抵港內地人士牌照研照資料

- 「洗黑錢」活動的可疑跡象包括:
  - 保費來歷不明，或與客戶表面地位不符
  - 無明確投保目的
  - 要求大額的整付保費
  - 關注退保手續，不在乎投資目的

- 遇有「洗黑錢」的可疑交易，應以電郵方式向公司舉報，電郵: HK.AML_Reporting@aia.com

- 「洗黑錢」活動的後果包括

	最高處罰	監禁
知情不報	5 萬港元	3 個月
如有人知道或有合理理由相信任何財產代表任何人的販毒或來自可公訴罪行的得益而仍處理該財產，即屬犯罪。一經定罪，最高刑罰為監禁 14 年及罰款 5,000,000 元。	500 萬港元	14 年
通風報訊	未有指明	3 年

- 任何形式的商業洽談，無論是直接或間接親身或虛擬透過員工、財務策劃顧問、其他受保人或朋友等，均禁止在中國境內 (香港、澳門除外) 進行。

- 透過社群媒體進行推廣時以下的行爲都是禁止的：
  - 例如向中國境內人士直接或間接招攬生意
  - 披露任何非公開、機密或內部資料到社群媒體平臺
  - 發表虛假或誤導的言論
  - 以接觸國內準客戶為目的，張貼兩地產品比較、產品資料或推廣活動等資料

- 禁止財務策劃顧問接受傳播媒介訪問，除非已經預先咨詢直屬單位主管，而且得到公司營業拓展部的批准。

- 根據市場行為制度 1 年內被累積扣除 4 分或 2 年內被累積扣除 6 分或以上的財務策劃顧問會被終止合約

- 善用友邦官方網站連結的例子:
  - 於個人社群媒體專頁，披露你與友邦保險的關聯並作出聲明
  - 在非國內常用的平台發表與友邦香港產品相關內容時，放置友邦的官方網站超連結
  - 使用友邦的超連結，向身處香港的客戶分享公司的產品資訊

[AIA - CONFIDENTIAL]

- 抵港內地人士業務銷售資格:
    - 完成相關課程並通過有關考試
    - 每年進行抵港內地人士持續進修網上測驗
    - 於過去 24 個月或由合約生效日期起無任何市場行為委員會扣分紀錄
    - 確認 MCV 牌照的有效銷售日期

- 如財務策劃顧問在中國大陸從事商業洽談，會被終止合約並審核該財務策劃顧問所有有關保單，視乎個別事件而定，直屬營業單位主管亦需負上責任 (降職或終止合約)。

- 倘若違反指引/被投訴有關「抵港內地人士之保單業務」銷售活動，其相關銷售資格將被即時取消不會獲重發除非在其後 24 個月內完全沒有被扣分的記錄

- 在任何情況下，財務策劃顧問均不可替其客戶攜帶保費所需款項

- 任何與推銷或發售相關的過程，不論客戶身在何處，都屬於商業洽談的一種

- 熟悉業務及客戶的資料能有效防範「洗黑錢」活動，其中包括核實及取得:
    - - 客人真實姓名 (核實及取得)
    - 護照/身分證號碼 (核實及取得)
    - 身分證明文件種類 (核實及取得)
    - - 居住地址及永久地址 (取得)
    - - 電話號碼 (取得)
    - - 出生日期 (核實及取得)
    - - 國籍 (取得)
    - - 職業(取得)

- 保單持有人欲請以下保戶服務時，對其已繕發之保單有以下更改，他們需前往香港友邦財駿中心核對身份及旅遊文件和遞交所需文件：
    - 增加附加契約 / 提升住院計劃
    - 更改保單持有人 [(只適用於香港保單) 特定條件下*客戶不再需要前往香港作出申請。]
    - 更改基本保險計劃(包括更改至亞州至尊)
    - 投資連繫式壽險計劃 - 繳付額外投資保費
    - 轉換定期壽險為永久或儲蓄壽險 (Term Conversion)
    - 富泰醫療計劃 (或至尊明珠醫療計劃) 轉換
    - 保單權益轉讓 [(只適用於香港保單) 特定條件下*客戶不再需要前往香港作出申請。]

- 銷售投資連繫壽險保單前，需先考獲保險中介人資格考試卷一、三及五，成功於保監局及公司登記、亦須完成「投資連繫壽險銷售流程」及相關投資連繫壽險產品之線上學習及內部牌照評測、並獲得有效之抵港內地人士保險業務牌照

- 抵港內地人士為在港出生子女投保之建議書國籍為香港，危疾及意外保單將用香港人保費。如保單持有人是抵港內地人士，則會發出土「G 批註」(G 單)

- 抵港內地人士保單之「冷靜期」是根據保單繕發通知書(CN Letter)所示日期

- 當有「特別問卷」或「修改書」跟進事項時，財務策劃顧問只可就有關已在港或在澳簽署的投保申請所作的闡釋，但所作的通訊不得涉及任何新生意的銷售意圖，如增值銷售、交叉銷售或修訂建議書等

[AIA - CONFIDENTIAL]

- 抵港內地人士保單設有兒童保單賠償限制，身故時的年齡等於或少於 180 日，保額／附加契約保額的繳付百分比為 20%，180 日後為保額之 100%

- 如抵港內地客戶選擇以信用卡繳付續保保費，客戶無須親自前行繳費處，財務策劃顧問只需把已填妥的「信用卡付款單據」(必須簽署及壓印信用卡)連同「接納行政費回條」一併繳交

- 符合下列條件，多支付的款項或保單持有人可申請繳付現金儲備金戶口。
    - 只適用於傳統人壽保險及指定的萬用壽險和投資連繫壽險的保單。
    - 限於 2 年年付保費。(指定繳費年期十年或以下的產品除外)
    - 保單持有人於香港(在香港之投保申請)/澳門(在澳門之投保申請)發出之香港/澳門銀行的保單持有人私人支票或銀行滙票。澳門可接受香港銀行支票，香港可接受澳門銀行支票。
    - 不接受信用咭付款。
    - 不接受第三者付款。
    - 提取現金儲備金戶口 -如以國內之銀行戶口電匯到公司，公司會將提取款項以電匯回到客戶國內之銀行戶口。

- 電匯及信用卡繳付保費方式不適用於投資連繫式保單

- 抵港內地人士投保時注意所有驗身及化驗項目必須在香港進行

- 祖父母/外祖父母為其孫/外孫購買人壽保單核保需要遞交以下文件:

    - 受保人其中一位父母須以書面同意
    - 受保人父母(第二信託人)身分證副本
    - 受保人之出世紙副本
    - 申請人及受保人之關係證明
    - 申請人(祖父母/外祖父母)及受保人之父/母須簽署授權書，以授權第三者向友邦保險披露申請人、受保人父母及受保人之個人資料
    - 申請人(祖父母/外祖父母)須簽署信託人聲明書

- 進行 i 認證有以下注意事項:
    - 客戶沒有入境標籤或未能提供完整清晰入境標籤不能使用 i 認證，請帶同客戶到財駿中心作認證手續
    - 使用 i 認證時，認證日期與投保書或其他相關文件簽署日期必須是同日
    - 營業代表亦可以 i 認證為客戶完成特定項目之保戶服務(POS)申請的認證
    - 拍攝的旅行證件必須為正本，不接納拍攝任何文件的副本，圖像或相中相

- 保單持有人的直系親屬可代其於香港繳費處繳付保費，而直系親屬指保單持有人之父母、配偶或子女

- 財務策劃顧問陪同抵港內地客戶到財駿中心認證前須負責確保所有表格在遞交前，必須完全填妥及簽署並已清楚講解相關之售銷文件，如建議書

- 抵港內地客戶可選擇自動轉帳方式年供/半年供/季供/月供續期保費，但必須經由保單持有人或直系親屬之香港銀行個人帳戶轉帳

- 抵港內地客戶可以保單內款項繳交首期保費或續期保費

[AIA - CONFIDENTIAL]

- 財駿中心認證中心職員角色為
    - 核實財務策劃顧問及客戶的身份
    - 按「非香港/澳門身份證持有人之投保聲明」向客戶發問問題
    - 邀請客戶於聲明書上簽署
    - 收集申請文件

[AIA - CONFIDENTIAL]

MCV License Study Materials

- Suspicious AML Activities Indicators:
  - Unclear source of fund or mismatching client's circumstances
  - No discernible purpose
  - Request for significant lump sum premium
  - Only care about surrender issues rather than the investment objectives

- If any suspected transaction of "Money Laundering" occurs, you should report to HK.AML_Reporting@aia.com

- Consequence of Money Laundering

	Maximum fine	Imprisonment
Fail to disclose	HKD50,000	3 months
Deals with any property knowing or having reasonable grounds to believe it to represent any person's proceeds of drug trafficking or of an indictable offence respectively	HKD5,000,000	14 years
Tipping off	Not specified	3 years

- Business solicitations in any form, either directly or indirectly, personally or virtually through employees, Financial Planners, other insured or friends cannot be carried out in Mainland China (excluding Hong Kong, Macau).

- Below activities are not appropriate when using social media：
  - Directly or indirectly solicit business from clients in PRC
  - Disclose any non-public, confidential or internal information to social media platforms
  - Make false or misleading comments
  - For contacting PRC prospective clients, post product comparisons of HK and PRC insurance, information about product or promotional activities

- Interviews by medias are prohibited for Financial Planners unless consulted direct leader in advance and receive prior approval from Agency Business Development Department

- According to Market Conduct Committee (MCC) Guideline, accumulatively deducted 4 points within 1 year or accumulatively deducted 6 points or more within 2 years. Financial Planner's contract will be terminated

- The example of using social media properly:
  - Discuss your connection with AIA and make a statement on your personal social media page
  - Use AIA hyperlinks to share company product information with customers in Hong Kong
  - When publishing content related to AIA Hong Kong products on non commonly used PRC platforms, place a hyperlink to AIA's official website

[AIA - CONFIDENTIAL]

- Sales Qualification (MCV):
    - Complete courses and pass assessment
    - Finish refresher test every year
    - No record of deduction from the Market Conduct Committee in the past 24 months or from the effective date of the contract
    - Confirm license effective dates before start sales

- If Financial Planner conduct “Business Solicitations” in PRC，the penalty will be termination of contract and all policies under the respective financial planner will be reviewed. Its direct leader is also responsible, the penalty will be demotion or termination of contract (depends on the case).

- In case a violation of guidelines / a complaint about MCV business is found substantiated, the financial planner's related sales qualification will be revoked and will not be reissued unless such financial planner has no points deducted in the following 24 months.

- Under no circumstance should Financial Planner handle any insurance premium on behalf of the client

- Any means of sales activities regardless the client’s current location is a type of “Business solicitations.

- Know your clients and your business is a way to prevent money laundering:
    - Real name (collect and verify)
    - Passport / ID card no. (collect and verify)
    - Type of identity documents (collect and verify)
    - Current permanent address& residential address (collect)
    - Telephone no. (collect)
    - Date of Birth (collect and verify)
    - Nationality (collect)
    - Occupation (collect)

- Policyowner must come to Hong Kong Wealth Select Centre and go through the ID and travel documents verification and document submission process for the following changes to policy:
    - Add Rider / HS Upgrade
    - Change of Ownership (Applicable to Hong Kong Policies Only) Subject to certain conditions* Customers are no longer required to travel to Hong Kong to make the application
    - Change Basic Plan (Include: change to CEO Essence Pearl Medical)
    - ILAS - Top up premium
    - Term Conversion
    - Change of Regal Health (or CEO Pearl Medical)
    - Policy Assignment (Applicable to Hong Kong Policies Only) Subject to certain conditions* Customers are no longer required to travel to Hong Kong to make the application

- ILAS sales qualification:
    - Hold valid license in Insurance Authority / Macau AMCM – carrying on “Investment-Linked Assurance Scheme Business”
    - Complete ILAS Sales Flow Inline Training & Internal License Test
    - Complete ILAS Products Online Training & Internal License Test

- Arrangement for MCV customers applying insurance for their children who were born in HK, the place of residence in PGS should be HK; HK resident premium rate is applicable to CI and accident policies and this is a G policy if the policyholder is a MCV customer

- The “Cooling off Period” of MCV policies follow the date shown on the CN letter

[AIA - CONFIDENTIAL]

- If a Questionnaire or Amendment form is required to be submitted when the applicant has left HK region, Financial Planner able to clarify on the Insurance Application which has been signed in HK or Macau region, but the communication mustn't involve any intention of promotion or sales, for instance, up-sell, cross-sell or amending proposal etc.

- Limitation on Juvenile Policies is apply to MCV policy,

Age at Death	% of Face Amount /Riders S.A. Payable
≤180 days	20% of Face Amount
＞180days	100% of Face Amount

- MCV policy accept credit card to pay renewal premium and client is not required to visit the company cash office in person, financial planner can submit the signed credit card payment receipt (must be signed and imprinted with credit card) together with "Administration Fee Acceptance Slip"

- Payment to Future Premium Deposit Account (FPDA) due to overpayment or on request from policyowner is allowed only with the following conditions:
    - Applicable to Traditional Life, selected Universal Life and selected Investment Linked policies.
    - Limited to 2 years' annual premiums per policy. (Except for products with premium paying period of 10 years or below)
    - Payment should be made in Hong Kong by the policyowner for Hong Kong / in Macau for Macau Business by policyowner's personal cheque or bank draft from HK/Macau local bank. Macau can accept Hong Kong bank cheque and vice versa.
    - No credit card payment is allowed.
    - No 3rd party payment is allowed.
    - For withdrawal of FPDA, If the payment is paid by Telegraphic Transfer (T/T) from a Client's account in China, the money will be refunded by Telegraphic Transfer (T/T) to Client's account in China and no cheque will be issued.

- Telegraphic Transfer (T/T) and Credit Card payment is not accept for ILAS

- Medical Exam and Lab Test must conducted in HK

- Grandparents to purchase policies for grandchildren under 18 require below documents:

    - A written consent letter from one of the insured's natural parents is required
    - Must submit insurer's father AND mother's ID copy
    - Must submit insured's copy of birth certificate
    - Must submit proof of relationship between the applicant and the insured
    - The applicant (grandparent) and one of the natural parents of the insured should sign an authorization letter for consent of any third party to release information and/or personal data of the grandparent/ parent and the juvenile to AIA.
      The applicant (grandparent) has to complete a 'Trustee declaration form'

- Attention items for iVerify:
    - The customer must visit the Wealth Select Centre for verification if no entry slip is provided or it is not clear nor complete
    - Verification date and sign date of policy application or other related document must be the same
    - Financial Planner can also verify for clients on some POS applications

[AIA - CONFIDENTIAL]

    - Documents must be original, please don't take photos of any copy of documents, photo or photo on photo

- Policyholder's immediate family members allow to pays insurance premium in Hong Kong via Cashier on his behalf, the "immediate family member" refers to policyholder's parents, spouse or children

- Financial planner must ensure all required application documents are completed and have been clearly explained to the prospect client.

- PRC national's accept to pay renewal premium payment (annually/ half-yearly/ quarterly/ monthly payment) via auto pay and the payment can only made through the personal bank accounts in Hong Kong owned by the policyholder on his/her immediate family

- PRC national can sign request to withdraw policy values to pay initial or renewal premium of their own or direct family members' policies.

- Roles of Verification Staffs
    - The identity of Financial Planner and clients
    - Be in line with "Declaration from non-HK/Macau ID Cardholders" to make sire all the sales and negotiation process are conducted in HK
    - Invite clients sign on the declaration
    - Collect related documents

[AIA - CONFIDENTIAL]