AIA Hong Kong
31/F, Hopewell Centre,
183 Queen's Road East,
Wan Chai, Hong Kong
T: (852) 2881 3333
AIA.COM.HK

Memo

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

From: Mr. Leo Cheung

Dept: Life & Wealth Management Proposition Department

Copy: All Department Heads
Macau CEO / ABDD Executives
Contact Centre

Total page: 2 pages +
22 pages attachment

Date: 15 Oct 2026

Subject: A261075─ 保費融資銀行摘要更新
Update on Premium Financing Banks Summary

最新的保費融資銀行摘要已上傳至友邦營業員專頁，主要更新內容如下：

1. **星展銀行** 推出最新限時保費融資貸款推廣優惠，優惠時段由 **2026 年 10 月 20 日開始**，至到 **2026 年 10 月 30 日**, 並需於 **2026 年 11 月 30 日**或之前完成貸款申請，額滿即止。詳情如下：

貸款額	100萬 - 2300萬港元
最低存入資產 (AUM)	100萬 - 500萬港元
貸款利息率	首5年: H + 1% 或 P – 2.075% (以較低者為準) 其後: H + 1%
成立費	豁免

詳情請參閱附件，或循以下路徑登入查閱。 友邦營業員專頁 > 部門資訊 > 人壽與財富產品主張及策劃部 > 高淨值業務專頁 > 保費融資
(「財富源源」、「環宇盈活儲蓄保險計劃」及「財富恆裕 3」的保費融資銀行摘要亦已分別上載到專頁以供查閱。)

如有查詢，請於辦公時間內聯絡負責同事 Nick Kei (電話：9053 9565 或 電郵：nick-tl.kei@aia.com) / Ryan Yau (電話：9053 2161 或 電郵：ryan-kh.yau@aia.com) / Yumi Fung (電話：9320 6160 或 電郵：yumi-hy.fung@aia.com) / Henry Choi (電話：9810 6092 或 電郵：henry.choi@aia.com)。

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The latest version of "Premium Financing Banks Summary" has been uploaded to Agency Corner, and the key changes have been listed as below:

1. **DBS Bank** has launched a new Policy financing offer. The promotional period runs from October 20, 2026, and until October 30, 2026, and loan application must be made on or before November 30, 2026. Quota is limited.

Loan Amount	HK$1M - HK$23M
AUM	HK$1M - HK$5M
Interest rate	First 5 years: H + 1% or P – 2.075% (whichever is lower) Thereafter: H + 1%
Set-up fee	Waived

Please refer to the attachment, or login via below path for more details. Agency Corner > Departments > Life and Wealth Management Proposition Department > HNW Corner > Premium Financing

(The premium financing bank summaries for "Wealth Generation", "GlobalFlexi Savings Insurance Plan" and "Wealth Elite Life Insurance Plan 3" have also been uploaded to the dedicated page for review.)

For enquiries, please contact the responsible staff, Nick Kei (Tel: 9053 9565 or email：nick-tl.kei@aia.com) / Ryan Yau (Tel: 9053 2161 or email: ryan-kh.yau@aia.com) / Yumi Fung (Tel: 9320 6160 or email: yumi-hy.fung@aia.com) / Henry Choi (Tel: 9810 6092 or email: henry.choi@aia.com).

Best Regards,

Leo Cheung
Head of Life & Wealth Management Proposition

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營業員必須提醒客戶需留意權益轉讓重要事項及披露保費融資相關風險。
此文件所提供之資料貸款利息率(包括Loan Spread)、開戶存放資產等條件及細則會不時更新及調整，只供參考用途。
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重要事項

- 如貸款未有及時償還，貸款機構可指示我們於扣除任何保單欠款金額後，將該筆款項（包括任何退保或現金價值）直接支付予貸款機構，或遵從所有由貸款機構於轉讓保單下所行使之權利，包括但不限於對保單於冷靜期內取消保單，退保及提取保單金額之權利。換言之，保障可能會被減少，甚至乎下跌至零。

- 如受保人於保單生效期間或保單期滿前身故，而貸款尚未完全還清，貸款機構可指示我們於扣除保單內之任何欠款金額後，將身故賠償直接支付給貸款機構作還款用途。換言之，保障範圍將被減少或甚至乎下跌至零。

- 貸款機構可不時指示我們發放有關該保單的資料，包括但不限於保單之退保或現金價值。

- 除非我們已經收到了貸款機構的事先同意，我們不能支付任何金額給你，無論是現金提取，保單貸款，退保或現金價值之退款（於取消或終止保單）或退回全數或部份保費（於冷靜期內取消保單）。

- 你或不被批准於沒有貸款機構的事先同意下指定或更改你的配偶或子女(或其中任何人)為保單之受益人。

- 在轉讓保單作為抵押前，你必須閱讀及明白貸款機構所訂定有關權益轉讓的條款及細則。

- AIA沒有參與是次權益轉讓並且未有獲得任何利益。

風險披露

信貸風險:
閣下須承受友邦的信貸風險。倘若友邦的信貸評級被下調或無法按保單的承諾履行財務責任，保單的貸款機構有權重新審核信用額度及要求額外抵押品。

加按風險:
如未償還之貸款金額高於貸款機構給予閣下的貸款信用額，您可能需要提供額外抵押品。

貸款調整和收回風險:
保單的貸款機構有權隨時增加，減少或取消閣下整個或部分的貸款。若閣下未能償還貸款，保單的貸款機構有權要求我們退保整個或部分保單並使用退保總值，提取現金而將所有款項用來償還未償還的貸款和遵守與保單之權益轉讓有關的其他指示。

保單之權益轉讓風險:
在貸款機構提供保費/保單融資和其他貸款下，保單持有人的權益將會透過轉讓契約被轉讓給貸款機構。這代表所有保單支付的款項將首先給予貸款機構，而保單的任何更改及修訂亦須經過貸款機構的批準。若保單持有人去世，貸款機構可對該保單進行退保並使用退保價值償還未償還貸款。閣下請確保保單的指定受益人完全清楚這一點。

退保及身故賠償風險:
當保單被轉讓到貸款機構後，貸款機構將擁有唯一權利而可代表保單持有人行使保單上的權利，包括但不限於保單的接收任何紅利，退保該保單並收取退保總值，申請保單貸款和行使任何既有現金價值條款選擇。

利率風險:
當保單的貸款利率有所調整時，閣下的利息成本可能增加而導至保單總值高於貸款餘額。可影響保單的貸款利率包括但不限於(1)貸款機構政策和酌情權；(2)保單的貸款貨幣的市場供應及需求(例如香港銀行同業拆息– HIBOR）。

回報率風險:
當保單的貸款利率有所調整時，閣下的利息成本可能增加而減少保單的回報率。在最壞的情況下，貸款利率有可能高於在人壽保險可收到的回報而閣下可能蒙受重大損失。閣下應注意到利息成本高於保單回報時保單總值不足以應付閣下對貸款機構的貸款債務。

匯率風險:
當閣下選擇一個與保單貨幣不同的貸款貨幣時匯率風險會因而產生。例如，在保費融資的情況下，閣下須分別地以外匯交易的方式向貸款機構轉換其保費貸款(例如: 港元貸款)至其保單貨幣(例如: 美元)以作保費結算之用。
同樣地，任何由保單得到的收入(例如:美元)須在用作償還貸款前被轉換至貸款貨幣(例如:港元)。匯率的波動可影響償還款項，如有短缺閣下可能被貸款機構要求額外注資。

營業員必須提醒客戶需留意權益轉讓重要事項及披露保費融資相關風險。
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財務策劃顧問嚴禁自行製作銷售工具及利用保費融資作出招徠。
財務策劃顧問亦不應涉及客戶保費融資安排及提供保費融資意見，必須提醒客戶保費融資所涉及的風險和影響 ！

該做

- ✓ 提醒客戶需留意
  - 保單轉讓所引起的額外風險和影響及外來環境所帶來的不明朗風險
  - 申請保險融資前，必須審視個人需要及評估財務狀況，觀察市場變動
  - 提醒客戶必需填寫、簽署及遞交重要資料聲明書 - 保費融資表格，並講解表格上內容 (表格附設於 iPoS 內)
  - 需要確保客戶在沒有保費融資安排下仍然願意和有能力負擔保費
- ✓ 如有客人查詢，回答客人保費融資是其中一個付款方法，並提醒客人按其風險承受能力及供款能力選擇合適的繳付保費方法。
- ✓ 提醒客戶除非AIA已經收到了貸款機構的事先同意，否則AIA不能支付任何金額給客戶
- ✓ 提醒客戶將AIA及財務策劃顧問不會涉及保費融資安排及有關協商的條款和條件。保費融資申請結果由個別金融機構批核及並非保證，客戶須向個別金融機構付還貸款金額及其衍生的所有利息及費用
- ✓ 解釋保費融資是客戶與貸款方之間的獨立安排，既不是也不構成客戶與保險公司之間的保險合約的一部分
- ✓ 如客戶向中介人查詢任何並非中介人專業知識之詢問時，中介人應促請客戶尋求及向有關具該項專業資格之人士查詢專業意見

不該做

- X 自行製作銷售工具/資訊和發布該等工具/資訊，包括任何保費融資的單張、估算表、訊息、文章、圖案或影音檔等(包括但不限於透過社交媒體或是直播等方式)
- X 主動邀請、鼓勵或誘使客戶進行保費融資安排
- X 提供任何保費融資意見或安排
- X 形容保費融資為沒有風險的活動
- X 將非銷售或內部文件的資料派發給公眾人仕
- X 形容在保費融資下客戶於所有情況都沒有機會有損失或貸款息率一定不變
- X 將保費融資與其他金融或投資工具作比較(如樓宇買賣) 。
- X 將AIA保險產品與保費融資合併銷售 (Bundle selling)
- X 向客戶保證保單的回報是足夠支付保費融資的利息或貸款還款
- X 向客戶分析或預測保費融資的貸款息率
- X 直接或間接提供任何禮品（包括：金錢或非金錢的利益或便利）誘使客戶進行保險融資

保費融資 <u>中文版本</u>

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概覽
保費融資合作夥伴

1st tier – AUM> US$1M	BANK OF SINGAPORE Asia's global private bank A subsidiary of OCBC Bank INDOSUEZ WEALTH MANAGEMENT 東方匯理財富管理 BEA東亞銀行 J. SAFRA SARASIN Sustainable Private Banking since 1841 大新銀行 DAH SING BANK Maybank
2nd tier – AUM US$100K -1M	ICBC 工銀亞洲 OCBC 大新銀行 DAH SING BANK DBS
3rd tier – AUM <US$100K	BEA東亞銀行 中国建设银行(亞洲) China Construction Bank (Asia) 上海商業銀行 SHANGHAI COMMERCIAL BANK EleBank ORIX

附註: 保費融資及保單貸款服務只提供予一次性繳付保費達美元10萬或以上的保單。

Use in events Government Commercial Residential
Underwriter 保險承保人
Underwriting 保險承保
Insurance Policy 保險單
Premium 保費
Deductible 自付額
Claim 索賠
Adjuster 理賠員
Beneficiary 受益人
Coverage Limit 保額上限
Exclusion 除外責任
Endorsement 批單
Renewal 續保
Cancellation 解約
Grace Period 寬限期
Lapse 失效
Reinstatement 復效
Premium Holiday 保費假期
Surrender Value 解約金
Loan Against Policy 保單貸款
Dividend 分紅
Non-Forfeiture Option 不喪失權益選項
Settlement Option 給付方式
Contestability Period 不可抗辯期
Suicide Clause 自殺條款
Misstatement of Age 年齡誤報
Assignment 保單轉讓
Irrevocable Beneficiary 不可變更受益人
Policy Loan 保單貸款
Automatic Premium Loan 自動墊繳
Paid-up Insurance 繳清保險
Extended Term Insurance 展期保險
Reduced Paid-up Insurance 減額繳清保險
Waiver of Premium 豁免保費
Accidental Death Benefit 意外身故給付
Double Indemnity 雙倍賠償
Rider 附約
Guaranteed Insurability Option 保證可保權
Return of Premium 保費退還
Participating Policy 分紅保單
Non-Participating Policy 不分紅保單
Whole Life Insurance 終身壽險
Term Life Insurance 定期壽險
Endowment Insurance 養老保險
Universal Life Insurance 萬能壽險
Variable Life Insurance 變額壽險
Variable Universal Life Insurance 變額萬能壽險
Critical Illness Insurance 重大疾病保險
Long-Term Care Insurance 長期看護保險
Annuity 年金保險
Immediate Annuity 即期年金
Deferred Annuity 遞延年金
Fixed Annuity 固定年金
Variable Annuity 變額年金
Group Insurance 團體保險
Key Person Insurance 關鍵人物保險
Buy-Sell Agreement 股東協議
Premium Financing 保費融資
Split-Dollar Plan 分攤保費計劃
Executive Bonus Plan 高管獎勵計劃
Nonqualified Deferred Compensation 非合格遞延薪酬
Section 79 Group Term Life 團體定期壽險（第79條）
Section 162 Executive Bonus Plan 第162條高管獎勵計劃
Charitable Remainder Trust 慈善餘額信託
Irrevocable Life Insurance Trust 不可變更人壽保險信託
Grantor Trust 委託人信託
Estate Tax 遺產稅
Gift Tax 贈與稅
Generation-Skipping Transfer Tax 隔代轉移稅
Step-Up in Basis 成本重置
Survivorship Life / Second-to-Die Insurance 第二順位身故保險
Premium Holiday 保費假期
Reinstatement Period 復效期
Contestability Period 不可抗辯期
Misstatement of Age or Sex 年齡或性別誤報
Nonforfeiture Options 不喪失權益選項
Policy Loan Interest Rate 保單貸款利率
Automatic Premium Loan (APL) 自動墊繳貸款
Dividend Options 分紅給付方式
Paid-Up Additions (PUA) 增額繳清
Accidental Death Benefit Rider 意外身故附約
Waiver of Premium Rider 豁免保費附約
Guaranteed Insurability Option (GIO) 保證可保權
Return of Premium (ROP) 保費退還
Critical Illness Rider 重大疾病附約
Long-Term Care Rider 長期看護附約
Disability Income Rider 失能收入附約
Child Rider 子女附約
Spouse Rider 配偶附約
Term Conversion 定期轉換
Survivorship Life / Second-to-Die 第二順位身故保險
Modified Endowment Contract (MEC) 修正養老保險合約
Irrevocable Life Insurance Trust (ILIT) 不可變更人壽保險信託
Crummey Power 克魯梅權
Charitable Remainder Trust (CRT) 慈善餘額信託
Charitable Lead Trust (CLT) 慈善領先信託
Grantor Retained Annuity Trust (GRAT) 委託人保留年金信託
Intentionally Defective Grantor Trust (IDGT) 故意瑕疵委託人信託
Dynasty Trust 世代信託
Spendthrift Clause 防揮霍條款
Trustee 受託人
Successor Trustee 繼任受託人
Corpus / Principal 信託本金
Income Beneficiary 收益受益人
Remainder Beneficiary 餘額受益人
Pour-Over Will 傾注遺囑
Probate 遺囑認證
Intestate 無遺囑
Executor / Personal Representative 遺囑執行人
Letters Testamentary 遺囑執行證書
Will Contest 遺囑爭議
Holographic Will 親筆遺囑
Codicil 遺囑附件
Per Stirpes 代位繼承
Per Capita 平均繼承
Disclaimer 拒絕繼承
Spousal Elective Share 配偶法定繼承權
Community Property 共同財產
Separate Property 個人財產
Prenuptial Agreement 婚前協議
Postnuptial Agreement 婚後協議
Power of Attorney 授權書
Living Will 生前預囑
Advance Directive 預立醫療指示
Do Not Resuscitate (DNR) 不施行心肺復甦術
Hospice Care 安寧緩和療護
Palliative Care 緩和醫療
Organ Donation 器官捐贈
Autopsy 屍體解剖
Cremation 火化
Burial 土葬
Funeral Home 殯儀館
Obituary 訃聞
Wake / Viewing 守靈
Memorial Service 追思禮拜
Eulogy 悼詞
Pallbearer 抬棺人
Cemetery / Columbarium 墓園／骨灰堂
Epitaph 墓誌銘
Guardianship 監護權
Conservatorship 財產管理權
Power of Attorney for Finances 財務授權書
Power of Attorney for Healthcare 醫療授權書
Living Will / Advance Directive 生前預囑
Do Not Resuscitate (DNR) Order 不施行心肺復甦術令

Life & Wealth Management Proposition Department
保費融資 中文版本

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請向銀行客戶經理查詢最新之資料。

環宇盈活儲蓄保險計劃 - 適用之銀行

	第一層（最低存入資產 (AUM) 為100萬美元或以上） 理想保費金額: 50-100萬美元以上	第二層（最低存入資產 (AUM) 為10萬至100萬美元） 理想保費金額: 10萬美元以上	第三層（最低存入資產 (AUM) 為0至10萬美元） 理想保費金額: 10萬美元以上									
	Dah Sing Bank (Private Banking) 大新銀行 (私人銀行)	Dah Sing Bank (Retail) 大新銀行 (零售)	The Bank of East Asia (Retail Banking) 東亞銀行 (零售銀行) - (只限保費融資 - 先貸後付)					ORIX Asia Limited 歐力士（亞洲）有限公司	Elebank Limited 大象銀行		Shanghai Commercial Bank 上海商業銀行	
最高貸款比例	退保價值的87.3%* *退保價值需扣除折扣金額(如有)	退保價值的87.3%* *退保價值需扣除折扣金額(如有)	退保價值的90%					退保價值的 95%	保費融資:保證退保價值的95% (財富源源/萬用壽險產品: 90%) 保單抵押: 保證退保價值的90%		淨應付保費的85%或保單生效第一天的退保價值之90%，以較低者為準 *退保價值需扣除折扣金額(如有)	
貸款額 (每保單)	50萬 - 1025萬美元	50萬 - 550萬港元	50萬港元 - 1000萬港元					50萬 - 2000萬港元	100萬 - 5000萬港元		100萬 - 780萬港元	780萬港元或以上
開戶要求 最低存入資產 (AUM)	100萬美元 (不少於總保費的60%)	100萬港元* (請參考存款：貸款比例)	50萬-500萬港元	50萬-500萬港元 (不少於貸款額的50%)	50萬-500萬港元 (不少於貸款額的80%)	500萬港元以上 (不少於貸款額的50%)	500萬港元以上 (不少於貸款額的80%)	無AUM要求	無AUM要求		HK$50萬	HK$100萬，且須為「慧通理財」客戶
貸款利息率	投資額 (美元) < 300萬 首5年: COF + 0.8% 或 P-2.5% (以較低者為準) 其後 : COF + 0.75% 投資額 (美元) >= 300萬 首5年: COF + 0.7% 或 P-2.6% (以較低者為準) 其後 : COF + 0.6%	首5年: H + 1.2% 或 P-2.1% (以較低者為準) 其後: H + 1.2% (以上優惠名額有限, 額滿即止)	首2年: H + 2% 其後: H + 2.2%	首2年: H + 1.2% 其後: H + 1.4%	首2年: H + 1% 其後: H + 1.2%	首2年: H + 1% 或 P - 1% (以較低者為準) 其後: H + 1.2%	首2年: H + 0.8% 或 P - 1% (以較低者為準) 其後: H + 1%	保費融資 H + 1.75% 或 P – 0.75% (以低者為準) 保單抵押 H + 2% 或 P – 0.5% (以低者為準)	貸款額 < 100萬港元: 保費融資 H + 1.5% 或 P – 0.65% (以低者為準) 保單抵押 H + 1.75% 或 P – 0.5% (以低者為準) 優惠時段至到2026年10月31日, 並需於2026年11月15日或之前放款, 額滿即止	貸款額 >= 100萬港元: 保費融資 H + 1.35% 或 P – 1% (以低者為準) 保單抵押 H + 1.75% 或 P – 0.5% (以低者為準) 優惠時段至到2026年10月31日, 並需於2026年11月15日或之前放款, 額滿即止	首5年: P - 0.8% 其後: H + 1.3%	首5年: P - 1.3% 其後: H + 1.3%
參考借貸成本 (COF = Cost of Fund) (浮動)	HKD: 接近HIBOR 其他貨幣: 請聯絡銀行	N/A	N/A					N/A	N/A		N/A	
成立費 (按貸款額而定)	成立費：不多於保費貸款額的1% 續約費：不多於保費貸款額的1%	豁免	成立費 (一次性): 0.3% 年費 (從第2年開始): 0.3%	成立費 (一次性): 0.2% 年費 (從第2年開始): 0.2%	成立費 (一次性): 0.2% 年費 (從第2年開始): 0.2%	成立費 (一次性): 0.2% 年費 (從第2年開始): 0.2%	成立費 (一次性): 0.2% 年費 (從第2年開始): 0.2%	1.00%	年費為0.25% (每年收取), 不設最低金額		豁免	
利息繳付期	1/3個月 (不可 rollover)	每月	每月					每月	每月		每月	
存款：貸款比例	需由銀行審核	需由銀行審核	貸款 : 資產 = 1:1					需由銀行審核	需由銀行審核		需由銀行審核	
注意事項	委任受益人必需是遺產繼承人或18歲以上人士	1. 受保人年齡 <=65 2. 最近一個月流動資產證明 (與貸款額1:1) 國內客戶: 只接受個人存款證明	1. 最高貸款額 = 1000萬港元; 2. 提早結清收費 (若在首2年中清還貸款): 貸款年度內的應繳利息總和 3. 受保人, 保單持有人, 以及受益人必須為同一人					1. (貸款期 + 受保人年齡) <= 80 2. 最高貸款額 = 2000萬港元	1. 貸款貨幣: HKD 2. 審批匯率: USD1:HKD7.75 3. 最長貸款年期: 10年 4. (貸款期 + 受保人年齡) <= 75 5. 單一客戶最多貸款額為5000萬港元，並以10張保單為限。		1. 受保人年齡 <=75 2. 最長貸款年期: 10年 3. 最近一個月流動資產證明 (至少1：1整付保費金額及最高總利息金額) 4. 提早結清收費 (若在首年內自願提前還款或以保單清償貸款): 收取償還金額的1%提前償還貸款費用，部分還款金額為最少港幣10,000元或其倍數。	
提供服務種類: 1. 一次性繳付保費保單之保費融資 2. 非一次性繳付保費保單之保費融資 3. 一次性繳付保費保單之保單抵押 4. 非一次性繳付保費保單之保單抵押	1, 3, 4	1	1					1,3,4	1,3		1	
聯絡人	Ivan Wong (9611 1897) ivanwong@dahsing.com	所有申請需經由AIA 保費融資部轉介 aiahk_pfin@aia.com (需預留至少3個工作天安排銀行約見，本部僅為轉介申請，並不保證額度保留或核准，相關結果以銀行最終決定為準。)	保費融資相關熱線: 2211 1211 Jasper Luo (3608 2025) LUOJJ1@hkbea.com Terri Wong(3608 1996) WONGTMT@hkbea.com Josephine Ho (3608 2183) HOJSM1@hkbea.com					Vincent Wong (vincent.wong@orix.com.hk) Rena Zhang (rena.zhang@orix.com.hk)	Ko Chun: +852 6895 0074 YY Lee: +852 5322 8616 Christy Yip: +852 6188 5390 Sarah Hong: +852 6308 9725 Carly Wong: +852 5322 8612 24小時銀行熱線: +852 3718 1818		**提前最少1個工作天經電郵預約，須由分行確認方可完成預約** 1. 維多利中心分行（銅鑼灣屈臣道15號維多利中心） Mr. Ambrose Kwok (Tel: 2969-0686)/(Email: ambrose.kwok@shacombank.com.hk) Ms. Mandy Kwan (Tel: 2969-0692)/(Email: mandy.kwan@shacombank.com.hk) 2. 銅鑼灣分行（銅鑼灣邊寧頓街18號） Mr. Ivan Yuen (Tel: 9533-0576)/(Email: ivan.yuen@shacombank.com.hk) 3. 中環總行（香港中環皇后大道中12號上海商業銀行大廈大堂樓層） Ms. Nicole Pang (Tel: 2841-5461)/(Email: nicole.pang@shacombank.com.hk)	

Life & Wealth Management Proposition Department
保費融資 中文版本

version as of 15 Oct 2026

貴賓具必須理醒客戶需留意利率及轉讓重要事項及披露保費融資相關風險。
此文件所提供之資料貸款利息率(包括Loan Spread)、開戶存放資產等條件及細則會不時更新及調整，只供參考用途。
請向銀行客戶經理查詢最新之資料。

財富恆裕3 - 適用之銀行

	第一層（最低存入資產 (AUM) 為100萬美元或以上） 理想保費金額: 50-100萬美元以上	第二層（最低存入資產 (AUM) 為10萬至100萬美元） 理想保費金額: 10萬美元以上			第三層（最低存入資產 (AUM) 為0至10萬美元） 理想保費金額: 10萬美元以上						
	Dah Sing Bank (Private Banking) **大新銀行 (私人銀行)**	**Dah Sing Bank (Retail)** **大新銀行 (零售)**	**OCBC Bank** **華僑銀行**		**DBS Bank** **星展銀行**	**The Bank of East Asia (Retail Banking)** **東亞銀行 (零售銀行) - (只限保費融資 - 先貸後付)**					**ORIX Asia Limited** **歐力士（亞洲）有限公司**	**Elebank Limited** **大象銀行**	
最高貸款比例	退保價值的87.3%* *退保價值需扣除折扣金額(如有)	退保價值的87.3%* *退保價值需扣除折扣金額(如有)	港元貸款: 最高首日退保價值的85% 美元貸款: 最高首日退保價值的90% (「華僑永亨宏富理財」客戶：保單首日退保價值的95% (只限同保單幣別貸款) (i)客戶需最低存入資產要求為港幣一百萬元; (ii)每月總收入多於港幣八萬元或淨資產不少於港幣二百萬元; (iii)不適用於保單融資及加額保單)		65歲以下：首日退保價值的 90% 65 至 70 歲：首日退保價值的 70%	退保價值的90%					退保價值的 95%	保費融資:保證退保價值的95% (財富源源/萬用壽險產品: 90%) 保單抵押: 保證退保價值的90%	
貸款額 (每保單)	50萬 - 1025萬美元	50萬 - 550萬港元	100萬港元		100萬 - 2300萬港元	50萬港元 - 1000萬港元					50萬 - 2000萬港元	100萬 - 5000萬港元	
開戶要求 **最低存入資產 (AUM)**	100萬美元 (不少於總保費的60%)	100萬港元* (請參考存款：貸款比例)	50萬港元	100萬港元	100萬 - 500萬港元*	50萬-500萬港元	50萬-500萬港元 (不少於貸款額的50%)	50萬-500萬港元 (不少於貸款額的80%)	500萬港元以上 (不少於貸款額的50%)	500萬港元以上 (不少於貸款額的80%)	無AUM要求	無AUM要求	
貸款利息率	投資額 (美元) < 300萬 首5年: COF + 0.8% 或 P-2.5% (以較低者為準) 其後 : COF + 0.75% 投資額 (美元) >= 300萬 首5年: COF + 0.7% 或 P-2.6% (以較低者為準) 其後 : COF + 0.6%	首5年: H + 1.2% 或 P-2.1% (以較低者為準) 其後: H + 1.2% (以上優惠名額有限, 額滿即止)	由2026年10月01日起至2026年12月31日 額滿即止 需於2027年2月28日或之前放款		客戶必須為全新星展豐盛理財客戶, 額滿即止 特別推廣期: 2026 年10月20日至10月30日 貸款申請需於2026年11月30日或之前完成	首2年: H + 2% 其後: H + 2.2%	首2年: H + 1.2% 其後: H + 1.4%	首2年: H + 1% 其後: H + 1.2%	首2年: H + 1% 或 P - 1% (以較低者為準) 其後: H + 1.2%	首2年: H + 0.8% 或 P - 1% (以較低者為準) 其後: H + 1%	保費融資 H + 1.75% 或 P – 0.75% (以低者為準) 保單抵押 H + 2% 或 P – 0.5% (以低者為準)	貸款額 < 100萬港元: 保費融資 H + 1.5% 或 P – 0.65% (以低者為準) 保單抵押 H + 1.75% 或 P – 0.5% (以低者為準) 優惠時段至到2026年10月31日, 並需於2026年11月15日或之前放款, 額滿即止	貸款額 >= 100萬港元: 保費融資 H + 1.35% 或 P – 1% (以低者為準) 保單抵押 H + 1.75% 或 P – 0.5% (以低者為準) 優惠時段至到2026年10月31日, 並需於2026年11月15日或之前放款, 額滿即止
			HKD H + 1% 或 P-1.4%(以低者為準) USD USD COF + 0.6%	HKD H + 0.9% 或 P-1.4%(以低者為準) USD USD COF + 0.4%	首5年: H + 1% 或 P - 2.075% (以較低者為準) 其後: H + 1%								
參考借貸成本 **(COF = Cost of Fund) (浮動)**	HKD: 接近HIBOR 其他貨幣: 請聯絡銀行	N/A	COF 根據貨幣而改變		N/A	N/A					N/A	N/A	
成立費 (按貸款額而定)	成立費：不多於保費貸款額的1% 續約費：不多於保費貸款額的1%	豁免	0.5% (一次性)	0.3% (一次性)	豁免	成立費 (一次性): 0.3% 年費 (從第2年開始): 0.3%	成立費 (一次性): 0.2% 年費 (從第2年開始): 0.2%	成立費 (一次性): 0.2% 年費 (從第2年開始): 0.2%	成立費 (一次性): 0.2% 年費 (從第2年開始): 0.2%	成立費 (一次性): 0.2% 年費 (從第2年開始): 0.2%	1.00%	年費為0.25% (每年收取), 不設最低金額	年費為0.25% (每年收取), 不設最低金額
利息繳付期	1/3個月 (不可 rollover)	每月	每月		每月	每月					每月	每月	
存款：貸款比例	需由銀行審核	需由銀行審核	需由銀行審核		需由銀行審核	貸款：資產 = 1:1					需由銀行審核	需由銀行審核	
注意事項	委任受益人必需是遺產繼承人或18歲以上人士	1. 受保人年齡 <=65 2. 最近一個月流動資產證明 (與貸款額1:1) 國內客戶: 只接受個人存款證明	1. 申請人必須為18-70歲; 2. 若保單持有人與受保人不同，受益人必須是保單持有人; 3. 若保單持有人即受保人，受益人必須是遺產繼承人 4. 申請人不可為美國 / 加拿大居民 ， 或綠卡持有人		1. 受保人年齡 <=69 2. 保單持有人必須為受保人及借款人 *3. 貸款額 HK$10M - HK$2M AUM 貸款額 HK$15M - HK$3M AUM 貸款額 HK$20M - HK$4M AUM 貸款額HK$25M - HK$5M AUM 貸款額 >=HK$30M - 按個別情況審批	1. 最高貸款額 = 1000萬港元; 2. 提早結清收費 (若在首2年中清還貸款): 貸款年度內的應繳利息總和 3. 受保人, 保單持有人, 以及受益人必須為同一人					1. (貸款期 + 受保人年齡) <= 80 2. 最高貸款額 = 2000萬港元	1. 貸款貨幣: HKD 2. 審批匯率: USD1:HKD7.75 3. 最長貸款年期: 10年 4. (貸款期 + 受保人年齡) <= 75 5. 單一客戶最多貸款額為5000萬港元，並以10張保單為限。	
提供服務種類: **1. 一次性繳付保費保單之保費融資** **2. 非一次性繳付保費保單之保費融資** **3. 一次性繳付保費保單之保單抵押** **4. 非一次性繳付保費保單之保單抵押**	1, 3, 4	1	1, 3		1	1					1,3,4	1,3	
聯絡人	Ivan Wong (9611 1897) ivanwong@dahsing.com	所有申請需經由AIA 保費融資部轉介 aiahk_pfin@aia.com (需預留至少3個工作天安排銀行約見，本部僅為轉介申請，並不保證額度保留或核准，相關結果以銀行最終決定為準。)	Jack Suen (9817 3050)		Kevin Chan (6680 3182) Ivy Cheng (6389 0788) Stanley Hui (9235 2098) pfapp@dbs.com	保費融資相關熱線: 2211 1211 Jasper Luo (3608 2025) LUOJJ1@hkbea.com Terri Wong(3608 1996) WONGTMT@hkbea.com Josephine Ho (3608 2183) HOJSM1@hkbea.com					Vincent Wong (vincent.wong@orix.com.hk) Rena Zhang (rena.zhang@orix.com.hk)	Ko Chun: +852 6895 0074 YY Lee: +852 5322 8616 Christy Yip: +852 6188 5390 Sarah Hong: +852 6308 9725 Carly Wong: +852 5322 8612 24小時銀行熱線: +852 3718 1818	

營業員必須提醒客戶需留意權益轉讓重要事項及披露保費融資相關風險。
此文件所提供之資料貸款利息率(包括Loan Spread)、開戶存放資產等條件及細則會不時更新及調整，只供參考用途。
請向銀行客戶經理查詢最新之資料。

第一層（最低存入資產 (AUM) 為100萬美元或以上）

	第一層級 理想保費金額: 50-100萬美元以上					
	Bank of Singapore 新加坡銀行	**CA Indosuez (Switzerland) SA Hong Kong Branch**	**The Bank of East Asia (Private Banking) 東亞銀行 (私人銀行)**	**Bank J. Safra Sarasin Ltd, Hong Kong Branch 瑞士嘉盛銀行(香港分行)**	**Maybank Hong Kong 馬來亞銀行**	**Dah Sing Bank (Private Banking) 大新銀行 (私人銀行)**
可申請保費融資產品	「簡愛．延續2」、「簡愛．延續3」、「簡愛．延續5」、「財富恆裕」、「財富恆裕2」、「財富晉薈」、「財富相傳3」、「財富相傳3-恒保之選」、「財富相傳5」、「財富雋永」、「財富雋永2」	「簡愛．延續2」、「簡愛．延續3」、「簡愛．延續5」、「財富恆裕」、「財富恆裕2-蔚」、「財富晉薈」、「財富相傳3」、「財富相傳3-恒保之選」、「財富相傳5」、「財富雋永」、「財富雋永2」	「充裕未來．盈尚」、「盈御」、「簡愛．延續3」、「簡愛．延續5」、「財富恆裕」、「財富顯裕」、「財富相傳3」、「財富相傳3-恒保之選」、「財富相傳5」、「財富雋永」、「財富雋永2」、「財富源源」	「簡愛．延續3」、「簡愛．延續5」、「財富恆裕」、「財富恆裕2」、「財富恆裕2-蔚」、「財富顯裕」、「財富晉薈」、「財富相傳」、「財富相傳2」、「財富相傳3」、「財富相傳3-恒保之選」、「財富相傳5」、「財富雋永」、「財富雋永2」、「財富源源」	「財富源源」	「裕滿人生」、「充裕未來」、「充裕未來．盈尚」、「易達終身保」、「諾享」、「盈御」、「智昇」、「簡愛．延續2」、「簡愛．延續3」、「簡愛．延續5」、「財富恆裕」、「財富恆裕2-霞」、「財富恆裕2-蔚」、「財富顯裕」、「財富晉薈」、「財富相傳」、「財富相傳2」、「財富相傳3」、「財富相傳3-恒保之選」、「財富相傳5」、「財富雋永」、「財富雋永2」、「財富源源」、「環宇盈活儲蓄保險計劃」、「財富恆裕3」
最高貸款比例	退保價值的90%	退保價值的90%	退保價值的90%	退保價值的90% (不同貨幣: 80%)	退保價值的90%	退保價值的87.3%* *財富源源 - 退保價值需扣除折扣金額(如有)
貸款額 (每保單)	100萬美元	100萬美元 (不足100萬美元需由銀行審核)	52萬美元 (需由銀行審核)	100萬美元	最少50萬美元	50萬 - 1025萬美元
開戶要求 最低存入資產 (AUM)	500萬美元	200萬美元	103萬美元 (淨資產)	800萬港元	100萬美元	100萬美元 (不少於總保費的60%)
貸款利息率	COF + 0.8%	COF + 1%	1個月H/L + 2%	COF + 1%	COF + (0.5% - 1%) (需由銀行審核)	投資額 (美元) < 300萬 首5年: COF + 0.8% 或 P-2.5% (以較低者為準) 其後 : COF + 0.75% 投資額 (美元) >= 300萬 首5年: COF + 0.7% 或 P-2.6% (以較低者為準) 其後 : COF + 0.6%
參考借貸成本 (COF = Cost of Fund) (浮動)	COF 根據貨幣而改變	COF 根據貨幣而改變	N/A	COF 根據貨幣而改變	COF 由銀行每日公佈	HKD: 接近HIBOR 其他貨幣: 請聯絡銀行
成立費 (按貸款額而定)	豁免	豁免	豁免	豁免	成立費：5000美元(豁免) 續約費：豁免	成立費：不多於保費貸款額的1% 續約費：不多於保費貸款額的1%
利息繳付期	1個月至12個月 (rollover 需由銀行審核)	1星期至12個月 (只可rollover本金)	1個月至12個月 (rollover 需由銀行審核)	每年/ 每月/ 每週	每月	1/3個月 (不可 rollover)
存款：貸款比例	需由銀行審核	需由銀行審核	需由銀行審核	存款：貸款 = 1 : 2.5	需由銀行審核	需由銀行審核
注意事項	委任受益人必需是保單持有人	委任受益人必需是遺產繼承人或18歲以上人士	接受公司或BVI為戶口持有人	委任受益人必需是遺產繼承人	N/A	委任受益人必需是遺產繼承人或18歲以上人士
提供服務種類: 1. 一次性繳付保費保單之保費融資 2. 非一次性繳付保費保單之保費融資 3. 一次性繳付保費保單之保單抵押 4. 非一次性繳付保費保單之保單抵押	3, 4	1, 3, 4	1, 3	1, 3	1,3	1, 3, 4
聯絡人	Andrew Wong (9868 8425) Chelsea Chao (9015 1608)	Nelson Ng (3763 6716)	Bonnie Leung (3608 0492) LEUNGBOY@hkbea.com	Tracy Chow (9708 8721) tracy.chow@jsafrasarasin.com	Chapman Lui(3518 5618) Chapman.lui@maybank.com	Ivan Wong (9611 1897) ivanwong@dahsing.com

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營業員必須提醒客戶需留意權益轉讓重要事項及披露保費融資相關風險。
此文件所提供之資料貸款利息率(包括Loan Spread)、開戶存放資產等條件及細則會不時更新及調整，只供參考用途。
請向銀行客戶經理查詢最新之資料。

第二層（最低存入資產 (AUM) 為10萬至100萬美元）	第二層級 **理想保費金額: 20-50萬美元**			
	ICBC (Asia) 工銀亞洲	**OCBC Bank 華僑銀行**	**Dah Sing Bank (Retail) 大新銀行 (零售)**	**DBS Bank 星展銀行**
可申請保費融資產品	「充裕未來．盈尚」、「諾享」、「簡愛．延續3」、「簡愛．延續5」、「財富恆裕」、「財富顯裕」、「財富相傳5」、「財富雋永2」	「裕滿人生2」、「充裕未來．盈尚」、「諾享」、「諾享2」、「簡愛．延續2」、「簡愛．延續3」、「簡愛．延續5」、「財富恆裕」、「財富恆裕2-蔚」、「財富顯裕」、「財富晉薈」、「財富相傳2」、「財富相傳3」、「財富相傳5」、「財富恆裕2-霞」、「財富源源」、「財富恆裕3」	「裕滿人生」、「充裕未來」、「充裕未來．盈尚」、「易達終身保」、「諾享」、「盈御」、「智昇」、「簡愛．延續2」、「簡愛．延續3」、「簡愛．延續5」、「財富恆裕」、「財富恆裕2-霞」、「財富恆裕2-蔚」、「財富顯裕」、「財富晉薈」、「財富相傳」、「財富相傳2」、「財富相傳3」、「財富相傳3-恒保之選」、「財富相傳5」、「財富雋永」、「財富雋永2」、「財富源源」、「環宇盈活儲蓄保險計劃」、「財富恆裕3」	「充裕未來．盈尚」、「簡愛．延續5」、「財富恆裕2-霞」、「財富恆裕2-蔚」、「財富顯裕」、「財富源源」、「財富恆裕3」
最高貸款比例	港元貸款: 首日退保價值90% 「簡愛．延續5」及「財富顯裕」為95%	港元貸款: 最高首日退保價值的85% 美元貸款: 最高首日退保價值的90% (「華僑永亨宏富理財」客戶：保單首日退保價值的95% (只限同保單幣別貸款) (i)客戶需最低存入資產要求為港幣一百萬元; (ii)每月總收入多於港幣八萬元或淨資產不少於港幣二百萬元; (iii)不適用於保單融資及加額保單)	退保價值的87.3%* *退保價值需扣除折扣金額(如有)	65歲以下：首日退保價值的 90% 65 至 70 歲：首日退保價值的 70%
貸款額 (每保單)	100萬港元 最高: 8000萬港元 (每一申請人)	100萬港元	50萬 - 550萬港元	100萬 - 2300萬港元
開戶要求 最低存入資產 (AUM)	80萬港元	50萬港元 / 100萬港元	100萬港元*(請參考存款：貸款比例)	100萬 - 500萬港元*
貸款利息率	保費融資 H+1.8% 或 P-1% (以較低者為準) 保單貸款 P-1%	由2026年10月01日起至2026年12月31日 額滿即止 需於2027年2月28日或之前放款 HKD H + 1% 或 P-1.4%(以低者為準) USD USD COF + 0.6% HKD H + 0.9% 或 P-1.4%(以低者為準) USD USD COF + 0.4%	首5年: H + 1.2% or P-2.1% (以較低者為準) 其後: H + 1.2% (以上優惠名額有限, 額滿即止)	客戶必須為全新星展豐盛理財客戶, 額滿即止 特別推廣期: 2026 年10月20日至10月30日 貸款申請需於2026年11月30日或之前完成 首5年: H + 1% 或 P - 2.075% (以較低者為準) 其後: H + 1%
參考借貸成本 (COF = Cost of Fund) (浮動)	N/A	COF 根據貨幣而改變	N/A	COF 根據貨幣而改變
成立費 (按貸款額而定)	0.5% (一次性)	0.5% (一次性) / 0.3% (一次性)	豁免	豁免
利息繳付期	每月	每月	每月	每月
存款：貸款比例	需由銀行審核	需由銀行審核	需由銀行審核	需由銀行審核
注意事項	1. 最長貸款期 = 10年 + 21天 2. (貸款期 + 受保人年齡) <= 80 3. 保單持有人必須為受保人 4. 受益人必須是18歲或以上 及持有工銀亞洲戶口 5. P = 港元最優惠利率	1. 申請人必須為18-70歲; 2. 若保單持有人與受保人不同，受益人必須是保單持有人; 3. 若保單持有人即受保人，受益人必須是遺產繼承人 4. 申請人不可為美國 / 加拿大居民, 或綠卡持有人	1. 受保人年齡 <=65 2. 最近一個月流動資產證明 (與貸款額1:1) 國內客戶: 只接受個人存款證明	1. 受保人年齡 <=69 2. 保單持有人必須為受保人及借款人 *3. 貸款額 HK$10M - HK$2M AUM 貸款額 HK$15M - HK$3M AUM 貸款額 HK$20M - HK$4M AUM 貸款額HK$25M - HK$5M AUM 貸款額 >=HK$30M - 按個別情況審批
提供服務種類: 1. 一次性繳付保費保單之保費融資 2. 非一次性繳付保費保單之保費融資 3. 一次性繳付保費保單之保單抵押 4. 非一次性繳付保費保單之保單抵押	1, 3, 4	1, 3	1	1
聯絡人	Victoria Chan (3510 3783) victoria.chan@icbcasia.com Scottie Lui (3510 3736) scottie.cy.lui@icbcasia.com Perry Li (3510 3631) lisheungchit.perry@icbcasia.com Ted Man (3510 1184) mankwanching.ted@icbcasia.com	Jack Suen (9817 3050)	所有申請需經由AIA 保費融資部轉介 aiahk_pfin@aia.com (需預留至少3個工作天安排銀行約見，本部僅為轉介申請，並不保證額度保留或核准，相關結果以銀行最終決定為準。)	Kevin Chan (6680 3182) Ivy Cheng (6389 0788) Stanley Hui (9235 2098) pfapp@dbs.com

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第三層（最低存入資產 (AUM) 為0至10萬美元）	**第三層級** **理想保費金額: 10萬美元以上**					
	The Bank of East Asia (Retail Banking) **東亞銀行 (零售銀行) - (只限保費融資 - 先貸後付)**					**ORIX Asia Limited** **歐力士（亞洲）有限公司**
可申請保費融資產品	「充裕未來．盈尚」、「盈御」、「盈御2」、「盈御3」、「簡愛．延續2」、「簡愛．延續3」、「簡愛．延續5」、「財富恆裕」、「財富恆裕2·霞」、「財富恆裕2·蔚」、「財富顯裕」、「財富晉薈」、「財富相傳」、「財富相傳2」、「財富相傳3」、「財富相傳3-恒保之選」、「財富相傳5」、「財富雋永」、「財富雋永2」、「財富源源」、「環宇盈活儲蓄保險計劃」、「財富盈活儲蓄保險計劃」、「財富恆裕3」					「充裕未來」、「充裕未來2」、「充裕未來3」、「諾享」、「諾享2」、「盈御」、「盈御2」、「盈御3」、「智昇」、「智昇2」、「簡愛．延續2」、「簡愛．延續3」、「簡愛．延續5」、「財富恆裕」、「財富恆裕2·霞」、「財富恆裕2·蔚」、「財富晉薈」、「財富相傳」、「財富相傳2」、「財富相傳3」、「財富相傳3-恒保之選」、「財富相傳5」、「財富雋永」、「財富雋永2」、「財富源源」、「環宇盈活儲蓄保險計劃」、「財富盈活儲蓄保險計劃」、「財富恆裕3」
最高貸款比例	退保價值的90%					退保價值的95%
貸款額 (每保單)	50萬 - 1000萬港元					50萬 - 2000萬港元
開戶要求 **最低存入資產 (AUM)**	50萬-500萬港元	50萬-500萬港元 (不少於貸款額的50%)	50萬-500萬港元 (不少於貸款額的80%)	500萬港元以上 (不少於貸款額的50%)	500萬港元以上 (不少於貸款額的80%)	無AUM要求
貸款利息率	首2年: H + 2% 其後: H + 2.2%	首2年: H + 1.2% 其後: H + 1.4%	首2年: H + 1% 其後: H + 1.2%	首2年: H + 1% 或 P - 1% (以較低者為準) 其後: H + 1.2%	首2年: H + 0.8% 或 P - 1% (以較低者為準) 其後: H + 1%	保費融資 H + 1.75% 或 P – 0.75% (以低者為準) 保單抵押 H + 2% 或 P – 0.5% (以低者為準)
參考借貸成本 **(COF = Cost of Fund) (浮動)**	N/A					N/A
成立費 (按貸款額而定)	成立費 (一次性): 0.3% 年費 (從第2年開始): 0.3%	成立費 (一次性): 0.2% 年費 (從第2年開始): 0.2%	成立費 (一次性): 0.2% 年費 (從第2年開始): 0.2%	成立費 (一次性): 0.2% 年費 (從第2年開始): 0.2%	成立費 (一次性): 0.2% 年費 (從第2年開始): 0.2%	1%
利息繳付期	每月					每月
最高存款:貸款比例	貸款 : 資產 = 1:1					需由銀行審核
注意事項	1. 最高貸款額 = 1000萬港元; 2. 提早結清收費 (若在首2年中清還貸款): 貸款年度內的應繳利息總和 3. 受保人, 保單持有人, 以及受益人必須為同一人					1. (貸款期 + 受保人年齡) <= 80 2. 最高貸款額 = 2000萬港元
提供服務種類: **1. 一次性繳付保費保單之保費融資** **2. 非一次性繳付保費保單之保費融資** **3. 一次性繳付保費保單之保單抵押** **4. 非一次性繳付保費保單之保單抵押**	1					1,3,4
聯絡人	保費融資相關熱線: 2211 1211 Jasper Luo (3608 2025) LUOJJ1@hkbea.com Terri Wong(3608 1996) WONGTMT@hkbea.com Josephine Ho (3608 2183) HOJSM1@hkbea.com					Vincent Wong (vincent.wong@orix.com.hk) Rena Zhang (rena.zhang@orix.com.hk)

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請向銀行客戶經理查詢最新之資料。

第三層（最低存入資產 (AUM) 為0至10萬美元）	第三層級 理想保費金額: 10萬美元以上							
	China Construction Bank (Asia) 中國建設銀行				Elebank Limited 大象銀行		Shanghai Commercial Bank 上海商業銀行	
可申請保費融資產品	「充裕未來」、「充裕未來2」、「充裕未來3」、「充裕未來．盈尚」、「簡愛．延續2」、「簡愛．延續3」、「簡愛．延續5」、「財富恆裕」、「財富顯裕」				「充裕未來」、「充裕未來2」、「充裕未來3」、「充裕未來．盈尚」、「諾享」、「諾享2」、「盈御3」、「簡愛．延續2」、「簡愛．延續3」、「簡愛．延續5」、「財富恆裕」、「財富恆裕2-霞」、「財富恆裕2-齡」、「財富顯裕」、「財富相傳5」、「財富雋永2」、「財富源源」、「環宇盈活儲蓄保險計劃」、「財富盈活儲蓄保險計劃」、「財富恆裕3」		「財富源源」、「環宇盈活儲蓄保險計劃」、「財富盈活儲蓄保險計劃」	
最高貸款比例	保證退保價值的85%或退保價值的90% 以較低者為準				保費融資:保證退保價值的95% (財富源源/萬用壽險產品: 90%) 保單抵押: 保證退保價值的90%		淨應付保費的85%或保單生效第一天的退保價值之90%*，以較低者為準 *退保價值需扣除折扣金額(如有)	
貸款額 (每保單)	40萬港元或以上			500萬港元或以上	100萬 - 5000萬港元		100萬 - 780萬港元	780萬港元或以上
開戶要求 最低存入資產 (AUM)	無	HK$50萬	HK$100萬	無	無AUM要求		HK$50萬	HK$100萬，且須為「慧通理財」客戶
貸款利息率	H + 1.5%	H + 1.2%	H + 1%	貸款額 500萬-2000萬: 3.9% - 4.2%(視乎貸款年期) 貸款額 2000萬以上: 3.85% - 4.15%(視乎貸款年期)	貸款額 < 100萬港元: 保費融資 H + 1.5% 或 P – 0.65% (以低者為準) 保單抵押 H + 1.75% 或 P – 0.5% (以低者為準) 優惠時段至到2026年10月31日, 並需於2026年11月15日或之前放款, 額滿即止	貸款額 >= 100萬港元: 保費融資 H + 1.35% 或 P – 1% (以低者為準) 保單抵押 H + 1.75% 或 P – 0.5% (以低者為準) 優惠時段至到2026年10月31日, 並需於2026年11月15日或之前放款, 額滿即止	首5年: P - 0.8% 其後: H + 1.3%	首5年: P - 1.3% 其後: H + 1.3%
參考借貸成本 (COF = Cost of Fund) (浮動)	N/A				N/A		N/A	
成立費 (按貸款額而定)	豁免				年費為0.25% (每年收取), 不設最低金額		豁免	
利息繳付期	每月				每月		每月	
最高存款:貸款比例	需由銀行審核				需由銀行審核		需由銀行審核	
注意事項	1. 受益人必須是18歲或以上; 2.保單持有人須於貸款期完結前聯絡銀行安排續期				1. 貸款貨幣: HKD 2. 審批匯率: USD1:HKD7.75 3. 最長貸款年期: 10年 4. (貸款期 + 受保人年齡) <= 75 5. 單一客戶最多貸款額為5000萬港元，並以10張保單為限。		1. 受保人年齡 <=75 2. 最長貸款年期: 10年 3. 最近一個月流動資產證明 (至少1：1整付保費金額及最高總利息金額) 4. 提早結清收費 (若在首年內自願提前還款或以保單清償貸款): 收取償還金額的1%提前償還貸款費用，部分還款金額為最少港幣10,000元或其倍數。	
提供服務種類: 1. 一次性繳付保費保單之保費融資 2. 非一次性繳付保費保單之保費融資 3. 一次性繳付保費保單之保單抵押 4. 非一次性繳付保費保單之保單抵押	1,3,4				1,3		1	
聯絡人	Joe Chan (5109 2883) Bobo Chung (9131 6851) insurancefinancing@asia.ccb.com joe.sh.chan@asia.ccb.com bobo.cw.chung@asia.ccb.com				Ko Chun: +852 6895 0074 YY Lee: +852 5322 8616 Christy Yip: +852 6188 5390 Sarah Hong: +852 6308 9725 Carly Wong: +852 5322 8612 24小時銀行熱線: +852 3718 1818		**提前最少1個工作天經電郵預約，須由分行確認方可完成預約** 1. 維多利中心分行（銅鑼灣屈臣道15號維多利中心） Mr. Ambrose Kwok (Tel: 2969-0686)/(Email: ambrose.kwok@shacombank.com.hk) Ms. Mandy Kwan (Tel: 2969-0692)/(Email: mandy.kwan@shacombank.com.hk) 2. 銅鑼灣分行（銅鑼灣邊寧頓街18號） Mr. Ivan Yuen (Tel: 9533-0576)/(Email: ivan.yuen@shacombank.com.hk) 3. 中環總行（香港中環皇后大道中12號上海商業銀行大廈大堂樓層） Ms. Nicole Pang (Tel: 2841-5461)/(Email: nicole.pang@shacombank.com.hk)	

Life & Wealth Management Proposition Department
保費融資 中文版本

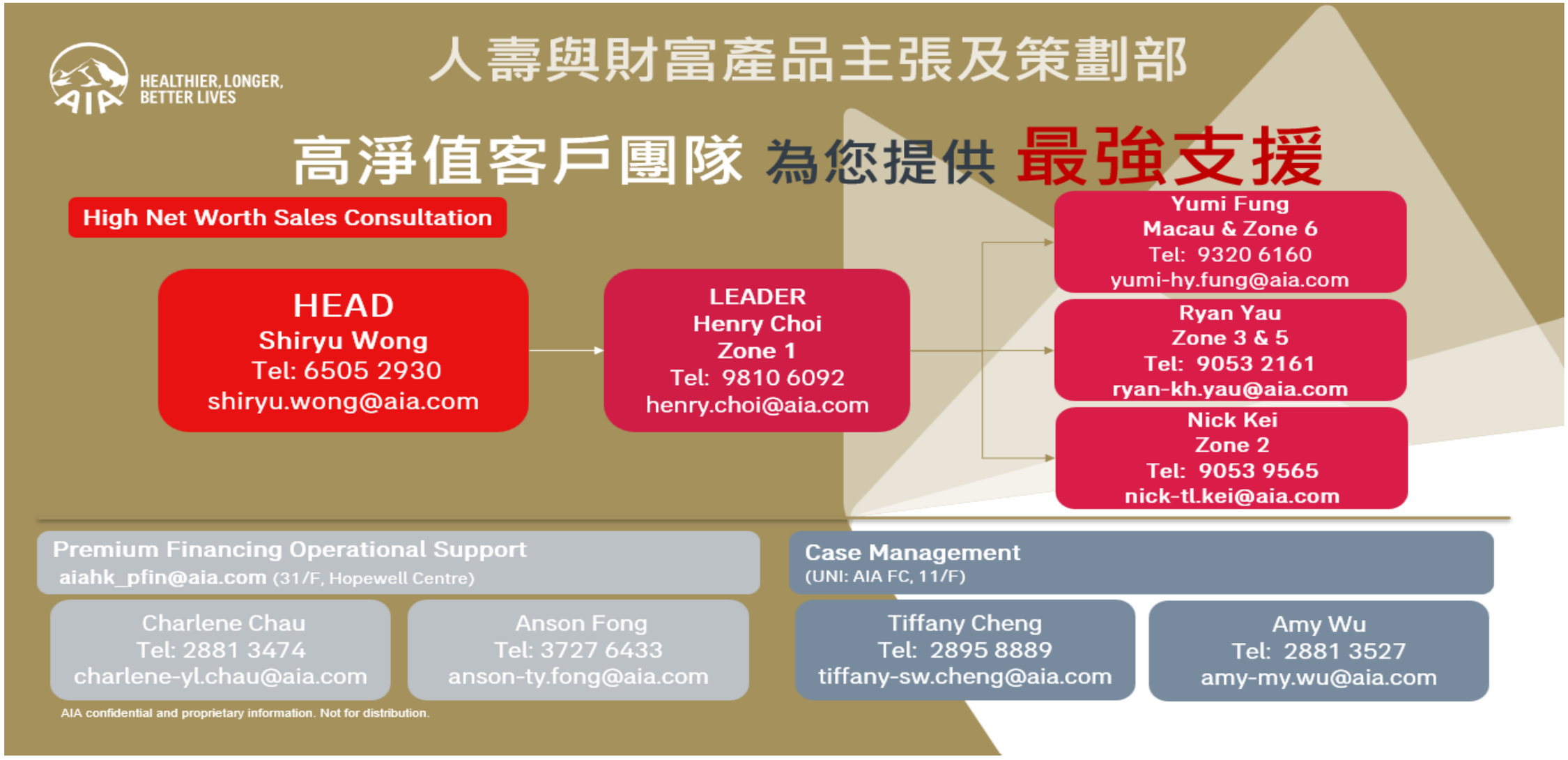
version as of 15 Oct 2026

營業員必須提醒客戶需留意權益轉讓重要事項及披露保費融資相關風險。
此文件所提供之資料貸款利息率(包括Loan Spread)、開戶存放資產等條件及細則會不時更新及調整，只供參考用途。
請向銀行客戶經理查詢最新之資料。

重要事項及聯繫

1. 以上提供之資料貸款利息率(**包括 Loan Spread**)、開戶存放資產等條件及細則會不時更新及調整，只供參考用途。請向銀行客戶經理查詢最新之資料。
2. 必需填寫及遞交**轉讓人壽保單的重要事項及風險披露**表格。
3. 根據個別銀行之規定及守則, 受益人需親臨銀行辦事處或在銀行職員見證下簽署同意書或保單轉讓文件。
4. 一切開立戶口及貸款審批以個別銀行之最後決定及批核為準。

聯絡 - Life & Wealth Management Proposition Department



[AIA - CONFIDENTIAL]

Agent should definitely remind customers to be cautious with the important notes on assignment & risk disclosure related to Premium and/or Policy Financing.
The loan interest rates (including loan spread), AUM requirement, loan capability and terms & conditions of each bank are subject to change.
This document is for reference and indicative purposes only, please check with the respective RM for latest information.

version as of 15 Oct 2026

Important Notes

- If your loan repayment is in default, the lending institution may instruct us to pay directly to it all such moneys as are payable under your policy (including any surrender or cash value), after deducting any amount that you may owe us under the policy, or comply with all of its directions insofar as the lending institution is exercising its rights of the policy under the Assignment, including but not limited to the right to cancel the policy within the cooling-off period of the policy, surrender the policy and make cash withdrawals under the policy. As a result, the protection coverage will be reduced or even may become zero.
- If, at the time of the death of the insured under the policy or the maturity of the policy, the loan is not wholly repaid, the lending institution may instruct us to pay the death benefit, after deducting any amount that you may owe us under the policy, directly to it for the repayment of any outstanding loan. As a result, the protection coverage will be reduced or even may become zero.
- The lending institution may instruct us to release such information relating to the policy as it may from time to time request, including but not limited to the surrender or cash value of the policy.
- Unless we have received the prior consent of the lending institution, we cannot pay to you any money, whether by way of cash withdrawal, policy loan, refund of any surrender or cash value (upon cancellation or termination of the policy) or refund of all or part of any premium (upon cancellation of the Policy within the cooling-off period of the policy).
- You may not be permitted to designate your spouse or children (or any of them) as beneficiary(ies) under the policy, or change the beneficiary(ies) under the policy to your spouse or children (or any of them) without the prior consent of the lending institution.
- You should read and understand the terms and conditions of Assignment set out by the lending institution before using your policy as security.
- AIA does not participate nor has any interest in the Assignment.

Risk Disclosure

Credit Risk:
You are subject to the credit risk of AIA. In the event of any adverse change in credit rating of or default of AIA, the lending institution may review and adjust the credit limit and to call for additional collateral if required.

Collateral top-up risk:
Collateral top-up may be required if the outstanding loan amount is higher than the credit limit granted by the lending institution.

Loan adjust and recall risk:
The lending institution may increase, reduce or cancel the whole or any part of the loan facility at any time. If you are unable to repay the loan facility, the lending institution may exercise its rights of the policy under the Assignment including but not limited to instruct us to fully/partially surrender the policy, make cash withdrawals and pay all such moneys directly to it and comply with any other instructions pursuant to the Assignment.

Insurance policy assignment risk:
With Premium Financing loan or other credit facilities advanced by a lending institution, the rights of the policyholder under the insurance policy will be assigned to the lending institution. This means all proceeds payable under the policy are to be paid to the lending institution first, and any changes or amendment to the policy are subject to the lending institution's approval. In case the policyholder passes away, the lending institution may surrender the policy and use the surrender value to repay the outstanding loan. You shall ensure the beneficiary(ies) is (are) fully aware of this.

Surrender risk and death benefit risk:
Once the policy is assigned to the lending institution, the lending institution shall have the sole right to exercise the rights under the policy on behalf of the policyholder, including but not limited to receive any dividends payable under the policy, surrender the policy and receive any surrender value, apply for policy loan and exercise any non-forfeiture options.

Interest rate risk :
When the loan interest rate or crediting interest rate of the policy changes, it may result in higher costs of interest payments and the value of the policy will be lower than the loan balance. Interest rates applicable to the loan are subject to changes according to (including but not limited to): (1) lending institution's policy and discretion and (2) prevailing market conditions on the demand and supply on the currency the loan is denominated in (e.g. Hong Kong Interbank Offered Rate).

Rate of return risk:
Changes in interest rates applicable to the loan (i.e. increase) may increase the cost of serving the loan and therefore reduce the overall rate of return of the policy under this financing arrangement. In the worst case, the financing interest rate may be higher than the returns received from the policy and you may be subject to significant financial loss. You should be aware of the adverse financial implications in the event the rate of return generated from the policy is insufficient to allow the value of the policy to meet your financial obligations to the lending institution.

Exchange rate risk:
Exchange rate exposure arises when you choose a loan currency different to the policy currency. For instance, in case of premium financing, you are required to convert the premium loans (e.g. HKD loans) into the policy currency (e.g. USD) in the form of a separate foreign exchange transaction with the lending institution for premium settlement. Similarly, any proceeds received under the policy are required to be converted into the loan currency before being used for the loan repayment. The fluctuation in exchange rate may have impact on the amount of loan repayment and you may be required to top it up in case of shortfall.

營業員必須提醒客戶需留意權益轉讓重要事項及披露保費融資相關風險。
此文件所提供之資料貸款利息率(包括Loan Spread)、開戶存放資產等條件及細則會不時更新及調整，只供參考用途。
請向銀行客戶經理查詢最新之資料。

version as of 15 Oct 2026

Agents must not create their own sales tools or use premium financing as a promotional tactic.
Agents should not be involved in arranging premium financing for clients or offering advice on it.
Agents must remind clients of the risks and implications associated with premium financing.

Can do

- ✓ Clients should be made aware of:
  - Risks from policy assignment and external uncertainties.
  - The need to assess personal financial needs and market conditions before applying for premium financing.
  - The requirement to complete, sign, and submit the "Important Information Declaration" and the premium financing form (available in iPoS).
  - Their ability and willingness to pay premiums without relying on premium financing. Clients should be made aware of risks from policy assignment and external uncertainties, the need to assess personal financial needs and market conditions before applying for premium financing.
- ✓ If asked, explain that premium financing is one payment method and clients should choose based on their risk tolerance and financial capacity.
- ✓ Unless AIA has received prior consent from the lending institution, AIA cannot disburse any funds to the client.
- ✓ Clarify that AIA and Financial Planners are not involved in the terms and negotiations of premium financing. Approval is solely at the discretion of the financial institution.
- ✓ Premium financing is a separate arrangement between the client and the lender, and not part of the insurance contract.
- ✓ If clients ask questions beyond the planner' s expertise, they should be advised to seek professional advice from qualified experts.

Must not do

- X Creating or distributing sales tools or information related to premium financing (e.g., leaflets, estimates, articles, graphics, videos), including via social media or live streaming.
- X Actively inviting, encouraging, or inducing clients to engage in premium financing.
- X Providing any advice or arrangements related to premium financing.
- X Describing premium financing as risk-free.
- X Distributing internal or non-sales documents to the public.
- X Claiming clients will never incur losses or that loan interest rates will remain unchanged.
- X Comparing premium financing with other financial or investment tools (e.g., property transactions).
- X Bundling AIA insurance products with premium financing (bundle selling).
- X Guaranteeing that policy returns will cover loan interest or repayments.
- X Analyzing or predicting loan interest rates for premium financing.
- X Offering gifts (monetary or non-monetary) to induce clients to engage in premium financing.

Life & Wealth Management Proposition Department
Premium Financing ***English Version***

version as of 15 Oct 2026

Agent should definitely remind customers to be cautious with the important notes on assignment & risk disclosure related to Premium and/or Policy Financing.
The loan interest rates (including loan spread), AUM requirement, loan capability and terms & conditions of each bank are subject to change.
This document is for reference and indicative purposes only, please check with the respective RM for latest information.

Overview
Business Partners for Premium Financing Arrangement

1st tier – AUM> US$1M	BANK OF SINGAPORE Asia's global private bank A subsidiary of OCBC Bank; INDOSUEZ WEALTH MANAGEMENT 東方匯理財富管理; BEA東亞銀行; J. SAFRA SARASIN Sustainable Private Banking since 1841; 大新銀行 DAH SING BANK; Maybank
2nd tier – AUM US$100K -1M	ICBC 工银亚洲; OCBC; 大新銀行 DAH SING BANK; DBS
3rd tier – AUM <US$100K	BEA東亞銀行; 中国建设银行(亞洲) China Construction Bank (Asia); 上海商業銀行 SHANGHAI COMMERCIAL BANK; EleBank; ORIX

Remarks: Premium financing and pledging service only provided for policies with single premium US$100K or above.

Life & Wealth Management Promotion Department
Business Promotion Section Limited

Agent should definitely remind customers to be cautious with the important notes on assignment & risk disclosure related to Premium and/or Policy Financing.
The loan interest rates (including loan spread), AUM requirement, loan capability and terms & conditions of each bank are subject to change.
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Wealth Generation - Applicable Bank

	1st Tier (AUM requires US$1M or ABOVE) Ideal Premium Size: Over US$500K - US$1M			2nd Tier (AUM requires US$100K - 1M) Ideal Premium Size: Over US$200K - US$500K			3rd Tier (AUM requires US$0 - 100K) Ideal Premium Size: Over US$100K											
	Dah Sing Bank (Private Banking)	**The Bank of East Asia (Private Banking)**	**Maybank Hong Kong**	**Dah Sing Bank (Retail)**	**OCBC Bank**		**DBS Bank**	**Bank of East Asia (Retail Banking) - (Premium Financing Only)**					**ORIX Asia Limited**	**Elebank Limited**		**Shanghai Commercial Bank**	
Max. Loan Ratio	87.3% of CSV* *Day 1 CSV need to be deducted the discount amount (if applicable)	90% of CSV	90% of CSV	87.3% of CSV* *Day 1 CSV need to be deducted the discount amount (if applicable)	HK$ Loan: 85% of Day 1 CSV US$ Loan: 90% of Day 1 CSV (95% of Day 1 CSV is offered to OCBC Premier Banking customers (Loans are limited to the same policy currency only) with (i)HK$1M AUM; (ii)either total monthly income > HK$80K or with Net Asset Value ≥ HK$2M; (iii)not applicable to Top-Up and policy finance).		Below age 65: 90% of Day 1 CSV Age 65 to 70: 70% of Day 1 CSV	90% of CSV					95% of CSV	Premium Financing: 95% of guarantee CSV(WG/ UL Products: 90%) Policy Pledging: 90% of guarantee CSV		85% of net premium amount or 90% of CSV* (whichever is lower) *Day 1 CSV need to be deducted the discount amount (if applicable)	
Loan Amount (per policy)	US$500K - US$10.25M	US$520K (subject to bank approval)	US$500K or above	HK$500K -HK$5.5M	HK$1M or above		HK$1M - HK$23M	HK$500K - HK$10M					HK$500K - HK$20M	HK$1M - HK$50M		HK$1M - HK$7.8M	HK$7.8M or above
Account Opening Requirement Min. Investable Assets (AUM)	US$1M (at least 60% of total premium)	US$1.03M (Net)	US$1M	HK$1M* (refer to Max. Loan vs. AUM Requiremen)	HK$500K	HK$1M	HK$1M - 5M*	HK$500K - HK$5M	HK$500K - HK$5M (>= 50% of loan amount)	HK$500K - HK$5M (>= 80% of loan amount)	HK$5M (>= 50% of loan amount)	HK$5M (>= 80% of loan amount)	No minimum AUM requirement	No minimum AUM requirement		HK$500K	HK$1M, and Being SMART Banking customer
Loan interest rate of premium financing	Investment Amount (US$) < 3M: First 5 years: COF + 0.8% or P-2.5% (whichever is lower) Thereafter: COF + 0.75% Investment Amount (US$) >= 3M: First 5 years: COF + 0.7% or P-2.6% (whichever is lower) Thereafter: COF + 0.6%	H/L + 2%	COF + (0.5% - 1%) (subject to bank approval)	First 5 years: H+1.2% or P-2.1% (whichever is lower) Thereafter: H+1.2%	Limited quota from 01 Oct 2026 to 31 Dec 2026 Drawdown must be made on or before Feb 28, 2027. HKD H + 1% or P-1.4% (whichever is lower) USD USD COF + 0.6%	HKD H + 0.9% or P-1.4% (whichever is lower) USD USD COF + 0.4%	For New DBS Treasures customers only. Quota is limited. Special promotion period: Oct 20 - 30, 2026 Applications deadline: Nov 30, 2026 First 5 years: H + 1% or P - 2.075% (whichever is lower) Thereafter: H + 1%	First 2 years: H + 2%, Thereafter: H + 2.2%	First 2 years: H + 1.2%, Thereafter: H + 1.4%	First 2 years: H + 1%, Thereafter: H + 1.2%	First 2 years: H + 1% or P - 1% (whichever is lower) Thereafter: H + 1.2%	First 2 years: H + 0.8% or P - 1% (whichever is lower) Thereafter: H + 1%	Premium Financing: H + 1.75% or P - 0.75% (whichever is lower) Policy Pledging: H + 2% or P - 0.5% (whichever is lower)	Loan amount < HK$1M: Premium Financing: H + 1.5% or P - 0.65% (whichever is lower) Policy Pledging: H + 1.75% or P - 0.5% (whichever is lower) The promotional period runs until Oct 31, 2026, and drawdown must be made on or before Nov 15, 2026. Quota is limited.	Loan amount >= HK$1M: Premium Financing: H + 1.35% or P - 1% (whichever is lower) Policy Pledging: H + 1.75% or P - 0.5% (whichever is lower) The promotional period runs until Oct 31, 2026, and drawdown must be made on or before Nov 15, 2026. Quota is limited.	First 5 years: P - 0.8% Thereafter: H + 1.3%	First 5 years: P - 1.3% Thereafter: H + 1.3%
COF reference (Floating)	HKD: Approximate to HIBOR; Other Currencies: Please Reach Bank	N/A	COF to be announced by the bank in daily basis	N/A	COF depends on Currency		N/A	N/A					N/A	N/A		N/A	
Set-up fee (of loan amount)	Maximum 1% of loan amount (set up and annual review fee)	None	Set up fee: USD 5,000 (Waived) Annual review fee: Waived	Waived	0.5% (one-off)	0.3% (one-off)	Waived	Set-up fee (one-off): 0.3% Annual fee (starting from 2nd year): 0.3%	Set-up fee (one-off): 0.2% Annual fee (starting from 2nd year): 0.2%	Set-up fee (one-off): 0.2% Annual fee (starting from 2nd year): 0.2%	Set-up fee (one-off): 0.2% Annual fee (starting from 2nd year): 0.2%	Set-up fee (one-off): 0.2% Annual fee (starting from 2nd year): 0.2%	1.00%	Annual fee: 0.25% (charged annually, no min. charge)		Waived	
Interest Repayment Periods	1-mth or 3-mth (interest cannot rollover)	1-mth to 12-mth (interest rollover subject to approval)	Monthly	Monthly	Monthly		Monthly	Monthly					Monthly	Monthly		Monthly	
Max. Loan vs. AUM Requirement	Subject to bank's approval	Subject to bank's approval	N/A	Subject to bank's approval	Subject to Bank's approval		Subject to Bank's approval	Loan : Net worth = 1:1					Subject to Bank's approval	Subject to Bank's approval		Subject to Bank's approval	
Remarks	Beneficiary must state own estate or individual aged 18 above	Accept Company/ BVI account holder	N/A	1. Age of Insured <= 65 2. The latest current asset proof (1:1 of loan amount) Current assets (PRC): Only certificates of deposit are accepted	1. Applicants must be aged between 18 - 70; 2. If Policy Owner is NOT equal to Insured, Beneficiary must be Policyowner; 3. If Policy Owner is equal to Insured, Beneficiary must be Own Estate; 4. Applicants must not be resident in USA, Canada or green card holder		1. Age of Insured <= 69 2. Applicant must be Policy Owner and Life Insured *3. Loan amount HK$10M - HK$2M AUM Loan amount HK$15M - HK$3M AUM Loan amount HK$20M - HK$4M AUM Loan amount HK$25M - HK$5M AUM Loan amount >=HK$30M - Case by case assessment	1. Max. Loan amount = HK$10M; 2. Prepayment fee (if early repay within first 2 years): Interest Payable for the remaining repayment period 3. Life Insured, Policy Owner and Beneficiary must be same person.					1. (Loan Tenor + Age of Insured) <= 80 2. Max. Loan amount = HK$20M	1. Loan Currency: HKD 2. USD1:HKD7.75 3. Max Loan Tenor = 10yr 4. (Loan Tenor + Age of Insured) <= 75 5. The maximum loan amount for a single customer is HKD 50 million, subject to a limit of 10 policies.		1. Age of Insured <= 75 2. Max Loan Tenor = 10yr 3. The latest current asset proof (1:1 of loan amount and highest total interest amount) 4.Prepayment fee (if early repay within the first year): An early repayment fee of 1% of the amount repaid will be charged. Any partial repayment must be made in an amount of not less than HKD 10,000 and in integral multiples of HKD 10,000.	
Service Type Provided: 1. Premium Financing of Single-pay Policies 2. Premium Financing of Regular-pay Policies 3. Policy Pledging of Single-pay Policies 4. Policy Pledging of Regular-pay Policies	1, 3, 4	1, 3	1, 3	1	1, 3		1	1					1,3,4	1,3		1	
Contact Points	Ivan Wong (9611 1897) ivanwong@dahsing.com	Bonnie Leung (3608 0492) LEUNGBCY@hkbea.com	Chapman Lui(3518 5618) Chapman.lui@maybank.com	All applications must be referred through AIA Premium Financing team. aiahk_gfin@aia.com **(At least three working days are required to arrange a bank appointmen. The team only refers the application and does not guarantee quota reservation or approval. The final result is subject to the bank's decision.)**	Jack Suen (9817 3050)		Kevin Chan (6680 3182) Ivy Cheng (6389 0788) Stanley Hui (9235 2098) pfapp@dbs.com	Premium Financing Hotline: 2211 1211 Jasper Luo (3608 2025) LUOJ1@hkbea.com Terri Wong(3608 1996) WONGTMT@hkbea.com Josephine Ho (3608 2183) HOSM1@hkbea.com					Vincent Wong (vincent.wong@orix.com.hk) Rena Zhang (rena.zhang@orix.com.hk)	Ko Chun: +852 6895 0074 YY Lee: +852 5322 8616 Christy Yip: +852 6188 5390 Sarah Hong: +852 6308 9725 Carly Wong: +852 5322 8612 24hrs hotline: +852 3718 1818		**A prior appointment must be made by email at least one working day in advance. The appointment will only be confirmed and completed upon confirmation by the branch.** 1.Victoria Centre Branch (Victoria Centre, 15 Watson Road, Causeway Bay) : Mr. Ambrose Kwok (Tel: 2969-0686)/(Email: ambrose.kwok@shacombank.com.hk) Ms. Mandy Kwan (Tel: 2969-0692)/(Email: mandy.kwan@shacombank.com.hk) 2.Causeway Bay Branch (18 Pennington Street, Causeway Bay) : Mr. Ivan Yuen (Tel: 9533-0576)/(Email: ivan.yuen@shacombank.com.hk) 3.Central Head Office : Ms. Nicole Pang (Tel: 2841-5461)/(Email: nicole.pang@shacombank.com.hk)	
The relevant applications are subject to a maximum premium discount of 7%, and any discounts exceeding this limit will require separate approval, subject to the bank's final review and arrangement.																	

Life & Wealth Management Proposition Department
Premium Financing English Version

version as of 15 Oct 2026

Agent should definitely remind customers to be cautious with the important notes on assignment & risk disclosure related to Premium and/or Policy Financing.
The loan interest rates (including loan spread), AUM requirement, loan capability and terms & conditions of each bank are subject to change.
This document is for reference and indicative purposes only, please check with the respective RM for latest information.

GlobalFlexi Savings - Applicable Bank

	1st Tier (AUM requires US$1M or ABOVE) Ideal Premium Size: Over US$500K - US$1M	2nd Tier (AUM requires US$100K - 1M) Ideal Premium Size: Over US$200K - US$500K	3rd Tier (AUM requires US$0 - 100K) Ideal Premium Size: Over US$100K								
	Dah Sing Bank (Private Banking)	**Dah Sing Bank (Retail)**	**Bank of East Asia (Retail Banking) - (Premium Financing Only)**					**ORIX Asia Limited**	**Elebank Limited**		**Shanghai Commercial Bank**	
Max. Loan Ratio	87.3% of CSV* *Day 1 CSV need to be deducted the discount amount (If applicable)	87.3% of CSV* *Day 1 CSV need to be deducted the discount amount (If applicable)	90% of CSV					95% of CSV	Premium Financing: 95% of guarantee CSV(WG/ UL Products: 90%) Policy Pledging: 90% of guarantee CSV		85% of net premium amount or 90% of CSV* (whichever is lower) *Day 1 CSV need to be deducted the discount amount (If applicable)	
Loan Amount (per policy)	US$500K - US$10.25M	HK$500K -HK$5.5M	HK$500K - HK$10M					HK$500K - HK$20M	HK$1M - HK$50M		HK$1M - HK$7.8M	HK$7.8M or above
Account Opening Requirement Min. Investable Assets (AUM)	US$1M (at least 60% of total premium)	HK$1M* (refer to Max. Loan vs. AUM Requiremen)	HK$500K - HK$5M	HK$500K - HK$5M (>= 50% of loan amoiunt)	HK$500K - HK$5M (>= 80% of loan amoiunt)	HK$5M (>= 50% of loan amoiunt)	HK$5M (>= 80% of loan amoiunt)	No minimum AUM requirement	No minimum AUM requirement		HK$500K	HK$1M, and Being SMART Banking customer
Loan interest rate of premium financing	Investment Amount (US$) < 3M: First 5 years: COF + 0.8% or P-2.5% (whichever is lower) Thereafter: COF + 0.75% Investment Amount (US$) >= 3M: First 5 years: COF + 0.7% or P-2.6% (whichever is lower) Thereafter: COF + 0.6%	First 5 years: H+1.2% or P-2.1% (whichever is lower) Thereafter: H+1.2%	First 2 years: H + 2%, Thereafter: H + 2.2%	First 2 years: H + 1.2%, Thereafter: H + 1.4%	First 2 years: H + 1%, Thereafter: H + 1.2%	First 2 years: H + 1% or P - 1% (whichever is lower) Thereafter: H + 1.2%	First 2 years: H + 0.8% or P - 1% (whichever is lower) Thereafter: H + 1%	Premium Financing: H + 1.75% or P - 0.75% (whichever is lower) Policy Pledging: H + 2% or P - 0.5% (whichever is lower)	Loan amount < HK$1M: Premium Financing: H + 1.5% or P - 0.65% (whichever is lower) Policy Pledging: H + 1.75% or P - 0.5% (whichever is lower) The promotional period runs until Oct 31, 2026, and drawdown must be made on or before Nov 15, 2026. Quota is limited.	Loan amount >= HK$1M: Premium Financing: H + 1.35% or P - 1% (whichever is lower) Policy Pledging: H + 1.75% or P - 0.5% (whichever is lower) The promotional period runs until Oct 31, 2026, and drawdown must be made on or before Nov 15, 2026. Quota is limited.	First 5 years: P - 0.8% Thereafter: H + 1.3%	First 5 years: P - 1.3% Thereafter: H + 1.3%
COF reference (Floating)	HKD: Approximate to HIBOR; Other Currencies: Please Reach Bank	N/A	N/A					N/A	N/A		N/A	
Set-up fee (of loan amount)	Maximum 1% of loan amount (set up and annual review fee)	Waived	Set-up fee (one-off): 0.3% Annual fee (starting from 2nd year): 0.3%	Set-up fee (one-off): 0.2% Annual fee (starting from 2nd year): 0.2%	Set-up fee (one-off): 0.2% Annual fee (starting from 2nd year): 0.2%	Set-up fee (one-off): 0.2% Annual fee (starting from 2nd year): 0.2%	Set-up fee (one-off): 0.2% Annual fee (starting from 2nd year): 0.2%	1.00%	Annual fee: 0.25% (charged annually, no min. charge)		Waived	
Interest Repayment Periods	1-mth or 3-mth (interest cannot rollover)	Monthly	Monthly					Monthly	Monthly		Monthly	
Max. Loan vs. AUM Requirement	Subject to bank's approval	Subject to bank's approval	Loan : Net worth = 1:1					Subject to Bank's approval	Subject to Bank's approval		Subject to Bank's approval	
Remarks	Beneficiary must state own estate or individual aged 18 above	1. Age of Insured <= 65 2. The latest current asset proof (1:1 of loan amount) Current assets (PRC): Only certificates of deposit are accepted	1. Max. Loan amount = HK$10M; 2. Prepayment fee (if early repay within first 2 years): Interest Payable for the remaining repayment period 3. Life Insured, Policy Owner and Beneficiary must be same person.					1. (Loan Tenor + Age of Insured) <= 80 2. Max. Loan amount = HK$20M	1. Loan Currency: HKD 2. USD1:HKD7.75 3. Max Loan Tenor = 10yr 4. (Loan Tenor + Age of Insured) <= 75 5. The maximum loan amount for a single customer is HKD 50 million, subject to a limit of 10 policies.		1. Age of Insured <= 75 2. Max Loan Tenor = 10yr 3. The latest current asset proof (1:1 of loan amount and highest total interest amount) 4.Prepayment fee (if early repay within the first year): An early repayment fee of 1% of the amount repaid will be charged. Any partial repayment must be made in an amount of not less than HKD 10,000 and in integral multiples of HKD 10,000.	
Service Type Provided: 1. Premium Financing of Single-pay Policies 2. Premium Financing of Regular-pay Policies 3. Policy Pledging of Single-pay Policies 4. Policy Pledging of Regular-pay Policies	1, 3, 4	1	1					1,3,4	1,3		1	
Contact Points	Ivan Wong (9611 1897) ivanwong@dahsing.com	All applications must be referred through AIA Premium Financing team. aiahk_pfin@aia.com (At least three working days are required to arrange a bank appointmen. The team only refers the application and does not guarantee quota reservation or approval. The final result is subject to the bank's decision.)	Premium Financing Hotline: 2211 1211 Jasper Luo (3608 2025) LUOJJ1@hkbea.com Terri Wong(3608 1996) WONGTMT@hkbea.com Josephine Ho (3608 2183) HOJSM1@hkbea.com					Vincent Wong (vincent.wong@orix.com.hk) Rena Zhang (rena.zhang@orix.com.hk)	Ko Chun: +852 6895 0074 YY Lee: +852 5322 8616 Christy Yip: +852 6188 5390 Sarah Hong: +852 6308 9725 Carly Wong: +852 5322 8612 24hrs hotline: +852 3718 1818		**A prior appointment must be made by email at least one working day in advance. The appointment will only be confirmed and completed upon confirmation by the branch.** 1.Victoria Centre Branch (Victoria Centre, 15 Watson Road, Causeway Bay) : Mr. Ambrose Kwok (Tel: 2969-0686)/(Email: ambrose.kwok@shacombank.com.hk) Ms. Mandy Kwan (Tel: 2969-0692)/(Email: mandy.kwan@shacombank.com.hk) 2.Causeway Bay Branch (18 Pennington Street, Causeway Bay) : Mr. Ivan Yuen (Tel: 9533-0576)/(Email: ivan.yuen@shacombank.com.hk) 3.Central Head Office : Ms. Nicole Pang (Tel: 2841-5461)/(Email: nicole.pang@shacombank.com.hk)	

Life & Wealth Management Proposition Department
Premium Financing English Version

version as of 15 Oct 2026

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Wealth Elite Life Insurance Plan 3 - Applicable Bank

	1st Tier (AUM requires US$1M or ABOVE) Ideal Premium Size: Over US$500K - US$1M	2nd Tier (AUM requires US$100K - 1M) Ideal Premium Size: Over US$200K - US$500K			3rd Tier (AUM requires US$0 - 100K) Ideal Premium Size: Over US$100K						
	Dah Sing Bank (Private Banking)	**Dah Sing Bank (Retail)**	**OCBC Bank**		**DBS Bank**	**Bank of East Asia (Retail Banking) - (Premium Financing Only)**					**ORIX Asia Limited**	**Elebank Limited**	
Max. Loan Ratio	87.3% of CSV* *Day 1 CSV need to be deducted the discount amount (If applicable)	87.3% of CSV* *Day 1 CSV need to be deducted the discount amount (If applicable)	HK$ Loan: 85% of Day 1 CSV US$ Loan: 90% of Day 1 CSV (95% of Day 1 CSV is offered to OCBC Premier Banking customers (Loans are limited to the same policy currency only) with (i)HK$1M AUM; (ii)either total monthly income > HK$80K or with Net Asset Value ≥ HK$2M; (iii)not applicable to Top-Up and policy finance).		Below age 65: 90% of Day 1 CSV Age 65 to 70: 70% of Day 1 CSV	90% of CSV					95% of CSV	Premium Financing: 95% of guarantee CSV(WG/ UL Products: 90%) Policy Pledging: 90% of guarantee CSV	
Loan Amount (per policy)	US$500K - US$10.25M	HK$500K -HK$5.5M	HK$1M or above		HK$1M - HK$23M	HK$500K - HK$10M					HK$500K - HK$20M	HK$1M - HK$50M	
Account Opening Requirement Min. Investable Assets (AUM)	US$1M (at least 60% of total premium)	HK$1M* (refer to Max. Loan vs. AUM Requiremen)	HK$500K	HK$1M	HK$1M - 5M*	HK$500K - HK$5M	HK$500K - HK$5M (>= 50% of loan amoiunt)	HK$500K - HK$5M (>= 80% of loan amoiunt)	HK$5M (>= 50% of loan amoiunt)	HK$5M (>= 80% of loan amoiunt)	No minimum AUM requirement	No minimum AUM requirement	
Loan interest rate of premium financing	Investment Amount (US$) < 3M: First 5 years: COF + 0.8% or P-2.5% (whichever is lower) Thereafter: COF + 0.75% Investment Amount (US$) >= 3M: First 5 years: COF + 0.7% or P-2.6% (whichever is lower) Thereafter: COF + 0.6%	First 5 years: H+1.2% or P-2.1% (whichever is lower) Thereafter: H+1.2%	Limited quota from 01 Oct 2026 to 31 Dec 2026 Drawdown must be made on or before Feb 28, 2027. HKD H + 1% or P-1.4% (whichever is lower) USD USD COF + 0.6%	HKD H + 0.9% or P-1.4% (whichever is lower) USD USD COF + 0.4%	For New DBS Treasures customers only. Quota is limited. Special promotion period: Oct 20 - 30, 2026 Applications deadline: Nov 30, 2026 First 5 years: H + 1% or P - 2.075% (whichever is lower) Thereafter: H + 1%	First 2 years: H + 2%, Thereafter: H + 2.2%	First 2 years: H + 1.2%, Thereafter: H + 1.4%	First 2 years: H + 1%, Thereafter: H + 1.2%	First 2 years: H + 1% or P - 1% (whichever is lower) Thereafter: H + 1.2%	First 2 years: H + 0.8% or P - 1% (whichever is lower) Thereafter: H + 1%	Premium Financing: H + 1.75% or P - 0.75% (whichever is lower) Policy Pledging: H + 2% or P - 0.5% (whichever is lower)	Loan amount < HK$1M: Premium Financing: H + 1.5% or P - 0.65% (whichever is lower) Policy Pledging: H + 1.75% or P - 0.5% (whichever is lower) The promotional period runs until Oct 31, 2026, and drawdown must be made on or before Nov 15, 2026. Quota is limited.	Loan amount >= HK$1M: Premium Financing: H + 1.35% or P - 1% (whichever is lower) Policy Pledging: H + 1.75% or P - 0.5% (whichever is lower) The promotional period runs until Oct 31, 2026, and drawdown must be made on or before Nov 15, 2026. Quota is limited.
COF reference (Floating)	HKD: Approximate to HIBOR; Other Currencies: Please Reach Bank	N/A	COF depends on Currency		N/A	N/A					N/A	N/A	
Set-up fee (of loan amount)	Maximum 1% of loan amount (set up and annual review fee)	Waived	0.5% (one-off)	0.3% (one-off)	Waived	Set-up fee (one-off): 0.3% Annual fee (starting from 2nd year): 0.3%	Set-up fee (one-off): 0.2% Annual fee (starting from 2nd year): 0.2%	Set-up fee (one-off): 0.2% Annual fee (starting from 2nd year): 0.2%	Set-up fee (one-off): 0.2% Annual fee (starting from 2nd year): 0.2%	Set-up fee (one-off): 0.2% Annual fee (starting from 2nd year): 0.2%	1.00%	Annual fee: 0.25% (charged annually, no min. charge)	Annual fee: 0.25% (charged annually, no min. charge)
Interest Repayment Periods	1-mth or 3-mth (interest cannot rollover)	Monthly	Monthly		Monthly	Monthly					Monthly	Monthly	
Max. Loan vs. AUM Requirement	Subject to bank's approval	Subject to bank's approval	Subject to Bank's approval		Subject to Bank's approval	Loan : Net worth = 1:1					Subject to Bank's approval	Subject to Bank's approval	
Remarks	Beneficiary must state own estate or individual aged 18 above	1. Age of Insured <= 65 2. The latest current asset proof (1:1 of loan amount) Current assets (PRC): Only certificates of deposit are accepted	1. Applicants must be aged between 18 - 70; 2. If Policy Owner is NOT equal to Insured, Beneficiary must be Policyowner; 3. If Policy Owner is equal to Insured, Beneficiary must be Own Estate; 4. Applicants must not be resident in USA, Canada or green card holder		1. Age of Insured <= 69 2. Applicant must be Policy Owner and Life Insured *3. Loan amount HK$10M - HK$2M AUM Loan amount HK$15M - HK$3M AUM Loan amount HK$20M - HK$4M AUM Loan amount HK$25M - HK$5M AUM Loan amount >=HK$30M - Case by case assessment	1. Max. Loan amount = HK$10M; 2. Prepayment fee (if early repay within first 2 years): Interest Payable for the remaining repayment period 3. Life Insured, Policy Owner and Beneficiary must be same person.					1. (Loan Tenor + Age of Insured) <= 80 2. Max. Loan amount = HK$20M	1. Loan Currency: HKD 2. USD1:HKD7.75 3. Max Loan Tenor = 10yr 4. (Loan Tenor + Age of Insured) <= 75 5. The maximum loan amount for a single customer is HKD 50 million, subject to a limit of 10 policies.	
Service Type Provided: 1. Premium Financing of Single-pay Policies 2. Premium Financing of Regular-pay Policies 3. Policy Pledging of Single-pay Policies 4. Policy Pledging of Regular-pay Policies	1, 3, 4	1	1, 3		1	1					1,3,4	**1,3**	
Contact Points	Ivan Wong (9611 1897) ivanwong@dahsing.com	All applications must be referred through AIA Premium Financing team. aiahk_pfin@aia.com **(At least three working days are required to arrange a bank appointmen. The team only refers the application and does not guarantee quota reservation or approval. The final result is subject to the bank's decision.)**	Jack Suen (9817 3050)		Kevin Chan (6680 3182) Ivy Cheng (6389 0788) Stanley Hui (9235 2098) pfapp@dbs.com	Premium Financing Hotline: 2211 1211 Jasper Luo (3608 2025) LUOJJ1@hkbea.com Terri Wong(3608 1996) WONGTMT@hkbea.com Josephine Ho (3608 2183) HOJSM1@hkbea.com					Vincent Wong (vincent.wong@orix.com.hk) Rena Zhang (rena.zhang@orix.com.hk)	Ko Chun: +852 6895 0074 YY Lee: +852 5322 8616 Christy Yip: +852 6188 5390 Sarah Hong: +852 6308 9725 Carly Wong: +852 5322 8612 24hrs hotline: +852 3718 1818	
The relevant applications are subject to a maximum premium discount of 7%, and any discounts exceeding this limit will require separate approval, subject to the bank's final review and arrangement.													

Agent should definitely remind customers to be cautious with the important notes on assignment & risk disclosure related to Premium and/or Policy Financing.
The loan interest rates (including loan spread), AUM requirement, loan capability and terms & conditions of each bank are subject to change.
This document is for reference and indicative purposes only, please check with the respective RM for latest information.

1st Tier (AUM requires US$1M or ABOVE)	**1st Tier** **Ideal Premium Size: Over US$500K - US$1M**					
	Bank of Singapore	**CA Indosuez (Switzerland) SA Hong Kong Branch**	**The Bank of East Asia (Private Banking)**	**Bank J. Safra Sarasin Ltd, Hong Kong Branch**	**Maybank Hong Kong**	**Dah Sing Bank (Private Banking)**
Eligible AIA Products	SLE2, SLE3, SLE5, WE, WE2, WO, WP3, WP3I, WP5, WU, WU2	SLE2, SLE3, SLE5, WE, WE2S, WO, WP3, WP3I, WP5, WU, WU2	BPV, GP, SLE3, SLE5, WE, WER, WP3, WP3I, WP5, WU, WU2, WG	SLE3, SLE5, WE, WE2, WER, WO, WP, WP2, WP3, WP3I, WP5, WU, WU2, WG	WG	AL, BP, BPV, EX-LIFE, FP, GP, PIP, SLE2, SLE3, SLE5, WE, WE2R, WE2S, WER, WO, WP, WP2, WP3, WP3I, WP5, WU, WU2, WG, GF, WE3
Max. Loan Ratio	90% of CSV	90% of CSV	90% of CSV	90% of CSV (hair cut 10% for cross currency)	90% of CSV	87.3% of CSV* *Day 1 CSV need to be deducted the discount amount (If applicable)
Loan Amount (per policy)	US$1M	US$1M (Below US$1M, subject to bank approval)	US$520K (subject to bank approval)	US$1M	US$500K or above	US$500K - US$10.25M
Account Opening Requirement **Min. Investable Assets (AUM)**	US$5M	US$2M	US$1.03M (Net)	HK$8M	US$1M	US$1M (at least 60% of total premium)
Loan interest rate of premium financing	COF + 0.8%	COF + 1%	H/L + 2%	COF + 1%	COF + (0.5% - 1%) (subject to bank approval)	<u>Investment Amount (US$) < 3M:</u> First 5 years: COF + 0.8% or P-2.5% (whichever is lower) Thereafter: COF + 0.75% <u>Investment Amount (US$) >= 3M:</u> First 5 years: COF + 0.7% or P-2.6% (whichever is lower) Thereafter: COF + 0.6%
COF reference (Floating)	COF varies in different currency	COF varies in different currency	N/A	COF varies in different currency	COF to be announced by the bank in daily basis	HKD: Approximate to HIBOR; Other Currencies: Please Reach Bank
Set-up fee (of loan amount)	None	None	None	None	Set up fee: USD 5,000 (Waived) Annual review fee: Waived	Maximum 1% of loan amount (set up and annual review fee)
Interest Repayment Periods	1-mth to 12-mth (interest rollover subject to approval)	1-week to 12-mth (principal rollover only)	1-mth to 12-mth (interest rollover subject to approval)	Quarterly / Monthly / Weekly	Monthly	1-mth or 3-mth (interest cannot rollover)
Max. Loan vs. AUM Requirement	Subject to bank's approval	Subject to bank's approval	Subject to bank's approval	AUM : Loan = 1 : 2.5	N/A	Subject to bank's approval
Remarks	Beneficiary must be Policy Owner	Beneficiary must state own estate or individual aged 18 above	Accept Company/ BVI account holder	Beneficiary must be Own Estate	N/A	Beneficiary must state own estate or individual aged 18 above
Service Type Provided: **1. Premium Financing of Single-pay Policies** **2. Premium Financing of Regular-pay Policies** **3. Policy Pledging of Single-pay Policies** **4. Policy Pledging of Regular-pay Policies**	3, 4	1, 3, 4	1, 3	1, 3	1, 3	1, 3, 4
Contact Points	Andrew Wong (9868 8425) Chelsea Chao (9015 1608)	Nelson Ng (3763 6716)	Bonnie Leung (3608 0492) LEUNGBOY@hkbea.com	Tracy Chow (9708 8721) tracy.chow@jsafrasarasin.com	Chapman Lui(3518 5618) Chapman.lui@maybank.com	Ivan Wong (9611 1897) ivanwong@dahsing.com

[AIA - CONFIDENTIAL]

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2nd Tier (AUM requires US$100K - 1M)	2nd Tier Ideal Premium Size: Over US$200K - US$500K			
	ICBC (Asia)	**OCBC Bank**	**Dah Sing Bank (Retail)**	**DBS Bank**
Eligible AIA Products	BPV, FP, SLE3, SLE5, WE, WER, WP5, WU2	AL2, BPV, FP, FP2, SLE2, SLE3, SLE5, WE, WE2S, WER, WO, WP2, WP3, WP5, WE2R, WG, WE3	AL, BP, BPV, EX-LIFE, FP, GP, PIP, SLE2, SLE3, SLE5, WE, WE2R, WE2S, WER, WO, WP, WP2, WP3, WP3I, WP5, WU, WU2, WG, GF, WE3	BPV, SLE5, WE2R, WE2S, WER, WG, WE3
Max. Loan Ratio	HK$ Loan: 90% of Day 1 CSV 95% for SLE5 and WER	HK$ Loan: 85% of Day 1 CSV US$ Loan: 90% of Day 1 CSV (95% of Day 1 CSV is offered to OCBC Premier Banking customers (Loans are limited to the same policy currency only) with (i)HK$1M AUM; (ii)either total monthly income > HK$80K or with Net Asset Value ≥ HK$2M; (iii)not applicable to Top-Up and policy finance).	87.3% of CSV* *Day 1 CSV need to be deducted the discount amount (If applicable)	Below age 65: 90% of Day 1 CSV Age 65 to 70: 70% of Day 1 CSV
Loan Amount (per policy)	HK$1M Max: HK$80M (per borrower)	HK$1M or above	HK$500K -HK$5.5M	HK$1M - HK$23M
Account Opening Requirement Min. Investable Assets (AUM)	HK$800K	HK$500K / HK$1M	HK$1M*(refer to Max. Loan vs. AUM Requiremen)	HK$1M - 5M*
Loan interest rate of premium financing	<u>Premium Financing</u> H+1.8% or P -1% (whichever is lower) <u>Policy Pledging</u> P -1%	Limited quota from 01 Oct 2026 to 31 Dec 2026 Drawdown must be made on or before Feb 28, 2027. **<u>HKD</u>** H + 1% or P-1.4% (whichever is lower) **<u>USD</u>** 1-mth USD COF + 0.6% **<u>HKD</u>** H + 0.9% or P-1.4% (whichever is lower) **<u>USD</u>** 1-mth USD COF + 0.4%	**<u>First 5 years:</u>** H+1.2% or P-2.1% (whichever is lower) **<u>Thereafter:</u>** H+1.2%	For New DBS Treasures customers only. Quota is limited. Special promotion period: Oct 20 - 30, 2026 Applications deadline: Nov 30, 2026 First 5 years: H + 1% or P - 2.075% (whichever is lower) Thereafter: H + 1%
COF reference (Floating)	N/A	COF depends on Currency	N/A	N/A
Set-up fee (of loan amount)	0.5% (one-off)	0.5% (one-off) / 0.3% (one-off)	Waived	Waived
Interest Repayment Periods	Monthly	Monthly	Monthly	Monthly
Max. Loan vs. AUM Requirement	Subject to Bank's approval	Subject to Bank's approval	Subject to Bank's approval	Subject to Bank's approval
Remarks	1. Max. Loan Tenor = 10 years + 21 days 2. (Loan Tenor + Age of Insured) <= 80 3. Policy Owner must be Life Insured 4. Beneficiary must be aged 18 or above and having AC in ICBC 5. P = HKD Prime Rate	1. Applicants must be aged between 18 - 70; 2. If Policy Owner is NOT equal to Insured, Beneficiary must be Policyowner; 3. If Policy Owner is equal to Insured, Beneficiary must be Own Estate; 4. Applicants must not be resident in USA, Canada or green card holder	1. Age of Insured <= 65 2. The latest current asset proof (1:1 of loan amount) Current assets (PRC): Only certificates of deposit are accepted	1. Age of Insured <= 69 2. Applicant must be Policy Owner and Life Insured *3. Loan amount HK$10M - HK$2M AUM Loan amount HK$15M - HK$3M AUM Loan amount HK$20M - HK$4M AUM Loan amount HK$25M - HK$5M AUM Loan amount >=HK$30M - Case by case assessment
Service Type Provided: 1. Premium Financing of Single-pay Policies 2. Premium Financing of Regular-pay Policies 3. Policy Pledging of Single-pay Policies 4. Policy Pledging of Regular-pay Policies	1, 3, 4	1, 3	1	1
Contact Points	Victoria Chan (3510 3783) victoria.chan@icbcasia.com Scottie Lui (3510 3736) scottie.cy.lui@icbcasia.com Perry Li (3510 3631) lisheungchit.perry@icbcasia.com Ted Man (3510 1184) mankwanching.ted@icbcasia.com	Jack Suen (9817 3050)	All applications must be referred through AIA Premium Financing team. aiahk_pfin@aia.com (At least three working days are required to arrange a bank appointment. The team only refers the application and does not guarantee quota reservation or approval. The final result is subject to the bank's decision.)	Kevin Chan (6680 3182) Ivy Cheng (6389 0788) Stanley Hui (9235 2098) pfapp@dbs.com

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Agent should definitely remind customers to be cautious with the important notes on assignment & risk disclosure related to Premium and/or Policy Financing.
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3rd Tier (AUM requires US$0 - 100K)	**3rd Tier** **Ideal Premium Size: Over US$100K**					
	Bank of East Asia (Retail Banking) - (Premium Financing Only)					**ORIX Asia Limited**
Eligible AIA Products	BPV, GP, GP2, GP3, SLE2, SLE3, SLE5, WE, WE2R, WE2S, WER, WO, WP, WP2, WP3, WP3I, WP5, WU, WU2, WG, GF, WF, WE3					BP, BP2, BP3, FP, FP2, GP, GP2, GP3, PIP, PIP2, SLE2, SLE3, SLE5, WE, WE2R, WE2S, WO, WP, WP2, WP3, WP3I, WP5, WU, WU2, WG, GF, WF, WE3
Max. Loan Ratio	90% of CSV					95% of CSV
Loan Amount (per policy)	HK$500K - HK$10M					HK$500K - HK$20M
Account Opening Requirement **Min. Investable Assets (AUM)**	HK$500K - HK$5M	HK$500K - HK$5M (>= 50% of loan amoiunt)	HK$500K - HK$5M (>= 80% of loan amoiunt)	HK$5M (>= 50% of loan amoiunt)	HK$5M (>= 80% of loan amoiunt)	No minimum AUM requirement
Loan interest rate of premium financing	First 2 years: H + 2%, Thereafter: H + 2.2%	First 2 years: H + 1.2%, Thereafter: H + 1.4%	First 2 years: H + 1%, Thereafter: H + 1.2%	First 2 years: H + 1% or P - 1% (whichever is lower) Thereafter: H + 1.2%	First 2 years: H + 0.8% or P - 1% (whichever is lower) Thereafter: H + 1%	<u>Premium Financing:</u> H + 1.75% or P - 0.75% (whichever is lower) <u>Policy Pledging:</u> H + 2% or P - 0.5% (whichever is lower)
COF reference (Floating)	N/A					N/A
Set-up fee (of loan amount)	Set-up fee (one-off): 0.3% Annual fee (starting from 2nd year): 0.3%	Set-up fee (one-off): 0.2% Annual fee (starting from 2nd year): 0.2%	Set-up fee (one-off): 0.2% Annual fee (starting from 2nd year): 0.2%	Set-up fee (one-off): 0.2% Annual fee (starting from 2nd year): 0.2%	Set-up fee (one-off): 0.2% Annual fee (starting from 2nd year): 0.2%	1%
Interest Repayment Periods	Monthly					Monthly
Max. Loan vs. AUM Requirement	Loan : Net worth = 1:1					Subject to Bank's approval
Remarks	1. Max. Loan amount = HK$10M; 2. Prepayment fee (if early repay within first 2 years): Interest Payable for the remaining repayment period 3. Life Insured, Policy Owner and Beneficiary must be same person.					1. (Loan Tenor + Age of Insured) <= 80 2. Max. Loan amount = HK$20M
Service Type Provided: **1. Premium Financing of Single-pay Policies** **2. Premium Financing of Regular-pay Policies** **3. Policy Pledging of Single-pay Policies** **4. Policy Pledging of Regular-pay Policies**	1					1,3,4
Contact Points	Premium Financing Hotline: 2211 1211 Jasper Luo (3608 2025) LUOJJ1@hkbea.com Terri Wong(3608 1996) WONGTMT@hkbea.com Josephine Ho (3608 2183) HOJSM1@hkbea.com					Vincent Wong(vincent.wong@orix.com.hk) Rena Zhang(rena.zhang@orix.com.hk)

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3rd Tier (AUM requires US$0 - 100K)	**3rd Tier**							
	Ideal Premium Size: Over US$100K							
	China Construction Bank (Asia)				**Elebank Limited**		**Shanghai Commercial Bank**	
Eligible AIA Products	BP, BP2, BP3, BPV, SLE2, SLE3, SLE5, WE, WER				BP, BP2, BP3, BPV, FP, FP2, GP3, SLE2, SLE3, SLE5, WE, WE2R, WE2S, WER, WP5, WU2, WG, GF, WF, WE3		WG, GF, WF	
Max. Loan Ratio	85% of GCV or 90% of CSV whichever is lower				Premium Financing: 95% of guarantee CSV(WG/ UL Products: 90%) Policy Pledging: 90% of guarantee CSV		85% of net premium amount or 90% of CSV* (whichever is lower) *Day 1 CSV need to be deducted the discount amount (If applicable)	
Loan Amount (per policy)	HK$400K or above			HK$5M or above	HK$1M - HK$50M		HK$1M - HK$7.8M	HK$7.8M or above
Account Opening Requirement **Min. Investable Assets (AUM)**	None	HK$500K	HK$1M	None	No minimum AUM requirement		HK$500K	HK$1M, and Being SMART Banking customer
Loan interest rate of premium financing	H +1.5%	H +1.2%	H +1%	Loan Amount HK$5-HK$20M: 3.9% - 4.2% (depends on loan period) Loan Amount HK$20M or above: 3.85% - 4.15% (depends on loan period)	<u>Loan amount < HK$1M:</u> <u>Premium Financing:</u> H + 1.5% or P - 0.65% (whichever is lower) <u>Policy Pledging:</u> H + 1.75% or P - 0.5% (whichever is lower) The promotional period runs until Oct 31, 2026, and drawdown must be made on or before Nov 15, 2026. Quota is limited.	<u>Loan amount >= HK$1M:</u> <u>Premium Financing:</u> H + 1.35% or P - 1% (whichever is lower) <u>Policy Pledging:</u> H + 1.75% or P - 0.5% (whichever is lower) The promotional period runs until Oct 31, 2026, and drawdown must be made on or before Nov 15, 2026. Quota is limited.	First 5 years: P - 0.8% Thereafter: H + 1.3%	First 5 years: P - 1.3% Thereafter: H + 1.3%
COF reference (Floating)	N/A				N/A		N/A	
Set-up fee (of loan amount)	Waived				Annual fee: 0.25% (charged annually, no min. charge)		Waived	
Interest Repayment Periods	Monthly				Monthly		Monthly	
Max. Loan vs. AUM Requirement	Subject to Bank's approval				Subject to Bank's approval		Subject to Bank's approval	
Remarks	1. Beneficiary must be 18 years of age or above; 2. Policy Owner is required to contact bank for loan renewal before the end of loan period				1. Loan Currency: HKD 2. USD1:HKD7.75 3. Max Loan Tenor = 10yr 4. (Loan Tenor + Age of Insured) <= 75 5. The maximum loan amount for a single customer is HKD 50 million, subject to a limit of 10 policies.		1. Age of Insured <= 75 2. Max Loan Tenor = 10yr 3. The latest current asset proof (1:1 of loan amount and highest total interest amount) 4.Prepayment fee (if early repay within the first year): An early repayment fee of 1% of the amount repaid will be charged. Any partial repayment must be made in an amount of not less than HKD 10,000 and in integral multiples of HKD 10,000.	
Service Type Provided: **1. Premium Financing of Single-pay Policies** **2. Premium Financing of Regular-pay Policies** **3. Policy Pledging of Single-pay Policies** **4. Policy Pledging of Regular-pay Policies**	1, 3, 4				1,3		1	
Contact Points	Joe Chan (5109 2883) Bobo Chung (9131 6851) insurancefinancing@asia.ccb.com joe.sh.chan@asia.ccb.com bobo.cw.chung@asia.ccb.com				Ko Chun: +852 6895 0074 YY Lee: +852 5322 8616 Christy Yip: +852 6188 5390 Sarah Hong: +852 6308 9725 Carly Wong: +852 5322 8612 24hrs hotline: +852 3718 1818		**<u>A prior appointment must be made by email at least one working day in advance. The appointment will only be confirmed and completed upon confirmation by the branch.</u>** 1.Victoria Centre Branch (Victoria Centre, 15 Watson Road, Causeway Bay) : Mr. Ambrose Kwok (Tel: 2969-0686)/(Email: ambrose.kwok@shacombank.com.hk) Ms. Mandy Kwan (Tel: 2969-0692)/(Email: mandy.kwan@shacombank.com.hk) 2.Causeway Bay Branch (18 Pennington Street, Causeway Bay) : Mr. Ivan Yuen (Tel: 9533-0576)/(Email: ivan.yuen@shacombank.com.hk) 3.Central Head Office : Ms. Nicole Pang (Tel: 2841-5461)/(Email: nicole.pang@shacombank.com.hk)	

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Life & Wealth Management Proposition Department
Premium Financing English Version

version as of 15 Oct 2026

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Important Notes
1. The loan interest rates (**including loan spread**), AUM requirement, loan capability and terms & conditions of each bank are subject to change. This document is for reference and indicative purposes only, please check with the respective RM for latest information.
2. The client has to submit the **"Important Notes and Risk Disclosure on Assignment of Life Insurance Policy"**.
3. Beneficiar(ies) is/are required to sign consent letter and/or assignment documents in person at bank or under witness of bank's staff, subject to individual bank's requirements and policy.
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Contacts - Life & Wealth Management Proposition Department

