



Policy Number 保單編號:

**AXA China Region Insurance Company  
 (Bermuda) Limited**  
**AXA China Region Insurance Company Limited**  
 (Expressed as "AXA" / "The Company" in this  
 application form)  
 安盛保險(百慕達)有限公司  
 安盛金融有限公司  
 (於本申請書表述為 "AXA 安盛" / "本公司")

# CASH WITHDRAWAL/ POLICY LOAN APPLICATION

## 保單價值 / 貸款提取申請書

**Simple steps for your service request submission: 請按以下步驟作有關申請:**

- |  |  |
|--|--|
| (1) Complete this form. Please do not sign on a blank form.  | (1) 填寫申請表。請勿在空白申請表上簽署。                 |
| (2) "✓" the request option and provide the necessary details.  | (2) "✓" 適用的選項並提供所需資料。                  |
| (3) Countersign any alteration on this form with the Owner/Trustee/Assignee's signature.                   | (3) 本申請書上如有任何修改，持有人 / 信託人 / 受讓人必須在旁加簽。 |
| (4) Please refer to the document checklist for documents required to process your request.                 | (4) 請參閱所需文件指引以便處理您的申請。                 |
| (5) Submit this form and supporting documents to your financial consultant or AXA Customer Service Centre. | (5) 遞交此申請書及所需文件給您的理財顧問或 AXA 安盛客戶服務中心。  |
| (6) The original of this form and supporting documents you submit will not be returned.                    | (6) 您所遞交之正本申請書及所需文件將不獲退還。              |

INSURED'S AND OWNER/TRUSTEE'S INFORMATION 被保人和持有人 / 信託人資料	
Full Name of Insured 被保人姓名	
Full Name of Owner/Trustee 持有人 / 信託人姓名	

### 1. APPLICATION OF POLICY VALUE WITHDRAWAL/TRANSFER 提取 / 調動保單價值申請

**Part A - Withdrawals 甲部分 - 提取 [Please fill in Section 3 (Payment Instruction) 請同時填寫第三部分 (付款指示)]**

Type of Policy Value 保單價值類別	Amount (in Policy Currency) 金額 (以保單貨幣填寫)
Dividend 紅利	<input type="checkbox"/> All 全部 <input type="checkbox"/> Partial Amount 部份金額 \$ _____
Surrender of Reversionary Bonus 退回保額增值紅利	<input type="checkbox"/> All 全部 <input type="checkbox"/> Partial Amount 部份金額 \$ _____
Future Premium Deposit 保費儲備金	<input type="checkbox"/> All 全部
Policy Account Value 保單戶口價值	<input type="checkbox"/> All 全部 <input type="checkbox"/> Partial Amount 部份金額 \$ _____

**Part B - Transfers 乙部分 - 調動**

Type of Policy Value 保單價值類別	Amount (in Policy Currency) 金額 (以保單貨幣填寫)	To policy no. 至保單編號	Purpose 用途
Dividend 紅利	<input type="checkbox"/> All 全部 <input type="checkbox"/> Partial Amount 部份金額 \$ _____		<input type="checkbox"/> Premium and Levy Settlement 繳付保費及徵費 <input type="checkbox"/> Loan Repayment 償還貸款 <input type="checkbox"/> Other 其他 _____
Surrender of Reversionary Bonus 退回保額增值紅利	<input type="checkbox"/> All 全部 <input type="checkbox"/> Partial Amount 部份金額 \$ _____		<input type="checkbox"/> Premium and Levy Settlement 繳付保費及徵費 <input type="checkbox"/> Loan Repayment 償還貸款 <input type="checkbox"/> Other 其他 _____
Future Premium Deposit 保費儲備金	<input type="checkbox"/> All 全部 <input type="checkbox"/> Partial Amount 部份金額 \$ _____		<input type="checkbox"/> Premium and Levy Settlement 繳付保費及徵費 <input type="checkbox"/> Loan Repayment 償還貸款 <input type="checkbox"/> Other 其他 _____
Policy Account Value 保單戶口價值	<input type="checkbox"/> All 全部 <input type="checkbox"/> Partial Amount 部份金額 \$ _____		<input type="checkbox"/> Premium and Levy Settlement 繳付保費及徵費 <input type="checkbox"/> Loan Repayment 償還貸款 <input type="checkbox"/> Other 其他 _____

**Important Notes 重要事項:**

- For Part B, the Company **ONLY** accepts payment transfers to other life policies under the same owner.  
在乙部分，本公司只接納款項轉入相同持有人的保單。
- The withdrawal of policy values are subject to the relevant terms and conditions of the above policy.  
上述申請將根據保單之條款提取保單價值。

**2. APPLICATION FOR POLICY LOAN 保單借貸申請**

Please fill in Section 3 (Payment Instruction) 請同時填寫第三部分 (付款指示)

Part A - Policy Loan (in Policy Currency) 甲部分 - 保單借貸 (以保單貨幣填寫)	Part B - Transfers (in Policy Currency) 乙部分 - 調動 (按保單貨幣計算)		
	Amount 金額	To policy no. 至保單編號	Purpose 用途
<input type="checkbox"/> Maximum Amount Available 最高借貸金額 <input type="checkbox"/> Specified amount 指定金額 \$ _____	<input type="checkbox"/> Maximum Amount Available 最高借貸金額 <input type="checkbox"/> Specified amount 指定金額 \$ _____		<input type="checkbox"/> Premium and Levy Settlement 繳付保費及徵費 <input type="checkbox"/> Other 其他 _____

**Note :**

- (1) The maximum loan amount is 90% of the net cash value.
- (2) In the event you apply for a policy loan for 50% or more of the cash value of the policy, this policy loan is construed as a POLICY REPLACEMENT if made within 12 months before or after a new life insurance policy is effected. You should be aware of the potential or real implications, such as higher premium because of older age or change of health conditions, losing some or all of the potential savings, further exposure to some exclusions like "Incontestability" and "Pre-existing Condition" etc.
- (3) You are welcome to request an Illustration Summary of your policy loan.

**注意 :**

- (1) 最高貸款額為淨現金價值的 90%。
- (2) 若上述保單貸款為保單現金價值 50% 或以上，而您於前後 12 個月內有另一份人壽保單生效，此貸款將被視為壽險轉保。您必須留意此種做法而引起潛在或真正的影響，例如：因年紀增長或健康狀況改變而需繳付較高的保費，損失部分或全部的儲蓄，及某些保單條款如『不可異議』或『立約前狀況』需重新計算等。
- (3) 歡迎您向我們索取關於保單貸款的說明摘要。

**Terms and Conditions:**

IT IS UNDERSTOOD AND AGREED THAT:

- (1) Interest will apply on the total Policy Loan amount. The current interest rate on Policy Loan is 8.00% per annum except for specific products, of which the current interest rate on Policy Loan is 6.00% per annum. Unless specified otherwise in the policy contract, the rate is not guaranteed and may change from time to time with a rate higher or lower than mentioned above by giving prior notice. Specific products include Endowment @ 65 - Level Premium, Life Paid-up @ 65 - Level Premium, Whole Life - Level Premium and 25 Payment Life - Level Premium.
- (2) The amount of the existing loan indebtedness under this agreement on any date shall be the amount of the said loan with interest accumulated and accrued thereon to such date.
- (3) If the policy shall lapse or become forfeited in any manner, the amount of the existing loan indebtedness shall be deducted from any cash surrender value of the policy, or such existing loan indebtedness shall operate provided by the terms of the policy to reduce the amount or the term or the amount and term of any extended insurance available or to reduce the amount of any Paid-up Insurance.
- (4) If the policy shall mature, the amount of the existing loan indebtedness shall be deducted from the amount otherwise payable by the Company.
- (5) If the amount of the loan indebtedness shall at any time become equal to or exceed the cash value of the policy, all your benefits under the policy will automatically terminate and the policy will lapse without any value.
- (6) The request for taking policy loans is subject to the Company's rules and approval.

**條款及細則 :**

本人明白及同意下列各項 :

- (1) 保單總借貸額將衍生利息。除指明產品外，現行保單貸款利息之年利率為 8.00%。指明產品的現行保單貸款利息之年利率則為 6.00%。除非保單合約另有訂明，有關息率為非保證，實際利率將不時調整，或會比上述的利率較高或較低，並將預先通知。上述指明產品包括 Endowment @ 65 - Level Premium、Life Paid-up @ 65 - Level Premium、Whole Life - Level Premium 及 25 Payment Life - Level Premium。
- (2) 此申請書在任何日期所指之欠款總額，相等於此貸款加上累積至該日期之利息。
- (3) 若上述保單失效或以任何形式終止，上述保單之欠款將從退保發還金額中扣除，或根據保單條款，減低展期保險之保額及 / 或期限，或減低「減額繳清保險」之保額。
- (4) 若上述保單期滿，保單上之欠款將從貴公司應付之金額中扣除。
- (5) 當欠款等於或超過上述保單之現金價值，您的保單所有的保障將會自動終止，保單亦會失效且沒有任何價值。
- (6) 保單貸款申請須經本公司最終規則及批核為準。

**3. PAYMENT INSTRUCTION 付款指示**

**By Autopay 自動轉帳** Please provide bank account proof  
請必須提供銀行帳戶證明

Bank No. 銀行號碼	Branch No. 分行號碼	Account No. 戶口號碼
<input type="text"/>	<input type="text"/>	<input type="text"/>

- Notes:
- |   |   |
|---|---|
| (1) Bank account holder name must be same as Policy Owner's name  | 備註：<br>(1) 銀行帳戶持有人姓名必須與保單持有人姓名相同          |
| (2) Please provide account holder's bank account proof which shows account holder name and account number | (2) 請提供帳戶持有人的銀行帳戶證明，而該證明須列有銀行帳戶持有人姓名及銀行帳號 |
| (3) Autopay is only applicable to banks in Hong Kong and the payment will be paid in Hong Kong Dollar     | (3) 自動轉帳只適用於香港銀行及款項將以港幣支付                 |
| (4) The upper limit of autopay amount is HKD1,000,000   | (4) 自動轉帳的金額上限為港幣 100 萬                    |

**By Cheque 支票** Only applicable for overseas client OR cheque made in foreign currency OR payment amount larger than HKD1,000,000  
只適用於海外客戶或外幣支票或大於港幣 100 萬的款項

- |  |   |
|--|---|
| Cheque currency 支票貨幣<br><input type="checkbox"/> Hong Kong Dollar 港幣<br><input type="checkbox"/> Policy Currency 保單貨幣  | Place to bank in (Applicable for foreign currency cheques) 入票地區 (適用於外幣支票)<br><input type="checkbox"/> Hong Kong 香港<br><input type="checkbox"/> Outside Hong Kong 香港以外 |
| Delivery Method 領取方式<br><input type="checkbox"/> By mail to correspondence address 郵寄通訊地址<br><input type="checkbox"/> To be collected at Customer Service Centre in person 本人親自於客戶服務中心領取 (Location 地點: _____)<br>(Contact No. 聯絡電話號碼: _____) | <input type="checkbox"/> Through my Financial Consultant 經理財顧問轉交  |
- Note 注意: If not specify, the cheque will be delivered to you directly. 如沒註明，支票將直接寄送給您。

**PERSONAL INFORMATION COLLECTION STATEMENT 收集個人資料的聲明**

Please visit our website ([www.axa.com.hk](http://www.axa.com.hk) > Customer Service > Downloads > Life Insurance > Personal Information Collection Statement) and read carefully the details of the Personal Information Collection Statement ("PICS") which can also be made available upon request.  
請登入本公司網頁 ([www.axa.com.hk](http://www.axa.com.hk) > 客戶服務 > 下載區 > 人壽保險 > 收集個人資料聲明) 下載或向本公司索取收集個人資料的聲明 ("該聲明")，並細閱《該聲明》的詳細資料。

**DECLARATIONS AND AGREEMENTS 聲明及協議**

**I HEREBY CONFIRM** that I am not acting on behalf of any other person for this policy change / service application unless otherwise expressly indicated in this application form or any other documents provided to the Company for this application.

**I HEREBY DECLARE AND AGREE** on behalf of myself and other persons referred in the relevant policy contract(s) and in this application (hereinafter referred to as "Relevant Persons", "We", "Our" or "Us") (for the avoidance of doubt, the expressions "Relevant Persons", "We", "Our" or "Us" include myself and such other persons) that:

- the application(s) shall only take effect provided all of the following conditions are met (i) the application(s) is/are approved by the Company at the Company's Office during the lifetime of the person or persons insured by the above policy (ii) I am legally entitled to the benefits to be withdrawn or surrendered under the above policy, which has not been assigned or transferred to any other party and that no proceedings in bankruptcy or insolvency have been instituted or are pending against me;
- the application(s) as indicated above is/are based on my/Our own judgement and I/We have not relied on any advice provided by any insurance agent;
- all information in the application(s) whether or not written by my/Our own hand is to the best of my/Our knowledge and belief complete and true;
- I/We hereby assign to the Company, the policy and benefits now due or which may hereafter become due or be allowed by the Company on the policy, to secure the repayment of the said loan and the interest thereon;
- I/We have read and understand all the terms and conditions listed in this application and agree to be bound by these terms and conditions;
- If I/We fail to provide any information requested in this application, it may result in the Company's inability to accept or process this application.

**I HEREBY AUTHORIZE** on behalf of the Relevant Persons

The Company to give either the Hong Kong Federation of Insurers or other parties, as required for proper administration of the Code of Practice for Life Insurance Replacement, a copy of the Customer Protection Declaration and any related records or information. This authorization shall bind the successors and assignees of the Relevant Persons and remains valid notwithstanding death or incapacity. A photocopy of this authorization shall be as valid as the original.

**I/WE ACKNOWLEDGE AND CONFIRM** that I/We have read and understood the Personal Information Collection Statement ("PICS"). I/We confirm that I/We have been advised to read carefully the PICS, and I/We have read it carefully its effect and impact in respect of my/Our personal data collected or held by the Company (whether contained in this application or otherwise). Based on the foregoing, I/We hereby give my/Our acknowledgement and agree to the use and transfer of my/Our personal data by the Company in accordance with the PICS, including the use and provision of my/Our personal data for the purpose of direct marketing.

**I HEREBY DECLARE** that I understand that the Company may deduct any outstanding amount applicable from the payout and/or sum received by the Company under the policy according to the applicable statutory and/or regulatory requirement(s), including levy collected by the Insurance Authority.

**I HEREBY DECLARE AND AGREE** that I have the full authority from and consent of the Relevant Persons to make the above declarations, agreements and authorizations.

In the event of any inconsistency between the English version and the Chinese version, the English version shall prevail.

本人謹此確認本人並沒有代表任何其他人士提出此保單更改 / 服務申請；如在此申請書或就此申請提交的任何其他文件上另有註明則除外。

本人謹此代表本人及其他在此申請書提及之人士（下稱「相關人士」或「我們」）（為免存疑，「相關人士」或「我們」指包括本人及此申請書上及有關的保單合約內提及之其他人士）**聲明及同意：**

- (1) 此申請需符合下列條件後方可生效 (i) 申請是於受保人在生之情況下經貴公司在公司辦事處批核 (ii) 上述保單之利益為本人 / 我們合法所擁有及未有轉讓予任何人等，及本人 / 我們現未有或沒有尚未判決因破產或清盤之訴訟；
- (2) 上述之申請是基於本人 / 我們之個人判斷，並沒有依賴任何理財顧問所提供的意見；
- (3) 上述一切陳述及問題的所有答案，不論是否本人 / 我們親手所寫，就本人 / 我們所知所言，均為事實之全部並確實無訛；
- (4) 本人 / 我們謹此將上述保單及其應付或將付或貴公司容許之利益轉讓予貴公司，以確保此貸款及利息得以償還；
- (5) 本人 / 我們已閱讀並明白所有此申請上的條款，而且同意受此條款和細則的約束；
- (6) 如本人 / 我們不能提供任何此申請所需的資料，貴公司或不能接受或處理此申請。

#### 本人謹此代表相關人士授權

貴公司於有需要時，向香港保險業聯會或其他執行壽險轉保守則的機構，提供客戶保障聲明書副本，以及其他有關紀錄或資料。此授權對相關人士之繼承人及受讓人具有約束力；即使相關人士死亡或無行為能力時，此授權仍具效力。此授權書的影印本與正本均有同等效力。

本人 / 我們確認本人 / 我們已閱讀並明白收集個人資料的聲明《該聲明》。本人 / 我們確認本人 / 我們已被通知本人 / 我們須詳細閱讀《該聲明》，而本人 / 我們已詳細閱讀《該聲明》對貴公司所收集或持有之本人 / 我們的個人資料的影響（不論是否此表格所載或從其他途徑所取得）。根據以上所述，本人 / 我們特此確認並同意貴公司根據《該聲明》使用及轉移本人 / 我們的個人資料，包括在直接促銷中使用及將本人 / 我們個人資料提供予其他人士。

本人謹此聲明本人明白貴公司或會從保單的給付金額及 / 或貴公司為保單所收金額中，根據適用法定及 / 或規管要求扣除任何逾期金額，包括保險業監管局收取的徵費。

本人謹此聲明及同意已獲相關人士授權及同意本人作出以上聲明、協議及授權。

如中英文版本的條款有任何分歧，請以英文版本為準。

### SIGNATURE 簽署

Signature of Owner/Trustee/Assignee* 持有人 / 信託人 / 受讓人簽署 *	Date (dd/mm/yyyy) 日期 (日 / 月 / 年)

\*Please ensure the signature matches with the one provided in the policy file. 簽名式樣須與保單上的記錄相符。

### FINANCIAL CONSULTANT'S DETAILS 理財顧問資料


Name 姓名	Code 編號	Contact Number 聯絡號碼

### DOCUMENT CHECKLIST 所需文件指引

Type of service request 服務申請類別	Documents Required (Please ✓ against the documents you submitted) 所需文件 (請 ✓ 您已提交的文件)
Application of Policy value withdrawal/transfer/Application for policy loan 提取 / 調動保單價值申請 / 保單借貸申請	<input type="checkbox"/> Copy of the owner's identification proof (if not provided before) 持有人身份證明文件副本 (若之前未曾提交) <input type="checkbox"/> Bank account proof (e.g. bank book, copy of debit card / EPS) which shows account holder name and account number (if select autopay as payment instruction) 銀行帳戶證明 (例如銀行存摺, 提款卡副本), 而該證明須列有銀行帳戶持有人姓名及銀行帳號 (如選用自動轉帳為付款指示)

### CONTACT US 聯絡我們

If you have any questions on your request, please reach us at 如果您有任何疑問, 請聯絡我們

 (852) 2802 2812



www.axa.com.hk



customer.services@axa.com.hk

**AXA is committed to making your service request process as easy and stress-free as possible.**

**Thank you for insuring with us. We are always glad to be of service.**

**安盛致力使您的服務申請過程輕鬆簡單。感謝您與我們投保。我們很高興為您服務。**