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Application for Policy Value Withdrawal / Policy Loan

申請保單價值提取／保單貸款

Plan Type 計劃名稱	
Name of Policyholder in English 保單持有人英文姓名	
Request Type 申請項目	<input type="checkbox"/> Application for Policy Loan 保單貸款
	<input type="checkbox"/> Withdrawal of Accumulated Dividends and Interest 提取累積紅利及利息
	<input type="checkbox"/> Withdrawal of Accumulated Cash Bonus 提取積存保證現金
	<input type="checkbox"/> Withdrawal of Accumulated Monthly Annuity Payment 提取積存每月年金金額
	<input type="checkbox"/> Withdrawal of Fund (Investment Choice) 基金(投資選擇)提取
	<input type="checkbox"/> Withdrawal of Policy Value Management Balance 提取保單價值管理收益結餘
NOTE 注意：	<ol style="list-style-type: none"> HSBC Life (International) Limited is referred to as the "Company" or "HSBC Life" in this document. 滙豐人壽(國際)有限公司在此文件中稱為「本公司」或「滙豐保險」。 For the details of Investment Linked Insurance Products, please refer to reference document: "List of Investment Choice". 有關投資相連產品之詳情, 請參閱「投資選擇列表」。 Please submit the identity copy for fund (Investment Choice) withdrawal application. 申請基金(投資選擇)提取, 請提交證件副本。 Please put a ✓ in the appropriate box(es) and complete in BLOCK LETTERS. 請在適當方格內加上✓號, 並用正楷填寫。 For WealthInvest Insurance Plan, withdrawal request which we receive before 4pm would normally be effective on the next transaction date. 就財富投資保險計劃, 本公司在下午4時前收妥的提取申請在一般情況下會於下一個交易日生效。 Please note references to "fund" in this form is equivalent to "Investment Choice" under WealthInvest Insurance Plan. 請注意, 此表格所提及「基金」一字等同於財富投資保險計劃的「投資選擇」。 For WealthInvest Insurance Plan, withdrawn amount will be subject to Early Encashment Charge (if applicable). Please refer to the policy terms for the relevant details. 就財富投資保險計劃, 提早贖回費用(如適用)將從提取款項金額扣除。詳情請查閱保單條款。 If the premium payments are paid in currencies other than the policy currency(ies), the premium payments would be subject to change according to the prevailing exchange rate of policy currency(ies) to payment currency(ies) to be determined by the Company from time to time; likewise any payments settled in currencies other than the policy currency(ies) would be subject to change according to the prevailing exchange rate of policy currency(ies) to payment currency(ies) to be determined by the Company from time to time. The fluctuation in exchange rates may have impact on the amount of payments including but not limited to premium payments and benefit payments. By choosing the plans denominated in currencies other than local currency, you are subject to exchange rate risks. Exchange rate fluctuates from time to time. You may suffer a loss of your benefit values and the subsequent premium payments (if any) may be higher than your initial premium payment as a result of the exchange rate fluctuations. 請注意如繳付保費的貨幣不是保單貨幣, 該保費可能會受本公司不時釐定的保單貨幣對繳付保費貨幣的匯率而改變。同樣, 如任何款項的貨幣不是以保單貨幣支付, 該款項將會受本公司不時釐定當時保單貨幣對支付貨幣的匯率而改變。匯率之波動會對款項構成影響, 包括但不限於繳付保費及利益支付款項。選擇非本地貨幣結算的保單, 您須承受匯率風險。匯率會不時波動, 您可能因匯率之波動而損失部分的利益價值及繳交往後保費(如有)可能會比繳交首次保費金額為高。 For HSBC Wealth Goal Insurance Plan II, HSBC Family Goal Insurance Plan and HSBC Health Goal Insurance Plan, withdrawal request of the Policy Value Management Balance will be subject to the terms and conditions of the policy document. 就滙豐保險計劃II、滙盛人生保險計劃及滙康保險計劃, 提取保單價值管理收益結餘申請將受保單文件的條款及細則約束。

Section I 第一部分

<input type="checkbox"/> 1. Policy Loan 保單貸款	
a)	For RetireEnrich Protection Plus, RetireIncome Annuity Plan and EarlyIncome Annuity Plan, policyholders cannot request policy loan after the commencement of Annuity Period. 如保單為聚全保、退休收入年金計劃及盈達年金計劃, 由年金期開始後, 保單持有人不能申請任何保單貸款。
b)	For traditional life products (not applicable to HSBC Wealth Goal Insurance Plan II, HSBC Family Goal Insurance Plan and HSBC Health Goal Insurance Plan), the maximum loan up to 90% of the Net Cash Value. 如保單為傳統壽險產品(不適用於滙豐保險計劃II、滙盛人生保險計劃及滙康保險計劃), 最高貸款額為淨現金價值的90%。
c)	If the requested loan amount > the maximum, the maximum withdrawal amount will be processed. 如所要求的貸款金額多於最高貸款額, 則以最高貸款額為準。
d)	If there exists outstanding loan balance, the withdrawal amount will first be used to settle the loan amount, with the remaining balance being payable to the Policyholder. 若保單貸款金額未清繳, 基金提取之金額將用作清還有關貸款, 餘額則支付給保單持有人。
e)	For HSBC Wealth Goal Insurance Plan II, HSBC Family Goal Insurance Plan and HSBC Health Goal Insurance Plan, the maximum loan is 90% of the Guaranteed Cash Value deducted by Indebtedness (if any). 如保單為滙豐保險計劃II、滙盛人生保險計劃及滙康保險計劃, 最高貸款額為保證現金價值的90% 扣除債項(如適用)。
f)	Prevailing loan interest rate applies. 保單貸款金額須支付利息。 <input type="checkbox"/> Percentage of Net Cash Value _____% or <input type="checkbox"/> Amount (in Policy Currency) _____ 淨現金價值的百分比 _____% 或 _____ 金額(以保單貨幣計算) _____
<input type="checkbox"/> 2. Withdrawal of Accumulated Dividends and Interest 提取累積紅利及利息	
a)	For RetireEnrich Protection Plus, RetireIncome Annuity Plan and EarlyIncome Annuity Plan, any dividends withdrawal will reduce the Monthly Non-guaranteed Annuity Payment and may reduce the amount of future dividends. 如保單為聚全保、退休收入年金計劃及盈達年金計劃, 提取保單紅利將減少每月非保證年金金額及可能減少未來派發的紅利。
b)	If the requested amount > available amount, the maximum withdrawal amount will be processed. 如所要求的金額多於可提取金額, 則以最高提取金額為準。 Withdrawal Amount (in Policy Currency) 提取金額(以保單貨幣計算) _____
<input type="checkbox"/> 3. Withdrawal of Accumulated Cash Bonus 提取積存保證現金	
a)	If the requested amount > available amount, the maximum withdrawal amount will be processed. 如所要求的金額多於可提取金額, 則以最高提取金額為準。 Withdrawal Amount (in Policy Currency) 提取金額(以保單貨幣計算) _____
<input type="checkbox"/> 4. Withdrawal of Accumulated Monthly Annuity Payment 提取積存每月年金金額	
a)	If the requested amount > available amount, the maximum withdrawal amount will be processed. 如所要求的金額多於可提取金額, 則以最高提取金額為準。 Withdrawal Amount (in Policy Currency) 提取金額(以保單貨幣計算) _____

5. Withdrawal of Fund (Investment Choice) 基金(投資選擇)提取

Please take into account any instructions in process when submitting new instructions for Investment Choice withdrawal. Any new instructions submitted will be processed on the next transaction date after the dealing of the former one is completed. 當您遞交新的投資選擇提取指示時，您應考慮有關已遞交的指示尚未完成。新遞交的指示將於上一個交易完成後，由該日期起計之下一個投資選擇交易日處理。

For WealthInvest Insurance Plan 如保單為財富投資保險計劃：

- a) Withdrawal is not allowed during the Initial Payment Period. 投資選擇提取不適用於最初供款期。
- b) Conditions of free withdrawal 免費提取款項條件
- Only applicable when there have been investment gains such that the Cash Value at that time exceeds the cumulative premiums paid; 只適用於有投資收益的情況，即當現金價值超過累積已繳保費；
 - Only applicable to the first withdrawal of each policy year. Subsequent withdrawals made in the same policy year, notwithstanding that it is within the Free Withdrawal Amount Limit[^], will be subject to Early Encashment Charge[#]; and 只適用於每個保單年度的首次提取款項。縱使提取之款項仍在免費提取款項限額[^]內，其後於同一個保單年度作出的提取款項須繳付提早贖回費用[#]；及
 - Any amount withdrawn in excess of the Free Withdrawal Amount Limit will be subject to Early Encashment Charge. 任何超出免費提取款項限額的提取金額將須繳付提早贖回費用。

[^] Free Withdrawal Amount Limit = Free withdrawal factor[†] x (Cash Value at point of withdrawal – Total premiums paid) 免費提取款項限額 = 免費提取款項因子[†] x (提取款項時的現金價值 – 已繳保費總額)

[†] The Free withdrawal factors are as follows: 免費提取款項因子如下：

During Policy Year 保單年度內	Free withdrawal factor 免費提取款項因子
4-5	20%
6-9	50%

[#] Early Encashment Charge (EEC) = EEC rate x (Actual withdrawal amount – Free Withdrawal Amount Limit) 提早贖回費用 = 提早贖回費用率 x (實際提取款項的金額 – 免費提取款項限額)

EEC rates are set out in the table below: 提早贖回費用率列於下表：

During Policy Year 保單年度內	EEC Rate 提早贖回費用率	During Policy Year 保單年度內	EEC Rate 提早贖回費用率
1	50%	6	12%
2	30%	7	10%
3	21%	8	8%
4	17%	9	6%
5	14%	10 and thereafter 及以後	0%

- c) No withdrawal request will take effect if the withdrawal amount is less than USD50 or if the withdrawal results in the Cash Value of this Policy being less than USD2,000. 投資選擇提取將不會生效若提取金額低於50美元或於提取投資選擇後之投資選擇結餘少於2,000美元。

6. Withdrawal of Policy Value Management Balance 提取保單價值管理收益結餘

For HSBC Wealth Goal Insurance Plan II, HSBC Family Goal Insurance Plan and HSBC Health Goal Insurance Plan only 僅適用於滙豐保險計劃II、滙豐人生保險計劃及滙豐健康保險計劃

- a) If the requested amount > available amount, the maximum withdrawal amount will be processed. 如所要求的金額多於可提取金額，則以最高提取金額為準。

Withdrawal Amount (in Policy Currency) 提取金額(以保單貨幣計算) _____

Please select Option A or B 請選擇 A 或 B 項 :

- A. Withdrawal from each Investment Choice based on its proportion of the total balance* 根據總結餘內總比例提取* :
 - Percentage of available Investment Choice balance 投資選擇結餘之百分比 _____ %
 - or Amount (in Policy Currency) 金額 (以保單貨幣計算) _____
 - or Free Withdrawal Amount** (in Policy Currency) 免費提取金額 ** (以保單貨幣計算) _____
- B. Withdrawal from Individual Investment Choice(s) 由個別投資選擇提取 :

Code of Investment Choice 投資選擇編號	<input type="checkbox"/> % 百分比 <input type="checkbox"/> Amount <input type="checkbox"/> Free Withdrawal Amount** (in Policy Currency) 金額 (以保單貨幣計算) (in Policy Currency) 免費提取金額 ** (以保單貨幣計算)

* The withdrawal amount is calculated with respect to units of the Investment Choice, the actual withdrawal amount received may be different from the withdrawal amount requested. 提取款項乃按投資選擇單位計算，故實際所提取之金額可能與閣下要求提取之金額並不相同。

** The Free Withdrawal Amount is referring to the amount which is within the Free Withdrawal Amount Limit⁴ and subject to the conditions of free withdrawal as stated in paragraph (b) of this section above. 免費提取金額指其金額在免費提取金額限額⁴內及需符合以上 (b) 段所述的免費提取款項條件。

Section II 第二部分

Payment Instruction 發還退款指示

- Transfer to the Policyholder's designated HSBC bank account (not applicable if the account is held by someone other than the policyholder. If the said account is not held by the policyholder, the payment will be made by cheque payable to the policyholder.) 轉賬至保單持有人指定之滙豐銀行戶口(不適用於非投保人持有之銀行戶口。敬請注意：若該戶口並非保單持有人之銀行戶口，付款將以支票形式寄予保單持有人。)

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- By cheque made payable to policyholder 請用支票發還退款
- In MOP although the policy is in Non MOP denomination 雖然保單貨幣為非澳門幣，請以澳門幣付款
Please 請把支票
- Mail the cheque to the correspondence address based on current records 寄往本人現存於貴公司的最新通訊地址
- Mail the cheque to the following address (if different from above) 寄往下列地址(若有別於上述者)：
- _____
- Pass the cheque to me through your staff 交予貴行職員轉交本人：

Staff Name 職員姓名：_____ Staff Number 職員號碼：_____

Branch name 分行名稱：_____ Branch code 分行編號：_____

Section III 第三部分

Declarations 聲明

I, the Policyholder, warrant to the Company that no proceedings in bankruptcy or insolvency have been instituted or are pending against me.
本人(即保單持有人)向貴公司保證，本人並無進行或仍未了結之破產或無力償債的訴訟。

I have read and fully understand the Notice relating to the Personal Data (Privacy) and I irrevocably and expressly consent the processing, transferring and disclosing of my personal data in accordance with the said Notice. 本人已細閱及清楚明白關於個人資料的通知。本人同意(及表示不會撤回該同意)按照上述通知將本人的個人資料作出處理、轉移及披露。

I/We agree that you may collect, use, store and disclose all personal data about me/us that you currently or subsequently hold for the purposes as set out in the Personal Information Collection Statement included in my insurance policy application form or else I can request a copy at my local HSBC Branch. 本人(等)同意貴公司可以根據本人保單申請表內列載的收集個人資料聲明之用途，允許貴公司收集、使用、儲存、披露本人(等)目前或隨後持有的所有個人資料。本人可蒞臨滙豐各分行索取相關之副本。

By signing below, I/we acknowledge and expressly agree that HSBC may collect, process, use, disclose and transfer any personal data (including any sensitive data) about me/us that HSBC currently or subsequently hold for the purposes as set out in this form, all better referred in the Personal Information Collection Statement inserted on my/our policy. I/we also acknowledge and expressly agree that the personal data (including any sensitive data) about me/us may be transferred to place outside Macau. 本人(等)在下方簽署即知悉及明確同意滙豐可按本表格內列出的用途收集、處理、使用、披露及轉移滙豐現時或其後持有本人(等)的全部個人資料(包括敏感資料)，詳情以於本人(等)保單內列載的《收集個人資料聲明》為準。本人(等)亦知悉及明確同意本人(等)的個人資料(包括敏感資料)可能被轉移到澳門以外的地區。

Signature of Policyholder
保單持有人簽署

Signature of
Irrevocable Beneficiary (if any)
不可撤換受益人簽署(如適用)

Signature of Assignee
(with company chop, if any)
承讓人簽署(附上公司蓋章，如適用)

Date 日期：

Date 日期：

Date 日期：

Importance Note: Please return the original of this form, duly completed and signed, to HSBC Life (International) Limited of 1/F Edf. Comercial Si Toi, 619 Avenida da Praia Grande, Macau. Please note that we will only process your request upon actual receipt of this "original form."
重要事項：請填妥及簽署此申請表(表格)"正本"後並寄回滙豐人壽保險(國際)有限公司，地址：澳門南灣大馬路619號時代商業中心1字樓，當收到此申請表(表格)"正本"，我們將盡快辦理閣下之申請。

For HSBC Use Only

- Client's identity copy attached
 Client's original identity sighted

Branch Chop

Staff Name

Staff ID no.

Contact no.:

Servicing Staff AMCM no.

Servicing Staff RI no.

Branch no.