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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: 2 pages +
8 pages attachment

Date: 23 Jun 2025

Subject: A250668 – 財富源源(WG)保費融資銀行摘要
Premium Financing Banks Summary of Wealth Generation (WG)

最新的財富源源(WG)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. **天星銀行、歐力士（亞洲）有限公司、東亞銀行 (零售銀行)** 及 **東方匯理財富管理** 已批核「財富源源」至其保費融資計劃。

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 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)。

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

1. **Airstar Bank Limited, ORIX Asia Limited, The Bank of East Asia (Retail Banking)** and **CA Indosuez (Switzerland) SA Hong Kong Branch** has approved "Wealth Generation" for premium financing application.

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, 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

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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 23 Jun 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。

保費融資 中文版本

version as of 23 Jun 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
「財富源源」保費融資合作夥伴

airstarbank

ORIX

BEA東亞銀行

INDOSUEZ WEALTH MANAGEMENT 東方匯理財富管理

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。

Life & Wealth Management Proposition Department
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保費融資合作夥伴	Airstar Bank Limited 天星銀行	ORIX Asia Limited 歐力士（亞洲）有限公司	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)				CA Indosuez (Switzerland) SA Hong Kong Branch
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」、「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」、「財富源源」	「充裕未來」、「充裕未來2」、「充裕未來3」、「諾享」、「諾享2」、「盈御」、「盈御2」、「盈御3」、「智昇」、「智昇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·霞」、「財富恆裕2·蔚」、「財富晉善」、「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」、「財富源源」	「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」、「財富晉善」、「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」、「財富源源」				「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」、「財富晉善」、「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」、「財富源源」
最高貸款比例	退保價值的90%	退保價值的 90% (港元), 95% (美元)	退保價值的90%				退保價值的90%
最低貸款額 (每保單)	**10萬港元**	**50萬港元**	**50萬港元**				**100萬美元 (不足100萬美元需由銀行審核)**
開戶要求 最低存入資產 (AUM)	**無AUM要求**	**無AUM要求**	**無AUM要求**	**HK$0.25M AUM**	**HK$0.5M AUM**	**HK$1M AUM**	**200萬美元**
貸款利息率	**<u>由2025年5月1日起至2025年6月30日 額滿即止</u>** 一個月 H + 1.35% 或 P – 0.65% (以低者為準),	**<u>至2025年6月30日, 額滿即止</u>** HKD: 1個月 H+2.5% (Cap P-0.5%) USD: SOFR+2%	首3年: 1個月 H + 1.4%, 其後: 1個月 H + 1.7%	**<u>Loan Amount <= HK$5M</u>** 首3年: 1個月 H + 1.4%, 其後: 1個月 H + 1.7% **<u>Loan Amount >= HK$5M</u>** 首3年: 1個月 H + 1.3%, 其後: 1個月 H + 1.7%	**<u>Loan Amount <= HK$5M</u>** 首3年: 1個月 H + 1.3% 其後: 1個月 H + 1.6% **<u>Loan Amount >= HK$5M</u>** 首3年: 1個月 H + 1.2% 其後: 1個月 H + 1.6%	**<u>Loan Amount <= HK$5M</u>** 首3年: 1個月 H + 1.2%, 其後: 1個月 H + 1.4% **<u>Loan Amount >= HK$5M</u>** 首3年: 1個月 H + 1.1%, 其後: 1個月 H + 1.4%	COF + 1%
參考借貸成本 (COF = Cost of Fund) (浮動)	N/A	N/A	N/A				COF 根據貨幣而改變
成立費 (按貸款額而定)	年費為0.25% (每年收取), 不設最低金額	1%	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%	不設
利息繳付期	1個月	1個月, 3個月或6個月	1個月				1星期至12個月 (只可rollover本金)
存款：貸款比例	需由銀行審核	最高貸款額HK$20M	貸款 : 資產 = 1:1				需由銀行審核
注意事項	1. 貸款貨幣: HKD 2. 審批匯率: USD1:HKD7.75 3. 最長貸款年期: 10年	日元貸款需預付6-12個月利息	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				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	1,3	1,3,4	1				1, 3, 4
聯絡人	Donald Hung (3961 3953 / 5322 8612) donald.hung@airstarbank.com	Rena Zhang rena.zhang@orix.com.hk Rachel Wong Rachel.wong@orix.com.hk	保費融資相關熱線: 2211 1211 Jasper Luo (3608 2025) LUOJJ1@hkbea.com				Nelson Ng (3763 6716)

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

version as of 23 Jun 2025

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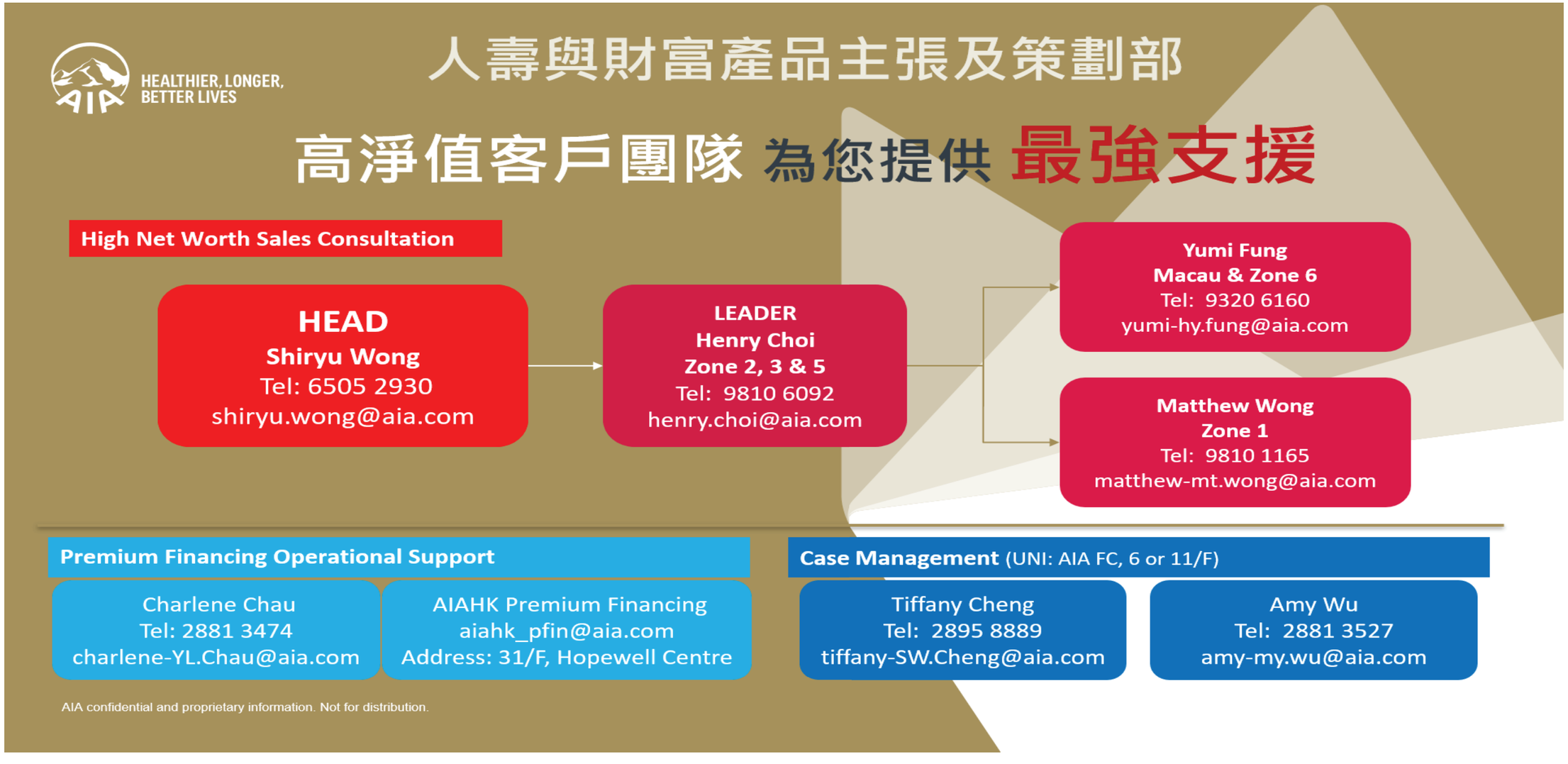
重要事項及聯繫
1. 以上提供之資料貸款利息率(**包括 Loan Spread**)、開戶存放資產等條件及細則會不時更新及調整，只供參考用途。請向銀行客戶經理查詢最新之資料。
2. 必需填寫及遞交**轉讓人壽保單的重要事項及風險披露**表格。
3. 根據個別銀行之規定及守則, 受益人需親臨銀行辦事處或在銀行職員見證下簽署同意書或保單轉讓文件。
4. 一切開立戶口及貸款審批以個別銀行之最後決定及批核為準。

聯絡 - Life & Wealth Management Proposition Department



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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 23 Jun 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.

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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 of Premium Financing Arrangement for WG

airstarbank

ORIX

BEA東亞銀行

INDOSUEZ WEALTH MANAGEMENT 東方匯理財富管理

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

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Business Partners for Premium Financing	Airstar Bank Limited	ORIX Asia Limited	Bank of East Asia (Retail Banking) - (Premium Financing Only)				CA Indosuez (Switzerland) SA Hong Kong Branch
Eligible AIA Products	**BP, BP2, BP3, BPV, FP, FP2, GP3, SLE2, SLE3, SLE5, WE, WE2R, WE2S, WER, WP5, WU2, WG**	**BP, BP2, BP3, FP, FP2, GP, GP2, GP3, PIP, PIP2, SLE2, SLE3, SLE5, WE, WE2R, WE2S, WO, WP, WP2, WP3, WP3I, WP5, WU, WU2, WG**	**BPV, GP, GP2, GP3, SLE2, SLE3, SLE5, WE, WE2R, WE2S, WER, WO, WP, WP2, WP3, WP3I, WP5, WU, WU2, WG**				**SLE2, SLE3, SLE5, WE, WE2S, WO, WP3, WP3I, WP5, WU, WU2, WG**
Max. Loan Ratio	90% of CSV	90% CSV for HKD and 95% for USD	90% of CSV				90% of CSV
Min. Loan Amount (per policy)	**HK$100K**	**HK$500K**	**HK$500K**				**US$1M (Below US$1M, subject to bank approval)**
Account Opening Requirement Min. Investable Assets (AUM)	**No minimum AUM requirement**	**No minimum AUM requirement**	**No minimum AUM requirement**	**HK$0.25M AUM**	**HK$0.5M AUM**	**HK$1M AUM**	**US$2M**
Loan interest rate of premium financing	**Limited quota from 1 May 2025 to 30 Jun 2025** 1-month H + 1.35% or P –0.65% (whichever is lower)	**Limited quota til 30 Jun 2025 with limited quota):** HKD: 1 month H+2.5% (Cap P-0.5%) USD: SOFR+2%	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 + 1%
COF reference (Floating)	N/A	N/A	N/A				COF varies in different currency
Set-up fee (of loan amount)	Annual fee: 0.25% (charged annually, no min. charge)	1%	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%	None
Interest Repayment Periods	1-mth	1-mth, 3-mth or 6-mth	1-mth				1-week to 12-month (principal rollover only)
Max. Loan vs. AUM Requirement	Subject to Bank's approval	Max. Loan Amount HK$20M	Loan : Net worth = 1:1				Subject to bank's approval
Remarks	1. Loan Currency: HKD 2. USD1:HKD7.75 3. Max Loan Tenor = 10yr	Required 6- 12 months prepaid interest for JPY loan	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.				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**	**1,3**	1,3,4	1				1, 3, 4
Contact Points	Donald Hung (3961 3953 / 5322 8612) donald.hung@airstarbank.com	Rena Zhang rena.zhang@orix.com.hk Rachel Wong Rachel.wong@orix.com.hk	Premium Financing Hotline: 2211 1211 Jasper Luo (3608 2025) LUOJJ1@hkbea.com				Nelson Ng (3763 6716)

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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.
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Contacts - Life & Wealth Management Proposition Department

