Request for Policy Loan
保單貸款申請

Policy No. 保單編號	
Name of Policy Owner 保單主權人姓名	

You should consider withdrawing policy value from the policy prior to requesting a loan to reduce the loan interest.
除申請貸款外，閣下可考慮先行提取保單價值，以減低貸款利息

一個登入，
輕鬆掌握您的保障及強積金資訊
One login. Stay connected to your insurance and MPF information in one place.

幾步即可完成 All in just a few simple steps
- 查看保險保單及強積金戶口概覽 View your insurance policy and MPF account summary
- 使用「積金導航」獲取強積金「參考投資組合」 Get MPF Reference Portfolio from MPF Navigator
- 提取保險保單價值及提交保單索償申請 Withdraw insurance policy values and submit policy claims
- 獲取專屬禮遇及訂閱《Sun活情報》 Enjoy exclusive privileges and subscribe to SunNews

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My Sunlife Hong Kong

To ensure you can enjoy our high quality of service, we would like to invite you to update your contact details on My Sunlife Hong Kong Client Platform or by completing the below section:
為確保您能享受完善的服務體驗，我們誠邀您透過My Sunlife Hong Kong客戶平台或填寫以下部份更新您的聯絡資料:

Email 電郵地址	Mobile ( ) 手提

Important Notes 重要事項

1. Please complete this form by typing or in clear handwriting. Any amendments should be endorsed by the Policy Owner in full signature.
   請清楚地填寫此表格。任何資料如有更改，保單主權人必須在更改的位置簽署作實。
2. Interest will be charged on the loan. Sun Life Hong Long Limited ("Sun Life") has the sole discretion to determine the interest rate from time to time. Interest will accrue daily and will be added to the principle of the loan on policy anniversary and accrue interest at the same rate. The current loan interest rate is available at Sun Life's website (www.sunlife.com.hk). For policies issued before 1 January 1985, please call Client Service Hotline (852) 2103 8928 for the loan interest rate.
   貸款將被收取利息，利率由香港永明金融有限公司（「永明」）全權酌情釐定及不時調整。利息為按日計算，未償還的利息將於保單週年日計入貸款內並按同等利率收取利息。現行貸款利率可於永明的網頁 (www.sunlife.com.hk) 內查詢。有關於1985年1月1日前繕發的保單之借貸利率，請致電客戶服務熱線 (852) 2103 8928。
3. Loan amount must meet the minimum and maximum loan amount requirement specified by Sun Life. Sun Life reserves the right to reject or accept an instruction that does not meet such requirement.
   貸款金額必須按永明最低及最高貸款金額之規定。永明保留權利拒絕或接受不符合該等要求之指示。
4. If more than one instruction is received in respect of the same / different transactions for the same policy on any single day, Sun Life will rely on the last received instruction and has the sole discretion to determine the validity and / or priority in dealing with such instructions.
   倘若永明於任何一日收到閣下就此保單的相同或不同交易發出超過一項指示，永明只會處理最後收到之指示及可全權酌情決定該等指示之有效性及處理先後次序。
5. If you intend to take out a policy loan in this policy in order to use it as premium payment of a new insurance policy, please approach to your licensed insurance intermediary who will assist you to understand the implications and associated risks involved as explained in "Important Facts Statement – Policy Replacement" ("IFS-PR"). You shall read through the details before making the change and return the signed IFS-PR together with the new application (if any) to us.
   如閣下打算在本保單中提取保單貸款以繳付新保單之保費，請聯絡閣下的持牌保險中介人，以助閣下了解「**重要資料聲明書–轉保**」（" IFS-PR"）內所述的影響和相關風險。在進行保單更改前，請閣下閱讀詳細內容，並簽署IFS-PR與新申請表（如有）一併遞交。
6. Once the form is submitted to Sun Life, whether through Sun Life's licensed insurance intermediary or otherwise, you cannot withdraw or change any of the instructions provided on the form. Any change of instructions will be treated as a new request, which will be processed after the former request is effected by Sun Life.
   此表格一經遞交給永明，不論是經由永明的持牌保險中介人，或由其他途徑遞交，閣下便不能取消或更改表格上的任何指示。任何更改，將被視作一項新申請，而該新申請會在永明司將閣下先前的申請辦妥後處理。
7. When the payment amount is HKD2,000,000.00 (or its equivalent) or more, identity verification for non-corporate entity owner may required to safeguard your interest. SMS will be sent to the registered mobile phone number of policy owner to proceed with the verification. If the identity verification cannot be completed within the required timeframe, Sun Life may not able to process your request.
   如付款金額為港幣2,000,000.00元 (或其等值)或以上，我們將可能會核實非法團實體保單主權人身份以保障您的利益。保單主權人的登記手提電話號碼將會收到短訊以進行認證。倘若身份認證未能在指定時間完成，永明金融或未能處理您的申請。
8. The regular withdrawal instruction will be terminated if there is any indebtedness in this policy.
   如本保單內有任何欠款，定期提取指示(如有)將會被取消。

Sun Life Hong Kong Limited (Incorporated in Bermuda with limited liability) G/F, MU Tower B, No. 18 Hung Luen Road, Hunghom, Kowloon, Hong Kong
Tel (852) 2103 8928 Fax (852) 2103 8938 A member of the Sun Life group of companies
香港永明金融有限公司 (於百慕達註冊成立之有限責任公司) 香港九龍紅磡紅鸞道 18 號都大中心 B 座地下
電話 (852) 2103 8928 傳真 (852) 2103 8938 永明金融集團成員之一

Important Notes (Continue) 重要事項 (續)

For Traditional Policy **傳統人壽保單：**

9. When outstanding loans and interest exceed the Guaranteed Cash Value and the balance of all policy benefits in Sun Life, the policy will terminate automatically.
   當未償還的貸款與利息超過保證現金價值及存放於永明所有的保單利益，保單將自動終止。

For Universal Life Insurance Policy **萬用壽險保單：**

10. Subject to the provisions stated in the policy, the completed and signed forms must be received by Policy Administration Services of Sun Life by 4:00 p.m. on a business day (except Saturdays, Sundays and public holidays) in order for the fund redemption to take place on the following valuation day.
    在符合保單合約內之條款的規定下，已填妥及簽署的表格須於每個營業日（星期六、星期日及公眾假期除外）下午四時正前交到永明保單行政服務部，以便於下一個估值日進行有關基金贖回交易。
11. Policy will automatically lapse on the date when the loan balance plus any unpaid monthly deductions for all coverages then in effect is less than the account value.
    於貸款結餘加上當時生效的所有保障之任何未付每用費用大於戶口價值的當天，保單將自動終止。

For Investment Linked Insurance Policy **投資相連壽險保單：**

12. Subject to the provisions stated in the policy, the completed and signed forms must be received by Policy Administration Services of Sun Life by 4:00 p.m. on a business day (except Saturdays, Sundays and public holidays) in order for the fund redemption to take place on the following valuation day.
    在符合保單合約內之條款的規定下，已填妥及簽署的表格須於每個營業日（星期六、星期日及公眾假期除外）下午四時正前交到永明保單行政服務部，以便於下一個估值日進行有關基金贖回交易。
13. Sun Life shall not be liable for any loss or damages, whatsoever or howsoever arising from delay in processing your instruction in any of the circumstances including but not limited to the below:
    a) Any incomplete or unclear instruction resulting that we cannot process your instruction in full, we will not process any portion of the instruction.
    b) If more than one instruction is received in respect of the same/ different transactions for the same policy on any single day, the Company has the sole discretion to determine the priority in dealing with such instructions or to defer such instructions.
    c) If any contribution(s) is pending for investment or processing or any transaction for the same policy is in progress at the date of receipt of this form, the Company has the sole discretion to determine the priority in dealing with such instructions or to defer such instructions

    永明毋須對因延遲處理閣下的指示而招致的任何損失或損項承擔責任，包括但不限於以下情況：

    甲. 任何不完整或不明確的指示導致不能完整處理閣下的指示，公司不會處理此表格的任何部份。
    乙. 公司於任何一日收到閣下就此保單的相同或不同交易發出超過一項指示，公司可全權酌情決定該等指示的處理先後次序或延遲處理閣下指示。
    丙. 公司於收到此表格時就此保單仍有未完成或進行中的供款或任何進行中的交易，公司可全權酌情決定該等指示的處理先後次序或延遲處理閣下指示。

(1) Request for Policy Loan 保單貸款申請

Notes **備註：**

1. Please complete Part 2 'Payment Method' in this form.
   請填寫本表格第2部份「收款方式」。
2. Please choose any one of the below option and fill in the specific amount in policy currency.
   請選擇以下其中一個選項並以保單貨幣填寫指定金額。

☐ Maximum Amount Available 最高借貸金額

☐ Specified amount 指定金額 $ _____

(2) Payout Method 收款方式

(A) Transfer to Policy
轉至保單

Notes **備註：**

(1) If payment is to be transferred to a policy that is not owned by you, please complete the "Third Party Payment Declaration Form".
如欲轉移款項至非閣下名下的保單，請填寫「第三者付款聲明書」。

(2) Please choose the Amount to be transferred to the policy.
請選擇轉至保單的金額。

(3) If payment is to be transferred to more than one policies, please provide the policy number, amount and payout method of the balance (if any) in option (D). If instruction is not clear, the request can only be processed upon receipt of complete instructions.
如欲轉移款項至多於一份保單，請在(D)部份提供保單號碼、金額及餘額(如有)的收款方式。倘若指示不清晰，只會在收到完整指示後才能處理該申請。

Policy No. 保單號碼：_____ for 作為

☐ Premium & Levy 保費及保費徵費 ☐ Loan repayment 償還貸款

Amount 金額

☐ In Full 全數 ☐ Partial 部份^：Please specify 請註明

_____

^ Please select payout method for the balance by completing option (B) or (C) in this part below.
請於以下(B)或(C)部份選擇餘額收款方式。

(B) Faster Payment Service ("FPS") or Local Bank Transfer
轉數快或本地銀行轉賬

SERVICE TIPS: FPS or local bank transfer is the convenient way to save your time to queue up in the bank.
服務小貼士：轉數快或本地銀行轉賬是快捷的方法為您省卻到銀行排隊輪侯的時間。

Notes **備註：**

(1) Bank account holder name must be same as Policy Owner's name or the name of the assignee (whichever is appropriate).
銀行賬戶持有人姓名必須與保單主權人或受讓人(視乎何者適用而定)的姓名相同。

(2) Applicable to the payment currency in HKD or RMB of local bank account. If exceed the FPS limit or failed transaction due to any reasons, the payment will be paid by cheque according to the payout currency selected and delivered by mail without further notice. (Applicable to the policy with local correspondence address only.)
適用於付款貨幣為港元或人民幣之本地銀行賬戶。倘若款項超過轉數快的上限或因任何原因交易失敗，有關款項將按已選擇的收取款項貨幣以支票形式及郵寄發出而不作另行通知。(只適用於有本地通訊地址之保單)

(3) The actual time to receive the payment by FPS or local bank transfer may vary among banks. Please enquire relevant bank before application.
轉數快或本地銀行轉賬的實際到賬時間會因應個別銀行而有差異，申請前請先向有關銀行查詢。

☐ 'FPS' identifier 轉數快識別號碼:

_____

☐ Mobile number 手機號碼 (by FPS 轉數快): (_____) - _____
Country Code 國家代號 Telephone No. 電話號碼

☐ Email 電郵 (by FPS 轉數快):

_____

☐ Transfer to the following local bank account 轉賬至以下本地銀行賬戶*

* Please provide bank account proof true copy which shows single account holder name and account number.
If no true copy is provided / insufficient information to prove the policy owner / assignee is the sole bank account holder or failed bank transfer due to any reasons, the payment will be paid by cheque and delivered by mail without further notice. (Applicable to the policy with local correspondence address only)
請提供載有單一銀行賬戶持有人姓名及銀行賬號的銀行賬戶證明文件真確副本。如未提供證明文件真確副本 / 資料不全以證明唯一銀行賬戶持有人為保單主權人 / 受讓人或因任何原因未能成功轉賬，有關款項將以支票形式及郵寄發出而不作另行通知。(只適用於有本地通訊地址之保單)

Bank No 銀行編號			Branch No 分行編號			Bank Account Number 銀行賬戶號碼								

☐ Transfer to the active autopay bank account registered in the above policy and bank account holder must be the policy owner (payout currency is applicable to HKD Only).
轉賬至上述保單內登記及持有保單主權人為銀行賬戶持有人的有效自動轉賬賬戶。(付款貨幣僅為港元)

Payout currency 收取款項貨幣 ☐ HKD 港元 ☐ RMB 人民幣

(Only applicable for policies denominated in RMB **只適用人民幣貨幣的保單**)

(2) Payout Method (Continue) **收款方式 (續)**

(C) Cheque
支票



SERVICE TIPS: Cheque takes some time for clearance. Please consider FPS or local bank transfer be a better choice to you.
服務小貼士：支票兌現需時，請考慮轉數快或本地銀行轉賬為更佳選擇。

Notes **備註：**
(1) For USD policy, a local USD cheque will be issued unless otherwise specified.
如無特別指示，美元保單將獲發本地結算之美元支票。

Cheque Currency **支票貨幣**

☐ HKD 港元 ☐ Policy Currency 保單貨幣

Cheque to be **支票將**

☐ Posted to my correspondence address 郵寄至本人通訊地址

☐ Delivered via my licensed insurance intermediary 由本人之持牌保險中介人轉交

☐ Collected at Client Service Centre 親臨客戶服務中心領取

☐ By the policy owner 保單主權人領取

_____
Contact Phone No. (if difference from the record under this policy)
聯絡電話號碼 (如與本保單記錄不同)

☐ By the authorized person 授權人領取

Name of Authorized Person 授權人姓名	I.D. No. of Authorized Person 授權人身份證明文件號碼	Contact Phone No. of Authorized Person 授權人聯絡電話號碼

(D) Other Payment Instruction
其他收款指示

Personal Data Collection and Use **個人資料收集及使用**

I/We understand and consent that, any personal data collected by Sun Life Hong Kong Limited (Incorporated in Bermuda with limited liability) ("Sun Life") (whether collected in this form or otherwise) may be used by Sun Life for the following purposes: (i) processing and evaluating insurance applications and/or any other applications for financial services; (ii) administering and providing services in relation to insurance or financial products; (iii) processing, investigating and settling insurance claims and detecting and preventing fraud (whether or not relating to the policy issued by the Company); (iv) conducting customer surveys; (v) researching and designing financial, insurance or pensions products for clients' use; (vi) selecting and participating in reward, loyalty or privileges program and related service; (vii) contacting clients for the above purposes; (viii) purposes which are directly related to the above purposes; and (ix) complying with applicable laws, regulation or court order or obligation or requirement under an agreement, or other commitment, between Sun Life or any entity within the Sun Life Group and the regulator or government in any jurisdiction (in relation to money laundering, terrorist financing and tax evasion or otherwise) to which Sun Life and its related companies are subject to.

Sun Life may also use my/our contact details, demographic information and policy details to contact me/us with marketing information regarding Sun Life and third party pensions, financial and insurance products, including by phone calls, mail, email, SMS or any type of electronic message. Sun Life may not use my/our data for direct marketing unless Sun Life have received my/our consent (which includes an indication of no objection). I/We know I/we can tick the box below if I/we do not consent to receive direct marketing information.

Sun Life may disclose my/our personal data for any of the above purposes: (a) to third parties who provide services in Hong Kong or elsewhere which assist the Company to carry out the above purposes, including claims investigators, insurance adjusters, medical advisors, health care professionals, medical service providers, hospitals, emergency assistance service providers, reinsurers, accountants, solicitors and professional financial advisors; (b) to banks for payment purposes; (c) to insurance brokers who are representing the policy owners or clients directly or indirectly; (d) to the Company's insurance agents and MPF intermediaries; (e) to the Company's related companies (as defined in the Companies Ordinance) including pensions services provider, financial services companies and insurance companies; (f) to the Hong Kong Federation of Insurers (or any similar association of insurance companies) and its members; (g) to the policy owner / employers of an insured employee under a group product; (h) to any third party service provider appointed by the policy owner who provides administrative services for the policy owner; (i) to organisations that consolidate claims and underwriting information for the insurance industry; (j) to fraud prevention organisations; (k) to other insurance companies (whether directly or through fraud prevention organisations or other persons named in this paragraph), the police and databases or registers (and their operators) used by the insurance industry to analyse and check information provided against existing information; (l) to any person to whom the Company or its related companies (inside or outside Hong Kong) are under an obligation to make disclosure under the requirements of any law, regulation or court order binding on or applying to or to which the Company or its related companies (inside or outside Hong Kong) are subject to, or under and for the purposes of any guidelines issued by regulatory or other authorities with which the Company or its related companies (inside or outside Hong Kong) are expected to comply; and (m) as otherwise required or permitted by law.

If third party personal information is supplied to the Company by the clients, clients' service providers, claimants or applicants for services, such clients, service providers, claimants or applicants must inform these third parties about this personal information collection statement before they collect their information and supply it to the Company.

I/We understand that it is voluntary for me/us to supply the information, but failure to provide the requested personal data may mean Sun Life is unable to process my/our application or continue to provide services to me/us. I/We have the right to seek access to and request correction of any personal data Sun Life holds about me/us by sending a written request to The Manager, Client Service Centre, Sun Life Hong Kong Limited, G/F, MU Tower B, No. 18 Hung Luen Road, Hunghom, Kowloon, Hong Kong. Sun Life may charge a reasonable fee for the processing of any such requests.

"Sun Life Group" means Sun Life together with its subsidiaries, subsidiary undertakings and associated companies (whether direct or indirect) from time to time.

☐ Please tick here to reject receiving marketing information from Sun Life.

本人 / 吾等明白及同意香港永明金融有限公司 (於百慕達註冊成立之有限責任公司) (「永明」) 可以將其所收集的任何個人資料(不論由此表格所收集或由其他途徑取得)作以下用途：(i) 處理及評估申請及/或任何其他金融服務申請； (ii) 管理並提供與保險及/或金融產品相關服務； (iii) 處理、調查和結清保險索償個案、以及偵測和防止欺詐行為(無論是否與公司發出的保單有關)；(iv) 進行客戶調查；(v) 為客戶研究及設計金融 、保險或退休金產品；(vi) 甄選及參與獎賞、忠實或特選客戶計劃；(vii) 因上述目的與客戶聯絡；(viii) 與上述目的直接有關的任何其他目的；及 (ix) 為遵守適用的法例、法規、法庭命令或永明或永明集團內的任何實體與任何管轄區域的監管機構或政府之間的協議項下的義務或要求或其他承諾(其相關於洗黑錢、恐怖分子資金籌集、逃稅或其他)。

永明亦可使用本人/吾等的聯絡資料，基本個人資料及保單資料，就永明及第三方的退休金、金融及保險產品的推廣資訊，以包括電話、郵件、電郵、電話短訊或任何電子信息等方法聯絡本人/吾等。除非得到本人/吾等之同意(包括表示不反對)，否則永明不可使用本人/吾等之資料為該用途。本人/吾等明白若本人/吾等不同意接受此等推廣資訊，可於下列方格內填上剔號。

永明可為以上任何目的披露本人/吾等的個人資料予：(a) 為協助公司就上述用途（不論在香港或其他地方）而提供服務的第三方，包括索償調查員、保險理算人、醫療顧問、醫護專業人士、醫療服務提供者、醫院、緊急支援服務供應商、再保險公司、會計師、律師、專業理財顧問；(b) 銀行作繳款用途；(c) 直接或間接代表保單持有人或客戶的保險經紀；(d) 公司的保險代理人及強積金中介人；(e) 公司的關連公司(根據公司條例訂明)包括退休金服務提供者、金融服務機構及其他保險公司；(f) 香港保險業聯會(或任何相似的保險公司協會)及其會員；(g) 團體產品的保單持有人 / 受保僱員之僱主；(h) 由保單持有人指定及提供行政服務給保單持有人的第三方服務供應商；(i) 整合保險業索償和承保資料的組織；(j) 防欺詐組織；(k) 其他保險公司(無論是直接地，或是通過防欺詐組織或本段中指名的其他人士)、警察和保險業就現有資料而對所提供的資料作出分析和檢查的數據庫或登記冊（及其運營者）；(l) 公司及其關連公司(不論在香港與否)為遵守監管當局或其他機構發出之指引或其就法例、法規或法庭頒令所約束或規定之責任而需向其作出披露的任何人士；及 (m) 按法例要求或准許的其他人士。

假如第三方個人資料是由客戶、客戶的服務供應商、索償人或申請人提供給公司，該客戶、服務供應商、索償人或申請人必須在收集這些資料前，將此《個人資料收集聲明》告知有關的第三方才把資料提供給公司。

本人/吾等明白本人/吾等提供個人資料均屬自願，然而倘若未能提供所需個人資料，可導致永明無法處理本人/吾等的申請或繼續提供服務予本人/吾等。本人/吾等有權查閱及要求更正永明持有有關本人/吾等的個人資料，有關要求可以書面形式郵寄至香港九龍紅磡紅鸞道18號都大中心B座地下香港永明金融有限公司客戶服務中心經理。永明可就處理任何該等要求收取合理費用。

"永明集團"指永明及其不時之附屬公司、附屬企業和相聯公司（無論是直接的還是間接的）。

☐ 若不同意收取由永明發出的推廣資訊，請於方格內填上剔號。

Declaration & Authorization 聲明及授權

I/We understand that this policy loan request is bound by the policy provisions of the above policy.
本人／我們明白上列的貸款指示須受上述保單的條款約束。

I/We, hereby request the Company, to make a loan in accordance with the Policy details and Loan Provision of my/our Policy. I/We understand that interest applied on any loan balance will be changed from time to time without prior notice by the Company.
本人／我們現根據保單契約之保單細節及貸款條款向公司申請貸款。本人／我們明白公司將就貸款額收取利息，貸款利息亦將不時調整，恕不另行通知。

I/We confirm that, by signing below, I/We have read, fully understood and agreed to the notes throughout the form.
本人／我們已細閱，完全明白及同意本表格的注意事項並簽署作實。

I/We understand and agree Sun Life to collect my/our personal information via electronic means for identity verification upon request.
本人／我們明白及同意永明金融透過電子方式收集本人／我們的個人資料作身份驗證。

Required Item and Signature 所需項目及簽署

To proceed your request, please submit the below item.
保單主權人需要遞交以下項目以處理閣下的申請。

☐ True copy of the Policy Owner's valid identity proof (if it has expired or not provided before).
保單主權人有效之身份證明文件真確副本（若已過有效期或之前未曾提交）。

☐ True copy of bank account proof to show the information of bank account number and name of bank account holder.
載有銀行賬戶號碼及賬戶持有人姓名資料的銀行賬戶證明文件真確副本。

<<PLEASE DO NOT SIGN A BLANK FORM **請勿在空白表格上簽署**>>

X Signature of Policy Owner 保單主權人簽署	Sign Date (DD/MM/YYYY) 簽署日期(日/月/年)
X Signature of Irrevocable Beneficiary (if any) 不可撤換受益人簽署 (如有)	Sign Date (DD/MM/YYYY) 簽署日期(日/月/年)
X Signature of Assignee (if any) *Please refer to Note 1 below 受讓人簽名 (如有) ***請參見下列附註一**	Sign Date (DD/MM/YYYY) 簽署日期(日/月/年)

* Note 1: By signing in this box, the receipt of loan amount at the account specified above or by such other means specified above shall be a full discharge and release of Sun Life of its liability to pay the amount to the Assignee under the collateral assignment arrangement relating to the Policy, whether the amount is paid by Sun Life to the Assignee or the Assignor (Policy Owner).

* **附註一：透過在此方格簽署，上述賬戶收到貸款金額已透過上述其他方法被收取即等如受讓人解除及撤銷永明金融在上述保單相關的抵押轉讓安排下需向受讓人繳付該金額的責任，不論永明金融將該金額向受讓人或轉讓人(保單主權人)繳付亦一樣。**

Please return a full set of this form within 30 days of signing **請於簽署後30天內提交完整的表格**