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 & Macau)

From: Claudia Lau
Head of Policy Services

Co/Dept:

Dept: Operations

Copy: All Department Heads

Date: 31 Mar 2026

Total page: 1 + Appendix

Subject: (Ref: A260379) iChange 小提示 03/2026
iChange Tips 03/2026

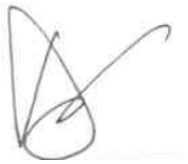
為協助財務策劃顧問更有效地支援保單持有人透過 iChange 提交更改申請，我們整理了一些實用小貼士，讓整個更改申請流程更簡單有效。詳情請參閱附錄。

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。

To help financial planner support policyowner in submitting change requests via iChange, we have put together some useful tips to make the submission process smooth and easy. Please refer to the Appendix for details.

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

Regards,



Claudia Lau

只供內部使用 FOR INTERNAL USE ONLY
於這通告內所提及的「AIA」、「友邦」或「友邦香港」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” or “AIA Hong Kong” herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

AIA Hong Kong

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

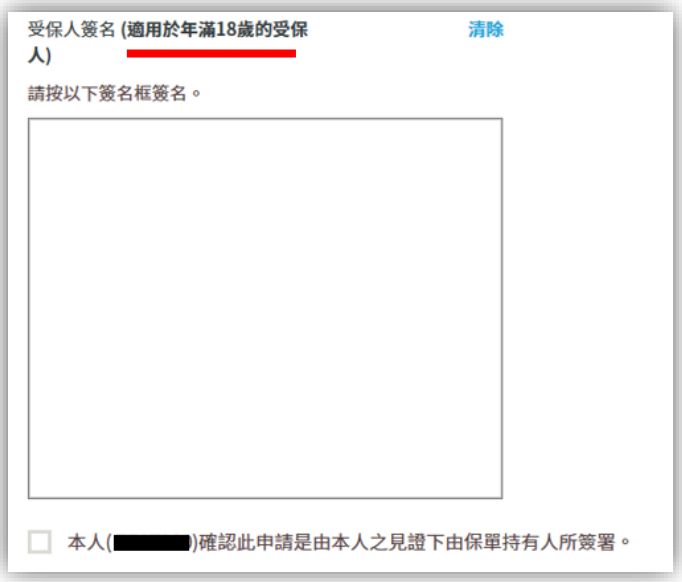
AIA.COM.HK

Memo

附件: iChange 小提示 03/2026
Appendix: iChange Tips 03/2026

1. 如受保人未滿 18 歲，是否需要在 iChange 申請表上簽署？
If insured is below age 18, is the insured required to sign the iChange form?

不需要。如受保人未滿 18 歲，則無須在申請表上簽署。於驗證過程中，系統將顯示以下備註，以供財務策劃顧問及保單持有人參考。
No, the insured is not required to sign the request form if the insured is below age 18. A remark is placed when proceeding to authentication for financial planner and policyowner's reference.



2. 保單已失效並需要申請復效，但保單持有人同時希望提交其他申請（如: 更改付款形式、取消附加契約等），應如何處理？
Case is lapsed and request for reinstatement, however policyowner also wishes to proceed other request, such as change of payment mode, delete rider, etc. How can we proceed?

如保單已失效，當財務策劃顧問需提交更改申請時，iChange 系統將提示需先進行復效（如下所示）。建議財務策劃顧問先提交復效申請。
於提交復效申請後，財務策劃顧問可透過點選「返回」按鈕，以協助提交其他申請。
If case is lapsed, iChange will prompt reinstatement message(below) when financial planner tries to proceed with any request. It is suggested that financial planner proceed and submit the reinstatement request first.
After that, financial planner can assist in submitting the other requests, by clicking "Back" button.

只供內部使用 FOR INTERNAL USE ONLY
於這通告內所提及的「AIA」、「友邦」或「友邦香港」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" or "AIA Hong Kong" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

AIA Hong Kong

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

AIA.COM.HK

Memo



請注意： 對於部分申請（例如更改付款形式、取消附加契約），你可於 「其他申請表格」中找到申請表格「OPPOSF04」以提交有關申請。

Please note: for some requests such as change of payment mode, delete rider, you may find the request form "OPPOSF04" to submit the requests in "Other change request forms "



3. 是否有快捷方法可快速進入「快捷網上服務」以進行遙距驗證？ Is there a quick way to locate the "Easy Policy Owner Service" to proceed to remote authentication?

以下提供一個快捷方法以進入「快捷網上服務」：
開啟 Google 網頁 > 於搜尋欄輸入 「AIA」>搜尋結果中將顯示 「快捷網上服務」 的連結，點擊即可進入並進行遙距驗證

There is a shortcut to locate the "Easy Policy Owner Service", as below:
Access the Google webpage > Enter "AIA" in the search bar > The link to "Easy Policy Owner Service" will appear in the search results. Click the link to proceed with remote authentication.

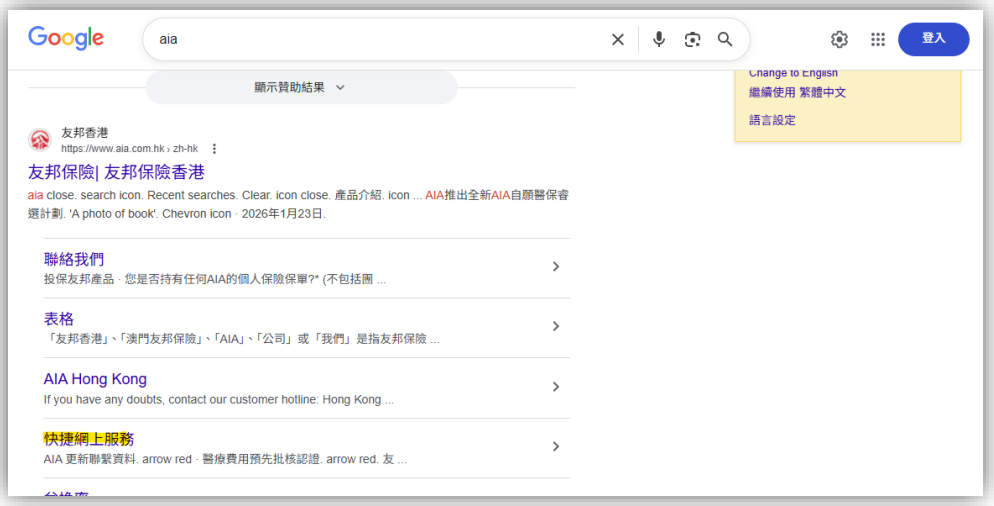
只供內部使用 FOR INTERNAL USE ONLY
於這通告內所提及的「AIA」、「友邦」或「友邦香港」是指友邦保險（國際）有限公司（於百慕達註冊成立之有限公司）。"AIA" or "AIA Hong Kong" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

AIA Hong Kong

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

AIA.COM.HK

Memo



4. 為何在申請更改醫療計劃時，仍需要填寫財務需要分析(FNA)表格？
When I proceed to medical plan change, why do I still need to fill in the FNA form?

在申請更改醫療計劃時，不需要填寫財務需要分析表格。財務策劃顧問可透過協助保單持有人以下列兩種 iChange 申請方式提交申請:

iChange 更改申請	備註
1. 保單更改申請 (指定醫療計劃)	- 建議使用(只適用於更改醫療計劃至自願醫保系列) - 只需填寫「負擔能力評估」
2. 更改基本計劃 / 附加契約	- 適用於所有計劃更改選項 - 更改醫療計劃，請點選**「FNA 豁免產品類別」** - 請參閱以下步驟填寫相關資料

When proceeding with medical plan change, FNA form is not required. Financial planner may assist policyowner in submitting the request via one of the following iChange requests:

iChange request	Remarks
1. Plan Change (Specified Medical Plan)	- Highly recommended (only applicable for the plan change to VHIS series) - No FNA form is required
2. Change of Basic Plan / Supplementary Contract	- Applicable to all plan change options - For medical plan change, please select **"FNA out-scope products".** - Please refer to the steps below for input details

只供內部使用 FOR INTERNAL USE ONLY
於這通告內所提及的「AIA」、「友邦」或「友邦香港」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" or "AIA Hong Kong" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

AIA Hong Kong

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

AIA.COM.HK

Memo

小提示 1：如需更改醫療計劃至自願醫保系列，建議使用「保單更改申請 (指定醫療計劃)」申請，以便填寫及處理。
Tips 1: For plan change to VHIS series, it is recommended to use the request of “Plan Change (Specified Medical Plan)” for easy input.



小提示 2:如選擇了「更改基本計劃 / 附加契約」並且是醫療計劃，請選擇「 FNA 豁免產品類別 」
Tips 2: If you have selected “Change of Basic Plan / Supplementary Contract” and it is a medical plan, please select “**FNA out-scope products**”



只供內部使用 FOR INTERNAL USE ONLY
於這通告內所提及的「AIA」、「友邦」或「友邦香港」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” or “AIA Hong Kong” herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

AIA Hong Kong

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

AIA.COM.HK

Memo

5. 哪些 iChange 申請可由非服務顧問提交？
Which iChange request can be submitted by non-Servicing agent?

請參閱以下截至 2026 年 3 月可提交的申請類別清單。Please refer to below available list as of Mar 2026:

#	Request type	更改申請
1	Application/change of e-BankIn (not applicable to Macau Policy)	「電子入賬服務」(不適用於澳門保單)
2	Application/change of FPS	轉數快申請/更改
3	Cancel Autopay	取消自動轉賬
4	Change address/phone number/email address	更改地址 / 電話號碼 / 電郵地址
5	Change Dividend/Endowment Option	更改紅利選擇/可支取現金選擇
6	Change of Beneficiary	更改受益人
7	Change of Occupation Rating / Change of Occupation	轉職 / 或因轉職而調整保費
8	Change of Servicing Broker	更改服務保險顧問/理財顧問
9	Change of Servicing Financial Planner	更改服務保險顧問/理財顧問
10	Change of the use of personal data for direct marketing purposes	更改「個人資料用作直銷及推廣用途」設定
11	Change Payment Mode	更改付款形式
12	Delete Rider	取消附加契約
13	De-registration of Designated eAdvice	取消「特定電子通知書」
14	Document upload (POS only)	文件上載 (只限保戶服務)
15	Fund Allocation (Not Applicable to Cheerful Life / U-Select)	更改投資分配
16	Fund Switching	調配投資選擇
17	Other change request forms	其他申請表格
18	Partial Surrender/ Cashing Reversionary Bonus	部份退保/套現復歸紅利
19	Policy Loan	保單貸款
20	Register eAdvice	登記「友邦電子通知書」
21	Request for Maturity Benefit	期滿利益申請
22	Supplement to Risk Profile Questionnaire	風險承擔能力問卷補充
23	Withdraw/Transfer Policy Value	提取/轉移保單價值
24	Withdrawal of Fund Unit	提取投資選擇單位

只供內部使用 FOR INTERNAL USE ONLY
於這通告內所提及的「AIA」、「友邦」或「友邦香港」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” or “AIA Hong Kong” herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).