

Origin of wealth 財富來源

Guidelines and questionnaire for individual business 為個別業務而設的指引和問卷

This document must be read in conjunction with your relevant financial professional
請務必與您的理財顧問一起細閱本文件

Section 1 – Origin of wealth guidelines
第一節 — 財富來源指引

Section 2 – Origin of wealth questionnaire
第二節 — 財富來源問卷

1 Origin of wealth guidelines 財富來源指引

These guidelines provide you with **premium levels above which we will require documentary evidence** to support the information given in the origin of wealth questionnaire.

若您的保費高於本指引所述的水平，我們將要求提供證明文件，以證明在財富來源問卷所提供的資料。

The category beside each country indicates the premium level for that particular country. The premium levels are shown in US dollars, sterling and euros, but we will accept payments in any freely convertible currency at the prevailing exchange rate.

在每個國家旁邊的類別均顯示該個別國家的保費水平。保費水平以美元、英鎊和歐元列示，但我們將按現行匯率接受以任何可自由兌換貨幣支付的款項。

Please note: the premium levels indicated below include any contributions to existing policies.

請注意：下文所示的保費水平包括現有保單的任何供款。

Please ensure that the information given on the origin of wealth questionnaire is complete and consistent with the information on the application form. 請確保您於財富來源問卷提供完整的資料，並與申請表格所示的資料相符。

For the purposes of applying these guidelines, the 'country' refers to your country of residence. The inclusion of countries in the list on page two should not be taken as confirmation that business will be accepted from these regions. You should speak with your relevant financial professional or call our Customer Care Team if you need to confirm business acceptance from certain territories.

就應用本指引而言，「國家」是指您的居住國家。在第2頁清單內的國家不應被視為已確認獲接受業務的國家。若您需要確認若干地區會否獲接受業務，應諮詢您的理財顧問或請聯絡我們的客戶服務部。

Category 1 類別1 Single premium 整付保費： USD1,000,000/GBP650,000/EUR750,000 1,000,000美元/650,000英鎊/750,000歐元	Yearly regular premium 年度定期保費： USD100,000/GBP65,000/EUR75,000 100,000美元/65,000英鎊/75,000歐元
Category 2 類別2 Single premium 整付保費： USD500,000/GBP350,000/EUR350,000 500,000美元/350,000英鎊/350,000歐元	Yearly regular premium 年度定期保費： USD50,000/GBP35,000/EUR35,000 50,000美元/35,000英鎊/35,000歐元
Category 3 類別3 Single premium 整付保費： USD300,000/GBP200,000/EUR200,000 300,000美元/200,000英鎊/200,000歐元	Yearly regular premium 年度定期保費： USD30,000/GBP20,000/EUR20,000 30,000美元/20,000英鎊/20,000歐元

Origin of wealth guidelines (continued) 財富來源指引 (續)

We reserve the right to request additional supporting information where your total holdings with us is below the limits specified.

若您在本公司的總單位低於訂明的限額，我們保留要求提供額外證明資料的權利。

If you are unsure, please call our Customer Care Team on +852 3405 7150 or email us at helppoint.hk@zurich.com or write to us at 25-26/F, One Island East, 18 Westlands Road, Island East, Hong Kong.

若您未能確定上述事宜，請聯絡我們的客戶服務部，電話：+852 3405 7150或電郵本公司，電郵地址：helppoint.hk@zurich.com或致函本公司（地址：香港港島東華蘭路18號港島東中心25-26樓）。

Country 國家	Category 類別	Country 國家	Category 類別	Country 國家	Category 類別	Country 國家	Category 類別	Country 國家	Category 類別
Afghanistan 阿富汗	3 3	Cambodia 柬埔寨	3 3	Fiji 斐濟	3 3	Jamaica 牙買加	3 3	Mexico 墨西哥	3 3
Albania 阿爾巴尼亞	3 3	Cameroon 喀麥隆	3 3	France 法國	1 1	Japan 日本	1 1	Moldova 摩爾多瓦	3 3
Algeria 阿爾及利亞	3 3	Canada 加拿大	1 1	Gabon 加蓬	3 3	Jordan 約旦	2 2	Monaco 摩納哥	1 1
Angola 安哥拉	3 3	Cayman 開曼群島	1 1	Gambia 岡比亞	3 3	Kazakhstan 哈薩克	3 3	Mongolia 蒙古	3 3
Armenia 亞美利亞	3 3	Chad 乍德	3 3	Georgia 喬治亞	3 3	Kenya 肯尼亞	3 3	Montserrat 蒙特塞拉特島	3 3
Aruba 阿魯巴	1 1	Channel Islands 海峽群島	1 1	Germany 德國	1 1	Kosovo/Kosovar 科索沃	3 3	Morocco 摩洛哥	3 3
Australia 澳洲	1 1	Chile 智利	1 1	Ghana 加納	3 3	Kuwait 科威特	2 2	Mozambique 莫桑比克	3 3
Austria 奧地利	1 1	China 中國	2 2	Gibraltar 直布羅陀	1 1	Kyrgyzstan 吉爾吉斯	3 3	Myanmar 緬甸	3 3
Azerbaijan 亞塞拜疆	3 3	Colombia 哥倫比亞	3 3	Greece 希臘	2 2	Laos 老撾	3 3	Namibia 納米比亞	2 2
Bahamas 巴哈馬	2 2	Congo 剛果	3 3	Guatemala 危地馬拉	3 3	Latvia 拉脫維亞	2 2	Nepal 尼泊爾	3 3
Bahrain 巴林	1 1	Costa Rica 哥斯達黎加	2 2	Guyana 圭亞那	3 3	Lebanon 黎巴嫩	3 3	Netherlands 荷蘭	1 1
Bangladesh 孟加拉	3 3	Côte d'Ivoire 科特迪瓦	3 3	Haiti 海地	3 3	Libya 利比亞	3 3	New Zealand 新西蘭	1 1
Barbados 巴巴多斯	1 1	Cuba 古巴	3 3	Honduras 洪都拉斯	3 3	Liechtenstein 列支敦士登	1 1	Nicaragua 尼加拉瓜	3 3
Belarus 白俄羅斯	3 3	Croatia 克羅地亞	2 2	Hong Kong 香港	1 1	Lithuania 立陶宛	1 1	Nigeria 尼日利亞	3 3
Belgium 比利時	1 1	Cyprus 塞浦路斯	1 1	Hungary 匈牙利	2 2	Luxembourg 盧森堡	1 1	Norway 挪威	1 1
Belize 伯利茲	3 3	Czech Republic 捷克	1 1	Iceland 冰島	1 1	Macau 澳門	2 2	Oman 阿曼	2 2
Bermuda 百慕達	1 1	Denmark 丹麥	1 1	India 印度	3 3	Macedonia 馬其頓	3 3	Pakistan 巴基斯坦	3 3
Bolivia 玻利維亞	3 3	Dominican Republic 多明尼加共和國	3 3	Indonesia 印尼	3 3	Madagascar 馬達加斯加	3 3	Palestine 巴勒斯坦	3 3
Bosnia & Herzegovina 波士尼亞及黑塞哥維那	3 3	Ecuador 厄瓜多爾	3 3	Iran 伊朗	3 3	Malawi 馬拉維	3 3	Panama 巴拿馬	3 3
Botswana 博茨瓦納	3 3	Egypt 埃及	3 3	Iraq 伊拉克	3 3	Malaysia 馬來西亞	2 2	Papua New Guinea 巴布亞新幾內亞	3 3
Brazil 巴西	3 3	El Salvador 薩爾瓦多	3 3	Ireland 愛爾蘭	1 1	Maldives 馬爾代夫	3 3	Paraguay 巴拉圭	3 3
British Virgin Islands 英屬處女群島	1 1	Estonia 愛沙尼亞	1 1	Isle of Man 人島	1 1	Mali 馬里	3 3	Peru 秘魯	3 3
Brunei 汶萊	2 2	Ethiopia 埃塞俄比亞	3 3	Israel 以色列	2 2	Malta 馬耳他	1 1	Poland 波蘭	2 2
Bulgaria 保加利亞	2 2	Finland 芬蘭	1 1	Italy 意大利	2 2	Mauritius 毛里求斯	2 2	Portugal 葡萄牙	1 1

Origin of wealth guidelines (continued) 財富來源指引 (續)

Country 國家	Category 類別	Country 國家	Category 類別	Country 國家	Category 類別	Country 國家	Category 類別	Country 國家	Category 類別
Qatar 卡達	1 1	Singapore 新加坡	1 1	Sweden 瑞典	1 1	Trinidad & Tobago 特立尼達和多巴哥	3 3	Uruguay 烏拉圭	1 1
Romania 羅馬尼亞	3 3	Slovak Republic 斯洛伐克	1 1	Switzerland 瑞士	1 1	Tunisia 突尼斯	3 3	Uzbekistan 烏茲別克	3 3
Republic of South Africa 南非共和國	2 2	Slovenia 斯洛文尼亞	1 1	Syria 敘利亞	3 3	Turkey 土耳其	2 2	Venezuela 委內瑞拉	3 3
Russia 俄羅斯	3 3	South Korea 南韓	3 3	Taiwan 台灣	1 1	Turks and Caicos 特克斯和凱科斯群島	3 3	Vietnam 越南	3 3
Saudi Arabia 沙特阿拉伯	3 3	Spain 西班牙	1 1	Tajikistan 塔吉克斯坦	3 3	Uganda 烏干達	3 3	Yemen 也門	3 3
Senegal 塞內加爾	3 3	Sri Lanka 斯里蘭卡	3 3	Tanzania 坦桑尼亞	3 3	Ukraine 烏克蘭	3 3	Zambia 贊比亞	3 3
Serbia & Montenegro 塞爾維亞及黑山	3 3	Sudan 蘇丹	3 3	Thailand 泰國	3 3	United Arab Emirates 阿拉伯聯合酋長國	1 1	Zimbabwe 津巴布韋	3 3
Seychelles 塞舌爾	2 2	Swaziland 斯威士蘭	3 3	Togo 多哥	3 3	United Kingdom 英國	1 1		

Note 附註

- Please refer to the table on pages 3-5 for details of:
有關以下詳情，請參閱第三至第五頁的表格：
 - (i) what origin of wealth information is required if the premium is below the amounts detailed on page one (lower risk business); **and**
若保費低於第1頁詳述金額（風險較低的金額）所須的財富來源資料；**及**
 - (ii) what documentary evidence is also required if the premium **exceeds** the amounts detailed on page one (higher risk business).
若保費高於第1頁詳述金額（風險較高的金額）所須的證明文件。
- If the country of residence is not listed above, it should be risk assessed as 'category 3'. However, if you need further advice please call our Customer Care Team.
若居住國家並無列載於上表，其風險應被評估為「類別3」。然而，若您需要進一步的意見，請聯絡我們的客戶服務部。

Please note: all documents submitted should either be original or a copy certified by a suitable certifier.

請注意：提交的所有文件均須為正本或由適當認證人核證的副本。

Agreed origin of wealth guidelines

議定的財富來源指引

Generic source of wealth 一般財富來源	Lower risk business 風險較低的金額 Information to be detailed on the origin of wealth questionnaire 在財富來源問卷中詳述的資料	Higher risk business 風險較高的金額 Examples of documentary evidence of source of wealth in addition to the information requested for lower risk business 除提供風險較低金額所要求的資料外， 還須 呈交以下財富來源證明文件
Yearly income and/or bonus amount 年度收入及／或花紅金額	<ul style="list-style-type: none"> • Employer's name and address 僱主名稱及地址 • Employer's telephone number 僱主電話號碼 • Yearly income and/or bonus amount 年度收入及／或花紅金額 	<ul style="list-style-type: none"> • Certified copy of recent financial accounts or Income tax assessment document if self-employed or 如屬自僱人士，最近的財務賬目或入息稅評稅文件的經核證副本，或 • Confirmation from employer of income on letterheaded paper which must be an original or 僱主以公司信紙確認本人收入的函件 — 必須為正本，或 • Bank statements clearly showing receipt of most recent regular salary payments from named employer 清楚列明最近由所述僱主存入的定期薪金的銀行結單
Shares or other investment holdings 股票或所持的其他投資	<ul style="list-style-type: none"> • Description of shares/units/deposits 股票／單位／存款的詳情 • Value of shares/investment holdings 股票／所持投資的價值 	<ul style="list-style-type: none"> • Investment holdings/savings certificates, contract notes or statements or 所持投資／存款證、成交單據或報表，或 • Confirmation from the relevant investment company or 相關投資公司的確認書，或 • Signed letter detailing funds from a regulated accountant 由受監管會計師簽發並列載資金詳情的函件 • Bank statement showing receipt of funds by investment company 顯示投資公司收取資金的銀行結單
Property sale 物業出售	<ul style="list-style-type: none"> • Details/address of property 物業詳情／地址 • Date of sale 出售日期 • Total sale amount 總出售金額 	<ul style="list-style-type: none"> • Signed letter from solicitor or 律師簽發的函件，或 • Signed letter from estate agent (if applicable) or 地產經紀（如適用）簽發的函件，或 • Sale contract 出售合約

Origin of wealth guidelines (continued) 財富來源指引 (續)

Agreed origin of wealth guidelines (continued)

議定的財富來源指引 (續)

Generic source of wealth 一般財富來源	Lower risk business 風險較低的金額 Information to be detailed on the origin of wealth questionnaire 在財富來源問卷中詳述的資料	Higher risk business 風險較高的金額 Examples of documentary evidence of source of wealth in addition to the information requested for lower risk business 除提供風險較低金額所要求的資料外， 還須 呈交以下財富來源證明文件
Maturing investments or policy claim 即將到期的投資或保單索償	<ul style="list-style-type: none"> Description of maturing investments 即將到期的投資的詳情 Maturing proceeds 即將到期的收益 Date of maturity 到期日 	<ul style="list-style-type: none"> Letter from previous investment company re notification of proceeds of claim or 前投資公司發出的索償款項通知函件，或 Chargeable Event Certificate 應課稅事件證明
Company sale 公司出售	<ul style="list-style-type: none"> Name and nature of company 公司名稱及性質 Date of sale 出售日期 Total amount 總金額 Applicant's share 申請人的份額 	<ul style="list-style-type: none"> Signed letter from solicitor or 律師簽發的函件，或 Signed letter from regulated accountant or 受監管會計師簽發的函件，或 Copy of contract of sale and sight of investment monies on bank statement or 成交單據副本及銀行結單上的投資金額，或 Copies of media coverage (if applicable) as supporting evidence 作為證明的媒體報道 (如適用) 副本
Inheritance 遺產	<ul style="list-style-type: none"> Details of inheritance 遺產詳情 Date received 獲取日期 Total amount 總金額 	<ul style="list-style-type: none"> Grant of probate (with a copy of the will) which must include the value of the estate or 列明遺產價值的授予遺囑認證書 (連同遺囑副本)，或 Solicitor's letter or letter from trustees of an estate 律師函件或遺產信託人函件
Geared loan 貸款	<ul style="list-style-type: none"> Name and nature of loan provider 貸款提供者的姓名及性質 Date of loan 貸款日期 Total amount 總金額 	<ul style="list-style-type: none"> Loan agreement or 貸款協議，或 Recent loan statements 近期的貸款結單
Gift 餽贈	<ul style="list-style-type: none"> Date received 獲取日期 Total amount 總金額 Reason for gift 獲餽贈的原因 Relationship to applicant 與申請人的關係 Confirmation of the donors origin of wealth details (i.e. where did the donor generate the funds from that have been gifted to you e.g. salary, house sale, etc.) 餽贈者的財富來源詳情確認書 (即餽贈者向您作出餽贈的資金來源，例如薪酬、出售房屋等) 	<ul style="list-style-type: none"> Letter from donor confirming details of gift and 餽贈者就確認禮品詳情發出的函件，及 Certified copy of the donor's primary ID documentation and 餽贈者主要身份證明文件的經核證副本，及 Suitable documentation to evidence the donor's origin of wealth (as per the origin of wealth guidelines) 證明餽贈者財富來源的適當文件 (如財富來源指引所述)
Lottery/Betting/Casino win 彩票／博彩／賭場獎金	<ul style="list-style-type: none"> Details of win 獎金詳情 Date of win 獲獎日期 Total amount 總金額 Details of which organisation 組織詳情 	<ul style="list-style-type: none"> Letter from relevant organisation (lottery headquarters/betting shop/casino) or 相關組織 (彩票總部／博彩公司／賭場) 發出的函件，或 Bank statement showing funds deposited by company name or 顯示公司存入款項的銀行結單，或 Copies of media coverage (if applicable) as supporting evidence 作為證明的媒體報道 (如適用) 副本
Compensation payment 賠償付款	<ul style="list-style-type: none"> Date received 獲取日期 Total amount 總金額 Reason for payment 付款原因 	<ul style="list-style-type: none"> Letter/Court order from compensating body or 賠償機構的函件／法令，或 Solicitor's letter 律師函件
Corporate investments 公司投資	<ul style="list-style-type: none"> Nature of business 業務性質 Details of turnover 營業額詳情 	<ul style="list-style-type: none"> Reports and accounts or 報告及賬目，或 Accountant confirmation of nature of business and turnover 會計師就業務性質及營業額發出的確認書

Origin of wealth guidelines (continued) 財富來源指引 (續)

Agreed origin of wealth guidelines (continued)

議定的財富來源指引 (續)

Generic source of wealth 一般財富來源	Lower risk business 風險較低的金額 Information to be detailed on the origin of wealth questionnaire 在財富來源問卷中詳述的資料	Higher risk business 風險較高的金額 Examples of documentary evidence of source of wealth in addition to the information requested for lower risk business 除提供風險較低金額所要求的資料外， 還須 呈交以下財富來源證明文件
Retirement income 退休收入	<ul style="list-style-type: none">Retirement date 退休日期Details of previous profession/occupation 過往專業／職業詳情Name and address of last employer 前僱主的姓名及地址Approximate figure of salary on retirement 退休時的概約薪酬Pension income 退休收入	<ul style="list-style-type: none">Pension statement or 退休金報表，或Letter from accountant or 會計師函件，或Bank statements or 銀行結單，或Savings account statement 儲蓄賬戶結單
Other monies 其他款項	<ul style="list-style-type: none">Nature of source 來源性質Amount 金額Date received 獲取日期From whom received 從哪一方獲取	<ul style="list-style-type: none">Appropriate supporting documentation or 適當的證明文件，或Signed letter detailing funds from a regulated accountant 由受監管會計師簽發並列載資金詳情的函件

We recognise that each application is unique and it may be difficult for an application to fit into a specific category. We will, therefore, be happy to consider acceptance of other suitable documents as evidence of how your clients acquired the funds to be invested.

我們確認每項申請均具獨特性質，而一項申請可能難以符合特定類別。因此，我們將樂於考慮接受其他合適文件，作為您的客戶獲取其投資金額的來源證明。

For trust investments, the origin of all money under the trust should be provided, and the guidance above should be followed.

就信託投資來說，必須提供信託下所有款項的來源，並遵從上述指引。

Policy number:
保單編號：

2 Origin of wealth questionnaire 財富來源問卷

Important information 重要資料

Before completing this section please read the guidelines section carefully and discuss with your relevant financial professional.
填寫本節前，請細閱指引一節，並與您的理財顧問討論。

Please tick all the appropriate descriptions of how you have acquired the money to be invested and provide the details we ask for.
請剔選您如何獲取將用於投資的款項的所有適當描述，並提供我們要求的詳情。

If your total payment across all policies/applications held with Zurich International Life exceeds the limits in the guidelines section, you will need to provide documentary evidence to support the reason(s) you give below. If you are an existing policy owner, your existing premium levels will be included for the purposes of calculating the limits for which documentary evidence is required. If both policy owners are joint payors, we require origin of wealth for both.

若您於Zurich International Life所持的所有保單／申請的總付款高於指引一節所述的限額，將需提供證明文件，以支持您在下文所提供的理由。若您為現有保單持有人，您的現有保費水平均會用作計算限額，以決定是否需要呈交證明文件。若兩名保單持有人為聯名付款人，則我們需知悉兩者的財富來源。

Please complete this form in English in CAPITAL letters.

請以英文大楷填寫本表格。

Origin of wealth questionnaire (continued) 財富來源問卷 (續)

How the payor acquired the money
付款人怎樣獲得資金

Savings from income/salary/company profits/bonus 來自收入／薪金／公司盈利／花紅的儲蓄

Employer's/Company's name
僱主／公司名稱

Annual income¹
每年收入¹

Currency
貨幣

Employer's/Company's physical address 僱主／公司地址

Bonus amount
花紅金額

Currency
貨幣

Employer's/Company's telephone number
僱主／公司電話號碼

Number of years you have been saving
您的儲蓄年數

Nature of company business
公司業務性質

Number of years employed with company
受僱於公司的年數

¹ For a company, details of their profits should be entered instead.
¹ 就公司來說，應填寫其利潤詳情。

Proceeds from shares/investment holdings/property sale 來自股票／所持投資／物業出售的收益

Details of shares/investment holdings/property sale 股票／所持投資／物業出售的詳情

Total value or amount of sale and currency 總值或出售金額及貨幣

Day日 Month月 Year年

Date of sale
出售日期

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Details/Address of property 物業詳情／地址

Other 其他

Please provide details here if your contribution is from a source other than those listed above. Please include full details of where funds are from, dates, currency and amount.

若您的供款來自上文所列者以外的來源，請提供詳情。請列載基金地區、日期、貨幣及金額的全部詳情。

Origin of wealth questionnaire (continued) 財富來源問卷 (續)

How the payor acquired the money – documentary evidence

付款人怎樣獲得資金 — 證明文件

If your payment exceeds the limits in the guidelines (Section 1), please tick the relevant circles to confirm the documents attached.
若您的供款金額高於指引 (第一節) 所示的限額，請剔選相關圓圈以確認隨附的文件。

Please note: all documents submitted must be original or a copy certified by a suitable certifier.

請注意：提交的所有文件均須為正本或由適當認證人核證的副本。

Savings from income/salary/company profits/bonus 來自收入／薪金／公司盈利／花紅的儲蓄

- A copy of my recent financial accounts (I am self-employed)
如屬自僱人士，最近的財務賬目的副本
- A letter on company letterhead from my employer confirming my income – this must be an original
僱主以公司信紙確認本人收入的函件 — 必須為正本
- Bank statements clearly showing receipt of my most recent regular salary payments from my employer
清楚列明最近由僱主存入定期薪金的銀行結單
- A certified copy of the latest annual report and accounts for the company
公司最新年報及賬目的經核證副本

Proceeds from shares/investment holdings/property sale 來自股票／所持投資／物業出售的收益

- Investment holdings/Saving certificates, contract notes or statements showing sale of my shares
所持投資／存款證、顯示我出售股票的成交單據或結單
- Confirmation of sale from my investment company
我的投資公司的出售確認書
- Bank statement showing receipt of my sale proceeds
顯示我獲取出售收益的銀行結單
- Shares/Investment holdings only – signed letter from my accountant
股票／所持投資 — 由我的會計師簽發的函件
- Property sale only – signed letter from my solicitor/estate agent
物業出售 — 由我的律師/地產代理簽發的函件
- Chargeable event certificate for my matured investment
我的即將到期投資的應課稅事項證明
- Sale contract
出售合約

Other – please provide the appropriate documentary evidence as defined on page three

其他 — 請提供第3頁所界定的適當證明文件

Are you making any concurrent applications to other life offices?

您現時是否正同時向其他人壽保險公司提交申請？

Yes 是

No 否

If 'Yes' please give details.

如「是」，請提供詳情。

Name of company 公司名稱	Type of policy 保單類別	Amount of cover 保障金額	Premium amount 保費金額	Policy term 保單年期

Documentary evidence – additional information

證明文件 — 其他資料

We recognise that each circumstance is unique and it may be difficult to fit into a specific category or situation. Please use this section if you want to provide further information or provide different reasons to those given above.

我們確認每個情況均具獨特性質，並可能難以符合特定類別或情況。若您有意提供進一步的資料，或提供有別於上文所述的不同原因，請填寫本節。

3 Policy owner's declaration and data protection 保單持有人的聲明及資料保護

Declaration 聲明

I/We declare that the information provided on the origin of wealth is true and complete. I/We agree to provide Zurich International Life with any further information or documentary evidence in respect of the funds upon request. I/We further agree to Zurich International Life contacting any third party to obtain additional information on the investments, if required.

本人/本人等聲明就財富來源提供的資料屬真確及完整。本人/本人等同意應要求向Zurich International Life提供有關基金的任何其他資料或證明文件。本人/本人等進一步同意Zurich International Life按需要接觸任何第三方，以獲取有關投資的其他資料。

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

- The personal information of customers (include policy owners, insured persons, beneficiaries, premium payors, trustees, policy assignees and claimants) collected or held by **Zurich International Life Limited ("Company")** may be used by the Company for the following **obligatory 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):
由蘇黎世國際人壽保險有限公司（「本公司」）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，均可供本公司使用作以下**強制性用途**，以便為客戶提供服務（否則本公司將無法為未能提供所需資料的客戶提供服務）：
 - to process, investigate (and assist others to investigate) and determine insurance applications, insurance claims and provide ongoing insurance services;
辦理，調查（及協助他人調查）和決定保險申請、保險索償及提供持續的保險服務；
 - to process requests for payment, and for direct debit authorisation;
辦理付款要求及直接付款授權；
 - to manage any claim, action and/or proceedings brought against the customers, and to exercise the Company's rights as more particularly defined in applicable policy wording, including but not limited to the subrogation right;
處理任何對客戶的索償、訴訟及/或司法程序；以及行使本公司的權利（詳情見適用保單條款所定），包括但不限於代位權；
 - to compile statistics or use for accounting and actuarial purposes;
編撰統計數字，或作會計及精算用途；
 - to meet the disclosure requirements of any local or foreign law, regulations, codes or guidelines binding on the Company and/or its group ("Zurich Insurance Group") and conduct matching procedures where necessary;
符合對本公司及/或其所屬集團（「蘇黎世保險集團」）具約束力的任何本地或外國法例、規則、守則或指引的披露規定及如需要時進行核對程序；
 - to comply with the legitimate requests or orders of the courts of Hong Kong and regulators including but not limited to the Insurance Authority, Hong Kong Federation of Insurers, auditors, governmental bodies and government-related establishments;
遵循香港法院及監管機構作出的合法要求或指令，包括但不限於保險業監理處、香港保險業聯會、核數師、政府組織和政府相關機構；
 - to collect debts;
債務追討；
 - to facilitate the Company's authorised service providers to provide services to the Company and/or the customers for the above purposes; and
便利本公司的認可服務供應商，就上述目的為本公司及/或客戶提供服務；及
 - to enable an actual or proposed assignee of the Company to evaluate the transaction intended to be the subject of the assignment.
使本公司的實際或建議承讓人能夠評核擬進行涉及有關轉讓的交易。
- The Company may provide any personal information of customers to the following parties, within or outside of Hong Kong, for the **obligatory purposes**:-
本公司可就**強制性用途**，向以下於香港境內或境外的人士提供任何客戶個人資料：
 - companies within the Zurich Insurance Group, or any other company carrying on insurance or reinsurance related business, or an intermediary;
蘇黎世保險集團成員公司，或任何進行保險或再保險相關業務的其他公司或中介人；
 - any agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment or other services to the Zurich Insurance Group in connection with the operation of its business;
任何向蘇黎世保險集團提供行政、電訊、電腦、付款或其他與其業務運作有關的服務的代理人、承包商或第三方服務供應商；
 - third party service providers including legal advisors, accountants, investigators, loss adjusters, reinsurers, medical and rehabilitation consultants, surveyors, specialists, repairers, and data processors;
第三方服務供應商，包括法律顧問、會計師、調查員、理賠師、再保公司、醫護及復康顧問、考察員、專家、維修人員、及資料處理者；
 - credit reference agencies, and, in the event of default, any debt collection agencies or companies carrying on claim or investigation services;
信貸諮詢機構、而在客戶欠賬時，任何債務追收代理或進行索償或調查服務的公司；
 - any person to whom the Zurich Insurance Group is under an obligation to make disclosure under the requirements of any law binding on the Zurich Insurance Group or any of its associated companies and for the purposes of any regulations, codes or guidelines issued by governmental, regulatory or other authorities with which the Zurich Insurance Group or any of its associated companies are expected to comply;
根據對蘇黎世保險集團或其任何關連機構具約束力的任何法例，及就任何由政府、監管或其他機關所頒佈且蘇黎世保險集團或其任何關連機構預期須遵守的任何規例、守則或指引而言，蘇黎世保險集團有責任向其作出披露的任何人士；
 - any person pursuant to any order of a court of competent jurisdiction;
根據主管司法權區的法院的任何頒令的任何人士；及
 - any actual or proposed assignee of the Zurich Insurance Group or transferee of the Zurich Insurance Group's rights in respect of the policy owners.
蘇黎世保險集團的任何實際或建議承讓人或蘇黎世保險集團對保單持有人的權利的受讓人。

Policy owner's declaration and data protection (continued) 保單持有人的聲明及資料保護 (續)

Declaration for data protection 個人資料保障聲明

3. Certain personal information of policy owners and insured persons collected or held by the Company, in particular, names, contact information, age, gender, identity document reference, marital status, policy information, claim information, and medical history may be used by the Company for the following **voluntary purposes**:

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，特別是姓名、聯絡資料、年齡、性別、身份證明文件資料、婚姻狀況、保單資料、索償資料、及醫療紀錄等，均可供本公司使用作以下**自願性用途**：

- (1) to provide marketing materials and conduct 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;
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／或其他商業合作伙
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；
- (2) to perform customer analysis, profiling and segmentation; and
進行客戶研究分析及分層；及
- (3) to conduct market research and insurance surveys for the Zurich Insurance Group's development of services and insurance products.
就蘇黎世保險集團的服務及保險產品發展進行市場調查及保險研究。

The Company is not allowed to use the personal information of any customer for the above voluntary purposes without such customer's consent. In the absence of any "opt-out" request, the Company shall treat the insurance application and continuation of the policy(ies) held with the Company as an indication of no objection of such policy owner and insured person to the Company's use of their personal information for the above voluntary purposes.

未經客戶同意，本公司不得使用任何客戶的個人資料作上述自願性用途。在未有收到任何「反對」要求，本公司將把有關保險申請及持續投保，視作有關保單持有人及受保人之不反對本公司使用其個人資料作上述自願性用途。

4. The Company may provide **certain** personal information, in particular, name, contact information, age, gender and policy information of a policy owner and an insured person, upon such policy owner's and insured person's written consent, to the following parties, within or outside of Hong Kong, for the **voluntary purposes**:-

經保單持有人及受保人書面同意後，本公司可就上述**自願性用途**，向以下於香港境內或境外的人士提供其某些個人資料，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：

- (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 organisations 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 marketing service providers and insurance intermediaries.
第三方市場推廣服務供應商及保險中介人。

The Company is not allowed to provide to any third party the personal information of any customer, specifically, policy owners or insured persons, for the above voluntary purposes without their written consent.

未經客戶書面同意，本公司不得向任何第三方提供有關客戶（特別指保單持有人及受保人）的個人資料作上述自願性用途。

5. All customers have the right to access to, correct, or change any of their own personal information held by the Company, and in the case of policy owners and life insured, opt-out of the Company's use and transfer of their personal information for the voluntary purposes, by request in writing to the Company's Personal Data Privacy Officer at the address below. Requests for opt-out must state clearly the full name, identity document number, policy number, telephone number and address of the person making such request. Policy owners and insured persons may otherwise delete both the above paragraphs 3 and 4 (in *italics*) to indicate their wish to opt-out altogether.

所有客戶均有權以書面向本公司之個人資料私隱主任（地址如下）要求查閱、修正及／或更改由本公司所持有有關其本身的任何個人資料。如保單持有人及受保人欲反對本公司使用及提供其個人資料作上述自願性用途，亦可向本公司提出，並於有關反對要求中清楚註明要求人士之全名、身份證明文件編號、保單編號、電話號碼和地址。保單持有人及受保人亦可同時刪劃以上第3及4段（見斜字）以提出有關所有自願性用途之反對要求。

Personal Data Privacy Officer

26/F, One Island East, 18 Westlands Road, Island East, Hong Kong

個人資料私隱主任

香港港島東華蘭路18號港島東中心26樓

6. In accordance with the Ordinance, the Company has the right to charge a reasonable fee for processing any data access request.
根據私隱條例，本公司有權收取合理費用，藉以處理任何資料的查閱要求。

7. In the event of any discrepancy or inconsistencies between the English and Chinese versions of this notice, the English version shall prevail.
本通知的中英文版本如有任何歧異或不一致，概以英文版為準。

Policy owner's declaration and data protection (continued) 保單持有人的聲明及資料保護 (續)

Declaration for data protection 個人資料保障聲明

I/We understand that the Company will only communicate with me/us using the contact details that I/we have supplied. Where I/we have provided more than one form of contact details, the most appropriate method of communication will be used depending on the urgency and sensitivity of the information.

本人/本人等明白 貴公司只會以本人/本人等提供的聯絡資料與本人/本人等通訊。若本人/本人等提供多過一種聯絡資料，貴公司會因應資訊的緊急及敏感程度，而採用最合適的聯絡方法。

I/We note that my/our telephone calls may be recorded or monitored in order to offer additional security, resolve complaints and for training, administrative and quality purposes.

本人/本人等知道 貴公司或會將本人/本人等的電話對話作錄音或監察，以作強化保安、處理投訴、訓練、行政和提昇服務質素之用。

I/We understand that my/our personal information may be passed outside Hong Kong to countries that do not have equivalent levels of data protection, however the Company would be responsible for ensuring that equivalent levels of protection are maintained.

本人/本人等明白本人/本人等的個人資料可能被傳送至香港以外的國家，而這些國家並沒有同等程度的個人資料保障，但 貴公司有責任確保本人/本人等的個人資料受到同等程度的保障。

I/We confirm that I/we agree to my/our personal data being collected and used as set out above.

本人/本人等謹此同意 貴公司可收集本人/本人等的個人資料及作上述用途。

Signature of policy owner 1 第一保單持有人簽署	Signature of policy owner 2 第二保單持有人簽署
Print name 姓名 (請以正楷填寫)	Print name 姓名 (請以正楷填寫)
Date 日期	Date 日期
Day日 Month月 Year年 D D M M Y Y Y Y	Day日 Month月 Year年 D D M M Y Y Y Y

4 Relevant financial professional's details and declaration 理財顧問資料及聲明

To be completed by your relevant financial professional. 此部分必須由您的理財顧問填寫。

Family name 姓 Forename(s) 名

Job title 職銜

Brokerage name 中介人公司名稱

Suitable certifier number (if applicable) 有效核證人號碼 (如有)

Regulatory body/Individual membership number 監管機構/個別成員編號

Declaration 聲明

I declare that all the answers provided to me by the proposer/life to be assured are declared in this form. I have not withheld any other information which may influence the acceptance of this proposal by the Company.

本人聲明，投保人/受保人向本人提供的所有答案均已在本表格中披露。本人並無隱瞞可能影響 貴公司接納本投保申請的任何其他資料。

Signature 簽署	Date 日期
	Day日 Month月 Year年 D D M M Y Y Y Y

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.

Registered office: Zurich House, Isle of Man Business Park, Douglas, Isle of Man, IM2 2QZ, British Isles
Telephone: +44 1624 662266 Telefax: +44 1624 662038

Hong Kong office: 25-26/F, One Island East, 18 Westlands Road, Island East, Hong Kong
Telephone: +852 3405 7150 Telefax: +852 3405 7268

www.zurich.com.hk

Calls may be recorded or monitored in order to offer additional security, resolve complaints and for training, administrative and quality purposes.

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。

註冊辦事處：Zurich House, Isle of Man Business Park, Douglas, Isle of Man, IM2 2QZ, British Isles
電話：+44 1624 662266 傳真：+44 1624 662038

香港辦事處：香港港島東華蘭路18號港島東中心25-26樓
電話：+852 3405 7150 傳真：+852 3405 7268

www.zurich.com.hk

電話內容可能會被錄音及監察，以作強化保安、處理投訴、訓練、行政和提昇服務質素之用。

