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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: 30 September 2026

Total page: 1 + Appendix 1

Subject: (Ref: A260992) 保戶服務小提示 09/2026
Policyowner Service Tips 09/2026

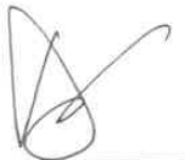
為協助財務策劃顧問更有效地支援保單持有人作更改申請，我們整理了一些實用小貼士，包括 iChange 使用小提示。以讓整個更改申請流程更簡單有效。詳情請參閱附錄。

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

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

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

Regards,



Claudia Lau

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附件: 保戶服務小提示 09/2026
Appendix: Policyowner Service Tips 09/2026

1. **問：如何在 PES 查看已結案的個案？**
   Q: How can I view a file closed case on PES?

   答：登入 PES 後，前往 「申請跟進事項」>「保戶服務申請紀錄」>「搜尋」。在 「File Closed」 欄位的相關保單，再點擊 「申請狀況」 下的 「File Closed」，以查看結案原因並作出相應跟進。

   小提示：請注意相關紀錄只保留十四天。

   A: After logging in to PES, navigate to “Pending” > “POS” > “Search”. Under the “File Closed” column, locate the relevant policy and click “File Closed” under “Request Status” to review the closure reason and proceed with the necessary follow-up action.

   Tips: Please note that the relevant records are retained for only 14 days.



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2. 問：客戶可否同時持有兩份高端醫療產品？
Q: Can a customer hold two high-end medical products?

答：可以，但只適用於指定的高端醫療產品。相關條款及要求，請參閱於 2023 年 8 月 4 日發出的備忘錄 A230821《放寬投保限制 – 客戶可享兩份指定高端醫療產品》。

小提示：如投保第二份高端醫療產品，需額外填寫投保兩份高端醫療產品聲明書。以同一受保人計算，可投保組別 A 及 B 產品各一（「A+B 產品組合規則」）

A: Yes, but only for designated high-end medical products. For the applicable terms and requirements, please refer to Memo A230821 “Relaxation of Application Limitation – Enjoy Coverage under Two Designated High-End Medical Products,” issued on August 4, 2023.

Tips: To apply for a second High End Medical Product, customers are required to complete the Declaration form for insuring in more than one high end medical product additionally. The same insured can be covered under a maximum of one product from group A and B respectively (“A+B Product Combo Rule”).

3. 問：如收到以下待決事項有關客戶的流動電話號碼/電郵地址與其他客戶重複，應如何處理？
Q: What should be done if a pending item is received indicating that the customer's mobile phone number or email address is duplicated with another customer?

答：如收到以下待決事項，請透過 iChange 遞交「保戶服務申請補充表格」及文件上載功能，並提供相關證明文件(如適用)以確認手提電話號碼/電郵地址的擁有權；如該號碼/電郵地址屬多人共用，則需說明共用手提電話號碼/電郵地址的原因以供內部審批。

以下為共用電話號碼的待決事項例子:

We have received the following request on 07/25/2026 我們於07/25/2026收到以下之申請:

Change address/Telephone/E-mail	更改通訊地址/聯絡電話/電郵
However, we are unable to comply with the request at this moment and need the following for our further processing: 但是我們未能辦理有關申請，原因如下:	
Mobile number is duplicate with other client -	請參照左方內容 -
Please provide new mobile number to update or provide ownership proof -	請參照左方內容 -
Please submit POS Supplementary Form - OPPOSF51 via iChange. -	請參照左方內容 -

SAMPLE

小提示：如在 iChange 上進行聯絡資料更新及系統顯示電話號碼/電郵地址與其他客戶重複，便會彈出提示訊息，請為客戶點選：

- *非保單持有人名下 > 需說明共用手提電話/電郵地址的原因*
- *為保單持有人名下 > 需以一次性密碼作認證*

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A: If you receive any of the following pending memo, please submit the "POS Supplementary Form" via iChange and upload the relevant supporting documents (if applicable) to verify ownership of the mobile phone number or email address. If the mobile phone number or email address is shared by multiple individuals, please provide the reason for sharing the mobile phone number or email address for internal review and approval.

Examples of pending memo for shared mobile phone number is provided below:

We have received the following request on 07/25/2026 我們於07/25/2026收到以下之申請:

Change address/Telephone/E-mail 更改通訊地址/聯絡電話/電郵

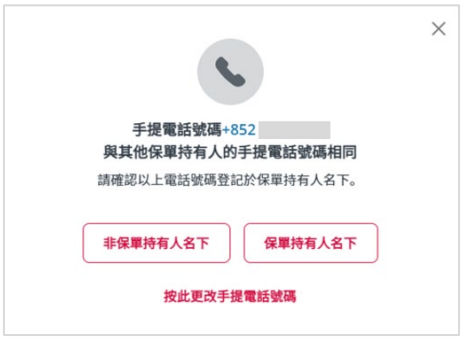
However, we are unable to comply with the request at this moment and need the following for our further processing:
但是我們未能辦理有關申請，原因如下:

Mobile number is duplicate with other client 請參照左方內容
-
Please provide new mobile number to update or provide ownership proof 請參照左方內容
-
Please submit POS Supplementary Form - OPPOSF51 via iChange. 請參照左方內容
-

SAMPLE

Tips: When updating contact information via iChange, if the system detects that the phone number or email address is duplicated with another customer, a prompt message will be displayed. Please select the appropriate option for the customer:

- *Not under the policy owner's name → The reason for sharing the mobile phone number or email address must be provided.*
- *Under the policy owner's name → Verification via a One-Time Password (OTP) is required.*





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4. 問：就更改保單持有人申請的待決事項，應由哪一位保單持有人簽署？
Q: For a change of ownership request, which policyowner should sign when replying to a Pending Memo?

答：有關更改保單持有人申請的涉及不同類型的待決事項，可能需要由新保單持有人、現有保單持有人或雙方簽署。回覆前，請參閱下表以確認所需簽署人。

待決事項例子	新保單持有人	現有保單持有人
電郵地址或流動電話號碼與其他客戶重複；欠缺新持有人職業資料	☑	
未有填寫政治人物聲明	☑	
流動電話號碼與其他客戶重複，以及未有填寫政治人物聲明	☑	
欠缺保費付款人聲明	☑	
更改保單持有人的原因；澄清新保單持有人與現有保單持有人之間的關係		☑
更改保單持有人的原因，以及未有填寫政治人物聲明	☑	☑
見證人必須為獨立第三方；欠缺簽署日期，需要重新遞交更改受益人 / 簽名 / 持有人 / 信託人申請表	☑	☑

*小提示：安排簽署前，請先確認待決事項所要求的資料是由**新保單持有人**、**現有保單持有人**還是**雙方提供**。如需要重新遞交整套「更改受益人 / 簽名 / 持有人 / 信託人申請表」，則新保單持有人及現有保單持有人均須簽署。*

A: Different types of Pending Memos for a change of ownership request may require the new owner, the existing owner, or both owners to sign. Before replying, please refer to the table below to identify the required signatory.

Examples of Pending Memo Items	New Owner	Existing Owner
The email address or mobile number is duplicated with another client; the new owner's occupation information is missing	☑	
The PEP declaration has not been completed	☑	
The mobile number is duplicated with another client, and the PEP declaration has not been completed	☑	
The Premium Payer Declaration is missing	☑	
The reason for the change of ownership is required; clarification of the relationship between the new and existing policyowner is required		☑

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The reason for the change of ownership is required, and the PEP declaration has not been completed	☑	☑
The witness must be an independent third party, or the signature date is missing; the Change of Beneficiary / Signature / Policyowner / Trustee Application Form must be resubmitted	☑	☑

*Tips: Before arranging for signatures, check whether the Pending Memo requires information from the **new owner**, the **existing owner**, or **both new and existing owner**. If the **"Request for Change of Beneficiary / Signature / Ownership / Trustee"** needs to be resubmitted, both owners must sign.*

5. **問：由現有醫療產品轉換至自願醫保(VHIS)計劃時，非醫療相關的不保事項（例如高風險活動）將如何處理？**
   Q: What will happen to a non-medical exclusion (e.g. high-risk activities) when changing from an existing medical plan to a VHIS plan?

   答： 由於 VHIS 計劃只可就醫療狀況設立不保事項，現有醫療產品中的非醫療相關不保事項（例如高風險活動）在轉換至 VHIS 計劃時，將以額外保費取代不保事項，並須通過核保審批。核保完成後，公司將提供修訂計劃。如客戶接受有關修訂計劃，須於指定期限內填妥及交回「接受修訂計劃聲明」，以便公司跟進處理。

   小提示：如高風險活動相關不保事項已不再適用，財務策劃顧問及保單持有人可先申請取消有關不保事項(取決於內部審批)，然後再申請轉換至自願醫保計劃。

   A: As VHIS plans may only impose exclusions relating to medical conditions, any existing non-medical exclusion (e.g. high-risk activities) under the current medical plan will be replaced by a premium loading upon conversion to a VHIS plan, subject to underwriting assessment and approval. Following underwriting approval, a counter-offer letter will be issued. If the customer accepts the offer, he/she should complete and return the "Counteroffer letter" to the Company within the specified period for further processing.

   Tips: If the high-risk activities exclusion is no longer applicable, financial planner and policyholder may submit a request for its removal (subject to approval), prior to applying for conversion to a VHIS plan.

6. **問：如發現系統顯示之手提電話沒有登記地區代碼，可否使用一次性密碼進行認證，透過 iChange 進行登記？**
   Q: Could the policy owner process authentication through One Time Password (OTP) to add back the country code of the registered mobile number?

   答：客戶可透過電子更改(iChange)之「更改地址/電話號碼/電郵地址」項目，選取更改手提電話，輸入地區代碼，並重訴輸入手提電話，登記地區代號；由於現有手提電話沒有登記地區代碼，於選擇以短訊(SMS)收取一次性密碼時，再次輸入地區代碼，完全申請流程。
   A: Customer could register country code through IChange – "Change address / phone number / email address" request, select change of mobile phone to add the country code, and input the mobile number again for registration; as the country code is not exists, when completing the selection of receiving OTP through OTP, user is required to input the country code again.

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*小提示：客戶透過更改手提電話，**使用一次性密碼進行認證**完成登記地區代號後，將不需要按次提供地區代號，供發送短訊(SMS)收取一次性密碼。*

Tips: Once the country code added to registered mobile number via Change of mobile phone completed through OTP authentication; input of country code will not be required when requesting OTP via SMS.

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