AIA Hong Kong
AIA Financial Centre,
712 Prince Edward Road East,
Kowloon, Hong Kong
T: (852) 2881 3333

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Memo

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

From: Claudia Lau
Head of Policy Services

Co/Dept:

Dept: Operations

Copy: All Department Heads

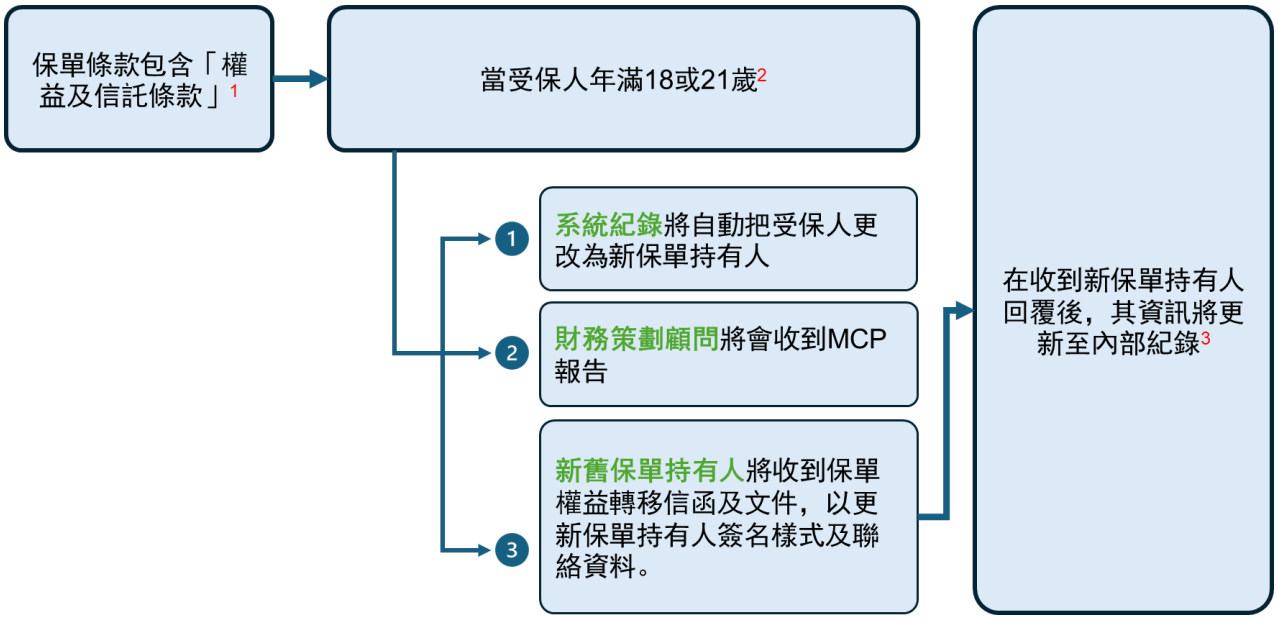
Date: 06 January 2026

Total page: 4 + Appendix 1- 4

Subject: (Ref: A260160) 兒童(信託)保單權益的相關資訊
Information on Juvenile (Trust) Policy

根據兒童(信託)保單合約條款，當受保人達到指定年齡時，保單擁有權將自動轉換至受保人。現行 MCP 報告會提供給財務策劃顧問，以便與保單持人跟進及處理兒童(信託)保單持有人轉換事宜。

兒童(信託)保單權益轉換流程:



註:

1. 有關條款範例，請參閱附件 1。
2. 「權益及信託條款」有兩種類型，指定當受保人年滿 18 歲或 21 歲時，保單權益將自動更改為受保人。詳細內容請參閱保單條款。
3. 即使新保單持有人未能回覆信函或提供個人資料，系統紀錄已成功將保單權益轉換予受保人為新保單持有人。

就兒童保單包括的信託及非信託安排，請查閱附件 1 以了解詳情。

現行兒童(信託)保單權益處理:

1. **如何識別保單是否為兒童(信託)保單？**
   兒童(信託)保單合約中載有「權益及信託條款」。有關條款範例，請參閱附件。

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2. **何時保單會自動將保單權益轉移至受保人?**
   若保單合約包含「權益及信託條款」，且當受保人達至條款中所載之指定年齡，保單權益將**自動**轉移予受保人作為新保單持有人。

3. **新保單持有人需進行的後續事項?**
   在保單權益自動轉移**至**受保人後，新保單持有人(即原受保人)將收到以下信函及文件*。新保單持有人須完成以下第 2、3、4 項，並交回公司以便更新聯絡資料或新保單持有人的簽名式樣。詳情可查閱附件 2.

   1. 給新舊保單持有人的保單權益轉移信函
   2. 簽署回條^
   3. 個人資料收集聲明 (PICS)
   4. 自我證明表格 (Self-Certificate)
   5. 更改受益人/簽名/持有人/信託人申請表

   財務策劃顧問可於 PES 上查看兒童(信託)保單寄予給客戶的信函及文件，詳情可查閱附件 3。

   重要提示
   *請注意，信函及相關文件將寄送予新保單持有人，並使用舊保單持有人的通訊地址。文件 2, 3, 4 需交回公司以作新保單持有人個人資料更新。 即使新保單持有人未能回覆信函或提供個人資料，系統紀錄亦已成功將保單權益自動轉換予受保人為新保單持有人。
   ^文件 2 的回條需由新舊保單持有人簽署並交回給我們或親身到客戶服務中心簽署

4. **財務策劃顧問需進行的後續事項?**
   當兒童(信託)保單自動將所有權轉移予受保人時，財務策劃顧問將收到- 現行的「兒童保單權益轉移一覽表 」，相關保單資料會保留在此報告一個月。以便財務策劃顧問可與新舊保單持有人跟進以更新聯絡資料及簽名式樣。詳情可查閱附件 4。

此通告僅供內部參考，最終安排須依據保單條款。

如有任何查詢，請於 iEngage/PES 使用 Chatbot 進行查詢。澳門可親臨營運服務中心查詢。

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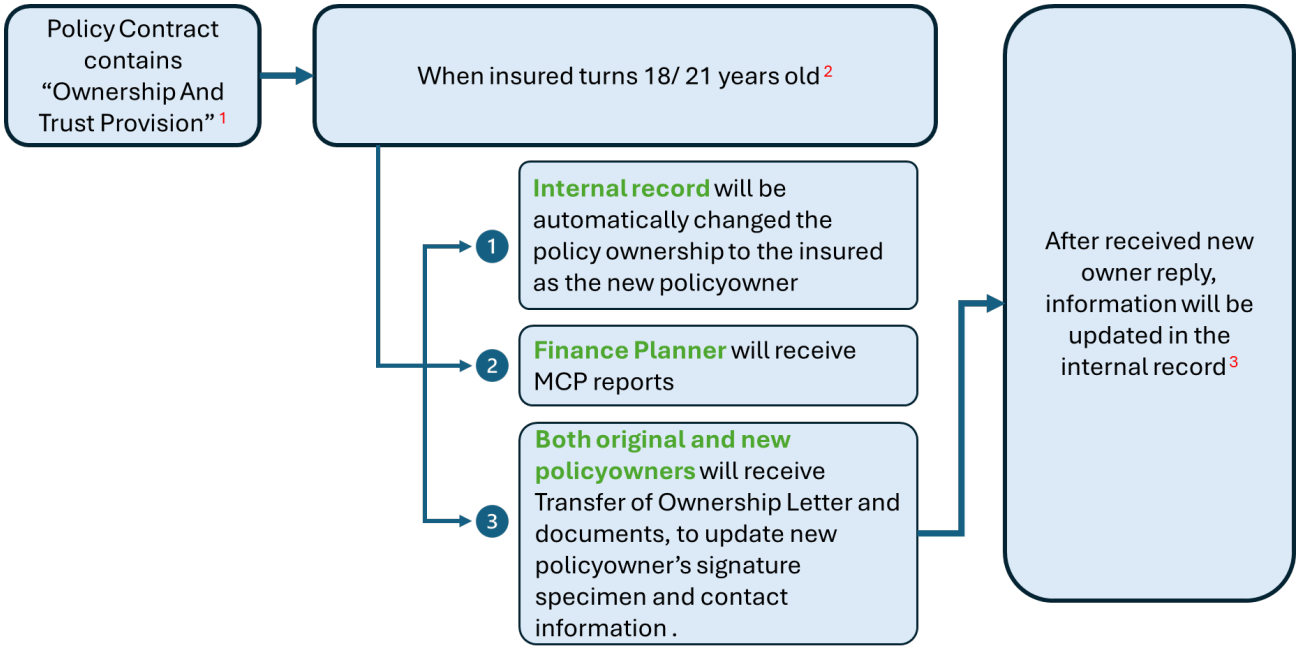
In regard to the Juvenile (Trust) policy contract provision, when the insured reaches the designated age, ownership of the policy will automatically transfer to the insured. MCP reports will be provided to financial planner to facilitate the policy owners on the contact information updates.

Simple flow of the Juvenile (Trust) policy ownership change:



Note:

1. For Provision sample, please refer to the appendix 1.
2. There are 2 types of "Ownership And Trust Provision", stated for automatically change of owner to insured when insured age at either 18 or 21. Details shall refer to the contract provision.
3. Even if the new policyowner does not respond to the correspondence or provide personal information, the internal record has successfully recorded the change of policy ownership to the insured as the new policyowner.

Regarding Juvenile policy, including both Trust and non-Trust arrangements, please refer to Appendix 1 for details.

Handling of the Juvenile (Trust) policy contract Change of Ownership:

1. **How to identify if the policy is Juvenile (Trust) policy?**
   Juvenile (Trust) policy's contract contains "Ownership And Trust Provision". For Provision sample, please refer to the appendix 1.

2. **When will the policy automatically change the ownership to insured?**
   If the Juvenile (Trust) policy's contract contains "Ownership And Trust Provision", and when the insured reach the designated age (which stated in the provision), the ownership will be **automatically** change to the insured.

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3. What follow up required from the New Owner?

The new owner (previously insured) will receive the following letters & documents*, after automatically change of ownership. New owner shall complete below 2, 3, 4 and return to company to update the contact information and new policyowner's signature specimen. For more details, please refer to appendix 2.

1. Transfer of Ownership Letters to both original and new policyowners.
2. Reply Slip^
3. Personal Information Collection Statement (PICS)
4. Self-Certification Form
5. Request for Change of Beneficiary / Signature / Ownership / Trustee

Financial planners can view the Juvenile (Trust) Policies' Transfer of Ownership Letters and document in PES. For more details, please refer to appendix 3

Important note:
*Please note that the letters & documents will be sent to the New policyowner using the correspondence address registered by the original policy owners. Documents 2, 3, and 4 shall be returned to the company to update the new policyholder's personal information. Even if the new policyowner does not respond to the correspondence or provide personal information, the system has successfully recorded the change of policy ownership to the insured as the new policyowner automatically.
^The Reply Slip (Document 2) must be signed by both original and new policyholders and returned to us or signed in person at the Customer Service Centre.

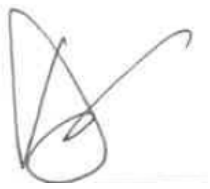
4. What follow up required from the Financial Planner?

The existing "MCP report of Juvenile Policy" is provided for Financial Planners, when there is Juvenile (Trust) policy automatically change of ownership to the insured. The policy information will be kept in the report for 1 month. Financial Planners can follow up with both the original and new policyholders to update the contact information and new policyowner's signature specimen. For more details, please refer to appendix 4.

This memo is for internal reference only. All final arrangements are subject to the terms and conditions of the policy.

Should you have any queries, please enquiry by using Chatbot in iEngage/PES. For Macau, please visit Operations Enquiry Counter for details.

Regards,



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附件 1: 兒童保單之信託或非信託保單類別
Appendix 1: Categories of Juvenile Policies: Trust and Non-Trust Arrangements

	信托保單(21 歲)	信托保單(18 歲)	非信托保單/ 成人保單
「權益及信託條款」#	適用	適用	不適用
自動轉換保單持有人年齡	在受保人 21 歲時	在受保人 18 歲時	不適用
如何轉換及相關文件*	當兒童(信託)保單將擁有權轉換至受保人時，新保單持有人將收到以下文件: 1. 給新舊保單持有人的保單權益轉移信函 2. 簽署回條^ 3. 個人資料收集聲明 (PICS) 4. 自我證明表格 (Self-Certificate) 財務策劃顧問可於 PES 上查看兒童(信託)保單寄予給客戶的信函及文件，詳情可查閱附件 3。		不適用
保單列表	就兒童(信托)保單權益安排，現行的「**兒童保單權益轉移一覽表**」以提供給財務策劃顧問參考及與新舊保單持有跟進個人資料更新事宜。詳情可查閱附件 4。 *備註: 此報告的保單資料會被保留 1 個月。*		不適用

#於 1995 年 9 月 1 日前申請的保單，受保人未滿 21 歲被視為兒童。1995 年 9 月 1 日或以後申請的保單，受保人未滿 18 歲被視為兒童。
根據保單契約，當小孩已屆成人之時，保單之擁有權會自動轉回給受保人。
而在 2008 年 3 月推出的產品已沒有包含「權益及信託條款」。詳細請參閱保單契約及條款，最終安排須依據保單條款。

*請注意，信函及相關文件將寄送予新保單持有人，並使用舊保單持有人的通訊地址。文件 2, 3, 4 需由交回公司以作新保單持有人個人資料更新。 即使新保單持有人未能回覆信函或提供個人資料，系統紀錄亦已成功將保單權益轉換予受保人為新保單持有人。

^文件 2 的回條需由新舊保單持有人簽署並交回給我們或親身到客戶服務中文簽署。

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	Trust Policy (Age 21)1	Trust Policy (Age 18)	Non-Trust Policy
"Ownership And Trust Provision"#	Y	Y	N/A
Auto Transfer Ownership Age	When insured age 21	When insured age 18	N/A
How to transfer and related documents*	The new policyholder will receive the following documents, when ownership of the policy transferred to the insured as per the Juvenile (Trust) policy contract provision: 1. Transfer of Ownership Letters to both original and new policyowners. 2. Reply Slip^ 3. Personal Information Collection Statement (PICS) 4. Self-Certification Form Financial planners can view the Juvenile (Trust)Policies' Transfer of Ownership Letters and document in PES. For more details, please refer to appendix 3.		N/A
MCP reports	For arrangements related to Juvenile (Trust) policy entitlements, the current "**MCP report of Juvenile Policy**" is provided for Financial Planners' reference and for following up with original and new policy owner on the contact updates. For more details, please refer to appendix 4. *Note: The policy information in the report will be kept for 1 month only.*		N/A

#For policies issued before September 1, 1995, an insured person under the age of 21 is considered as a child. For policies issued on or after September 1, 1995, an insured person under the age of 18 is considered as a child. According to the policy contract, when the child reaches adulthood, the ownership of the policy will automatically revert to the insured person.
Products launched in March 2008 no longer include the "Ownership And Trust Provision". Please refer to the policy provisions for details and all final arrangements are subject to the terms and conditions of the policy.

* Please note that the letters & documents will be sent to the New policyowner using the correspondence address registered by the original policy owners. Documents 2, 3, and 4 shall be returned to the company to update the new policyholder's personal information. Even if the new policyowner does not respond to the correspondence or provide personal information, the system has successfully recorded the change of policy ownership to the insured as the new policyowner.

^ The Reply Slip (Document 2) must be signed by both the original and new policyholders, as well as a witness, and returned to us **or** signed in person at the Customer Service Centre.

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兒童(信託)保單合約條款樣本 **(18 歲)**
Juvenile (Trust) policy contract provision **(Age 18)**

AIA International Limited

友邦保險（國際）有限公司

權益及信託條款

此保單乃信託保單，以維護受保人的利益，並依據下列條款訂定：

- 受保人乃保單之不可更改受益人，而所有此保單需支付的利益均屬於受保人或納入其遺產。受保人滿十八歲前所有利益支付均由持有人以信託人身分代為領取。

- 您是保單的原有持有人信託人。受保人受益人及第二持有人信託人已載於保單之投保申請書內。

- 直至受保人年滿十八歲，在不違反下列條款的情況，並以維護受保人利益為原則的條件下，您有權行使作為此保單原有持有人信託人應有之權利、權益及作出選擇。倘您於受保人滿十八歲前身故，上述所有權利便歸第二持有人信託人所有。在受保人年滿十八歲前一切有關此保單的事務，將由持有人信託人處理，而無須知會或得到受保人同意。

  您及第二持有人信託人之權利及利益，於受保人年滿十八歲時終止。而受保人將成為保單之新持有人及可行使所有權利，享有權益及作出選擇。受保人可以書面通知我們更改持有人及或受益人。唯有關更改，必須於受保人生存期間由我們記錄在案，並加簽保單內方為有效。此外，受保人亦可以以我們認可之書面通知並經我們記錄而轉讓此保單之權益。轉讓書之正本或副本必須由我們記錄在案，否則我們將視為未獲悉有關轉讓。我們不負責確認任何轉讓之有效性。

- 除將保單之權益轉讓給我們作為保單貸款之抵押外，您或第二持有人信託人均不能轉讓保單之權益或更改受益人。

- 基本保單及任何附加契約的身故賠償額，將根據下表計算：

受保人身故時之年齡	可得之保額附加契約保額百分率
少於或等於 天	-
超過 180 天	100%

— 此頁完 —

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兒童(信託)保單的「權益及信託條款」(21 歲)
Juvenile (Trust) policy's "Ownership And Trust Provision (Age 21)

American International Assurance Company (Bermuda) Limited
(Incorporated in Bermuda)

美國友邦保險（百慕達）有限公司

權益及信託條款

除根據下列條款(e)所述此保單之權益已於「權益轉授日」賦予受保人外，此保單乃是一份信託保單，以維護受保人的利益及其所有，並依據下列條款訂定：

(a) 受保人、持有人及第二信託人（如適用）已載於此保單之投保申請書內。持有人是此保單的信託人。

(b) 受保人乃此保單之不可更改受益人，而所有此保單需支付的利益均屬於受保人或納入其遺產。所有利益均由持有人代爲領取。

(c) 此保單之持有人有權以信託人身份行使應有之權利、享有權益或作出選擇。

(d) 倘持有人於「權益轉授日」前身故，則第二信託人（如有）將成爲此保單之信託人，所有權利及權益便歸第二信託人所有，惟只限於以取代持有人作爲此保單之信託人身份而言。

(e) 持有人或第二信託人之權利及利益，將於受保人年滿二十一歲（亦即「權益轉授日」）時自動終止，而受保人將成爲此保單之新持有人及可行使所有權利、享有權益及作出選擇。

(f) 除根據以上條款及下列條文(g)外，在「權益轉授日」前一切有關此保單的事宜，將由持有人/第二信託人處理，而毋須知會或得到受保人同意。

(g) 除將保單之權益轉讓給我們作爲保單貸款之抵押外，持有人/第二信託人均不能轉讓此保單之權益或更改受益人。倘持有人/第二信託人須轉讓此保單，則其只限於以信託人身份作出有關轉讓。

— 此頁完 —

樣本
只供內部參考

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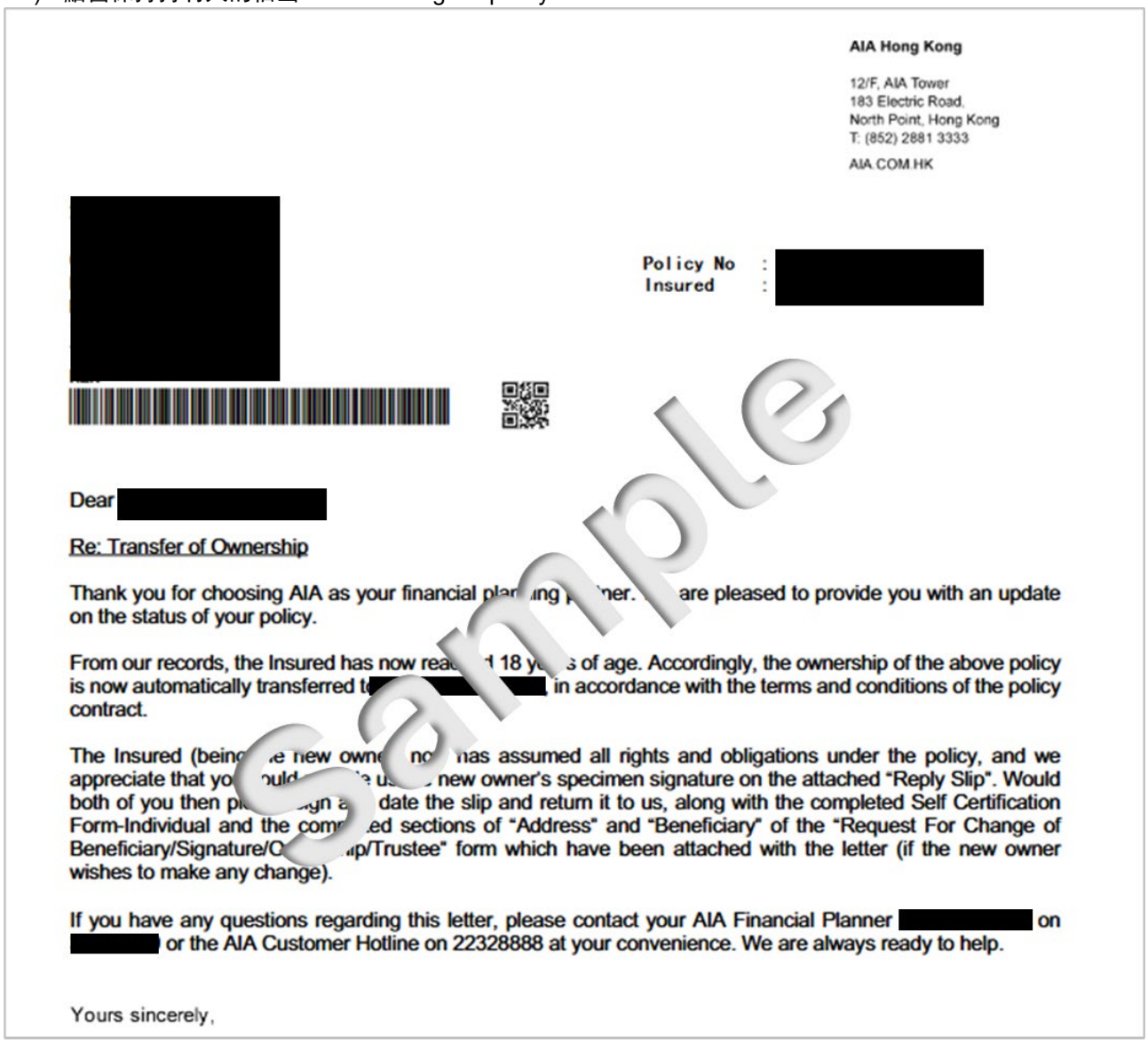
附件 2: 發送至新保單持有人的信函及文件
Appendix 2: The Documents That Will Send to The NEW Policyowner.

1. 保單權益轉移信函
   Transfer of Ownership Letter

a) 給舊保持持有人的信函 Letter to original policyowner



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[redacted]

Policy No : [redacted]
Insured : [redacted]

Dear [redacted]

Re: Transfer of Ownership

Thank you for choosing AIA as your financial pla ing p ner. are pleased to provide you with an update on the status of your policy.

From our records, the Insured has now rea d 18 y s of age. Accordingly, the ownership of the above policy is now automatically transferred t [redacted] in accordance with the terms and conditions of the policy contract.

The Insured (bein e new own no has assumed all rights and obligations under the policy, and we appreciate that yo ould e u new owner's specimen signature on the attached "Reply Slip". Would both of you then pl ign a date the slip and return it to us, along with the completed Self Certification Form-Individual and the com ed sections of "Address" and "Beneficiary" of the "Request For Change of Beneficiary/Signature/C ip/Trustee" form which have been attached with the letter (if the new owner wishes to make any change).

If you have any questions regarding this letter, please contact your AIA Financial Planner [redacted] on [redacted] or the AIA Customer Hotline on 22328888 at your convenience. We are always ready to help.

Yours sincerely,

Sample

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b) 給新保持持有人的信函, 並會寄送至原持有人的通訊地址
Letter to new policyowner, which will be sent to the same correspondence address of original policy owner.

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[redacted]

Policy No : [redacted]
Insured :

Dear [redacted]

Re: Transfer of Ownership

Thank you for choosing AIA as your financial planning partner. We are pl[illegible] provide you with an update on the status of your policy.

From our records, you have now reached the age of 18. According[illegible] ownership of the above policy is now automatically transferred to you and you are being the new owner, [illegible] accordance with the policy's terms and conditions. We hope that you will become a happy long te[illegible]mer [illegible]A.

As the new owner, you now assume all rights and obliga[illegible]s und[illegible] the policy, please provide your specimen signature on the attached "Reply Slip". We ap[illegible]te th[illegible]nd the former owner to sign on the "Reply Slip" and return it to us either via your financi[illegible] pla[illegible] or b[illegible]ail. According to the provisions of the policy, if you would like to make any change, a[illegible] nomina[illegible] anoth[illegible] beneficiary, please login AIA Connect and select "Change Beneficiary" to submit [illegible]uest[illegible] please complete the "Change of Beneficiary" section of the "Request For Change Of Beneficiary/S[illegible]ature/[illegible]nership/Trustee" form and send it to us together with the following documents. We have [illegible] atta[illegible]d a copy of "AIA Personal Information Collection Statement" for your attention.

To comply with[illegible] applicable l[illegible] ar[illegible] regulations, we are duty bound to request for the following documents and informatio[illegible]n th[illegible]wn[illegible]

1. a copy [illegible]ity d[illegible]ment(e.g. ID card, passport)
2. update information [illegible] address(es). Please update your address and telephone number by submitting the "Chang[illegible]ntact details" request at AIA Connect or completing the section of "New Owner/ Trustee Correspondence Address/Telephone Numbers/Email Address" of the "Request For Change Of Beneficiary/Signature/Ownership/Trustee" form should there be different from the current company record
3. a completed Self Certification Form - Individual to confirm the tax residency status and provide the Taxpayer Identification Number ("TIN"). If a TIN is unavailable, please provide the reason in the enclosed Self Certification Form. If you have any questions about your tax residency, please seek independent tax advice.

The updated version of the form is available for download from website www.aia.com.hk > Help & Support > Forms > Policy Administration.(For Paper Form Submission) Please note that if the "Reply Slip" with specimen signature and identity document of the new owner are not submitted to us, we shall request you to provide them

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2. 簽署回條 -以向同公司提供新保單持有人簽名樣式
Reply Slip – to provide us the new policyowner signature specimen

Reply Slip

To : AIA ("the Company")
From : [redacted] (New Owner)
Policy No :
Re : Transfer of Ownership
My specimen signature and ID card / Passport details are below for your records, as requested.

Specimen Signature (Insured/New Owner)	ID Card No. (or Passport No.)* *deleted as appropriate Place of Issue: Expiry Date: Nationality:

By signing below, I (the New Owner) confirm that I read the declarations and clauses below, and agree to abide by them:-

舊保單持有人簽名 Original Policyowner signature	新保單持有人簽名 New Policyowner signature	
Signature of Original Owner as Witness [redacted]	Signature of New Owner [redacted]	Date (mm/dd/yyyy)

(A7REN)(023)(TOWN)(POS010)

PERSONAL DATA COLLECTION AND USE

I confirm that I have read and understood the AIA Personal Information Collection Statement ("AIA PIC"). I declare and agree that any personal data and other information relating to me or my policy(ies) or investments contained in this application or collected, obtained, compiled or held by the Company by any means from time to time may be collected and utilized in accordance with the AIA PIC. I acknowledge and consent to the transfer of my personal data outside of Hong Kong (for policies issued in Hong Kong) or Macau (for policies issued in Macau) for the purposes and to the types of transferee as set out in the AIA PIC. The updated version of AIA PIC is available for download from its website: www.aia.com.hk, and is made available upon request.

DIRECT PROMOTIONAL AND MARKETING MATERIALS

I confirm that I have read and understood the AIA Personal Information Collection Statement ("AIA PIC"). I agree to the provision and use of my personal data for direct marketing purposes in accordance with the AIA PIC.
I acknowledge and consent to the transfer of my personal data outside of Hong Kong (for policies issued in Hong Kong) or Macau (for policies issued in Macau), as the case may be, for direct marketing purposes and to the types of transferee as set out in the AIA PIC.

AIA Hong Kong

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Kowloon, Hong Kong
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Memo

3. 個人資料收集聲明 (PICS)
Personal Information Collection Statement (PICS)



AIA

AIA PERSONAL INFORMATION COLLECTION STATEMENT

Among the most important assets of the AIA group of companies is the trust and confidence placed to properly handle information. Customers expect the following AIA group of companies to maintain their information accurately, protected against manipulation and errors, secure from theft and free from unwarranted disclosure.

This statement provides you with notice as to why your personal data is collected, how it is intended to be used, to whom your personal data may be provided to and how to access, review and amend your personal data.

Each of the following AIA group of companies which is the issuer of your insurance policy or the service provider of your Retirement Schemes (as defined below), being either of AIA Company Limited, AIA International Limited (acting through its Hong Kong branch), AIA International Limited (acting through its Macau branch), AIA Everest Life Company Limited, or AIA Company (Trustee) Limited (hereinafter also referred to as "**we**", "**us**" or "**our**"), as the case may be, recognizes its responsibilities in relation to the collection, holding, processing or use of personal data. The provision of your personal data is voluntary: you may choose not to provide us with the requested data, but fail... ...o may inhibit our ability to do business with you.
This notice is given to you by the relevant AIA group of companies lis... ...above ...n ob... ...s your personal data for issuing an insurance policy to you or for the provision of services with respe... ...the R... ... Schemes to you.

Why we collect your personal data and how it may be used?

Personal data is collected for the following purposes:

- processing, administering, implementing and ...ecti... ...he re... ...'s or transactions contemplated in this document or any other documents you may submit ... ...om ti... time;
- designing new or enhancing existing ... ...ducts a... ...rvices provided by us;
- to communicate with you i... ...ud... ...to se... ...ou administrative communications about any account you may have with us or about future ch... ...ges ... ... Personal Information Collection ("PIC") statement;
- for statist... or actu... res... ...dertaken by us, the financial services industry or our respective regulators;
- for our data matching, i... ...nal business and administrative purposes;
- to assist in law e... ...cement purposes, investigations by police or other government or regulatory authorities and to meet requirements imposed by law or agreed to with government or regulatory authorities;
- other purposes directly relating to any of the above.

For our policy on using your personal data for promotional or marketing purposes, please see the section entitled "**Use of Personal Data for Direct Marketing Purposes**".

Who may be provided with your personal data?

Personal data will be kept confidential but may, where such disclosure is necessary to satisfy the purpose or a directly

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4. 自我證明表格 (Self-Certification)
   Self-Certification Form



AIA International Limited
(Incorporated in Bermuda with limited liability)

SELF-CERTIFICATION FORM – INDIVIDUAL (FOR HONG KONG)
自我證明表格－個人（香港適用）

Policy Number(s) 保單號碼： _____

P0982027

Important Notes :

- This is a self-certification form provided by an account holder to a reporting financial institution for the purpose of automatic exchange of financial account information. The data collected may be transmitted by the reporting financial institution to the Inland Revenue Department for transfer to the tax authority of another jurisdiction.
- An account holder should report all changes in his / her tax residency status to the reporting financial institution.
- All parts of the form must be completed (unless not applicable or otherwise specified). If space provided is insufficient, continue on additional sheet(s). Information in fields / parts marked with an asterisk (*) are required to be reported by the reporting financial institution to the Inland Revenue Department.
- Please read instructions and glossary in below websites before completing the form: http://www.ird.gov.hk/eng/tax/aeoi/self_cert.htm

重要提示：

- 這是由帳戶持有人向申報財務機構提供的自我證明表格，以作自動交換財務帳戶資料用途。申報財務機構可把收集所得的資料交給稅務局，稅務局會將資料轉交到另一稅務管轄區的稅務當局。
- 如帳戶持有人的稅務居民身份有所改變，應盡快將所有變更通知申報財務機構。
- 除不適用或特別註明外，必須填寫這份表格所有部分。如這份表格上的空位不夠應用，可另紙填寫。[illegible]有星號（*）的項目為申報財務機構須向稅務局申報的資料。
- 填表前請先細閱以下連結之指引及定義摘要：http://www.ird.gov.hk/chi/tax/aeoi/self_cert.[illegible]

PART 1 IDENTIFICATION OF INDIVIDUAL ACCOUNT HOLDER
第1部 個人帳戶持有人的身份識辨資料

(For joint or multiple account holders, complete a separate form for [illegible] individ[illegible] account holder.)
(對於聯名帳戶或多人聯名帳戶，每名個人帳戶持有人須分別填寫一份[illegible])

(1) Name of Account Holder 帳戶持有人的姓名

Title (e.g. Mr, Mrs, Ms, Miss)
稱謂 （例如：先生、太太、女士、小姐）

Last Name or Surname* 姓氏*

First or Given Name* 名字*

Middle Name(s) 中[illegible]

(2) Hong Kong Ide[illegible]y Car[illegible]spo[illegible]mber
香港身份證或護[illegible]

(3) Current Residence Address [illegible]住址

Line 1 (e.g. Suite, Floor, Building, Street, District)
第1行 （例如：室、樓層、大廈、街道、地區）

Line 2 (City)*
第2行 （城市）*

Line 3 (e.g. Province, State)
第3行 （例如：省、州）

Country* 國家*

Post Code / ZIP Code 郵政編碼 / 郵遞區號碼

Sample

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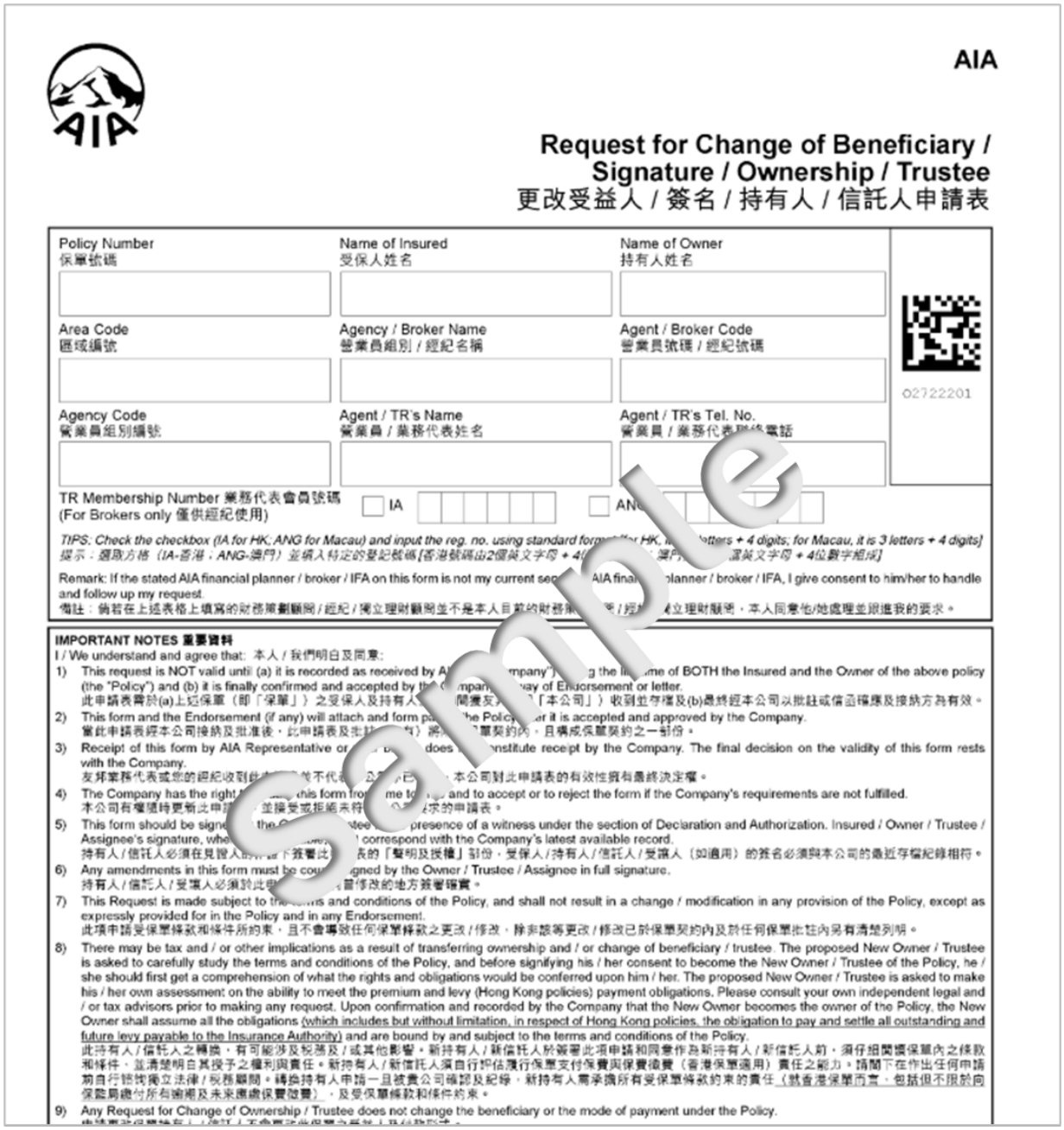
Memo

5. Request for Change of Beneficiary /Signature / Ownership / Trustee
更改受益人/簽名/持有人/信託人申請表更改受益人/簽名/持有人/信託人申請表

If the new owner wishes to make any change of "Occupation", "Source of Wealth/Source of Fund Declaration", "Address" and "Beneficiary", please complete the "Request For Change of Beneficiary/Signature/Ownership/Trustee" form and return it to us.
如新持有人希望更改地址及受益人,請填寫隨函附上的「更改受益人/簽名/持有人/信託人申請表」內之「職業」、「財富來源/資金來源聲明」、「地址」及「更換受益人」一欄後寄回給我們一併辦理。



AIA

Request for Change of Beneficiary / Signature / Ownership / Trustee
更改受益人 / 簽名 / 持有人 / 信託人申請表

Policy Number 保單號碼	Name of Insured 受保人姓名	Name of Owner 持有人姓名
Area Code 區域編號	Agency / Broker Name 營業員組別 / 經紀名稱	Agent / Broker Code 營業員號碼 / 經紀號碼
Agency Code 營業員組別編號	Agent / TR's Name 營業員 / 業務代表姓名	Agent / TR's Tel. No. 營業員 / 業務代表[illegible]電話

02722201

TR Membership Number 業務代表會員號碼 (For Brokers only 僅供經紀使用) ☐ IA ☐ ANG

TIPS: Check the checkbox (IA for HK; ANG for Macau) and input the reg. no. using standard form[illegible] for HK, it is [illegible] letters + 4 digits; for Macau, it is 3 letters + 4 digits]
提示：選取方格（IA-香港；ANG-澳門）並填入特定的登記號碼[香港號碼由2個英文字母 + 4[illegible]；澳門[illegible]3個英文字母 + 4位數字組成]

Remark: If the stated AIA financial planner / broker / IFA on this form is not my current ser[illegible] AIA finan[illegible] planner / broker / IFA, I give consent to him/her to handle and follow up my request.
備註：倘若在上述表格上填寫的財務策劃顧問 / 經紀 / 獨立理財顧問並不是本人目前的財務策[illegible]顧問 / 經[illegible]獨立理財顧問，本人同意他/她處理並跟進我的要求。

IMPORTANT NOTES 重要資料

I / We understand and agree that: 本人 / 我們明白及同意:

1) This request is NOT valid until (a) it is recorded as received by A[illegible]mpany"[illegible]g the li[illegible]me of BOTH the Insured and the Owner of the above policy (the "Policy") and (b) it is finally confirmed and accepted by th[illegible]mpan[illegible]way of Endorsement or letter.
此申請表需於(a)上述保單（即「保單」）之受保人及持有人[illegible]閣[illegible]友[illegible]「本公司」）收到並存檔及(b)最終經本公司以批註或信函確認及接納方為有效。

2) This form and the Endorsement (if any) will attach and form pa[illegible]he Policy[illegible]er it is accepted and approved by the Company.
當此申請表經本公司接納及批准後，此申請表及批註（如有）將[illegible]單契約的一，且構成保單契約之一部份。

3) Receipt of this form by AIA Representative or [illegible] does [illegible]onstitute receipt by the Company. The final decision on the validity of this form rests with the Company.
友邦業務代表或您的經紀收到此[illegible]並不代[illegible]公[illegible]已[illegible]本公司對此申請表的有效性質有最終決定權。

4) The Company has the right[illegible]this form fro[illegible]me to[illegible] and to accept or to reject the form if the Company's requirements are not fulfilled.
本公司有權隨時更新此申請[illegible]並接受或拒絕未符[illegible]公[illegible]求的申請表。

5) This form should be signe[illegible]the O[illegible]stee[illegible]presence of a witness under the section of Declaration and Authorization. Insured / Owner / Trustee / Assignee's signature, whe[illegible]correspond with the Company's latest available record.
持有人 / 信託人必須在見證人[illegible]下簽署此[illegible]表的「聲明及授權」部份，受保人 / 持有人 / 信託人 / 受讓人（如適用）的簽名必須與本公司的最近存檔紀錄相符。

6) Any amendments in this form must be cou[illegible]gned by the Owner / Trustee / Assignee in full signature.
持有人 / 信託人 / 受讓人必須於此申[illegible]簽署修改的地方簽署確實。

7) This Request is made subject to the[illegible]ms and conditions of the Policy, and shall not result in a change / modification in any provision of the Policy, except as expressly provided for in the Policy and in any Endorsement.
此項申請受保單條款和條件所約束，且不會導致任何保單條款之更改 / 修改，除非該等更改 / 修改已於保單契約內及於任何保單批註內另有清楚列明。

8) There may be tax and / or other implications as a result of transferring ownership and / or change of beneficiary / trustee. The proposed New Owner / Trustee is asked to carefully study the terms and conditions of the Policy, and before signifying his / her consent to become the New Owner / Trustee of the Policy, he / she should first get a comprehension of what the rights and obligations would be conferred upon him / her. The proposed New Owner / Trustee is asked to make his / her own assessment on the ability to meet the premium and levy (Hong Kong policies) payment obligations. Please consult your own independent legal and / or tax advisors prior to making any request. Upon confirmation and recorded by the Company that the New Owner becomes the owner of the Policy, the New Owner shall assume all the obligations (which includes but without limitation, in respect of Hong Kong policies, the obligation to pay and settle all outstanding and future levy payable to the Insurance Authority) and are bound by and subject to the terms and conditions of the Policy.
此持有人 / 信託人之轉換，有可能涉及稅務及 / 或其他影響。新持有人 / 新信託人於簽署此項申請和同意作為新持有人 / 新信託人前，須仔細閱讀保單內之條款和條件，並清楚明白其授予之權利與責任。新持有人 / 新信託人須自行評估履行保單支付保費與保費徵費（香港保單適用）責任之能力。請閣下在作出任何申請前自行諮詢獨立法律 / 稅務顧問。轉換持有人申請一旦被貴公司確認及紀錄，新持有人需承擔所有受保單條款約束的責任（就香港保單而言，包括但不限於向保險局繳付所有逾期及未來應繳保費徵費），及受保單條款和條件約束。

9) Any Request for Change of Ownership / Trustee does not change the beneficiary or the mode of payment under the Policy.
[illegible]

Sample

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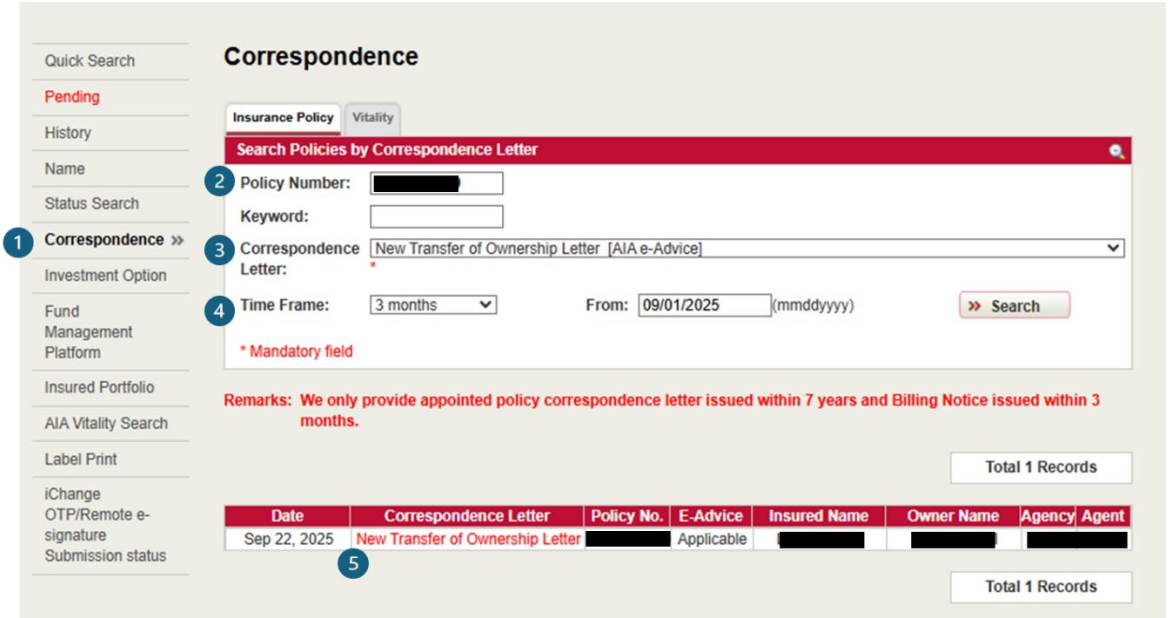
附件 3: 財務策劃顧問可於 PES 上查看兒童(信託)保單寄予給客戶的信函及文件
Appendix 3: Financial planners can view the Juvenile (Trust)Policies' Transfer of Ownership Letters and document in PES



1. 點擊「往來信件搜尋」
2. 輸入保單號碼
3. 選擇 "New Transfer of Ownership Letter"
4. 輸入時間範圍
5. 信函"New Transfer of Ownership Letter"會顯示，財務策劃顧問可以點選以查看信函及文件



1. Click "Correspondence"
2. Input the policy number
3. Select "New Transfer of Ownership Letter"
4. Input time frame
5. The letter of "New Transfer of Ownership Letter" will be showed, please click the correspondence letter for reviewing the letter.

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附件 4: 發送至財務策劃顧問的兒童保單權益轉移一覽表
Appendix 4: MCP report of Juvenile Policy that sending to financial planners.

