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Memo

Attn.:	All EDD & Honorable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong Region)	**From:**	Vanessa Tan
		Dept.:	Product Innovation, Development & Delivery Department
Copy:	Mr. Alger Fung / Mr. Jim Jan Zen / Ms. Alice Liang / Ms. Melissa Wong / Mr. Louie Ho / Mr. Chris Lau / All Department Heads / Heads of Agency Division / BPs / Call Centre	**Total pages:**	4 pages
Date:	31 May, 2024		

Subject: **A240555** **符合「新資本投資者入境計劃」資格的保單申請流程更改**
Revised Policy Application Procedure for Policies Eligible for the New CIES

本通告旨在通知閣下有關符合「新資本投資者入境計劃」(新 CIES)資格的保單申請流程的若干更改，有關更改將於更新後的香港『新資本投資者入境計劃』指引、「新資本投資者入境計劃」培訓資料及有關新 CIES 表格中反映。更新將於 **2024 年 6 月 3 日**起生效。

1. 新 CIES 下的合資格保單之申請流程的改進

在此之前，客戶在向友邦購買保單作為用於申請新 CIES 的獲許金融資產及委聘友邦成為其於新 CIES 下的金融中介機構前，必須先獲得入境事務處處長給予「原則上批准」或「正式批准」。

在申請流程改進後，即使客戶尚未獲得入境事務處處長給予「原則上批准」或「正式批准」，**只要客戶已向投資推廣署提交淨資產審查申請並獲得投資推廣署對其淨資產審查申請的確認函，客戶便可以提出保單申請用於客戶新 CIES 申請。客戶在保單申請時需要提供投資推廣署發出的淨資產審查申請的確認函副本以及新 CIES 參考編號。**考慮到獲得「原則上批准」或「正式批准」可能需要數個月的時間，此舉旨在簡化和加快客戶的保單申請流程。在獲得「原則上批准」或「正式批准」後，客戶需要提交相關表格以通知友邦，並向友邦提供相關證明文件副本。

請注意，儘管此修訂允許客戶在獲得「原則上批准」或「正式批准」之前進行保單申請，但我們仍建議客戶在保單申請前先獲得入境事務處處長給予「原則上批准」或「正式批准」。若客戶的新 CIES 申請不成功、取消或終止，客戶需要通知友邦。在該等情況下，客戶的保單將繼續有效，但友邦將不再是客戶在新 CIES 下的金融中介機構。

2. 新 CIES 相關表格的修改

基於上述變更，我們已對以下表格進行了修訂。在保單申請時，請確保使用最新版本的表格：

- 委聘金融中介機構之客戶聲明
    - 變更亦包括在「確認和聲明」部分中新增額外確認內容
- 參與新資本投資者入境計劃人士之保單核對文件清單

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3. 香港『新資本投資者入境計劃』指引的修改

指引也已經根據上述變更進行了更新。此外，我們還新增了有關投保的常見問題以提供進一步的澄清。

4. 「新資本投資者入境計劃」培訓資料的修改

培訓資料亦已經根據上述變更進行了更新。

財務策劃顧問可以於以下平台登入「CIES 專區」以獲得有關新 CIES 的資訊：

- 營業員專頁 > 部門資訊 > 財富管理部 > CIES 專區
- AIA SMART > 財富管理部專頁 > CIES 專區

請注意，此通告是一份內部文件，僅供友邦內部使用及只供參考。閣下**不得**傳播，分發或流傳此通告予友邦以外的任何第三方。

請將以上訊息傳達予屬下的營業同事，多謝合作！如有任何查詢，請經 iEngage/PES 使用進行查詢。

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The purpose of this memo is to notify you of several key changes to the policy application procedure for policies eligible for the New Capital Investment Entrant Scheme (New CIES), which will be reflected in the updated Guideline on Hong Kong's New Capital Investment Entrant Scheme, New Capital Investment Entrant Scheme Training Material and relevant New CIES forms. These changes will take effect from **3 June 2024**.

1. Enhancement of the application flow for polices eligible for the New CIES

Previously, clients were required to obtain either "Approval-in-Principle" or "Formal Approval" from the Director of Immigration before approaching AIA to purchase a policy as Permissible financial assets for the client's New CIES application and to appoint AIA as their financial intermediary under the New CIES.

After the enhancement of the application flow, clients can now apply for a policy for the client's New CIES application **as long as they have submitted an application for Net Asset Assessment to Invest Hong Kong and have obtained acknowledgement of their Net Asset Assessment application from Invest Hong Kong, although the client has not yet obtained Approval-in-Principle or Formal Approval from the Director of Immigration. The clients will need to provide a copy of the acknowledgement from Invest Hong Kong and the New CIES reference number during policy application.** This change aims to streamline and expedite the policy application process for our clients, considering that obtaining "Approval-in-Principle" or "Formal Approval" may take several months. The client must inform AIA when the client has obtained the Approval-in-Principle or Formal Approval by submitting the relevant form to notify AIA and to provide a copy of the supporting document to AIA.

Please note that while this update allows clients to proceed with the policy application before obtaining "Approval-in-Principle" or "Formal Approval", it is still our suggested application flow to obtain the Approval-in-Principle or Formal Approval from the Director of Immigration before applying for such policies. If the client's New CIES application becomes unsuccessful, is withdrawn or terminated, the client is required to inform AIA, and in such situation, the client's policy will continue to remain in-force but AIA will cease to be the client's financial intermediary under the New CIES.

2. Changes to certain New CIES forms

In light of the aforementioned changes, we have revised the following forms. Kindly ensure that you use the latest versions during policy applications:

- Customer Declaration for Appointment of Financial Intermediary
    - the changes also include additional acknowledgement in the Acknowledgement and Declaration section
- New Capital Investment Entrant Scheme Checklist

3. Changes to Guideline on Hong Kong's New Capital Investment Entrant Scheme

The guideline has also been updated to reflect the aforementioned changes. Additionally, additional FAQs on application procedures have been added to provide further clarification.

4. Changes to New Capital Investment Entrant Scheme Training Material

The training material is also updated to reflect the aforementioned changes.

To access New CIES related information, financial planner can log on to "CIES Corner" through the following platforms:

- eAC > Departments > Wealth Management Department > CIES corner

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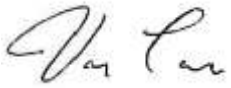
Please convey the above message to your fellow agents. Thank you for your attention. Should you have any queries, please enquire by using Chatbot in iEngage/ PES.

Best regards,



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