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Memo

Attn:	All EDDAs & Honorable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners	From:	Amy Chan
Co/Dept:	Mr. Alger Fung / Mr. Louie Ho All Department Heads / All ABDD Executives	Dept:	Management Team
Date:	13 October 2026	Total Page:	6

Subject: (A261067) Launch of the Measures for the Administration of Online Marketing of Financial Products in the Chinese Mainland
中國內地推出《金融產品網絡營銷管理辦法》

中國人民銀行、國家金融監督管理總局、中國證監會等八個部門於 2026 年 4 月聯合發布《金融產品網絡營銷管理辦法》(「管理辦法」)，規範透過互聯網及社交媒體等渠道進行金融產品（包括保險）營銷的活動。《管理辦法》已於 2026 年 9 月 30 日起正式實施。

內地《管理辦法》的重要內容

《管理辦法》旨在加強規管中國內地的金融產品網絡營銷活動。根據《管理辦法》，金融產品網絡營銷的涵蓋範圍相當廣泛，不僅包括金融產品的宣傳推介，亦包括展示或介紹金融機構業務品牌，以及為金融消費者購買金融產品提供轉接渠道等活動。金融產品網絡營銷內容必須真實、準確，不得作出虛假或誤導性宣傳，而第三方互聯網平台亦須履行相應的管理及監測責任。值得注意的是，《管理辦法》第十八條亦明確指出，任何機構和個人如未取得相應金融業務資質或監管部門批准，不得在網站、流動互聯網應用程式及互聯網用戶帳號名稱中使用具有金融屬性的特定字眼，包括「理財」、「財富管理」、「保險」、「信託」、「投資顧問或諮詢」、「貨幣兌換」等字眼，有關詳情請參閱原文。

內地社群媒體平台加強金融相關內容管理

因應相關監管發展，內地社群媒體平台亦正加強對金融相關帳號及內容的管理。以小紅書為例，該平台於 2026 年 9 月 15 日發布《社區金融生態公約》，訂明在平台開展金融產品營銷須具備相應金融業務資質並完成平台專業資質認證，同時禁止假冒、借用、租用、購買或偽造內地金融機構或者金融專業人士資質證明等行為。該平台亦已加強對非法跨境金融營銷、誤導性信息及偽造金融資質等內容的管理。

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使用內地社群媒體的重要提醒

鑒於上述監管發展，公司現聲明**嚴格禁止財務策劃顧問以任何形式假冒、借用、租用、共用、買賣或偽造內地金融機構或者金融專業人士的資質證明，**以申請或完成任何內地社交媒體平台的專業資質認證。此舉不但與《管理辦法》的規管要求及國內社群媒體平台的使用守則相違，財務策劃顧問更可能因此涉及假冒身份等違法違規行為。

此外，公司再次提醒財務策劃顧問在使用社群媒體，尤其國內社群媒體平台（包括但不限於微信、微博、小紅書、抖音）時，必須保持專業操守，並嚴格遵守公司有關使用社群媒體的指引，當中包括但不限於：

- 不得於國內社群媒體平台張貼或介紹產品資料(包括但不限於產品全名或部份名稱)、產品特性、推廣活動、優惠、建議書、保障利益一覽表、分紅保單的實現率、提供產品或服務小冊子或其他產品有關的廣告；
- 不得於自己的國內社群媒體帳號張貼／轉載／分享任何帶有招攬生意或業務銷售意圖的資訊或信息；
- 不得發佈、轉發或分享任何失實、誇大、具誤導性或未經證實的保險資訊；
- 不得在社群媒體招募國內人士作跨境銷售或轉介保險行為；及
- 必須時刻遵守公司《使用社群媒體的「該做及不該做」》指引

《使用社群媒體的「該做及不該做」》指引亦已更新，請透過以下路徑下載及查閱：

➢ 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

若財務策劃顧問被發現上述行為及違反使用社群媒體的指引，有關個案將呈交至市場操守委員會(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，罰則由扣除一分至終止業務代表合約不等，視乎違規嚴重程度而定。

檢視自己的內地社群媒體帳號

公司明白財務策劃顧問可能會使用社群媒體平台分享自己的生活及工作點滴。因應近期監管及平台政策的發展，財務策劃顧問應**重新檢視自己的國內社群媒體平台**（包括但不限於微信、微博、小紅書、抖音）賬號及相關內容，包括賬號名稱、頭像、簡介、背景圖、帖文、留言及其他展示資訊，確保有關內容不涉及亦不會被視為涉及保險業務推廣、金融產品營銷或業務招攬或轉介保險活動。

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財務策劃顧問應仔細檢視並按情況更新或移除可能令人認為有關帳號涉及保險業務推廣、金融服務宣傳、金融產品營銷或業務招攬的字眼、品牌標識或內容，亦應審慎檢視帳號名稱及個人資料頁面所使用的字眼及描述，並按情況移除如「理財」、「財富管理」、「保險」、「保險顧問」、「信託」、「投資顧問或諮詢」、「貨幣兌換」等字眼或內容，以降低違法違規及平台合規風險。

有關《管理辦法》的推行及相關落實細則仍在發展中，公司會繼續密切留意最新發展，並適時作出進一步通知。財務策劃顧問有責任持續留意並遵守公司最新的相關指引及政策。

發現涉及友邦的不實或違規內容

如財務策劃顧問於微信、小紅書、微博、Facebook、Instagram 等社群媒體發現任何涉及友邦的虛假、誤導、誹謗或失實帖文，切勿廣傳及重複閱讀訊息，以免增加該帖文的瀏覽量，並可經官方渠道檢舉該帖文，亦可將帖文截圖及連結經電郵發送到資 hk.social@aia.com，由公司統一向相關平台舉報及跟進。詳情可參閱通告 **A250494**。

由於《管理辦法》亦適用於第三方互聯網平台，如財務策劃顧問在國內社群媒體平台上發現有違反該管理辦法規定的金融產品營銷宣傳內容，亦可考慮直接向該些平台舉報帳戶或貼文，以助其執行有關監測角色的責任。

如有任何查詢，請聯絡閣下所屬區域之營業拓展部 (ABDD) 代表。



陳潔瑩
首席營業官
友邦香港及澳門

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The People's Bank of China, the National Financial Regulatory Administration, the China Securities Regulatory Commission, together with five other government authorities, jointly issued the Administrative Measures for the Online Marketing of Financial Products (the "Measures") in April 2026. The Measures regulate the marketing of financial products (including insurance products) through channels such as the internet and social media platforms. The Measures came into effect on 30 September 2026.

Key Requirements under the Measures in Mainland China

The Measures aim to strengthen the regulation of online marketing activities relating to financial products in Mainland China. Under the Measures, the scope of online marketing of financial products is relatively broad. It covers not only the promotion and marketing of financial products, but also activities such as displaying or introducing the brands or businesses of financial institutions, and providing access channels for financial consumers to purchase financial products. Online marketing content relating to financial products must be truthful and accurate and must not contain any false or misleading representations. Third-party internet platforms are also required to fulfil relevant management and monitoring responsibilities.

It is also worth-noting that Article 18 of the Measures expressly provides that any organisation or individual who has not obtained the requisite financial business qualifications or regulatory approval must not use financial-related terms in the names of websites, mobile internet applications or internet user accounts, including "wealth management", "asset management", "insurance", "trust", "investment advisory or consulting" and "currency exchange". Please refer to the Measures for further details.

Mainland China Social Media Platforms Strengthening the Management of Financial-related Content

In response to the relevant regulatory developments, social media platforms in Mainland China are also strengthening their management of financial-related accounts and content.

For example, Xiaohongshu issued its Community Financial Ecosystem Convention on 15 September 2026, which stipulates that users engaging in the marketing of financial products on its platform must possess the requisite financial business qualifications and complete the platform's professional qualification verification. The platform also prohibits practices such as impersonation, borrowing, rental, purchase or falsification of the qualification credentials of Mainland China financial institutions or financial professionals. It has also strengthened its management of content relating to illegal cross-border financial marketing, misleading information and falsified financial qualifications.

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Important Reminders on the Use of Mainland China Social Media Platforms

In view of the above regulatory developments, the Company hereby stresses that **Financial Planners are strictly prohibited from impersonating, borrowing, renting, sharing, buying, selling or falsifying the qualification credentials of any Mainland China financial institution or financial professional, in any form, for the purpose of applying for or completing professional qualification verification on any Mainland China social media platform.** Such conduct would not only be contrary to the regulatory requirements under the Measures and the relevant social media platforms' rules, but may also involve impersonation or other unlawful or non-compliant conduct.

The Company also reminds all Financial Planners to be vigilant when using social media, particularly China-based social media platforms (including but not limited to WeChat, Weibo, Xiaohongshu and Douyin). Financial Planners must maintain professionalism and strictly comply with the Company's guidelines on the use of social media, including but not limited to the following:

- Do not post or introduce any product-related information on China-based social media platforms, including but not limited to product names (whether in full or in part), product features, promotional campaigns, marketing offers, proposals, benefit illustrations, participating policy fulfilment ratios, product or service brochures, or any other product-related advertisements.
- Do not post, repost, forward or share in your China-based social media accounts any content or information that contains, or may be regarded as containing business solicitation or sales intent.
- Do not publish, repost or share any insurance-related information that is inaccurate, exaggerated, misleading or unverified.
- Do not use social media to recruit Mainland China residents to engage in cross-border selling or referral activities.
- Always comply with the Company's **"**Do's and Don'ts on Use of Social Media**"** guidelines.

The "Do's and Don'ts on Use of Social Media" guidelines have also been updated. Please download and review the updated guidelines via the following path:

eAC > Department > Best Practices Corner > Manuals & Guidelines

If a Financial Planner is found to have breached the above requirements or the Company's guidelines on the use of social media, the case will be referred to the Market Conduct Committee for review. Where the breach is substantiated, the Company will impose disciplinary action on the relevant Financial Planner and/or agency leader, with penalties **ranging from a one-point deduction to termination of the agency contract**, depending on the severity of the breach.

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Review Your Mainland China Social Media Accounts

The Company understands that Financial Planners may use social media platforms to share aspects of your personal and work lives. In light of the recent regulatory and platform policy developments, Financial Planners should review your Mainland China social media accounts (including but not limited to WeChat, Weibo, Xiaohongshu and Douyin) and the related content, including account names, profile pictures, biographies, background images, posts, comments and other displayed information, to ensure that such content does not involve, or could not reasonably be perceived as involving, the promotion of insurance business, financial product marketing, business solicitation or referral activities.

Financial Planners should, as appropriate, update or remove any wording, brand identifiers or content that may give the impression that an account is being used for insurance business promotion, financial services promotion, financial product marketing or business solicitation. You should also carefully review the wording and descriptions used in your account names and profile pages and, where appropriate, remove terms or content such as "financial planning", "wealth management", "insurance", "insurance consultant", "trust", "investment advisory or consulting" and "currency exchange", so as to reduce regulatory and platform compliance risks.

The implementation of the Measures and the relevant detailed requirements continue to evolve. The Company will closely monitor further developments and issue further communications as appropriate. Financial Planners are responsible for keeping yourselves abreast of and complying with the Company's latest relevant guidelines and policies.

Reporting False or Non-compliant Content Relating to AIA

In addition, if Financial Planners come across any false, misleading, defamatory or inaccurate postings relating to AIA on social media platforms such as WeChat, Xiaohongshu, Weibo, Facebook or Instagram, they should not circulate or repeatedly view such content, as doing so may increase the visibility of relevant posts. Instead, you may report the content through relevant platform's official reporting channels or send the screenshots and link of the concerned post by email to hk.social@aia.com. The Company will coordinate the reporting and follow-up with relevant platforms. For details, please refer to memo **A250494**.

As the Measures also apply to third-party internet platforms, if Financial Planners identify financial product marketing content on mainland China social media platforms that appears to contravene the Measures, you may consider reporting the involved account or such content directly to the relevant platforms to assist them in fulfilling their monitoring responsibilities.

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

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