AIA Hong Kong

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Memo

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

From: Joanne Ma
Head of Underwriting

Co/Dept:

Dept: Operations

Copy: All Department Heads

Date: 1 Dec 2025

Total page: 2

Subject: (Ref: A251160) 提升保單遞交支援 – 資產或入息證明審核選項（僅適用於 2025 年第四季）
Enhanced Support for Policy Submission – Asset & Income Proof Review Option (Applicable for Q4 2025)

為支援第四季新生意大量文件遞交，並簡化及加快核保流程。由即日起，如符合以下條件，核保部將會以客戶舊保單中所提交仍屬有效的資產或入息證明以審核新生意申請。

詳情:

- 時間：由即日起至2025年12月31日
- 只適用於在舊保單中已遞交有關證明文件，而相關證明文件必須符合以下條件，包括但不限於：
  - 該証明文件能支持現有及新保單的保費
  - 該証明文件的發出日期必須在合理的期限內
  - 財務策劃顧問需確定該証明文件依然有效，及申請人並沒有財務狀況轉變

備註： 《打擊洗錢及恐怖分子資金籌集指引》要求維持不變，核保部保留索取相關文件以處理申請的權利。

如有任何查詢，請於 iEngage/PES 使用 Chatbot 進行查詢。

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To support large volume of documents submission in Q4, effective immediately, if the following conditions are met, the Underwriting Department will review new business applications using the asset or income proof previously submitted for an existing policy which is still considered as valid, to simplify and accelerate the underwriting process submission.

Details:

- Period: Effective immediately until 31 December 2025
- Applicable only if the relevant proof documents were submitted for an existing policy and meet the following conditions, including but not limited to:
    - The proof document can support both the existing and new policy premiums
    - The proof document's issuance date must fall within a reasonable timeframe
    - The Financial Planning Consultant must ensure the document remains valid and that the applicant's financial situation has not changed

Note: Existing requirements under the *Guidelines on Anti-Money Laundering and Counter-Terrorist Financing* remain unchanged. Underwriting Department shall reserve the right to obtain relevant documents for proceeding the application.

Regards,



Joanne Ma

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