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Memo

Attn:	All EDDAs & Honorable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong)	From:	Amy Chan
Co/Dept:	Mr. Alger Fung / Mr. Louie Ho All Department Heads / All ABDD Executives	Dept:	Management Team
Date:	18 June 2026	Total Page:	7

Subject: (A260670) Reminder on Maintaining Proper Customer Engagements with Mainland Chinese Visitors
關於維持與內地訪客客戶接觸之適當行為的提醒

公司留意到近期以下公佈：

- **中華人民共和國國務院**發佈有關境外投資及跨境資金流動監管的**第 837 號令**；以及
- **香港金融管理局（金管局）於 2026 年 5 月 22 日發出的通函**，就投資帳戶的開立及與客戶維持關係時應採取的監控措施。

隨著上述發展，我們亦觀察到社群媒體上出現明顯增加的內容，鼓勵內地居民前往香港開立銀行帳戶及／或購買保險產品。

鑒於監管環境的最新發展及市場情況變化，我們務須強調所有財務策劃顧問必須保持專業操守，嚴格遵守既定職責範圍及專業標準。本公司謹此提醒各財務策劃顧問以下重要原則及要求：

1. 妥善使用社群媒體及恪守職能範圍

財務策劃顧問在使用社群媒體時須格外審慎，並嚴格在其作為持牌保險中介人之職能範圍內行事，特別是：

- 嚴禁向內地居民（包括透過社群媒體）提供建議或作出宣傳，鼓勵其前往香港以開立銀行帳戶（該活動超出財務策劃顧問的職能範圍）或購買保險產品。

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- 財務策劃顧問不得於國內社群媒體平台（包括微信及小紅書）張貼、轉發或分享任何帶有招攬生意或業務銷售意圖的資訊或訊息（例如加入產品或服務資訊、提供產品或服務小冊子等）。
- 必須時刻遵從本公司有關社群媒體使用的規定，包括遵守《使用社群媒體的「該做及不該做」》指引。

2. 不得參與資金轉道或拆分安排

客戶必須透過合適及合法的渠道自行支付其保費。就此而言，財務策劃顧問不得參與、提供建議或協助以下任何安排：

- 涉及資金轉道安排；或
- 拆分跨境進出資金的安排。

3. 與內地旅客之合規接觸

內地旅客仍符合相關資格，可透過香港保險市場購買保險產品，以滿足其保險需要。然而：

- 客戶必須於**整個銷售過程中親身在香港**完成相關程序；及
- 客戶應充分了解投保長期保險產品所涉及的相關因素及風險，以及**與中介人協議回佣屬違規行為**等資訊，以作出知情決定。

保險業監管局於 2026 年 5 月發佈題為《赴港投保 7 件事》之小冊子，重申上述重要事項及注意事項。財務策劃顧問應適當向客戶傳達有關資訊。

本通告旨在作一般性提醒，並非全面涵蓋所有情況。財務策劃顧問有責任持續留意公司最新的相關指引及政策。

➢ 友邦財務策劃顧問專頁 > 部門資訊 > 優質服務文化專頁 > 手冊及指引

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任何懷疑違規個案將呈交至 Market Conduct Committee (“MCC”) 進行審理。如查明屬實，公司將對有關之財務策劃顧問及/或營業單位主管作出懲處，罰則由書面警告至終止業務代表合約不等，視乎違規嚴重程度而定。

如有任何查詢，請聯絡閣下所屬區域之 ABDD 代表。



陳潔瑩
首席營業官
友邦香港及澳門

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公司留意到近期以下公布：

1. **中华人民共和国国务院**发布有关境外投资及跨境资金流动监管的**第 837 号令**; 以及
2. **香港金融管理局（金管局）于 2026 年 5 月 22 日发出的通函**，就投资账户的开立及与客户维持关系时应采取的监控措施。

随着上述发展，我们亦观察到社群媒体上出现明显增加的内容，鼓励内地居民前往香港开立银行账户及/或购买保险产品。

鉴于监管环境的最新发展及市场情况变化，我们务须强调所有财务策划顾问必须保持专业操守，严格遵守既定职责范围及专业标准。 本公司谨此提醒各财务策划顾问以下重要原则及要求：

1. 妥善使用社交媒体及恪守职能范围

财务策划顾问在使用社群媒体时须格外审慎，并严格在其作为持牌保险中介人之职能范围内行事，特别是：

1. 严禁向内地居民（包括通过社群媒体）提供建议或作出宣传，鼓励其前往香港以开立银行账户（该活动超出财务策划顾问的职能范围）或购买保险产品。
2. 财务策划顾问不得于国内社群媒体平台（包括微信及小红书）张贴、转发或分享任何带有招揽生意或业务销售意图的信息或讯息（例如加入产品或服务资讯、提供产品或服务小册子等）。
3. 必须时刻遵从本公司有关社群媒体使用的规定，包括遵守《使用社群媒体的「该做及不该做」》指引。

2. 不得参与资金转道或拆分安排

客户必须透过合适及合法的渠道自行支付其保费。 就此而言，财务策划顾问不得参与、提供建议或协助以下任何安排：

1. 涉及资金转道安排; 或
2. 拆分跨境进出资金的安排。

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3. 与内地旅客之合规接触

内地旅客仍符合相关资格，可透过香港保险市场购买保险产品，以满足其保险需要。 然而：

1. 客户必须于**整个销售过程中亲身在香港**完成相关程序; 及
2. 客户应充分了解投保长期保险产品所涉及的相关因素及风险，以及与**中介人协议回佣属违规行为**等信息，以作出知情决定。

保险业监管局于 2026 年 5 月发布题为《赴港投保 7 件事》之小册子，重申上述重要事项及注意事项。 财务策划顾问应适当向客户传达有关信息。

本通告旨在作一般性提醒，并非全面涵盖所有情况。 财务策划顾问有责任持续留意公司最新的相关指引及政策。

➢ 友邦财务策划顾问专页 > 部门信息 > 优质服务文化专页 > 手册及指引

任何怀疑违规个案将呈交至 Market Conduct Committee （“MCC”） 进行审理。 如查明属实，公司将对有关之财务策划顾问及/或业务部门主管作出惩处，罚则由书面警告至终止业务代表合约不等，视乎违规严重程度而定。

如有任何查询，请联络阁下所属区域之 ABDD 代表。

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The Company noted the recent release of:

- **Decree No. 837 issued by the PRC State Council** regarding supervision on outbound investment and cross-border capital flows; and
- the **Hong Kong Monetary Authority (HKMA) circular dated 22 May 2026**, which sets out its expected controls in relation to opening and maintaining relationships with clients with investment accounts.

Following these developments, we have also observed a noticeable increase in social media content encouraging PRC residents to travel to Hong Kong to open bank accounts and/or purchase insurance products.

As market dynamics evolve in response to recent regulatory developments, it is important that all Financial Planners remain disciplined in their conduct and adhere strictly to defined role boundaries and professional standards. We would like to remind all Financial Planners of the following important principles and expectations:

1. Proper Use of Social Media and Act Within Capacity

Financial Planners are expected to exercise heightened care in their use of social media and act strictly within the capacity of a licensed insurance intermediary, in particular:

- Advising or promoting PRC residents, including via social media, to travel to Hong Kong for the purpose of bank account opening (falling outside the capacity of Financial Planners) or insurance purchases is strictly prohibited.
- Financial Planners must not post, repost, share content, or send messages to China-based social media platforms (including WeChat and Xiaohongshu) with the intention of soliciting business or promoting sales (e.g. adding product or service information, providing brochures, etc.).
- Full compliance with the Company's social media standards is required at all times, including adherence to the "Do's and Don'ts on Use of Social Media" guidelines.

2. No Involvement in Fund Routing / Structuring

Customers must independently arrange their premium payments through proper and lawful channels. In this regard, Financial Planners must not participate in, advise on, or facilitate:

- Any arrangements involving fund routing; or
- The structuring of cross-border capital flows.

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3. Legitimate Engagement with Mainland Chinese Visitors

Mainland Chinese visitors remain eligible to fulfil their insurance needs by purchasing insurance products in the Hong Kong market. However:

- They must be **physically present in Hong Kong throughout the entire sales process**; and
- They should be fully aware of the relevant factors and risks associated with taking out long-term insurance policies, including the fact that **any agreement with intermediaries on rebates constitutes non-compliant conduct**, in order to make informed decisions.

The Insurance Authority (IA) has issued a leaflet titled "Chinese Mainland Visitors Buying Hong Kong Insurance Products" (《赴港投保 7 件事》) in May 2026 to reiterate these important considerations. Financial Planners are encouraged to communicate this guidance appropriately with clients.

This memo serves as a general reminder and is not intended to be exhaustive. Financial Planners are responsible for keeping themselves up to date with all relevant policies and guidelines.

➢ eAC > Department > Best Practices Corner > Manuals & Guidelines

Any suspected breach will be escalated to the Market Conduct Committee (MCC) for review. Where misconduct is substantiated, the Company may impose penalties on the relevant financial planner and/or agency leader, ranging from a written warning to termination of contract depending on the severity of the case.

For further enquiries, please contact the ABDD representatives of your respective Zone.

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