AIA Hong Kong
31/F, Hopewell Centre,
183 Queen's Road East,
Wan Chai, Hong Kong
T: (852) 2881 3333
AIA.COM.HK

Memo

Attn: All EDD & Honorable Advisors/ EDDs/ PSDDs/ SDDs/ DDs/ MICs/ Agency Leaders/ Financial Planners (Hong Kong)

From: Mr. Leo Cheung

Dept: Life & Wealth Management Proposition Department

Copy: Mr. Alger Fung
All Department Heads
Macau CEO / ABDD Executives
Contact Centre

Total page: 3 pages +
14 pages attachment

Date: 04 Mar 2025

Subject: A250319一 保費融資銀行摘要更新
Update on Premium Financing Banks Summary

最新的保費融資銀行摘要已上傳至友邦營業員專頁，主要更新內容如下：

1. **華僑永亨銀行** 推出全新保費融資優惠，詳情如下：

開戶要求 最低存入資產 (AUM)	HK$1M AUM	
貸款利息率	貸款利息 - HKD 1-mth H+0.7%	貸款利息 - USD 1-mth COF+0.7%
成立費	0.3% (一次性)	

2. **中國建設銀行** 推出全新保費融資優惠，由 2025 年 3 月 1 日起至 2025 年 6 月 30 日(額滿即止)，詳情如下：

開戶要求 最低存入資產 (AUM)	無AUM要求
貸款利息率	貸款額 ≥ HK$0.4M 1個月 H + 1.8% (Cap P-1.4%)

3. **星展銀行** 推出全新保費融資優惠，由 2025 年 2 月 21 日起至 2025 年 3 月 31 日(額滿即止)，詳情如下：

開戶要求 最低存入資產 (AUM)	HK$100K AUM	HK$1M AUM
貸款利息率	貸款利息 – HKD: H+1.7% 貸款利息 – USD: COF+1.4%	**首2年** 貸款利息 - HKD: H+0.8% (Cap. 3.8%) 貸款利息 - USD: COF+0.5% (Cap. 3.8%) **其後** 貸款利息 - HKD: H+0.8% 貸款利息 - USD: COF+0.5%
	*客戶必須為星展豐盛理財客戶	

4. **天星銀行** 延長其保費融資及保單抵押貸款推廣優惠至 2025 年 3 月 31 日(額滿即止)。

只供內部使用FOR INTERNAL USE ONLY
於這通告內所提及的「AIA」或「我們」是指友邦保險(國際) 有限公司(於百慕達註冊成立之有限公司)。
[AIA - CONFIDENTIAL]

AIA Hong Kong

31/F, Hopewell Centre,
183 Queen's Road East,
Wan Chai, Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Memo

詳情請參閱附件，或循以下路徑登入查閱。
友邦營業員專頁 > 指南 > HNW Corner > 保費融資

如有查詢，請於辦公時間內聯絡負責同事 Patrick Ko (電話：2881 4961 或電郵：patrick-hp.ko@aia.com) / Matthew Wong (電話：3727 6791 或 電郵：matthew-mt.wong@aia.com) / Yumi Fung (電話：2881 3435 或電郵：yumi-hy.fung@aia.com) / Henry Choi (電話：2881 4939 或 電郵：henry.choi@aia.com)。

只供內部使用FOR INTERNAL USE ONLY
於這通告內所提及的「AIA」或「我們」是指友邦保險(國際) 有限公司(於百慕達註冊成立之有限公司)。
[AIA - CONFIDENTIAL]

AIA Hong Kong

31/F, Hopewell Centre,
183 Queen's Road East,
Wan Chai, Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Memo

The latest version of "Premium Financing Banks Summary" has been uploaded to Agency Corner, and the key changes have been listed as below:

1. **OCBC Wing Hang Bank** has launched a new premium financing offer.

Account Opening Requirement Min. Investable Assets (AUM)	HK$1M AUM	
Loan interest rate	Interest rate for HKD Loan 1-mth H+0.7%	Interest rate for USD Loan 1-mth COF+0.7%
Setup fee	0.3% (one-off)	

2. **China Construction Bank (Asia)** has launched a new premium financing offer from 1 Mar 2025 to 30 Jun 2025 with limited quota.

Account Opening Requirement Min. Investable Assets (AUM)	No minimum AUM requirement
Loan interest rate	Loan Amount ≥ HK$0.4M 1-month H +1.8% (Cap P-1.4%)

3. **DBS Bank** has launched a new premium financing offer from 21 Feb 2025 to 31 Mar 2025 with limited quota.

Account Opening Requirement Min. Investable Assets (AUM)	HK$100K AUM	HK$1M AUM
Loan interest rate	Interest rate for HKD: H+1.7% Interest rate for USD: COF+1.4%	<u>First 2 years</u> Interest rate for HKD: H+0.8% (Cap. 3.8%) Interest rate for USD: COF+0.5% (Cap. 3.8%) <u>Afterward</u> Interest rate for HKD: H+0.8% Interest rate for USD: COF+0.5%
	*For DBS Treasures customers only	

4. **Airstar Bank Limited** has extended its premium financing offer to 31 Mar 2025 with limited quota.

Please refer to the attachment, or login via below path for more details. Agency Corner > Manual > HNW Corner > 保費融資

For enquiries, please contact the responsible staff, Patrick Ko (Tel: 2881 4961 or email: patrick-hp.ko@aia.com) / Matthew Wong (Tel: 3727 6791 or email: matthew-mt.wong@aia.com) / Yumi Fung (Tel: 2881 3435 or email: yumi-hy.fung@aia.com) / Henry Choi (Tel: 2881 4939 or email: henry.choi@aia.com).

Best Regards,

Leo Cheung
Head of Life & Wealth Management Proposition

只供內部使用FOR INTERNAL USE ONLY
於這通告內所提及的「AIA」或「我們」是指友邦保險(國際) 有限公司(於百慕達註冊成立之有限公司)。
[AIA - CONFIDENTIAL]

營業員必須提醒客戶需留意權益轉讓重要事項及披露保費融資相關風險。
此文件所提供之資料貸款利息率(包括Loan Spread)、開戶存放資產等條件及細則會不時更新及調整，只供參考用途。
請向銀行客戶經理查詢最新之資料。

version as of 04 Mar 2025

重要事項

- 如貸款未有及時償還，貸款機構可指示我們於扣除任何保單欠款金額後，將該筆款項（包括任何退保或現金價值）直接支付予貸款機構，或遵從所有由貸款機構於轉讓保單下所行使之權利，包括但不限於對保單於冷靜期內取消保單，退保及提取保單金額之權利。換言之，保障可能會被減少，甚至乎下跌至零。

- 如受保人於保單生效期間或保單期滿前身故，而貸款尚未完全還清，貸款機構可指示我們於扣除保單內之任何欠款金額後，將身故賠償直接支付給貸款機構作還款用途。換言之，保障範圍將被減少或甚至乎下跌至零。

- 貸款機構可不時指示我們發放有關該保單的資料，包括但不限於保單之退保或現金價值。

- 除非我們已經收到了貸款機構的事先同意，我們不能支付任何金額給你，無論是現金提取，保單貸款，退保或現金價值之退款（於取消或終止保單）或退回全數或部份保費（於冷靜期內取消保單）。

- 你或不被批准於沒有貸款機構的事先同意下指定或更改你的配偶或子女(或其中任何人)為保單之受益人。

- 在轉讓保單作為抵押前，你必須閱讀及明白貸款機構所訂定有關權益轉讓的條款及細則。

- AIA沒有參與是次權益轉讓並且未有獲得任何利益。

風險披露

信貸風險：
閣下須承受友邦的信貸風險。倘若友邦的信貸評級被下調或無法按保單的承諾履行財務責任，保單的貸款機構有權重新審核信用額度及要求額外抵押品。

加按風險：
如未償還之貸款金額高於貸款機構給予閣下的貸款信用額，您可能需要提供額外抵押品。

貸款調整和收回風險：
保單的貸款機構有權隨時增加，減少或取消閣下整個或部分的貸款。若閣下未能償還貸款，保單的貸款機構有權要求我們退保整個或部分保單並使用退保總值，提取現金而將所有款項用來償還未償還的貸款和遵守與保單之權益轉讓有關的其他指示。

保單之權益轉讓風險：
在貸款機構提供保費/保單融資和其他貸款下，保單持有人的權益將會透過轉讓契約被轉讓給貸款機構。這代表所有保單支付的款項將首先給予貸款機構，而保單的任何更改及修訂亦須經過貸款機構的批準。若保單持有人去世，貸款機構可對該保單進行退保並使用退保價值償還未償還貸款。閣下請確保保單的指定受益人完全清楚這一點。

退保及身故賠償風險：
當保單被轉讓到貸款機構後，貸款機構將擁有唯一權利而可代表保單持有人行使保單上的權利，包括但不限於保單的接收任何紅利，退保該保單並收取退保總值，申請保單貸款和行使任何既有現金價值條款選擇。

利率風險：
當保單的貸款利率有所調整時，閣下的利息成本可能增加而導至保單總值高於貸款餘額。可影響保單的貸款利率包括但不限於(1)貸款機構政策和酌情權；(2)保單的貸款貨幣的市場供應及需求(例如香港銀行同業拆息– HIBOR）。

回報率風險：
當保單的貸款利率有所調整時，閣下的利息成本可能增加而減少保單的回報率。在最壞的情況下，貸款利率有可能高於在人壽保險可收到的回報而閣下可能蒙受重大損失。閣下應注意到利息成本高於保單回報時保單總值不足以應付閣下對貸款機構的貸款債務。

匯率風險：
當閣下選擇一個與保單貨幣不同的貸款貨幣時匯率風險會因而產生。例如，在保費融資的情況下，閣下須分別地以外匯交易的方式向貸款機構轉換其保費貸款(例如: 港元貸款)至其保單貨幣(例如: 美元)以作保費結算之用。
同樣地，任何由保單得到的收入(例如:美元)須在用作償還貸款前被轉換至貸款貨幣(例如:港元)。匯率的波動可影響償還款項，如有短缺閣下可能被貸款機構要求額外注資。

[AIA - CONFIDENTIAL]

保費融資 中文版本

version as of 04 Mar 2025

營業員必須提醒客戶需留意權益轉讓重要事項及披露保費融資相關風險。
此文件所提供之資料貸款利息率(包括Loan Spread)、開戶存放資產等條件及細則會不時更新及調整，只供參考用途。
請向銀行客戶經理查詢最新之資料。

概覽
保費融資合作夥伴

1st tier – AUM> US$1M	BANK OF SINGAPORE Asia's global private bank A subsidiary of OCBC Bank INDOSUEZ WEALTH MANAGEMENT 東方匯理財富管理 BEA東亞銀行 J. SAFRA SARASIN Sustainable Private Banking since 1841 大新銀行 DAH SING BANK
2nd tier – AUM US$100K -1M	ICBC 工银亚洲 華僑永亨銀行 OCBC WING HANG
3rd tier – AUM <US$100K	集友銀行 Chiyu Banking Corporation Ltd. BEA東亞銀行 中国建设银行(亞洲) China Construction Bank (Asia) DBS 富途 airstarbank

附註: 保費融資及保單貸款服務只提供予一次性繳付保費達美元10萬或以上的保單。

營業員必須提醒客戶需留意權益轉讓重要事項及披露保費融資相關風險。
此文件所提供之資料貸款利息率(包括Loan Spread)、開戶存放資產等條件及細則會不時更新及調整，只供參考用途。
請向銀行客戶經理查詢最新之資料。

第一層（最低存入資產 (AUM) 為100萬美元或以上） **(香港)**	**第一層級** **理想保費金額: 50-100萬美元以上**				
	Bank of Singapore **新加坡銀行**	**CA Indosuez (Switzerland) SA** **Hong Kong Branch**	**The Bank of East Asia** **(Private Banking)** **東亞銀行 (私人銀行)**	**Bank J. Safra Sarasin Ltd,** **Hong Kong Branch** **瑞士嘉盛銀行(香港分行)**	**Dah Sing Bank** **(Private Banking)** **大新銀行 (私人銀行)**
可申請保費融資產品	**「簡愛．延續2」、「簡愛．延續3」、「簡愛．延續5」、「財富恆裕」、「財富恆裕2」、「財富晉薈」、「財富相傳3」、「財富相傳3-恒保之選」、「財富相傳5」、「財富雋永」、「財富雋永2」**	**「簡愛．延續2」、「簡愛．延續3」、「簡愛．延續5」、「財富恆裕」、「財富恆裕2·蔚」、「財富晉薈」、「財富相傳3」、「財富相傳3-恒保之選」、「財富雋永」、「財富雋永2」**	**「充裕未來．盈尚」、「盈御」、「簡愛．延續3」、「簡愛．延續5」、「財富恆裕」、「財富顯裕」、「財富相傳3」、「財富相傳3-恒保之選」、「財富相傳5」、「財富雋永」、「財富雋永2」**	**「簡愛．延續3」、「簡愛．延續5」、「財富恆裕」、「財富恆裕2」、「財富恆裕2·蔚」、「財富顯裕」、「財富晉薈」、「財富相傳」、「財富相傳2」、「財富相傳3」、「財富相傳3-恒保之選」、「財富相傳5」、「財富雋永」、「財富雋永2」**	**「裕滿人生」、「充裕未來」、「充裕未來．盈尚」、「易達終身保」、「諾享」、「盈御」、「智昇」、「簡愛．延續2」、「簡愛．延續3」、「簡愛．延續5」、「財富恆裕」、「財富恆裕2·霞」、「財富恆裕2·蔚」、「財富顯裕」、「財富晉薈」、「財富相傳」、「財富相傳2」、「財富相傳3」、「財富相傳3-恒保之選」、「財富相傳5」、「財富雋永」、「財富雋永2」**
最高貸款比例	退保價值的90%	退保價值的90%	退保價值的90%	退保價值的90% (不同貨幣: 80%)	退保價值的90%
最低貸款額 (每保單)	**100萬美元**	**100萬美元 (不足100萬美元需由銀行審核)**	**52萬美元**	**100萬美元**	**50萬美元**
開戶要求 **最低存入資產 (AUM)**	**500萬美元**	**200萬美元**	**103萬美元 (淨資產)**	**800萬港元**	**100萬美元** **(不少於總保費的60%)**
貸款利息率	COF + 0.8%	COF + 1%	1個月H/L + 2%	COF + 1%	投資額 (美元) 100-300萬: COF + 0.9-1% 300萬以上: COF + 0.75-0.85%
參考借貸成本 **(COF = Cost of Fund) (浮動)**	COF 根據貨幣而改變	COF 根據貨幣而改變	N/A	COF 根據貨幣而改變	HKD: 接近HIBOR 其他貨幣: 請聯絡銀行
可轉換貨幣作貸款	Y	Y	Y	Y	Y
成立費 (按貸款額而定)	不設	不設	不設	不設	成立費：保費貸款額的0.5% 至1% 續約費：保費貸款額的0.5% 至1%
利息繳付期	1個月至12個月 (rollover 需由銀行審核)	1星期至12個月 (只可rollover本金)	1個月至12個月 (rollover 需由銀行審核)	每年/ 每月/ 每週	1/3個月 (不可 rollover)
存款：貸款比例	需由銀行審核	需由銀行審核	需由銀行審核	存款：貸款 = 1 : 2.5	需由銀行審核
注意事項	委任受益人必需是保單持有人	委任受益人必需是遺產繼承人或18歲以上人士	接受公司或BVI為戶口持有人	委任受益人必需是遺產繼承人	委任受益人必需是遺產繼承人或18歲以上人士
提供服務種類: **1.** 一次性繳付保費保單之保費融資 **2.** 非一次性繳付保費保單之保費融資 **3.** 一次性繳付保費保單之保單貸款 **4.** 非一次性繳付保費保單之保單貸款	3, 4	1, 3, 4	1, 3	1, 3	1, 3, 4
聯絡人	Andrew Wong (9868 8425) Chelsea Chao (9015 1608)	Nelson Ng (3763 6716)	Bonnie Leung (3608 0492) LEUNGBOY@hkbea.com	Tracy Chow (9708 8721) tracy.chow@jsafrasarasin.com	Ivan Wong (9611 1897) ivanwong@dahsing.com

[AIA - CONFIDENTIAL]

營業員必須提醒客戶需留意權益轉讓重要事項及披露保費融資相關風險。
此文件所提供之資料貸款利息率(包括Loan Spread)、開戶存放資產等條件及細則會不時更新及調整，只供參考用途。
請向銀行客戶經理查詢最新之資料。

第二層（最低存入資產 (AUM) 為15萬至100萬美元 (香港)	**理想保費金額: 20-50萬美元以上**		
	ICBC (Asia) 工銀亞洲	**OCBC Wing Hang Bank 華僑永亨銀行**	
可申請保費融資產品	**「充裕未來．盈尚」、「諾享」、「簡愛．延續3」、「簡愛．延續5」、「財富恆裕」、「財富顯裕」、「財富相傳5」、「財富雋永2」**	**「裕滿人生2」、「充裕未來．盈尚」、「諾享」、「諾享2」、「簡愛．延續2」、「簡愛．延續3」、「簡愛．延續5」、「財富恆裕」、「財富恆裕2·蔚」、「財富顯裕」、「財富晉薈」、「財富相傳2」、「財富相傳3」、「財富相傳5」**	
最高貸款比例	港元貸款: 首日退保價值90% 「簡愛．延續5」及「財富顯裕」為95%	港元貸款: 最高首日退保價值的85% 美元貸款: 最高首日退保價值的90% (「華僑永亨宏富理財」客戶：保單首日退保價值的95% (i)客戶需最低存入資產要求為港幣一百萬元; (ii)每月總收入多於港幣八萬元或淨資產不少於港幣二百萬元; (iii)不適用於保單融資及加額保單)	
最低貸款額 (每保單)	**100萬港元 最高: 8000萬港元 (每一申請人)**	**15萬美元**	
開戶要求 最低存入資產 (AUM)	**80萬港元**	**100萬港元**	
貸款利息率	保費融資 1個月H + 1.8% or Cap at P - 1.8% 保單貸款 P - 1.8%	貸款利息 - HKD 1-mth H + 0.7%	貸款利息 - USD 1-mth COF + 0.7%
參考借貸成本 (COF = Cost of Fund) (浮動)	N/A	**COF 根據貨幣而改變**	
成立費 (按貸款額而定)	0.5% (一次性)	0.3% (一次性)	
利息繳付期	1個月	1個月	
存款：貸款比例	需由銀行審核	需由銀行審核	
注意事項	1. 最長貸款期 = 10年 + 21天 2. (貸款期 + 受保人年齡) <= 80 3. 保單持有人必須為受保人 4. 受益人必須是18歲或以上 **及** 持有工銀亞洲戶口 5. P = 港元最優惠利率	1. 申請人必須為18歲或以上; 2. 若保單持有人與受保人不同，受益人必須是保單持有人; 3. 若保單持有人即受保人，受益人必須是遺產繼承人 4. 申請人不可為美國 / 加拿大居民, 或綠卡持有人	
提供服務種類: 1. 一次性繳付保費保單之保費融資 2. 非一次性繳付保費保單之保費融資 3. 一次性繳付保費保單之保單貸款 4. 非一次性繳付保費保單之保單貸款	1, 3, 4	1, 3	
聯絡人	Victoria Chan (6742 3729) victoria.chan@icbcasia.com Scottie Lui (3510 3736) scottie.cy.lui@icbcasia.com Perry Li (3510 3631) lisheungchit.perry@icbcasia.com Ted Man (3510 1184) mankwanching.ted@icbcasia.com	Vincent Wong (9857 1121) Celia Mak (9589 6719) Jeff Lam (5540 8208)	

[AIA - CONFIDENTIAL]

營業員必須提醒客戶需留意權益轉讓重要事項及披露保費融資相關風險。
此文件所提供之資料貸款利息率(包括Loan Spread)、開戶存放資產等條件及細則會不時更新及調整，只供參考用途。
請向銀行客戶經理查詢最新之資料。

第三層（最低存入資產 (AUM) 為0至15萬美元）	第三層級				
(香港)	理想保費金額: 10萬美元或以上				
	Chiyu Bank 集友銀行	**The Bank of East Asia (Retail Banking) 東亞銀行 (零售銀行) - (只限保費融資 - 先貸後付)**			
可申請保費融資產品	「諾享」、「簡愛．延續3」、「簡愛．延續5」	「充裕未來．盈尚」、「盈御」、「盈御2」、「盈御3」、「簡愛．延續2」、「簡愛．延續3」、「簡愛．延續5」、「財富恆裕」、「財富恆裕2·霞」、「財富恆裕2·蔚」、「財富顯裕」、「財富晉薈」、「財富相傳」、「財富相傳2」、「財富相傳3」、「財富相傳3-恒保之選」、「財富相傳5」、「財富雋永」、「財富雋永2」			
最高貸款比例	退保價值的 95%	退保價值的90%			
最低貸款額 (每保單)	100萬港元	50萬港元			
開戶要求 最低存入資產 (AUM)	5萬港元	無AUM要求	HK$0.25M AUM	HK$0.5M AUM	HK$1M AUM
貸款利息率	由2024年4月15日起至額滿即止 (以申請日期為準) 1) HK$1M < 貸款額 < HK$4M: P-1.3% 2) HK$4M <= 貸款額 < HK$8M: P-1.5% 3) 貸款額 => HK$8M: P-1.7% 所有個案必須於兩個月內貸出，如逾期，有關額度將自動取消。	首3年: 1個月 H + 1.4%, 其後: 1個月 H + 1.7%	Loan Amount <= HK$5M 首3年: 1個月 H + 1.4%, 其後: 1個月 H + 1.7% Loan Amount >= HK$5M 首3年: 1個月 H + 1.3%, 其後: 1個月 H + 1.7%	Loan Amount <= HK$5M 首3年: 1個月 H + 1.3% 其後: 1個月 H + 1.6% Loan Amount >= HK$5M 首3年: 1個月 H + 1.2% 其後: 1個月 H + 1.6%	Loan Amount <= HK$5M 首3年: 1個月 H + 1.2%, 其後: 1個月 H + 1.4% Loan Amount >= HK$5M 首3年: 1個月 H + 1.1%, 其後: 1個月 H + 1.4%
參考借貸成本 (COF = Cost of Fund) (浮動)	N/A	N/A			
成立費 (按貸款額而定)	1.50%	成立費 (一次性): 0.4% 年費 (從第2年開始): 0.4%	成立費 (一次性): 0.3% 年費 (從第2年開始): 0.3%	成立費 (一次性): 0.25% 年費 (從第2年開始): 0.25%	成立費 (一次性): 0.2% 年費 (從第2年開始): 0.2%
利息繳付期	1個月	1個月			
最高存款:貸款比例	需由銀行審核	貸款 : 資產 = 1:1			
注意事項	受益人必須為 Own estate	1. 最高貸款額 = HK$10M; 2. 提早結清收費 (若在首2年中清還貸款): 貸款年度內的應繳利息總和 3. 受保人, 保單持有人, 以及受益人必須為同一人			
提供服務種類: 1. 一次性繳付保費保單之保費融資 2. 非一次性繳付保費保單之保費融資 3. 一次性繳付保費保單之保單貸款 4. 非一次性繳付保費保單之保單貸款	1	1			
聯絡人	劉美玲 (3556 9500) 金巧萍 (3556 9521) 陳展雄 (3556 9741)	保費融資相關熱線: 2211 1211 Jasper Luo (3608 2025) LUOJJ1@hkbea.com			

[AIA - CONFIDENTIAL]

營業員必須提醒客戶需留意權益轉讓重要事項及披露保費融資相關風險。
此文件所提供之資料貸款利息率(包括Loan Spread)、開戶存放資產等條件及細則會不時更新及調整，只供參考用途。
請向銀行客戶經理查詢最新之資料。

第三層（最低存入資產 (AUM) 為0至15萬美元）

(香港)

理想保費金額: 10萬美元或以上

	China Construction Bank (Asia) 中國建設銀行	DBS Bank 星展銀行		Futu Lending Limited 富途財務有限公司	Airstar Bank Limited 天星銀行
可申請保費融資產品	**「充裕未來」、「充裕未來2」、「充裕未來3」、 「充裕未來．盈尚」、「簡愛．延續2」、 「簡愛．延續3」、「簡愛．延續5」、「財富恆裕」**	**「充裕未來．盈尚」、「簡愛．延續5」、「財富恆裕2·霞」、 「財富恆裕2·蔚」、「財富顯裕」**		**「簡愛．延續5」、 「財富恆裕2·霞」、 「財富恆裕2·蔚」、「財富顯裕」**	**「充裕未來」、「充裕未來2」、「充裕未來3」、 「充裕未來．盈尚」、「諾享」、「諾享2」、「盈御3」、 「簡愛．延續2」、「簡愛．延續3」、「簡愛．延續5」、 「財富恆裕」、「財富恆裕2·霞」、「財富恆裕2·蔚」、 「財富顯裕」、「財富相傳5」、「財富雋永2」**
最高貸款比例	保證退保價值的85%或退保價值的90% 以較低者為準	65歲以下：首日退保價值的 90% 65至 70 歲：首日退保價值的 70%		退保價值的90%	退保價值的90%
最低貸款額 (每保單)	**40萬港元**	**100萬港元**		**50萬美元**	**10萬港元**
開戶要求 最低存入資產 (AUM)	**無AUM要求**	**HK$10萬**	**HK$100萬**	**無AUM要求**	**無AUM要求**
貸款利息率	由2025年3月1日起至2025年6月30日 額滿即止 貸款額 ≥ HK$0.4M 1個月 H + 1.8% (Cap P-1.4%)	**由2025年2月21日起至2025年3月31日 額滿即止** 貸款利息 - HKD H+1.7% 貸款利息 - USD COF+1.4% *客戶必須為星展豐盛理財客戶	**首2年** 貸款利息 - HKD: H+0.8% (Cap. 3.8%) 貸款利息 - USD: COF+0.5% (Cap. 3.8%) **其後** 貸款利息 - HKD: H+0.8% 貸款利息 - USD: COF+0.5% *客戶必須為星展豐盛理財客戶	SOFR + 1.75%（美金借款）	**由2025年2月1日起至2025年3月31日 額滿即止** 一個月 H + 1.35% 或 P – 0.65% (以低者為準)
參考借貸成本 (COF = Cost of Fund) (浮動)	N/A	COF 根據貨幣而改變		N/A	N/A
成立費 (按貸款額而定)	年費為0.25% (每年收取) (最少HKD1,000)	豁免		N/A	年費為0.25% (每年收取), 不設最低金額
利息繳付期	1個月	1個月		每季/ 每半年/每年	1個月
最高存款:貸款比例	貸款 : 資產 = 1:2	需由銀行審核		N/A	需由銀行審核
注意事項	1. 受益人必須是18歲或以上; 2.保單持有人須於貸款期完結前聯絡銀行安排續期	1. 保單持有人必須為受保人及借款人		N/A	1. 貸款貨幣: HKD 2. 審批匯率: USD1:HKD7.75 3. 最長貸款年期: 10年
提供服務種類: 1. 一次性繳付保費保單之保費融資 2. 非一次性繳付保費保單之保費融資 3. 一次性繳付保費保單之保單貸款 4. 非一次性繳付保費保單之保單貸款	1,3,4	1		1	1,3
聯絡人	AIA理財顧問支援專線: 3179 5511 support@asia.ccb.com	Ivy Cheng (9230 8057) Pansy Wu (9072 1275) Edward Tsui (5187 8026) pfapp@dbs.com		Tina Li tinalixl@fututrustee.com Don Huang donhuang@fututrustee.com	Donald Hung (3961 3953 / 5322 8612) donald.hung@airstarbank.com

[AIA - CONFIDENTIAL]

Life & Wealth Management Proposition Department
保費融資 中文版本

version as of 04 Mar 2025

營業員必須提醒客戶需留意權益轉讓重要事項及披露保費融資相關風險。
此文件所提供之資料貸款利息率(包括Loan Spread)、開戶存放資產等條件及細則會不時更新及調整，只供參考用途。
請向銀行客戶經理查詢最新之資料。

重要事項及聯繫
1. 以上提供之資料貸款利息率(**包括 Loan Spread**)、開戶存放資產等條件及細則會不時更新及調整，只供參考用途。請向銀行客戶經理查詢最新之資料。
2. 必需填寫及遞交**轉讓人壽保單的重要事項及風險披露**表格。
3. 根據個別銀行之規定及守則, 受益人需親臨銀行辦事處或在銀行職員見證下簽署同意書或保單轉讓文件。
4. 一切開立戶口及貸款審批以個別銀行之最後決定及批核為準。

聯絡 - Life & Wealth Management Proposition Department



[AIA - CONFIDENTIAL]

Agent should definitely remind customers to be cautious with the important notes on assignment & risk disclosure related to Premium and/or Policy Financing.
The loan interest rates (including loan spread), AUM requirement, loan capability and terms & conditions of each bank are subject to change.
This document is for reference and indicative purposes only, please check with the respective RM for latest information.

version as of 04 Mar 2025

Important Notes

- If your loan repayment is in default, the lending institution may instruct us to pay directly to it all such moneys as are payable under your policy (including any surrender or cash value), after deducting any amount that you may owe us under the policy, or comply with all of its directions insofar as the lending institution is exercising its rights of the policy under the Assignment, including but not limited to the right to cancel the policy within the cooling-off period of the policy, surrender the policy and make cash withdrawals under the policy. As a result, the protection coverage will be reduced or even may become zero.
- If, at the time of the death of the insured under the policy or the maturity of the policy, the loan is not wholly repaid, the lending institution may instruct us to pay the death benefit, after deducting any amount that you may owe us under the policy, directly to it for the repayment of any outstanding loan. As a result, the protection coverage will be reduced or even may become zero.
- The lending institution may instruct us to release such information relating to the policy as it may from time to time request, including but not limited to the surrender or cash value of the policy.
- Unless we have received the prior consent of the lending institution, we cannot pay to you any money, whether by way of cash withdrawal, policy loan, refund of any surrender or cash value (upon cancellation or termination of the policy) or refund of all or part of any premium (upon cancellation of the Policy within the cooling-off period of the policy).
- You may not be permitted to designate your spouse or children (or any of them) as beneficiary(ies) under the policy, or change the beneficiary(ies) under the policy to your spouse or children (or any of them) without the prior consent of the lending institution.
- You should read and understand the terms and conditions of Assignment set out by the lending institution before using your policy as security.
- AIA does not participate nor has any interest in the Assignment.

Risk Disclosure

Credit Risk:
You are subject to the credit risk of AIA. In the event of any adverse change in credit rating of or default of AIA, the lending institution may review and adjust the credit limit and to call for additional collateral if required.

Collateral top-up risk:
Collateral top-up may be required if the outstanding loan amount is higher than the credit limit granted by the lending institution.

Loan adjust and recall risk:
The lending institution may increase, reduce or cancel the whole or any part of the loan facility at any time. If you are unable to repay the loan facility, the lending institution may exercise its rights of the policy under the Assignment including but not limited to instruct us to fully/partially surrender the policy, make cash withdrawals and pay all such moneys directly to it and comply with any other instructions pursuant to the Assignment.

Insurance policy assignment risk:
With Premium Financing loan or other credit facilities advanced by a lending institution, the rights of the policyholder under the insurance policy will be assigned to the lending institution. This means all proceeds payable under the policy are to be paid to the lending institution first, and any changes or amendment to the policy are subject to the lending institution's approval. In case the policyholder passes away, the lending institution may surrender the policy and use the surrender value to repay the outstanding loan. You shall ensure the beneficiary(ies) is (are) fully aware of this.

Surrender risk and death benefit risk:
Once the policy is assigned to the lending institution, the lending institution shall have the sole right to exercise the rights under the policy on behalf of the policyholder, including but not limited to receive any dividends payable under the policy, surrender the policy and receive any surrender value, apply for policy loan and exercise any non-forfeiture options.

Interest rate risk :
When the loan interest rate or crediting interest rate of the policy changes, it may result in higher costs of interest payments and the value of the policy will be lower than the loan balance. Interest rates applicable to the loan are subject to changes according to (including but not limited to): (1) lending institution's policy and discretion and (2) prevailing market conditions on the demand and supply on the currency the loan is denominated in (e.g. Hong Kong Interbank Offered Rate).

Rate of return risk:
Changes in interest rates applicable to the loan (i.e. increase) may increase the cost of serving the loan and therefore reduce the overall rate of return of the policy under this financing arrangement. In the worst case, the financing interest rate may be higher than the returns received from the policy and you may be subject to significant financial loss. You should be aware of the adverse financial implications in the event the rate of return generated from the policy is insufficient to allow the value of the policy to meet your financial obligations to the lending institution.

Exchange rate risk:
Exchange rate exposure arises when you choose a loan currency different to the policy currency. For instance, in case of premium financing, you are required to convert the premium loans (e.g. HKD loans) into the policy currency (e.g. USD) in the form of a separate foreign exchange transaction with the lending institution for premium settlement. Similarly, any proceeds received under the policy are required to be converted into the loan currency before being used for the loan repayment. The fluctuation in exchange rate may have impact on the amount of loan repayment and you may be required to top it up in case of shortfall.

Life & Wealth Management Proposition Department
Premium Financing ***English Version***

version as of 04 Mar 2025

Agent should definitely remind customers to be cautious with the important notes on assignment & risk disclosure related to Premium and/or Policy Financing.
The loan interest rates (including loan spread), AUM requirement, loan capability and terms & conditions of each bank are subject to change.
This document is for reference and indicative purposes only, please check with the respective RM for latest information.

Overview
Business Partners for Premium Financing Arrangement

1st tier – AUM> US$1M	BANKOFSINGAPORE Asia's global private bank A subsidiary of OCBC Bank INDOSUEZ WEALTH MANAGEMENT 東方匯理財富管理 BEA東亞銀行 J. SAFRA SARASIN Sustainable Private Banking since 1841 大新銀行 DAH SING BANK
2nd tier – AUM US$100K -1M	ICBC 工银亚洲 華僑永亨銀行 OCBC WING HANG
3rd tier – AUM <US$100K	集友銀行 Chiyu Banking Corporation Ltd. BEA東亞銀行 中国建设银行(亞洲) China Construction Bank (Asia) DBS 富途 airstarbank

Remarks: Premium financing and pledging service only provided for policies with single premium US$100K or above.

Agent should definitely remind customers to be cautious with the important notes on assignment & risk disclosure related to Premium and/or Policy Financing.
The loan interest rates (including loan spread), AUM requirement, loan capability and terms & conditions of each bank are subject to change.
This document is for reference and indicative purposes only, please check with the respective RM for latest information.

1st Tier (AUM requires US$1M or ABOVE)	**1st Tier**				
(Hong Kong)	**Ideal Premium Size: Over US$500K - US$1M**				
	Bank of Singapore	**CA Indosuez (Switzerland) SA Hong Kong Branch**	**The Bank of East Asia (Private Banking)**	**Bank J. Safra Sarasin Ltd, Hong Kong Branch**	**Dah Sing Bank (Private Banking)**
Eligible AIA Products	**SLE2, SLE3, SLE5, WE, WE2, WO, WP3, WP3I, WP5, WU, WU2**	**SLE2, SLE3, SLE5, WE, WE2S, WO, WP3, WP3I, WP5, WU, WU2**	**BPV, GP, SLE3, SLE5, WE, WER, WP3, WP3I, WP5, WU, WU2**	**SLE3, SLE5, WE, WE2, WER, WO, WP, WP2, WP3, WP3I, WP5, WU, WU2**	**AL, BP, BPV, EX-LIFE, FP, GP, PIP, SLE2, SLE3, SLE5, WE, WE2R, WE2S, WER, WO, WP, WP2, WP3, WP3I, WP5, WU, WU2**
Max. Loan Ratio	90% of CSV	90% of CSV	90% of surrender value	90% of CSV (hair cut 10% for cross currency)	90% of CSV
Min. Loan Amount (per policy)	**US$1M**	**US$1M** **(Below US$1M, subject to bank approval)**	**US$520K**	**US$1M**	**US$500K**
Account Opening Requirement **Min. Investable Assets (AUM)**	**US$5M**	**US$2M**	**US$1.03M (Net)**	**HKD8M**	**US$1M** **(at least 60% of total premium)**
Loan interest rate of premium financing	COF + 0.8%	COF + 1%	1-mth H/L + 2%	COF + 1%	Investment Amount (US$) 1-3M: COF + 0.9-1% 3M or above: COF + 0.75-0.85%
COF reference (Floating)	COF varies in different currency	COF varies in different currency	N/A	COF varies in different currency	HKD: Approximate to HIBOR; Other Currencies: Please Reach Bank
Cross Currency Loan	Y	Y	Y	Y	Y
Set-up fee (of loan amount)	None	None	None	None	0.5% to 1% of loan amount (set up and annual review fee)
Interest Repayment Periods	1-month to 12-month (interest rollover subject to approval)	1-week to 12-month (principal rollover only)	1-month to 12-month (interest rollover subject to approval)	Quarterly / Monthly / Weekly	1-mth or 3-mth (interest cannot rollover)
Max. Loan vs. AUM Requirement	Subject to bank's approval	Subject to bank's approval	Subject to bank's approval	AUM : Loan = 1 : 2.5	Subject to bank's approval
Remarks	Beneficiary must be Policy Owner	Beneficiary must state own estate or individual aged 18 above	Accept Company/ BVI account holder	Beneficiary must be Own Estate	Beneficiary must state own estate or individual aged 18 above
Service Type Provided: **1. Premium Financing of Single-pay Policies** **2. Premium Financing of Regular-pay Policies** **3. Policy Pledging of Single-pay Policies** **4. Policy Pledging of Regular-pay Policies**	3, 4	1, 3, 4	1, 3	1, 3	1, 3, 4
Contact Points	Andrew Wong (9868 8425) Chelsea Chao (9015 1608)	Nelson Ng (3763 6716)	Bonnie Leung (3608 0492) LEUNGBOY@hkbea.com	Tracy Chow (9708 8721) tracy.chow@jsafrasarasin.com	Ivan Wong (9611 1897) ivanwong@dahsing.com

[AIA - CONFIDENTIAL]

Agent should definitely remind customers to be cautious with the important notes on assignment & risk disclosure related to Premium and/or Policy Financing.
The loan interest rates (including loan spread), AUM requirement, loan capability and terms & conditions of each bank are subject to change.
This document is for reference and indicative purposes only, please check with the respective RM for latest information.

2nd Tier (AUM requires US$150K - 1M)
(Hong Kong) **Ideal Premium Size: Over US$200K - US$500K**

	ICBC (Asia)	OCBC Wing Hang Bank	
Eligible AIA Products	**BPV, FP, SLE3, SLE5, WE, WER, WP5, WU2**	**AL2, BPV, FP, FP2, SLE2, SLE3, SLE5, WE, WE2S, WER, WO, WP2, WP3, WP5**	
Max. Loan Ratio	HK$ Loan: 90% of Day 1 CSV 95% for SLE5 and WER	HK$ Loan: 85% of Day 1 CSV USD$ Loan: 90% of Day 1 CSV (95% of Day 1 CSV is offered to OCBC Premier Banking customers with (i)HK$1M AUM; (ii)either total monthly income > HK$80K or with Net Asset Value ≥ HK$2M; (iii)not applicable to Top-Up and policy finance).	
Min. Loan Amount (per policy)	**HK$1M** **Max: HK$80M (per borrower)**	**US$150K**	
Account Opening Requirement **Min. Investable Assets (AUM)**	**HK$800K**	**HK$1M**	
Loan interest rate of premium financing	Premium Financing 1-mth H + 1.8% or Cap at P -1.8% Policy Pledging P - 1.8%	Interest rate for HKD Loan 1-mth H + 0.7%	Interest rate for USD Loan 1-mth COF + 0.7%
COF reference (Floating)	N/A	**COF depends on Currency**	
Set-up fee (of loan amount)	0.5% (one-off)	0.3% (one-off)	
Interest Repayment Periods	1-mth	1-mth	
Max. Loan vs. AUM Requirement	Subject to bank's approval	Subject to Bank's approval	
Remarks	1. Max. Loan Tenor = 10 years + 21 days 2. (Loan Tenor + Age of Insured) <= 80 3. Policy Owner must be Life Insured 4. Beneficiary must be aged 18 or above and having AC in ICBC 5. P = HKD Prime Rate	1. Applicants must be aged 18 above; 2. If Policy Owner is NOT equal to Insured, Beneficiary must be Policyowner; 3. If Policy Owner is equal to Insured, Beneficiary must be Own Estate; 4. Applicants must not be resident in USA, Canada or green card holder	
Service Type Provided: **1. Premium Financing of Single-pay Policies** **2. Premium Financing of Regular-pay Policies** **3. Policy Pledging of Single-pay Policies** **4. Policy Pledging of Regular-pay Policies**	1, 3, 4	1, 3	
Contact Points	Victoria Chan (6742 3729) victoria.chan@icbcasia.com Scottie Lui (3510 3736) scottie.cy.lui@icbcasia.com Perry Li (3510 3631) lisheungchit.perry@icbcasia.com Ted Man (3510 1184) mankwanching.ted@icbcasia.com	Vincent Wong (9857 1121) Celia Mak (9589 6719) Jeff Lam (5540 8208)	

[AIA - CONFIDENTIAL]

Agent should definitely remind customers to be cautious with the important notes on assignment & risk disclosure related to Premium and/or Policy Financing.
The loan interest rates (including loan spread), AUM requirement, loan capability and terms & conditions of each bank are subject to change.
This document is for reference and indicative purposes only, please check with the respective RM for latest information.

3rd Tier (AUM requires US$0 - 150K)	**3rd Tier**				
(Hong Kong)	**Ideal Premium Size: Over US$100K**				
	Chiyu Bank	**Bank of East Asia (Retail Banking) - (Premium Financing Only)**			
Eligible AIA Products	**FP, SLE3, SLE5**	**BPV, GP, GP2, GP3, SLE2, SLE3, SLE5, WE, WE2R, WE2S, WER, WO, WP, WP2, WP3, WP3I, WP5, WU, WU2**			
Max. Loan Ratio	95% of CSV	90% of CSV			
Min. Loan Amount (per policy)	**HK$1M**	**HK$500K**			
Account Opening Requirement **Min. Investable Assets (AUM)**	**HK$50k**	**No minimum AUM requirement**	**HK$0.25M AUM**	**HK$0.5M AUM**	**HK$1M AUM**
Loan interest rate of premium financing	**Limited quota starting from 15 Apr 2024 (according to application date)** 1) HK$1M < Loan Amt < HK$4M: P-1.3% 2) HK$4M <= Loan Amt < HK$8M: P-1.5% 3) Loan Amt => HK$8M: P-1.7% All application must drawdown within 2 months. Otherwise the quota will be forfeited.	First 3 years: 1-mth H + 1.4%, Thereafter: 1-mth H + 1.7%	**Loan amount <= HK$5M:** First 3 years: 1-mth H + 1.4%, Thereafter: 1-mth H + 1.7% **Loan amount>= HK$5M:** First 3 years: 1-mth H + 1.3%, Thereafter 1-mth H + 1.7%	**Loan amount <= HK$5M:** First 3 Year: 1-mth H + 1.3% Thereafter: 1-mth H + 1.6% **Loan amount > = $5M:** First 3 Year: 1-mth H + 1.2% Thereafter: 1-mth H + 1.6%	**Loan amount <= HK$5M:** First 3 years: 1-mth H + 1.2%, Thereafter: 1-mth H + 1.4% **Loan amount > = $5M:** First 3 years: 1-mth H + 1.1%, Thereafter 1-mth H + 1.4%
COF reference (Floating)	N/A	N/A			
Set-up fee (of loan amount)	1.50%	Set-up fee (one-off): 0.4% Annual fee (starting from 2nd year): 0.4%	Set-up fee (one-off): 0.3% Annual fee (starting from 2nd year): 0.3%	Set-up fee (one-off): 0.25% Annual fee (starting from 2nd year): 0.25%	Set-up fee (one-off): 0.2% Annual fee (starting from 2nd year): 0.2%
Interest Repayment Periods	1-mth	1-mth			
Max. Loan vs. AUM Requirement	Subject to bank's approval	Loan : Net worth = 1:1			
Remarks	Applicant must be Own Estate	1. Max. Loan amount = HK$10M; 2. Prepayment fee (if early repay within first 2 years): Interest Payable for the remaining repayment period 3. Life Insured, Policy Owner and Beneficiary must be same person.			
Service Type Provided: **1. Premium Financing of Single-pay Policies** **2. Premium Financing of Regular-pay Policies** **3. Policy Pledging of Single-pay Policies** **4. Policy Pledging of Regular-pay Policies**	1	1			
Contact Points	劉美玲 (3556 9500) 金巧萍 (3556 9521) 陳展雄 (3556 9741)	Premium Financing Hotline: 2211 1211 Jasper Luo (3608 2025) LUOJJ1@hkbea.com			

[AIA - CONFIDENTIAL]

Agent should definitely remind customers to be cautious with the important notes on assignment & risk disclosure related to Premium and/or Policy Financing.
The loan interest rates (including loan spread), AUM requirement, loan capability and terms & conditions of each bank are subject to change.
This document is for reference and indicative purposes only, please check with the respective RM for latest information.

3rd Tier (AUM requires US$0 - 150K)	**3rd Tier**				
(Hong Kong)	**Ideal Premium Size: Over US$100K**				
	China Construction Bank (Asia)	**DBS Bank**		**Futu Lending Limited**	**Airstar Bank Limited**
Eligible AIA Products	**BP, BP2, BP3, BPV, SLE2, SLE3, SLE5, WE**	**BPV, SLE5, WE2R, WE2S, WER**		**SLE5, WE2R, WE2S, WER**	**BP, BP2, BP3, BPV, FP, FP2, GP3, SLE2, SLE3, SLE5, WE, WE2R, WE2S, WER, WP5, WU2**
Max. Loan Ratio	85% of GCV or 90% of CSV whichever is lower	Below age 65: 90% of Day 1 CSV Age 65 to 70: 70% of Day 1 CSV		90% of CSV	90% of CSV
Min. Loan Amount (per policy)	**HK$400K**	**HK$1M**		**US$500K**	**HK$100K**
Account Opening Requirement **Min. Investable Assets (AUM)**	**No minimum AUM requirement**	**HK$100K**	**HK$1m**	**No minimum AUM requirement**	**No minimum AUM requirement**
Loan interest rate of premium financing	**Limited quota from 1 Mar 2025 to 30 Jun 2025** **Loan Amount ≥ HK$0.4M** 1-month H +1.8% (Cap P-1.4%)	**Limited quota from 21 Feb 2025 to 31 Mar 2025** Interest rate for HKD H+ 1.7% Interest rate for USD COF+1.4% *For DBS Treasures customers only	**First 2 years** Interest rate for HKD: H+ 0.8% (Cap. 3.8%) Interest rate for USD: COF+0.5% (Cap. 3.8%) **Afterward** Interest rate for HKD: H+ 0.8% Interest rate for USD: COF+0.5% *For DBS Treasures customers only	**SOFR + 1.75%（USD loan）**	**Limited quota from 1 Feb 2025 to 31 Mar 2025** **1-month H + 1.35% or P – 0.65%** **whichever is lower**
COF reference (Floating)	N/A	COF varies in different currency		N/A	N/A
Set-up fee (of loan amount)	**Annual fee: 0.25% (charged annually)** **(min. charge HKD 1,000)**	Waived		N/A	Annual fee: 0.25% (charged annually, no min. charge)
Interest Repayment Periods	1-mth	1-mth		1Q / 1 semi-yr / 1 yr	1-mth
Max. Loan vs. AUM Requirement	Loan : Asset = 1:2	Subject to Bank's approval		N/A	Subject to Bank's approval
Remarks	1. Beneficiary must be 18 years of age or above; 2. Policy Owner is required to contact bank for loan renewal before the end of loan period	1. Applicant must be Policy Owner and Life Insured		N/A	1. Loan Currency: HKD 2. USD1:HKD7.75 3. Max Loan Tenor = 10yr
Service Type Provided: **1. Premium Financing of Single-pay Policies** **2. Premium Financing of Regular-pay Policies** **3. Policy Pledging of Single-pay Policies** **4. Policy Pledging of Regular-pay Policies**	1, 3, 4	1		**1**	**1,3**
Contact Points	Dedicated hotline for AIA Financial Planners: 3179 5511 support@asia.ccb.com	Ivy Cheng (9230 8057) Pansy Wu (9072 1275) Edward Tsui (5187 8026) pfapp@dbs.com		Tina Li tinalixl@fututrustee.com Don Huang donhuang@fututrustee.com	Donald Hung (3961 3953 / 5322 8612) donald.hung@airstarbank.com

[AIA - CONFIDENTIAL]

Life & Wealth Management Proposition Department
Premium Financing English Version

version as of 04 Mar 2025

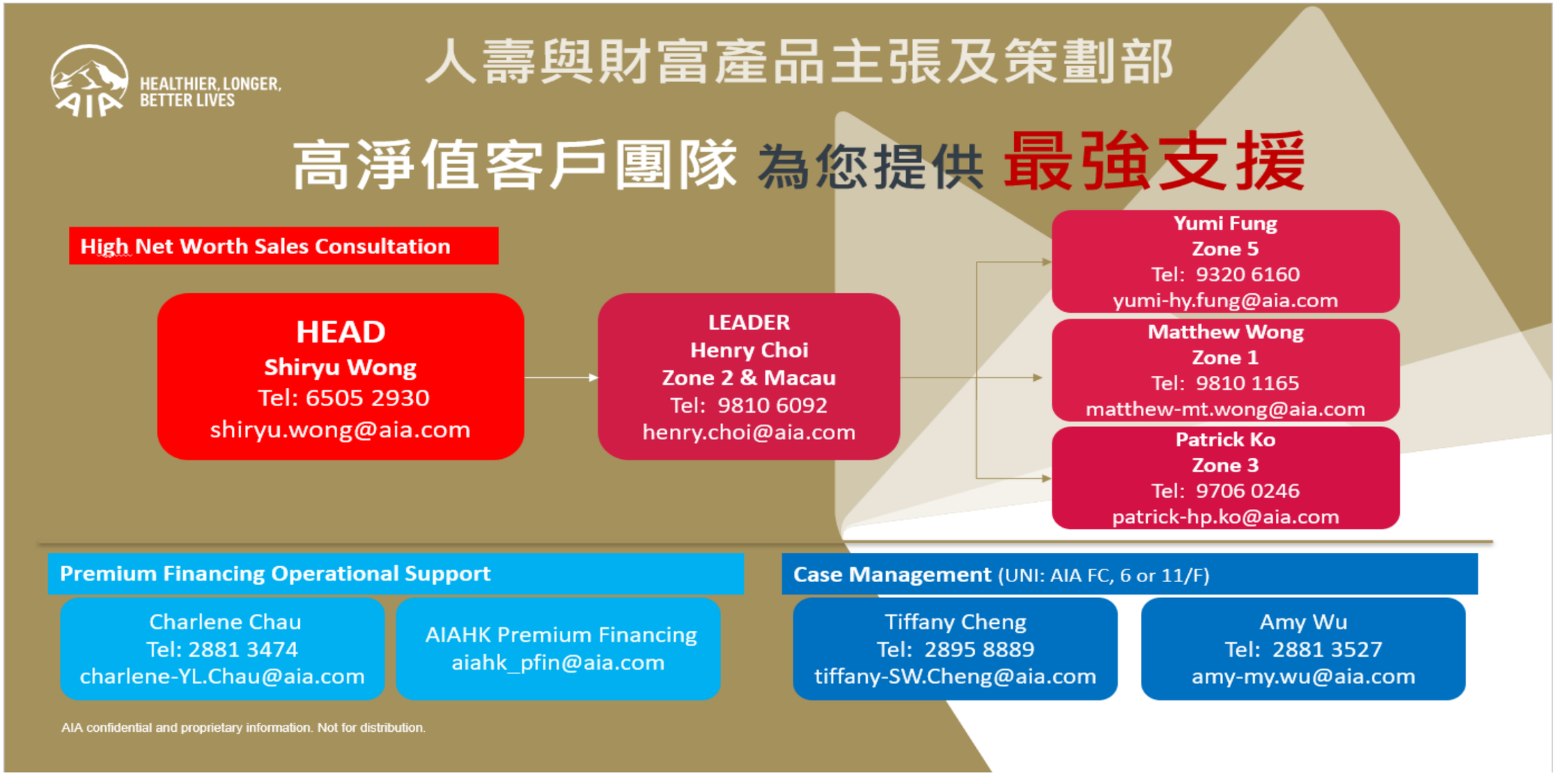
Agent should definitely remind customers to be cautious with the important notes on assignment & risk disclosure related to Premium and/or Policy Financing.
The loan interest rates (including loan spread), AUM requirement, loan capability and terms & conditions of each bank are subject to change.
This document is for reference and indicative purposes only, please check with the respective RM for latest information.

Important Notes

1. The loan interest rates (**including loan spread**), AUM requirement, loan capability and terms & conditions of each bank are subject to change. This document is for reference and indicative purposes only, please check with the respective RM for latest information.

2. The client has to submit the **"Important Notes and Risk Disclosure on Assignment of Life Insurance Policy"**.
3. Beneficiar(ies) is/are required to sign consent letter and/or assignment documents in person at bank or under witness of bank's staff, subject to individual bank's requirements and policy.
hat

Contacts - Life & Wealth Management Proposition Department



[AIA - CONFIDENTIAL]