AIA Hong Kong

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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: 21 October 2026

Total page: 2

Subject: (Ref: A261084) 見證人簽署要求優化安排
The Enhancement of Witness Signature Requirement

為提升客戶體驗及簡化服務流程，本公司將分兩個階段移除指定保戶服務申請表格的見證人簽署要求。

第一階段 – 以下表格將**於即日起**毋須見證人簽署：

- OPPOSF18 – Certification of Insurance Application Copy (Eng only)
- OPPOSF25 – 升學 / 進修貸款申請書
- OPPOSF28 – 更改受益人及為未成年受益人委任信託人申請表
- OPPOSF44 – 解除轉讓權益通知
- OPPOSF48 – 年金申請表 - 適用於「優悠歲月」退休儲蓄計劃（至 70 歲）
- OPPOSF49 – 年金申請表 - 適用於「優悠歲月」退休儲蓄計劃
- OPPOSF50 – 年金申請表 - 適用於「智多升」升學儲蓄計劃/「美好明天」投資儲蓄計劃/友邦 10 年定息年金戶口計劃/友邦利息保證年金戶口
- OPPOSF57 – 提名不可撤換受益人申請表格
- OPPOSF116 – 精神上無行為能力選項的支付款項申請表

第二階段 – 以下表格將於 **2026 年 11 月 14 日** 起毋須見證人簽署：

- OPPOSF38 – 附加表格
- OPPOSF51 – 保戶服務申請補充表格
- OPPOSF51(A) –保戶服務申請補充表格(適用於投保多重進泰安心保或進泰附加契約之受保人)
- OPPOSF51(F) – 保戶服務申請補充資料表格（ FATCA 聲明）
- OPPOSF51(J) – 保戶服務申請補充表格 (適用於投保多重進泰安心保 / 進泰附加契約 /「進泰安心」危疾保險計劃 2 / 加裕倍安保或加裕倍安保 (加強版)之十八歲以下兒童受保人))
- OPPOSF51(K) – 保戶服務申請補充表格（只供「靈活選」附加契約使用）
- OPPOSF51(L) – 保戶服務申請補充表格－簡易居留問卷
- OPPOSF51(P) – 保戶服務申請補充表格（只供「AIA 唯一摯保－癌症及嚴重傳染病保障」系列使用）
- OPPOSF51(Q) – 簡易核保表格－AIA 自願醫保尊尚計劃更改至 AIA 自願醫保尊裕計劃 / AIA 自願醫保尊顯計劃
- OPPOSF59 – 保戶服務申請補充表格 - 財務需要分析

為配合見證人簽署要求的優化安排，**iChange 認證流程將同步更新**。

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

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To enhance customer experience and streamline the processing, the witness signature requirement will be removed from below listed Policyowner Service forms in 2 implementation phases.

Phase 1 – The witness requirement will be removed from the following forms **with immediate effect**:

- OPPOSF18 – Certification of Insurance Application Copy (Eng only)
- OPPOSF25 – Study Loan Application Form
- OPPOSF28 – Request for Change of Beneficiary and Appointment of Trustee of a Minor Beneficiary
- OPPOSF44 – Notice of Release of Assignment
- OPPOSF48 – Annuity Request Form - Applicable to Leisure Years Retirement Savings Plan (to Age 70)
- OPPOSF49 – Annuity Request Form - Applicable to Leisure Years Retirement Savings Plan
- OPPOSF50 – Annuity Request Form - Applicable to Wiz Kid Education Savings Plan / Better Tomorrow Investment Savings Plan / AIA 10-Year Interest Plus Annuity Account Plan / AIA Interest Safeguard Annuity Account
- OPPOSF57 – Application for the Nomination of Irrevocable Beneficiary
- OPPOSF116 – Request for Payment under Mental Incapacity Option

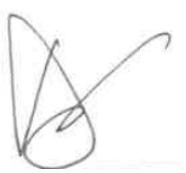
Phase 2 – The witness requirement will be removed from the following forms on **14 November 2026**:

- OPPOSF38 – Supplementary Form
- OPPOSF51 – POS Supplementary Form
- OPPOSF51(A) – POS Supplementary Form (For Insured applying Smart Care Pro / Prime Care Rider)
- OPPOSF51(F) – POS Supplementary Form (with FATCA Clause)
- OPPOSF51(J) – POS Supplementary Form (For Insured age below 18 applying Smart Care Pro / Prime Care Rider / Prime Care Pro Critical Illness Insurance Plan 2 / ProtectElevator / Protect Elevator Plus)
- OPPOSF51(K) – POS Supplementary Form (For Flexi Ways Rider Only)
- OPPOSF51(L) – POS Supplementary Form Simplified Residential Questionnaire
- OPPOSF51(P) – POS Supplementary Form (For AIA One Absolute - Cancer & Serious Infectious Disease Protection Only)
- OPPOSF51(Q) – Simplified Underwriting Form—Plan Change from AIA Voluntary Health Insurance Prime Scheme to AIA Voluntary Health Insurance Privilege Plus Scheme / AIA Voluntary Health Insurance Privilege Scheme
- OPPOSF59 – POS Supplementary Form for Financial Needs Analysis

To align with the enhancement of the witness signature requirement, the **iChange authentication flow will be updated accordingly**.

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

Regards,



Claudia Lau

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