AIA Hong Kong

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Memo

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

From: Carol Li
Chief Life Officer

Co/Dept:

Dept: Operations

Copy: All Department Heads

Date: 26 June 2026

Total page: 1 + Appendix 1

Subject: (Ref: A260688) 銀行停止簽發銀行匯票服務
Cessation of Bank Draft Issuance Services by Bank

就花旗銀行向本公司財務部發出的通知，自 2026 年 4 月起已全面停止簽發銀行匯票。財務部隨後向本港其他主要銀行（如滙豐銀行及中國銀行）查詢亦確認不再提供銀行匯票服務。整體而言，銀行匯票正逐步在香港銀行業界被淘汰。

基於上述情況，本公司已停止以銀行匯票支付保單利益或理賠款項。請財務策劃顧問鼓勵保單持有人改用其他方式收取款項。 詳情請參閱附件 1。

建議財務策劃顧問向客戶推廣使用數碼支付方式，例如轉數快、電子入帳服務及電匯。此等方式一般較為快捷、安全及便利。

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

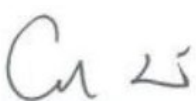
Citibank has informed our Finance Department that all bank draft issuance has been discontinued since April 2026. The Finance Department subsequently made enquiries with other major local banks, such as HSBC and Bank of China, which also confirmed that bank draft services are no longer available.
Overall, bank drafts are being progressively phased out across the Hong Kong banking sector.

In light of the above, we have already ceased using bank drafts for the payment of policy benefits or claim proceeds. Financial planners shall encourage policyholders to use alternative methods of receiving payment. Please refer to appendix 1 for details.

It is recommended that Financial Consultants promote digital payment options to clients, such as FPS, eBankin, and telegraphic transfers, as these methods are generally faster, more secure, and more convenient.

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

Regards,



Carol Li

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附件 1: 其他收取款項方式 (香港地區)
Appendix 1: Alternative Methods of Receiving Payment (Hong Kong Region)

公司將根據現行規定，以保單貨幣或本地貨幣支付任何保單利益。
如以本地貨幣支付，有關金額將按照付款時適用之匯率計算。

收取方式	收款貨幣				
	美元	港元	人民幣 (個人名義)	人民幣 (公司名義)	澳元 / 加元 / 英鎊 / 歐元 / 新加坡元
個人支票 (本地支票)	✓	✓	✓	✓	-
電匯 [1,2,3]	✓	✓	-	✓	✓
轉數快**	-	✓	✓	-	-
電子入賬服務*	✓~	✓	-	-	-

備註:
*電子入賬服務只適用於保單貨幣為美元或港元之保單
~ 以美元電子入賬服務支付保單利益只適用於中國銀行及花旗銀行帳户，詳情請參閱營業員通告 A251144。
**轉數快只適用於保單貨幣為美元、港元或人民幣之保單，詳情請參閱營業員通告 A230551。
[1] 如使用電匯付款以支付保單利益，客戶須自行承擔銀行電匯所涉及的手續費及相關風險，包括但不限於因個別銀行限制而導致匯款未能成功存入客戶戶口的情況。建議客戶於申請電匯前，先向收款銀行作出查詢。
[2] 申請電匯付款的方法及所需文件包括已填妥之電匯付款申請表（ACPAYF01. TT062017）、相關銀行戶口證明副本（須清楚顯示銀行帳戶號碼及戶口持有人姓名）及提供相關銀行代碼。
[3] 電匯付款申請表（ACPAYF01. TT062017）可於友邦營業員專頁 > 告示板及下載 >常用表格中下載。

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We will pay any policy benefits in the policy currency or local currency, in accordance with current guideline. If payment is made in local currency, the amount will be calculated based on the exchange rate applicable at the time of payment.

Benefit Payment Method	Benefit Payment Currency				
	US$	HK$	RMB (Personal)	RMB (Corporate)	AUD / CAD / GBP / EUR / SGD
Personal Cheque (Local cheque)	✓	✓	✓	✓	-
Telegraphic Transfer[1,2,3]	✓	✓	-	✓	✓
FPS**	-	✓	✓	-	-
eBankin*	✓~	✓	-	-	-

Note:

* eBankin is only applicable to policies with USD / HKD as Policy Currency

~ USD payment through eBankin is only applicable to BOC and Citibank accounts. Please refer to memo A251144 for details.

** FPS is only applicable to policies with USD / HKD / RMB as Policy Currency. Please refer to memo A230551 for details.

[1]Please note if Telegraphic Transfer is used for money transfer, customers are required to bear the bank charges and associated risks of telegraphic transfers, including but not limited to possible failure of the remittance to reach the recipient account due to individual bank restrictions. It is recommended that customers check with the receiving bank before applying for a telegraphic transfer.

[2] Application method and required documents for telegraphic transfer includes the TT Application Form (ACPAYF01. TT062017), a copy of valid bank account proof (showing the bank account number and account holder's name,) and the relevant bank SWIFT code.

[3]TT Application Form (ACPAYF01. TT062017), can be downloaded from Agency Corner > Bulletin & download > Common Forms.

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