

Zurich International Life Limited
蘇黎世國際人壽保險有限公司



Zurich International online ZIO 網上服務平台

Customer guide
客戶指引



What is ZIO?

甚麼是 ZIO?

Zurich International online (“ZIO”) gives you a fast and convenient way to keep up to date with your policy online.

ZIO 網上服務平台 (簡稱「ZIO」) 讓您快捷方便地於網上瀏覽最新的保單資料。

When you log into ZIO, you can access your policy information, including:

- Investments
- Policy overview & benefits
- Payments
- My profile

This means you will not have to wait until your next statement to see your policy status. Everything you need is right at your fingertips.

當您登入 ZIO，您可以獲取您的保單資料，包括：

- 投資
- 保單概要及保障
- 保費
- 我的個人檔案

故此，您無須等待下一張結算單便能查閱您的保單狀況。在彈指之間便能掌握所需資料。



Investments

投資

You can obtain your investment summary, current fund holdings and investment strategy on the “Investments” page. 您可以在「Investments」頁面中獲取您的投資概要、現時持有基金及投資策略資料。

Investments
Policy overview & benefits
Payments
Fund management

Investment summary

Current value: ██████████

Current encashment value: ██████████

Maximum encashment value: ██████████

Outstanding loan
██████████

Total premiums invested: ██████████

Total premiums paid: ██████████

Total withdrawals: ██████████

Current value history

since policy start date

Legend: ● Policy value ● Premium invested

Fund summary

Data valid as of 28 August 2020

Current fund holdings

Investment strategy

Current fund holdings

This graph shows the funds that you currently hold.

- ZI First State China (62.36%)
- ZI JP Morgan Asean (16.31%)
- ZI BR Latin American (5.81%)
- ZI Temple GI Bond (4.97%)
- USD Money Market (10.55%)

Fund name & allocation %	Fund currency (exchange rate)	Units held	Latest unit price	Current value in fund currency	Current value in policy currency	
ZI First State China 62.36%	USD (0.128205)	██████████	██████████	██████████	██████████	+
ZI JP Morgan Asean 16.31%	USD (0.128205)	██████████	██████████	██████████	██████████	+
ZI BR Latin American 5.81%	USD (0.128205)	██████████	██████████	██████████	██████████	+
ZI Temple GI Bond 4.97%	USD (0.128205)	██████████	██████████	██████████	██████████	+
USD Money Market 10.55%	USD (0.128205)	██████████	██████████	██████████	██████████	+

Total current value: ██████████

Policy overview & benefits

保單詳情及保障

You can obtain your policy information and benefit details on the **“Policy overview & benefits”** page.

您可以在「**Policy overview & benefits**」頁面中獲取您的保單資料及保障詳情。

Investments | **Policy overview & benefits** | Payments | Fund management

Policy overview

Policy term:	Current encashment value:	Your adviser: [REDACTED]
Policy start date:	Current encashment charge:	
Policy end date:	Policy basis:	
Term remaining:		

Policy benefits

	[REDACTED]
	D.O.B: [REDACTED]
	Life assured
	Owner
	Payor

Life cover	<input type="checkbox"/>	Not selected
Hospitalisation	<input type="checkbox"/>	Not selected
Dismemberment	<input type="checkbox"/>	Not selected
Permanent and total disability	<input type="checkbox"/>	Not selected
Waiver of premium	<input type="checkbox"/>	Not selected
Spouses income	<input type="checkbox"/>	Not selected

These are all the benefits available with your policy. To add benefits please [contact your adviser](#).

Roles attached to the policy

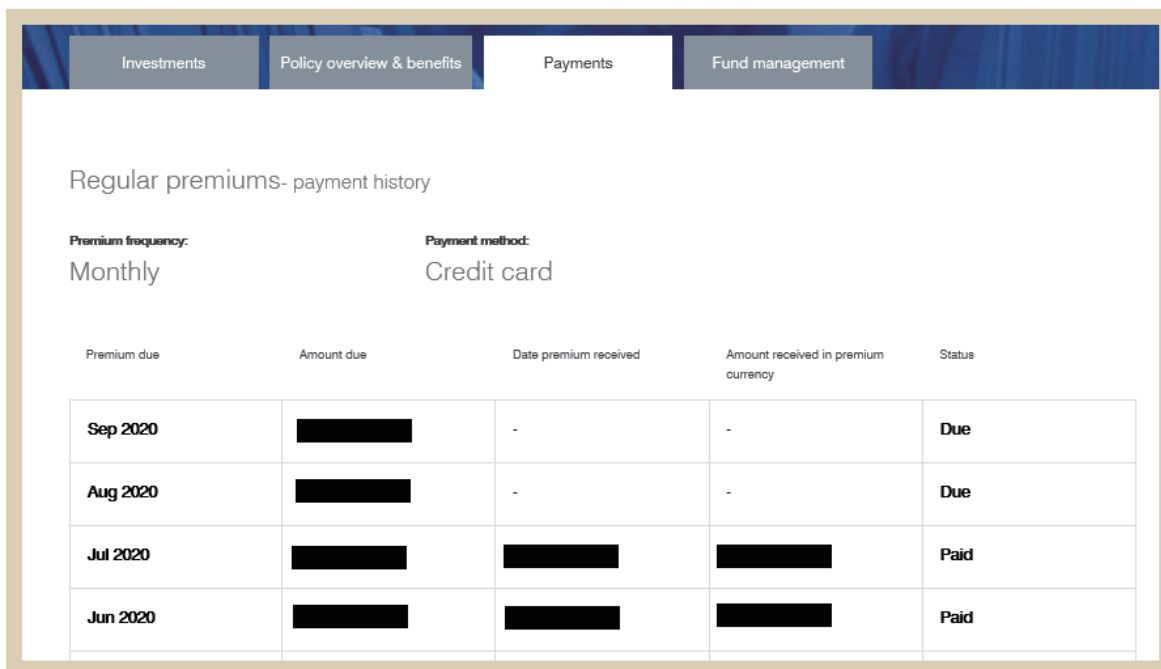
[REDACTED]
D.O.B: [REDACTED]
Beneficiary

Payments

保費

You can check the details of your payment history on the **"Payments"** page.

您可以在「**Payments**」頁面中獲取您繳交保費的記錄。



The screenshot shows the 'Payments' page with a navigation bar at the top containing 'Investments', 'Policy overview & benefits', 'Payments', and 'Fund management'. Below the navigation bar, the page title is 'Regular premiums- payment history'. There are two filters: 'Premium frequency: Monthly' and 'Payment method: Credit card'. A table displays the payment history with columns for 'Premium due', 'Amount due', 'Date premium received', 'Amount received in premium currency', and 'Status'.

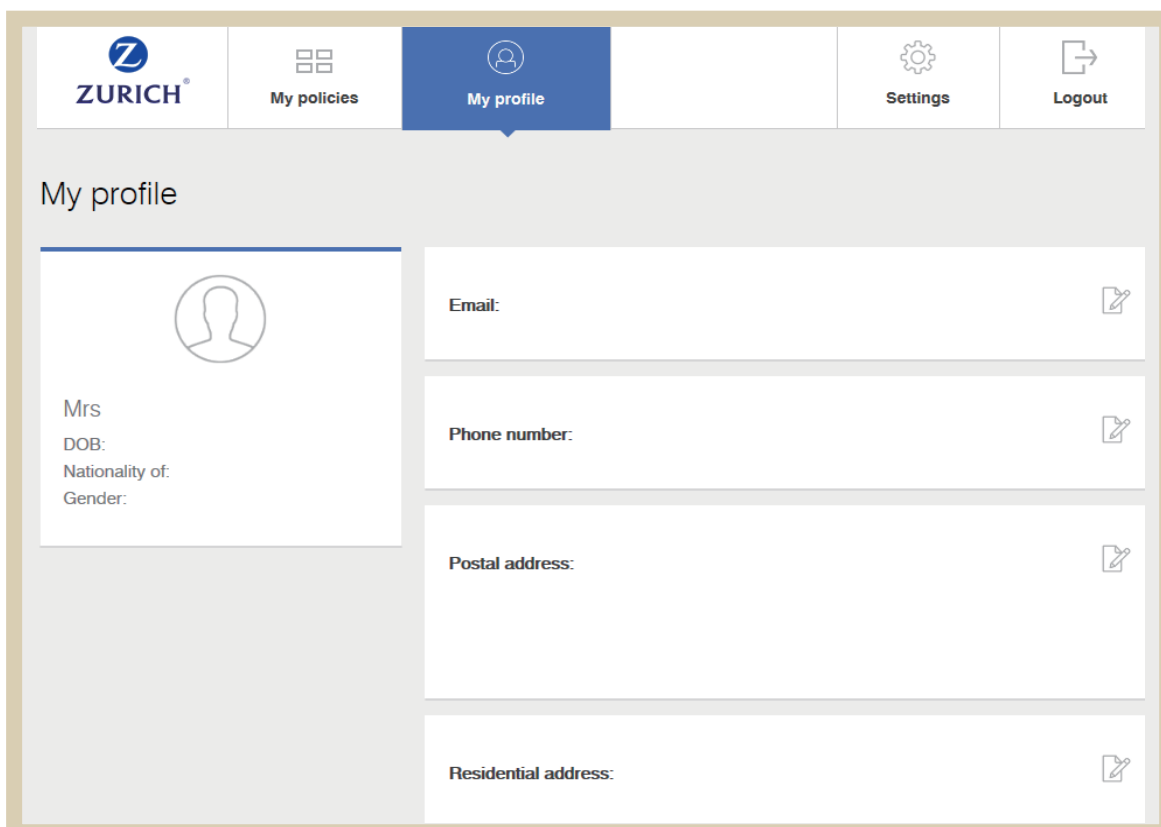
Premium due	Amount due	Date premium received	Amount received in premium currency	Status
Sep 2020	██████████	-	-	Due
Aug 2020	██████████	-	-	Due
Jul 2020	██████████	██████████	██████████	Paid
Jun 2020	██████████	██████████	██████████	Paid

My profile

我的個人檔案

You can update your personal information including email address, telephone number and corresponding address on the **"My profile"** page.

您可以在「**My profile**」頁面中更新您的個人資料，包括電郵地址、電話號碼和聯絡地址。



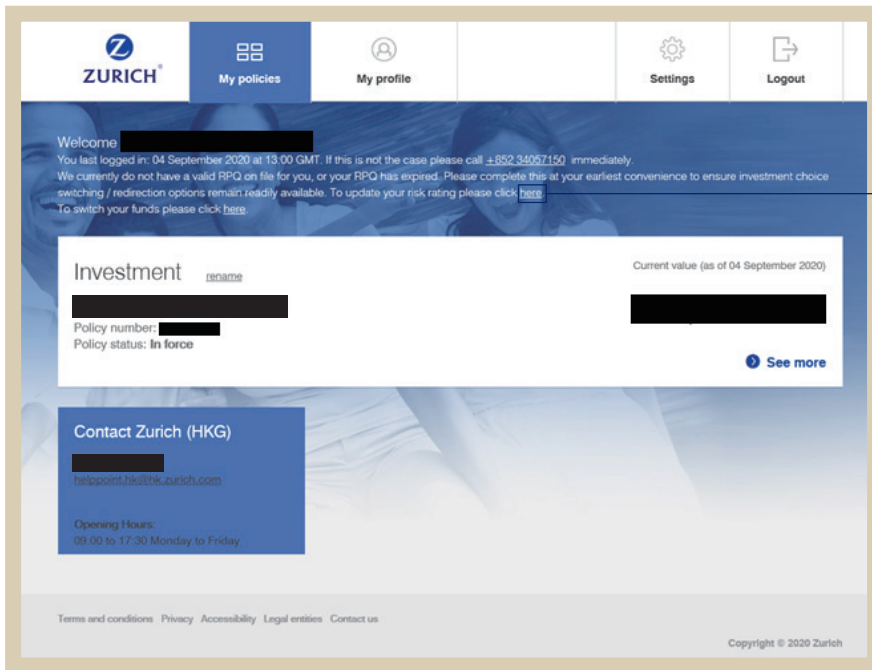
The screenshot shows the 'My profile' page with a navigation bar at the top containing 'ZURICH', 'My policies', 'My profile', 'Settings', and 'Logout'. Below the navigation bar, the page title is 'My profile'. On the left side, there is a profile card with a placeholder for a profile picture and the name 'Mrs'. Below the name, there are fields for 'DOB:', 'Nationality of:', and 'Gender:'. On the right side, there are four form fields for updating personal information: 'Email:', 'Phone number:', 'Postal address:', and 'Residential address:'. Each field has a small icon of a document with a pencil, indicating that the information can be edited.

How to submit risk profile questionnaire (“RPQ”)?

如何提交風險承擔能力問卷（「RPQ」）？

You can submit or update your RPQ by clicking **“here”** on the **“My policies”** page.

您可以在「My policies」頁面中按「here」提交或更新您的風險能力承擔問卷。



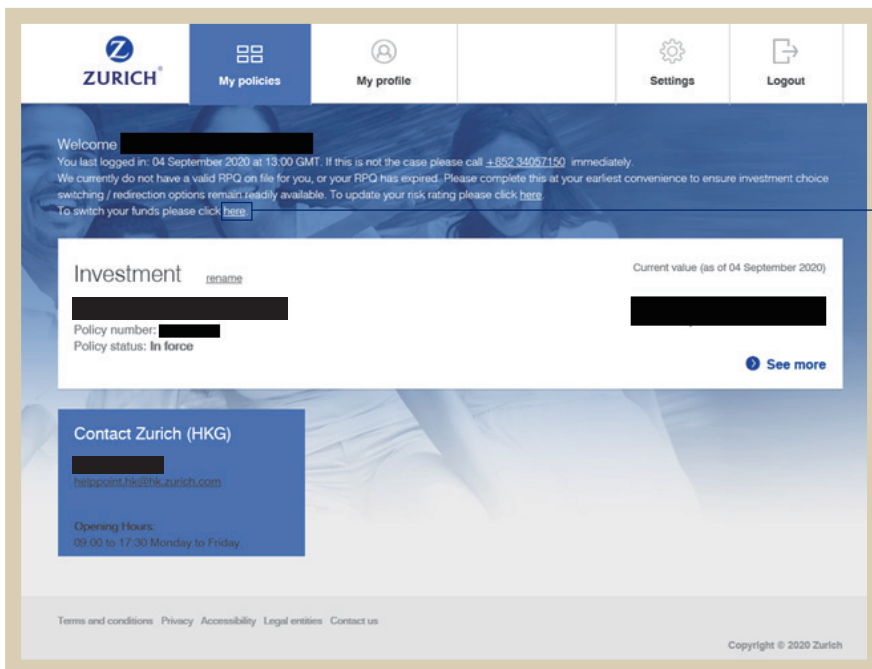
Click 'here'
按「here」

How to do switching or redirection?

如何進行轉換投資選擇或改變供款配置？

You can switch or redirect your investment choice by clicking **“here”** on the **“My policies”** page.

您可以在「My policies」頁面中按「here」以轉換投資選擇或改變供款配置。



Click 'here'
按「here」

How to register? 如何登記?

Just three simple steps:

1 Access ZIO by clicking the following link: online.zurichinternationalsolutions.com and then select:

Personal policy holder registration

只需三個簡單步驟：

1 請按以下連結：online.zurichinternationalsolutions.com 登入 ZIO，然後按：

Personal policy holder registration

Click 'Personal policy holder registration'
按「Personal policy holder registration」

2 Enter your details into the relevant fields on the registration page. After you have provided your registration details, **click**:

Email my registration link

2 請於相關空格內輸入您的資料。完成輸入您的註冊資料後按：

Email my registration link

Policy number
保單編號

Email address
電郵地址

Date of birth
出生日期

Gender
性別

3 Open the registration link in your email and follow the instructions to choose your login details.

3 打開電子郵件中的登記連結，並按照指示選擇您的登錄資料。

Username (6-20 characters, it can be letters and numbers, but no special characters)

用戶名稱 (為6-20個字符，包括字母和數字，不包括特殊字符)

Password (at least 8 characters, to include upper and lower case letters and a special character or number)

個人密碼 (最少為8個字符，包括大寫字母、小寫字母、特殊字符或數字)

Memorable number (numeric characters 0-9, must be between 4 numbers long, and must not contain more than 2 of the same numbers in a row)

個人識別碼 (數字字符0-9，必須為4個字符之間長，並且不能包含連續兩個相同數字字符)

Enter your login details into the relevant fields.

Once you have read and confirmed your acceptance of the ZIO terms and conditions, click:

Complete registration, you will now automatically have access to your ZIO account and policy information.

請於相關空格內**輸入**您的登錄資料。

當您已經閱讀並確認您接受ZIO的條款及細則，按：

Complete registration，您隨時可登入您的ZIO查閱最新的保單詳情。

Frequency ask questions

1. If you forgot your username:

- Click **I forgot my username** on the login page.
- Enter your ZIO account's email address, your memorable number and password.
- Receive your username via email.

2. If you forgot your password:

- Click **I forgot my password** on the login page.
- Enter your username and memorable number and then receive a temporary password (valid for 72 hours).
- Login with the temporary password and set a new password.

3. If you forgot your your memorable number:

- Request a reset link on the memorable number screen.
- Receive a temporary memorable number (valid for 72 hours).
- Login with the temporary memorable number and set a new memorable number.

If you need any assistance with ZIO registration or login, please contact our Customer Care Team at +852 3405 7150 or helppoint.hk@zurich.com.

常見問題

1. 如忘記您的用戶名

- 您可在登錄頁面按 **I forgot my username**。
- 輸入您的登記電郵地址、個人識別碼和個人密碼。
- 透過電郵收取您的用戶名稱。

2. 如忘記您的個人密碼：

- 您可在登錄頁面按 **I forgot my password**。
- 輸入您的用戶名稱和個人識別碼，然後獲取一個臨時個人密碼 (於72小時內有效)。
- 以臨時個人密碼登入，及重新設定一個新個人密碼。

3. 如忘記您的個人識別碼：

- 您可在個人識別碼頁面要求重置。
- 收到臨時個人識別碼 (於72小時內有效)。
- 以臨時個人識別碼登入，及重新設定一個新的個人識別碼。

如果您在ZIO登記或登錄方面需要任何協助，請致電我們的客戶服務熱線+852 3405 7150或電郵至 helppoint.hk@zurich.com。

Zurich International Life is a business name of Zurich International Life Limited which provides life assurance, investment and protection products and is authorized by the Isle of Man Financial Services Authority.

Registered in the Isle of Man number 20126C.

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蘇黎世國際人壽保險是蘇黎世國際人壽保險有限公司的商業名稱，蘇黎世國際人壽保險有限公司為人島Financial Services Authority所認可，提供人壽保險、投資及保障產品。

於人島的註冊號碼為 20126C。

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