AIA Hong Kong

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Memo

Attn:	All EDDAs & Honorable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong & Macau)	From:	Amy Chan
Co/Dept:	Mr. Alger Fung / Mr. Louie Ho All Department Heads / All ABDD Executives	Dept:	Management Team
Date:	10 August 2026	Total Page:	X

Subject: (A260837) Follow-up Communication on PRC Tax Reporting Obligations and Internal FAQ
有關中國內地個人所得稅申報責任及內部常見問題（FAQ）的跟進通知

繼早前發出的通告 A260835，內容提及市場流傳有關中國內地計劃對香港保險保單的收入收益徵收 20%個人所得稅的傳聞後，公司現就有關事宜作出進一步說明，以供各位財務策劃顧問參考。

根據中國內地稅務機關發言人於 2026 年 8 月 7 日作出的最新公開澄清，有關內容**並非新的稅務政策**。中國內地稅務居民一向有責任就其投資收益依法作出申報及繳納稅款，而有關責任並不因投資所在地而有所不同，亦**並非針對香港保險市場而設**。

鑑於近期媒體報導及市場討論引起部分客戶查詢，公司已編製一份常見問題(FAQ)(均適用於香港及澳門)，協助財務策劃顧問更好理解有關澄清內容及相關議題的資訊，並以一致及適當的方式處理客戶就此議題提出的查詢。該常見問題**僅供內部參考用途**，財務策劃顧問**不得向外直接分享、轉發、發佈、上載或以任何形式對外散播全部或部分內容**，包括透過社交媒體或即時通訊平台分享。財務策劃顧問應仔細閱讀及了解該常見問題所載資訊及相關解說，以回應及處理客戶就相關議題所作的個別查詢。

謹此再次提醒，財務策劃顧問不應向客戶提供稅務意見。如客戶有任何稅務相關疑問，應建議其尋求合資格的專業稅務顧問的意見。

感謝各位財務策劃顧問一直以來的專業服務及積極配合。公司明白客戶可能就有關議題提出查詢，並將持續提供所需資訊及支援，協助各位妥善回應客戶需要。我們相信透過一致及審慎的溝通，能有效協助客戶理解相關情況，並維持市場對友邦保險的信任。

如有任何查詢，請聯絡閣下所屬區域之 ABDD 代表。

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陳潔瑩
首席營業官
友邦香港及澳門

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繼早前發出的通告 A260835，内容提及市场流传有关中国内地计划对香港保险保单的收入收益征收 20%个人所得税的传闻后，公司现就有关事宜作出进一步说明，以供各位财务策划顾问参考。

根据中国内地税务机关发言人于 2026 年 8 月 7 日作出的最新公开澄清，有关内容**并非新的税务政策**。中国内地税务居民一向有责任就其投资收益依法作出申报及缴纳税款，而有关责任并不因投资所在地而有所不同，亦**并非针对香港保险市场而设**。

鉴于近期媒体报道及市场讨论引起部分客户查询，公司已编制一份常见问题(FAQ) (均适用于香港及澳门)，协助财务策划顾问更好理解有关澄清内容及相关议题的资讯，并以一致及适当的方式处理客户就此议题提出的查询。该常见问题**仅供内部参考用途**，财务策划顾问**不得向外直接分享、转发、发布、上载或以任何形式对外散播全部或部分内容**，包括透过社交媒体或即时通讯平台分享。财务策划顾问应仔细阅读及了解该常见问题所载资讯及相关解说，以回应及处理客户就相关议题所作的个别查询。

谨此再次提醒，财务策划顾问不应向客户提供税务意见。如客户有任何税务相关疑问，应建议其寻求合資格的专业税务顾问的意见。

感谢各位财务策划顾问一直以来的专业服务及积极配合。公司明白客户可能就有关议题提出查询，并将持续提供所需资讯及支援，协助各位妥善回应客户需要。我们相信透过一致及审慎的沟通，能有效协助客户理解相关情况，并维持市场对友邦保险的信任。

如有任何查询，请联络阁下所属区域之 ABDD 代表。

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Further to the memo A260835, which referred to market rumours that Mainland China plans to impose a 20% personal income tax on gains derived from Hong Kong insurance policies, the Company would like to provide the following clarification for Financial Planners' reference.

According to the latest public clarification issued by a spokesperson of the Mainland China tax authority on 7 August 2026, this is **not a new policy**. The obligation on PRC tax residents to report and pay tax on their investment returns has always existed. Such obligations apply regardless of where such investments are located and there is **no specific action targeting at the Hong Kong insurance market**.

In view of customer enquiries arising from recent media reports and market discussions, the Company has prepared a set of Frequently Asked Questions (FAQ), applicable to both Hong Kong and Macau, to assist Financial Planners in better understanding the above clarification and the information relating to this topic, and to handle customer enquiries in a consistent and appropriate manner. The FAQ is provided **for internal reference purposes only**. Financial Planners **must not directly share, forward, publish, upload, or otherwise disseminate, whether in whole or in part, any content of the FAQ externally**, including through social media or instant messaging platforms. Financial Planners are recommended to carefully review and familiarize yourself with the information and explanations contained in the FAQ to facilitate your handling of individual customer enquiries relating to this topic.

We would also like to reiterate that Financial Planners should not provide tax advice to customers. Customers with any tax-related questions should be advised to seek professional tax advice from qualified tax advisors.

Thank you for your continued professionalism and support. The Company understands that customers may have enquiries regarding this topic and will continue to provide the necessary information and support to assist Financial Planners in responding appropriately to customer needs. We believe that through consistent and prudent communication, we can help customers better understand the situation and maintain the market's trust in AIA.

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

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