financial reason 財務原因
- Emigrate to the other countries 移居其他國家
- Product features related 與產品特色有關
- Investment return related 與投資回報有關
- Claim results related 與索償結果有關
- Purchase another policy at the Company 投購本公司其他保單
- Purchase another policy in other companies 投購其他公司的保單
- Others 其他 \_\_\_\_\_

2. If you are thinking of switching to another insurer or purchasing a new policy, are you aware that you may need to pay a higher premium due to changes in your age and/or health condition?

如果 閣下打算轉換其他保險公司或投購新保單, 閣下是否明白 閣下可能會因為年齡及/或健康狀況的轉變而需要支付較高的保費?

- Yes 明白     No 不明白     Not applicable 不適用

3. We care about your concern, so we would like to see if you are aware of the financial implication of surrendering your policy. Are you aware that you may suffer a financial loss if you surrender your policy before maturity because extra charges may be imposed?

我們很關注 閣下的需要, 並且希望了解 閣下是否明白退保會帶來財務影響。閣下是否知道在保單期滿前取消保單, 可能要支付額外費用而令 閣下蒙受經濟的損失?

- Yes 是     No 否

4. Before making your decision, we think it would be beneficial for you to have a better understanding of the policy situation. Have you ever received an illustration document showing the total amount you may get before policy maturity (e.g. current surrender value) and at policy maturity?

我們認為 閣下決定退保前, 應先了解保單的情況。閣下有否收過一份說明文件, 解釋 閣下在保單期滿前退保所得的款項總額 (例如退保款額), 以及保單期滿時所得總額?

- Yes 是     No 沒有

5. Instead of surrendering the policy, you may have other choices (where relevant). Are you aware of these options? They may include:

除了取消保單外, 閣下還可以有其他選擇 (如適用) 的。閣下知道有以下的選擇嗎? 它們包括:

- a. Reducing the benefit amount 減低保障額
- b. Adjusting protection & savings portion of the premium 調整保障及儲蓄的保費比重
- c. Policy loan 申請保單貸款
- d. Reducing premium/contribution 減低保費供款
- e. Change of payment frequency to monthly mode 調整付款次數至月繳方式
- f. Paid Up or Extended Cover Option 「停付供款延續投資」或「停付供款延續保障」
- g. Contribution holiday 申請供款假期

- Yes 知道     No 不知道

6. Have you contacted our customer care staff for this surrender request?

閣下有沒有為了這次退保聯絡我們的客戶服務職員?

- Yes, other options have been explained 有, 他們已經向我解釋有其他的選擇     Yes, but other options have not been explained 有, 但他們沒有向我解釋有其他的選擇     No 沒有

7. To help us serve you better in the future, overall speaking, how satisfied are you with the services provided by the Company?

為了使我們更精益求精, 請告訴我們 閣下對本公司提供的服務感到滿意嗎?

- Very satisfied 非常滿意     Quite satisfied 頗滿意     Average 一般     Not quite satisfied 不太滿意     Definitely not satisfied 完全不滿意

The service that has impressed me is  
令我留下深刻印象的服務是

The area for improvement would be  
有待改善之處是


## Section C 部：Policy details 保單資料

For completion by individual claimant only 只供個人申請人填寫

## Claimant 申請人

Family name

姓

Given name

名

Please give details of any previous name(s) or aliases used (including maiden name)

請詳述任何曾使用的姓名或別名(包括婚前姓氏)

Country of birth

出生國家

Place of birth (town or city)

出生地點(城鎮或城市)

Nationality

國籍

Do you hold nationality in another country?

閣下是否持有多於一個國家的國籍?

 Yes  
是 No  
否

If "Yes", please specify the country.

如答案為「是」，請註明國家名稱。

Please submit certified copy of identity document for all nationality and tax jurisdiction of residence. 請遞交所有國籍及稅務居留司法管轄區的已核實身分證明文件副本。

## Contact details 聯絡資料

Current residential address

現時住址

Flat/Room

室/單位

Floor

樓

Block

座

Name of building/estate

大廈/屋邨名稱

Name of street/road

街道名稱

District/City/Province

地區/城市/省

HK/KLN/NT

香港/九龍/新界

Country

國家

ZIP/Postal code

郵遞區號

Is the above address permanent or temporary?

上述地址是永久或暫時住址

 Permanent  
永久 Temporary  
暫時

If temporary, please state the reason for this:

如屬暫時住址，請說明理由：

Correspondence address (if different from residential address)

聯絡地址(如與住址不同)

Flat/Room

室/單位

Floor

樓

Block

座

Name of building/estate

大廈/屋邨名稱

Name of street/road

街道名稱

District/City/Province

地區/城市/省

HK/KLN/NT

香港/九龍/新界

Country

國家

ZIP/Postal code

郵遞區號

Please provide a reason why you are using a correspondence address that is different from your residential address. Depending on the answers given, we may ask for further information.

請說明為何閣下的聯絡地址有別於閣下的住址。視乎所提供的說明，我們或會詢問更多資料。

Residential telephone no.

住宅電話號碼

( )

Is this a US based telephone no.?

這是美國電話號碼嗎?

 Yes  
是 No  
否

Country

國家

(Country code) Telephone no.

(國家編號) 電話號碼

Mobile telephone no.

流動電話號碼

( )

Is this a US based telephone no.?

這是美國電話號碼嗎?

 Yes  
是 No  
否

Country

國家

(Country code) Telephone no.

(國家編號) 電話號碼

Email address

電郵地址

## Section D 部：Tax information of claimant 申請人的稅務資料

1. a. Do you currently file tax return in the USA?  Yes 是  No 否  
If "Yes", please complete and submit "Form W9".  
閣下現時有否於美國報稅？若「是」，請填妥及遞交「W9」表格。
2. a. Are you a Hong Kong tax resident? If "Yes", the Taxpayer Identification Number ("TIN") is your HKID Card No.  Yes 是  No 否  
If "No", please complete question no. 2c.  
閣下是否香港稅居民？若「是」，稅務編號是閣下之香港身份證編號。若「否」，請回答問題 2c。
- b. Is Hong Kong the only Tax Jurisdiction of Residence you belong to?  Yes 是  No 否  
If "No", please complete question no. 2c.  
香港是否為閣下唯一所屬的稅務居留司法管轄區？若「否」，請回答問題 2c。
- c. Please provide all the Tax Jurisdiction of Residence and TIN. If the TIN is unavailable, should provide the appropriate reason A, B or C.  
請提供所有稅務居留司法管轄區及稅務編號。若未能提供稅務編號，必須填寫合適的理由。

Tax Jurisdiction of Residence 稅務居留司法管轄區	TIN 稅務編號	Reason if TIN is unavailable* 理由 (若未能提供稅務編號)*	Please explain why the reason B is selected 若選擇理由 B，請解釋原因
i		<input type="radio"/> A <input type="radio"/> B <input type="radio"/> C	
ii		<input type="radio"/> A <input type="radio"/> B <input type="radio"/> C	
iii		<input type="radio"/> A <input type="radio"/> B <input type="radio"/> C	
iv		<input type="radio"/> A <input type="radio"/> B <input type="radio"/> C	
v		<input type="radio"/> A <input type="radio"/> B <input type="radio"/> C	

\* Reason 理由 A: The jurisdiction where the claimant is a resident for tax purposes does not issue TINs to its residents.  
申請人的稅務居留司法管轄區並沒有向其居民發出稅務編號。

Reason 理由 B: The claimant is unable to obtain a TIN. Please explain why the claimant is unable to obtain a TIN if you have selected this reason.  
申請人未能取得稅務編號。若選取此理由，請解釋申請人未能取得稅務編號之原因。

Reason 理由 C: TIN is not required. Select this reason only if the authorities of the Tax Jurisdiction of Residence do not require the TIN to be disclosed.  
申請人毋須提供稅務編號。稅務居留司法管轄區的主管機關不需要申請人披露稅務編號。

## Declaration and acknowledgement 聲明及確認

I/We acknowledge and agree that (a) the information contained in this section is collected and may be kept by the Zurich Assurance Ltd and/or Zurich Life Insurance (Hong Kong) Limited ("the Company") for the purpose of automatic exchange of financial account information, and (b) such information and information regarding the account holder and any reportable account(s) may be reported by the Company to the Inland Revenue Department of the Government of the Hong Kong Special Administrative Region and exchanged with the tax authorities of another jurisdiction or jurisdictions in which the account holder may be resident for tax purposes, pursuant to the legal provisions for exchange of financial account information provided under the Inland Revenue Ordinance (Cap.112).

本人/我們知悉及同意蘇黎世人壽及/或蘇黎世人壽保險(香港)有限公司(「貴公司」)可根據《稅務條例》(第 112 章)有關交換財務賬戶資料的法律條文，(a) 收集本部分所載資料並可備存作自動交換財務賬戶資料用途及 (b) 把該等資料和關於賬戶持有人及任何須申報賬戶的資料向香港特別行政區政府稅務局申報，從而把資料轉交到賬戶持有人的稅務居留司法管轄區的稅務當局。

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

本人/我們承諾如情況有所改變，以致影響本部分所述的個人的稅務居民身分，或引致本部分所載的資料不正確，本人/我們會通知貴公司，並會在情況發生改變後 30 日內，向貴公司提交一份已適當更新的自我證明表格。

I/We declare that the given information and statements made in this section are, to the best of my/our knowledge and belief, true, correct and complete.

本人/我們聲明就本人/我們所知所信，本部分所填報的所有資料和聲明均屬真實、正確和完備。

## WARNING and ATTENTION 警告及注意

It is an offence under section 80(2E) of the Inland Revenue Ordinance if any person, in making a self-certification, makes a statement that is misleading, false or incorrect in a material particular AND knows, or is reckless as to whether, the statement is misleading, false or incorrect in a material particular. A person who commits the offence is liable on conviction to a fine at level 3 (i.e. HKD 10,000).

根據《稅務條例》第 80(2E) 條，如任何人在作出自我證明時，在明知一項陳述在要項上屬具誤導性、虛假或不正確，或罔顧一項陳述是否在要項上屬具誤導性、虛假或不正確下，作出該項陳述，即屬犯罪。一經定罪，可處第 3 級罰款(即 10,000 港元)。

If there is any uncertainty about tax residency status, please consult your own tax advisor.

如閣下對稅務居住地有任何疑問，請徵詢閣下的稅務顧問。

## Section E 部：Payment instruction 付款指示

By signing this form and filling in the payment instruction below, I declare the following:

本人現簽署此表格及填寫以下付款方法，並作以下聲明：

- I am aware of the potential tax obligations imposed by any jurisdiction, to which I may be subject, as applicable to me for any payment made or proposed to be made herein, in particular, in relation to tax obligations in Hong Kong and China;  
本人明白本人可能受到適用於本人的任何司法管轄區，就此表格的任何付款或建議付款，所施加的潛在稅項義務，特別是有關香港和中國的稅項義務；
- I confirm that I have complied with my tax obligations, and  
本人確認遵守了本人的稅項義務；及
- I understand that I shall obtain independent tax advice in relation to the policy.  
本人明白本人應就保單尋求獨立稅務建議。

### Collection method 收款方式

- Credit to designated local bank account<sup>3</sup> (HK and Mainland China resident only): 轉賬至指定本地銀行賬戶<sup>3</sup>(只限香港和中國內地居民) :  
The payment requested above shall be converted into below currency. 本人要求將上述款項折算為下列貨幣。  
 HKD 港元     USD 美元     GBP 英鎊     AUD 澳元     EUR 歐元  

Account holder name 賬戶持有人名稱	Bank no. 銀行號碼	Branch no. 分行號碼	Account no. 戶口號碼

  
 Name of bank  
銀行名稱  


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- Credit to overseas bank account<sup>4</sup> (located in the region where the policyholder/assignee (if policy assigned) resides, no cross-border payments is allowed)  
轉賬至海外銀行賬戶<sup>4</sup>(只可轉賬至保單持有人或受讓人(如保單已轉讓)所居住的地區)  
The payment requested above shall be converted into below currency. 本人要求將上述款項折算為下列貨幣。  
 USD 美元     GBP 英鎊     AUD 澳元     EUR 歐元  

Name of bank 銀行名稱	Bank sort code 銀行類型編號

  
 Account no.  
賬戶號碼  


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 Bank address  
銀行地址  


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IBAN 編號	Swift BIC

<sup>3</sup> Please provide the bank account proof such as bank statement or bank passbook.  
請提供銀行賬戶證明，例如銀行結單或銀行存摺。

<sup>4</sup> Please provide bank name, bank sort code, account no., bank address, IBAN no. and Swift BIC.  
請提供銀行名稱、銀行類型編號、賬戶號碼、銀行地址、IBAN 編號及 Swift BIC。

## Section F 部：Documents required 所需遞交文件

- Certified copy\* of Hong Kong permanent identity card  
已核實的香港永久性居民身份證副本\*
- Certified copy\* of valid passport if the policyholder/assignee holds foreign nationality  
已核實的有效護照副本\*，如保單持有人或受讓人持有外國國籍
- For Zurich Assurance Ltd – Certified copy\*/Original of recent three months proof of permanent residential address such as utility bills, bank statements, tax returns, etc.  
蘇黎世人壽 – 已核實的最近三個月永久居民地址證明副本\*/正本，如公營業務單據、銀行結單、稅單等
- Bank account proof such as bank statement or bank passbook copy  
銀行賬戶證明，例如銀行結單或銀行存摺副本

\* Suitable Certifier:

適合核實人：

- a licensed insurance intermediary in Hong Kong  
香港持牌保險中介人
- a member of the judiciary in an equivalent jurisdiction  
在對等司法管轄區的司法人員
- an officer of an embassy, consulate or high commission of the country of issue of documentary verification of identity  
發出身分核實文件的國家的大使館、領事館或高級專員公署的人員
- a Justice of the Peace  
太平紳士
- a solicitor practicing in Hong Kong  
在香港執業的律師
- a certified public accountant practicing in Hong Kong  
在香港執業的執業會計師
- a trust company registered under Part VIII of the Trustee Ordinance (Cap.29) carrying on trust business in Hong Kong  
根據《受託人條例》(第29章)第VIII部註冊並在香港經營信託業務的信託公司

## Documents required (continued) 所需遞交文件 (續)

- h. overseas intermediary carrying on business or practicing in an equivalent jurisdiction, including a lawyer, a notary public, an auditor, a professional accountant, a tax advisor, a trust or company service provider; or a trust company carrying on trust business  
在對等司法管轄區經營業務或執業的律師、公證人、核數師、專業會計師、稅務顧問、信託或公司服務提供者、經營信託業務的信託公司

We may request you to provide additional documents apart from documents listed above where necessary. If you have any questions on how to complete this form, please call our Customer Care Hotline at +852 2968 2383.

如有需要，除上述文件外，我們可能會要求閣下提供額外之證明文件。倘若閣下在填寫此表格時有任何疑問，請致電我們的客戶服務熱線 +852 2968 2383。

## Section G 部：Levy on premium 保費徵費

- Levy collected by the Insurance Authority has been imposed on relevant policy at the applicable rate. Therefore, the policyholder is required to pay the prescribed levy along with the premium/contribution. For further information, please visit [www.zurich.com.hk/ia-levy](http://www.zurich.com.hk/ia-levy).  
保險業監管局已向相關保單按照適用的徵費率收取保費徵費。因此，保單持有人於繳付保費／供款時，須同時繳付徵費。更多有關保費徵費資料，請瀏覽 [www.zurich.com.hk/ia-levy](http://www.zurich.com.hk/ia-levy)。
- For particular product(s) which require the deduction of unpaid premium(s) when policy surrender/policy maturity is applied, I/we hereby agree that the Company shall deduct all of the unpaid premium(s) and correspondence levy(ies) (if any) from the surrender/maturity payment. I/We also understand and agree that the policyholders' information may be provided to the Insurance Authority if the levy is overdue.  
有關在申請保單退保／保單期滿時須扣除所有逾期未繳付保費的個別產品，本人／我們在此同意本公司從退保價值／期滿利益金額中扣除所有逾期未繳付的保費及相應之保費徵費（如適用）。本人／我們明白及同意若保單持有人有逾期的保費徵費，本公司可能會向保險業監管局提供保單持有人的資料。

## Section H 部：Declaration 聲明

### Declaration of policy status 保單狀況聲明

I hereby warrant and agree that: 本人現保證及同意：

- I have not assigned, pledged or in any other way dealt with the policy or any interest in the policy or the moneys insured by the policy;  
本人從未轉讓、抵押或以其他方式處置本保單或其任何權益或承保款項；
- In the event of my death, this declaration shall be binding on my personal representatives as it is binding on me;  
如本人不幸身故，本人的個人代表將猶如本人受本項賠償聲明約束；
- This declaration shall be governed in all respect by laws of Hong Kong and I hereby submit to the non-exclusive jurisdiction of the courts of Hong Kong.  
本項賠償將全面受香港法律管轄。本人服從香港法院之非專有司法裁判權。

### Declaration for data protection 個人資料保障聲明

Notice to customers relating to the Personal Data (Privacy) Ordinance ("Ordinance")

有關個人資料（私隱）條例（「私隱條例」）的客戶通知

This Notice sets out the privacy policy of each of **Zurich Assurance Ltd/Zurich Life Insurance (Hong Kong) Limited** (each a "Company") in respect of their respective customers. The rights and obligations of each Company under this Notice are several and not joint, whereby no Company shall be liable for any act or omission of another Company.

本通知列載蘇黎世人壽／蘇黎世人壽保險（香港）有限公司（以下個別稱「本公司」）有關各自對其客戶的私隱政策。各公司就本通知所列之權利和責任為獨立而非連帶的，因此各公司無須為其他公司之行為或不作為負責。

The personal information of customers (including policyholders, insured persons, beneficiaries, premium payors, trustees, policy assignees and claimants) collected or held by the Company from time to time, which also includes data collected or generated in the ordinary course of the Company's business and the continuation of relationship with the customer (such as claim information and medical history received from third parties), may be used by the Company and/or a company within its group ("**Zurich Insurance Group**") for the purposes **necessary** in providing services to the customers (otherwise the Company is unable to provide services to customers who fail to provide the required information).

由本公司不時收集或持有的客戶（包括保單持有人、受保人、受益人、保費付款人、信託人、保單受讓人及索償人）個人資料，其中亦包括在公司日常業務過程中以及就持續與客戶的關係而收集或產生的資料（例如從第三方收到的索償資料和病歷），均可供本公司及／或其所屬集團（「蘇黎世保險集團」）內的公司使用作為向客戶提供服務而必須的用途（否則本公司將無法為未能提供所需資料的客戶提供服務）。

**Please read carefully the details of the Company's privacy policy which is made available on our website at [www.zurich.com.hk/pics](http://www.zurich.com.hk/pics) or by scanning the QR code. You may also contact our Customer Care Hotline at +852 2968 2383 or insurance intermediaries for enquiries.**

本公司的私隱政策詳載於 [www.zurich.com.hk/pics](http://www.zurich.com.hk/pics) 或可透過掃描 QR 碼細閱。閣下亦可致電 +852 2968 2383 與我們的客戶服務部聯絡或向保險中介人查詢。



### Consent for marketing purposes - Voluntary:

就市場推廣用途之同意 – 自願性：

Certain personal information of policyholders and insured persons collected or held by the Company (which also includes data collected or generated in the ordinary course of the Company's business and the continuation of relationship with the customer), in particular, names, contact information, age, gender, identity document reference, marital status, financial background, demographic data, transaction pattern and behavior, policy information, claim information, and medical history may be used by the Company, **only upon having such policyholders' or insured persons' consent or indication of no objection**, for providing marketing materials and conducting direct marketing activities in relation to insurance and/or financial products and services of the Zurich Insurance Group and/or other financial services providers, and/or other related services of business partners, with whom the Company maintains business referral or other arrangements (such as reward, loyalty, co-branding or privileges programs and related services and products, services and products offered by the Company's business or co-branding partners, donations or contributions for charitable and/or non-profit making purposes). For the avoidance of doubt, the latest instruction (for example, consent or indication of no objection, or request for opt-out) received from a customer shall override any previous instruction given to the Company in this regard in relation to all personal information of the customer collected or held by the Company from time to time.

由本公司收集或持有的保單持有人及受保人的某些個人資料（其中亦包括在本公司日常業務過程中以及就持續與客戶的關係收集或產生的資料），特別是姓名、聯絡資料、年齡、性別、身分證明文件資料、婚姻狀況、經濟背景、人口統計數據、交易模式和行為、保單資料、索償資料及醫療紀錄等，於獲該保單持有人或受保人同意或作不反對指示後，均可供本公司使用作為蘇黎世保險集團及／或與本公司維持業務引薦關係或其他安排之其他金融服務供應商的保險及／或金融產品及服務，及／或其他商業合作夥伴之相關服務，提供市場推廣資料及進行直接市場推廣活動。（例如獎賞、忠誠獎勵、合作品牌或優惠計劃以及相關服務和產品，由本公司商業合作夥伴或合作品牌夥伴提供的服務和產品，出於慈善及／或非牟利目的的捐贈或捐款）。為免生疑問，就本公司不時收集或持有的所有客戶個人資料，本公司將會以從客戶收到的最新指示（例如同意或表示不反對的指示，或提出反對要求）。

## Declaration (continued) 聲明 (續)

The Company may provide (and may receive money or property in return for providing) certain personal information, in particular, name, contact information, age, gender and policy information of a policyholder and an insured person, **only upon having such policyholder's and insured person's written consent**, to be used by the following parties, within or outside of Hong Kong, for their own and/or the Company's marketing purposes set out above: **於獲保單持有人及受保人書面同意後**，本公司方可就以下人士本身及／或就本公司的市場推廣用途，向以下於香港境內或境外的人士提供其某些個人資料 (並可能收到金錢或其他財產作為回報)，特別是姓名、聯絡資料、年齡、性別、保單持有人及受保人的保單資料等，以供其使用：

- (1) companies within the Zurich Insurance Group;  
蘇黎世保險集團成員公司；
- (2) other banking/financial institutions, commercial or charitable organizations with whom the Company maintains business referral or other arrangements;  
與本公司維持業務引薦關係或其他安排的其他銀行／金融機構、商業或慈善組織；
- (3) third party reward, loyalty, co-branding or privileges program providers;  
第三方獎賞、忠誠獎勵、合作品牌或優惠計劃提供者；
- (4) third party marketing service providers and insurance intermediaries.  
第三方市場推廣相關服務供應商及保險中介人。

I/We understand that I/we can withdraw any consent provided for marketing purposes anytime by notice to the Company.  
本人／我們明白可隨時通知 貴公司以撤回任何就市場推廣用途所給予之同意。

I acknowledge that the amount received (net of any sums owing to the Company) will be full and final settlement and discharge of all claims under the policy and agree to give or procure all such further receipts therefor as may be required.  
本人確認將收到之款項 (扣除所欠 貴公司的款項) 為完全及最後，和免除 貴公司在此保單的責任，本人將會在要求下提供有關收據。

I warrant that I am legally and beneficially entitled to the amount received according to the above percentage of the fund value of the investment account net of any charges owing to the Company. I also understand that this amount is subject to the fluctuation of the unit price from time to time.  
本人保證本人可合法及享有實益權利，按上述投資賬戶基金價值的百分比領取款項，惟需扣除本人應付予 貴公司的所有費用。本人明白付款金額將隨著每日單位價格的浮動而增減。

I hereby declare and agree that (1) all information in this form whether or not written by my own hand is to the best of my knowledge and belief complete and true; (2) if the relevant persons of the policy fail to provide any information requested in this application, the Company shall have the right to reject or delay such application.  
本人聲明及同意 (1) 申請表內的一切資料，無論是否本人所填寫，均屬完全及確實無訛；(2) 若保單的有關人士未能提供此申請所需資料，貴公司有權拒絕或延遲處理此申請。

I declare that I am the beneficial owner of the policy and not acting on behalf of another person including natural person, legal person or trust.  
本人聲明，本人為保單之實益擁有人並非代表其他人行事，其他人包括自然人、法人或信託。

Name of claimant 申請人姓名	HKID card/Passport no. of claimant 申請人之香港身份證或護照號碼
Signature of claimant 申請人簽署	Date signed 簽署日期
Signature of licensed insurance intermediary 持牌保險中介人簽署	Full name of licensed insurance intermediary (IA license no.) 持牌保險中介人姓名 (保監牌照號碼)
Company name of licensed insurance intermediary (if applicable) 持牌保險中介人公司名稱 (如適用)	Company code of licensed insurance intermediary (if applicable) 持牌保險中介人公司編號 (如適用)

**PLEASE DO NOT SIGN ON BLANK FORM. 請勿於空白表格簽署。**

In the event of any discrepancies or inconsistencies between the English and Chinese versions of this form, the English version shall prevail.  
如此表格之中英文版本有任何歧異或不一致，概以英文版為準。