China Construction Bank (Asia) Corporation Limited- Insurance Financing



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中国建设银行(亚洲)
China Construction Bank (Asia)

只供內部培訓之用

Product Features

- China Construction Bank (Asia) is providing an Insurance Financing Service, which includes "Premium Financing" (保費融資)and "Policy Financing"(保單融資)
- To provide greater flexibility in customers' wealth management

Two types of financing program available for customers

- **Premium Financing** involves a facility granted to customers for paying the premium of his / her insurance application (i.e. a certain percentage of the premium of the insurance policy). And the lending will be secured by the life insurance policy as collateral.

- **Policy Financing** involves a facility granted to customers and secured by the life insurance policy as collateral to provide customers with more liquidity and flexibility on the customers' financial situation after purchasing the life insurance policy.

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Product Features

For both Premium Financing and Policy Financing Program, which are HKD Overdraft ("OD"). Annual review is required for Overdraft.

Overdraft ("OD") is credit facilities grant to the customers who **pledge insurance policy as eligible collateral to CCBA**. OD (额 度) will be created in client CCBA checking account. Client can flexible to repayment or withdraw the loan size. The interest only count base on the OD usage.

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Product Features

Applicant age
Over 18 years old

Maximum Loan Size
85% of Cash Value or **90% of Surrender Value** at policy inception (whichever is lower)

Loan Tenor
Subject to annual review with maximum loan tenor of 15 years

Asset Proof
1 Total Premium : 1 Total Asset

Actual approved financing amount is **subject to credit approval**.

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Document requirement

Premium Financing	Policy Financing
• Life form • Proposal form (signed) • Approval Notice	• Policy
• ID copy • Latest 3-month bank statement	



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Assets Proof Requirement

Types of financial assets accepted by the bank:

✓ Current deposits
✓ Time deposits
✓ Structured deposit products
✓ Bank wealth management products
✓ Publicly offered funds (公募基金)
✓ Stocks
✓ Bonds (latest and not exceeding 3 months acceptance point)
✓ Surrender value of Hong Kong policies (requires email or formal document issued by the insurance company to prove the policy's latest surrender value and that it is not currently mortgaged) (香港保单退保价值)

Types of financial assets not accepted by the bank:

✗ Surrender value of mainland policies (国内保单退保价值)
✗ Private equity funds (私募基金)
✗ Closed-end funds (封闭式基金)
✗ Properties outside Hong Kong (香港以外的房产)
✗ Trusts not within this banking group (非本银行集团的信托)

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Eligible List

Product	Premium financing	Policy financing
「簡愛・延續」保障計劃 (5)	Yes	Yes
「財富顯裕」壽險計劃 (WER)	Yes	Yes
充裕未來 (1 & 2 & 3)	No	Yes
易達終身保	No	Yes
「簡愛・延續」保障計劃 (2 & 3)	No	Yes
財富恆裕	No	Yes

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Pricing

AUM	HKD 0	HKD 0	HKD500,000	HKD1,000,000 or 貴賓理財戶口
Loan interest rate	1-mth HIBOR + 1.20%	1-mth HIBOR + 1.50%	1-mth HIBOR + 1.20%	1-mth HIBOR + 1.00%
Annual fee	0.10%	Not applicable		

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Contact

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