AIA Hong Kong

AIA Financial Centre,
712 Prince Edward Road East,
Kowloon, 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: Grace Yan
Head of Service

Co/Dept:

Dept: Operations

Copy: All Department Heads

Date: 24 November 2025

Total page: 2 + Appendix 2

Subject: (Ref: A251144) 新增美元「電子入賬服務」
New USD eBankin Service

好消息! 由即日起，我們將新增美元「電子入賬服務」，以方便財務策劃顧問為保單持有人提供即時及有效率的服務，以保障客戶的保單利益。

推出美元「電子入賬服務」選項 （只適用於指定銀行[1]的美元賬戶）

為提升服務彈性，我們現正式推出美元貨幣的 「電子入賬服務」服務。除現有港元選項外，保單持有人現可為美元貨幣保單登記美元 「電子入賬服務」，用於提取保單利益及進行相關交易。

[1] 只接受於香港開立並由花旗銀行(香港)有限公司、花旗銀行或中國銀行(香港)有限公司提供之美元戶口。（請參閱附件 1 了解可接受美元 「電子入賬服務」的銀行清單）

a. 透過美元 「電子入賬服務」 提取保單價值
如保單持有人成功登記美元 「電子入賬服務」 服務，便可以美元貨幣透過此電子方式提取保單價值。我們亦鼓勵客戶使用 「電子入賬服務」，以享受更快捷及彈性的服務。
如銀行通知未能成功以美元「電子入賬」形式支付，相應金額將以美元支票支付並於 7 個工作天內郵寄至保單持有人的通訊地址。

b. 以美元收取分派現金股息
如保單有現金股息發放，保單持有人可於該美元貨幣保單登記美元 「電子入賬服務」，現金股息將會以美元貨幣存入已登記的美元「電子入賬服務」 賬戶內。
如銀行通知未能成功以美元「電子入賬」形式支付, 其相關的現金股息將會依照現行做法，發放至保單的現金儲備戶口。

美元 「電子入賬服務」 登記或提取保單價值的相關的申請表格已更新。財務策劃顧問亦可透過 iChange 為保單持有人提交申請，詳情請參閱附件 2。

重要事項:

i. 「電子入賬服務」不接受聯名賬戶。
ii. 電子入賬戶口必須為保單持有人持有。
iii. 請確保銀行戶口持有人姓名與保單持有人姓名一致，否則入賬指示將不被銀行接納。
iv. 以美元透過電子入賬服務支付只適用於保單貨幣為美元的保單。
v. 如銀行確認已登記美元「電子入賬服務」屬港元戶口，相關款項將按銀行之兌換率以港元支付，並視作「電子入賬」成功。(只適用美元 「電子入賬服務」選項)
vi. 如銀行通知未能成功以美元「電子入賬服務」形式支付，已登記的美元「電子入賬服務」將予以註銷。
vii. 登記美元 「電子入賬服務」會取代原有的轉數快/電子入賬服務登記資料。
viii. 美元 「電子入賬服務」不適用於支付賠償款項。除另外列明賠償支付選項，如已登記美元 「電子入賬服務」的客戶要求以「電子入賬」支付賠償，我們會以美元支票取代。

如有任何查詢，請於 iEngage/PES 使用 Chatbot進行查詢。

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Good news! With immediate effect, we are pleased to introduce the new USD eBankin, to facilitate financial planners to provide comprehensive service to policyowners.

Launch of USD eBankin disbursement (Applicable only to designated Bank[1] USD accounts)

To enhance service flexibility, we are pleased to announce the launch of eBankin disbursement for USD currency. In addition to the existing HKD option, policyowners may now register USD eBankin for USD policy, which can allow the policyowners to use for benefit withdrawals and related transactions.

[1]Only accept US dollar Account opened in Hong Kong and maintained by Citibank (Hong Kong) Limited, Citibank, N.A. or Bank of China (Hong Kong) Limited. Please refer to the appendix 1 for the full list of acceptable banks for register USD eBankin.

a. Policy Value Disbursement via USD eBankin
   Policy owners who have successfully registered for the eBankin service in USD, can now receive policy value in USD through this digital payment method. We encourage customers to utilize eBankin for greater convenience and flexibility.
   If bank notifies that transaction failed in e-Bankin, the cheque will be issued in USD and sent to the policy owner's correspondence address within 7 working days.

b. Distribution of cash dividend on a regular basis
   If policy has regular cash dividend distribution, policyowners can register for the USD eBankin for the USD currency policy. The cash dividend will be distributed to the register ebankin account in USD.
   If bank notifies that transaction failed in eBankin, the cash dividend will be released to the policy FPDA account as per current practice.

The request forms for USD eBankin registration or policy value disbursement, have already updated. Financial planners may also assist policyowners in submitting request via iChange. For further details, please refer to Appendix 2.

Important Notes:

i. Joint account is not accepted for eBankin.
ii. The eBankin account must be under the name of the Policy Owner.
iii. Please ensure the bank account holder name is the same as the policyowner name, otherwise, the payment will be rejected by banks.
iv. eBankin Service in US dollar payment(s) is only available to Policy with US dollar as policy currency.
v. If the bank confirms that the registered USD eBankin is linked to a Hong Kong Dollar account, the relevant amount will be paid in HKD at the bank's exchange rate and the eBankin Service will be treated as completed. (Applicable only to the USD eBankin option)"
vi. If bank notifies that payment cannot be successfully made via the USD eBankin, the registered USD eBankin will be cancelled.
vii. The USD eBankIn registration will replace the existing FPS / e-BankIn Service.
viii. USD eBankin is not applicable to claims payment. Unless otherwise specified in payment option, should Policy Owner request to receive claim payment via eBankin channel after successfully registered USD eBankin service, we shall issue a USD cheque instead.

Should you have any queries, please enquiry by using Chatbot in iEngage/PES.

Best regards,



Grace Yan

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附件1. 可接受美元「電子入賬服務」的銀行清單
Appendix 1. The full list of acceptable banks for register USD eBankin.

銀行編號 Bank Code	銀行 Bank
250	花旗銀行(香港)有限公司 Citibank (HONG KONG) LIMITED
006	花旗銀行 Citibank N.A.
012	中國銀行(香港)有限公司 BANK OF CHINA (HONG KONG) LIMITED
014	
019	
026	
030	
031	
033	
036	
064	
070	

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附件 2. 在 iChange 以美元「電子入賬服務」登記及提款選項
Appendix 2. USD eBankin Registration and Payment Option in iChange

1. 登記美元「電子入賬服務」/ Registration for USD eBankin

當登記美元「電子入賬服務」，時，只需在銀行賬戶貨幣欄位選擇「美元」，並從下拉選單中選取可選用的銀行名稱
When register USD eBankin, you can simply select “USD” for Currency of Bank account and find the available bank name from the drop-down list.



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2.透過美元「電子入賬服務」提取保單價值/ Policy Value Withdrawal via USD eBankin

當您已成功註冊美元「電子入賬服務」，保單貨幣為美元，便可以選擇美元「電子入賬服務」作為支付方式。
Once you have already registered the USD eBankin, and policy currency is USD, you would be able to select it as the payment method.

