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保單貨幣轉換申請表

Policy Currency Conversion Application Form

請在適當的格內填上「√」。Please tick the appropriate boxes where applicable.

保單持有人姓名 Name of Policyholder	受保人姓名 Name of Insured	保單號碼 Policy No.
<input type="text"/>	<input type="text"/>	<input type="text"/>

保險中介人資料 INSURANCE INTERMEDIARY'S INFORMATION	
保險中介人姓名 Name of Insurance Intermediary	
<input type="text"/>	
分行 / 中介人編號 / 註冊編號 Branch/ Intermediary Code/ Registration Code	聯絡電話 Contact No.
<input type="text"/>	<input type="text"/>

重要須知 IMPORTANT NOTES
<ol style="list-style-type: none"> 1. 本申請表中所用之「本公司」或「貴公司」指中國人壽保險(海外)股份有限公司。In this form, "the Company" refers to China Life Insurance (Overseas) Company Limited. 2. 本申請表應由保單持有人以正楷填寫及簽名, 簽名式樣須與本公司的記錄相符。保單持有人亦必須於此申請表內任何曾修改的地方簽署作實。This form is to be completed by the Policyholder in BLOCK LETTERS and signed with the signature corresponds with the Company's record. Any amendments in this form must be countersigned by the Policyholder in full signature. 3. 保險中介人或銀行職員收到本申請表並不代表本公司亦已收受。Receipt of this form by Insurance Intermediary or Bank Staff does not constitute receipt by the Company. 4. 請將填妥及簽署的申請表正本於簽署此申請表的 30 天內寄往香港灣仔軒尼詩道 313 號中國人壽大廈 24 樓「中國人壽保險(海外)股份有限公司」。Please send the original completed and duly signed form(s) and the required document(s) to "China Life Insurance (Overseas) Co.Ltd", 24/F, CLI Building, 313 Hennessy Road, Wan Chai, Hong Kong within 30 days after signing this form. 5. 本公司有權隨時更新本申請表, 並接受或拒絕未符合本公司要求的申請表。請登入本公司網站 www.chinalife.com.hk 瀏覽及下載最新版本的申請表。The Company has the right to update this form from time to time and to accept or to reject the form if the Company's requirements are not fulfilled. Please visit our website www.chinalife.com.hk to view and download the latest version of the form. 6. 如申請未能符合本公司的有關規定, 本公司有權拒絕有關申請。The Company shall have right to reject the application if the application fails to fulfill the Company's requirement(s).

第一部份 貨幣轉換權益重要須知 Part 1 Important Notes of Currency Conversion Option :
<p>在指定產品保單(「保單」)有效期內, 保單持有人可由第三(3)個保單週年日前及其後每個保單週年日前的六十(60)日至九十(90)日內(包括首尾兩天), 以本公司接受的方式及程序申請行使「貨幣轉換權益」, 將本保單的保單貨幣轉換至可供選擇的不同貨幣(「新保單貨幣」)。本保單將轉換至本公司可提供新保單貨幣之當時指定計劃(「新保單」)。所有保障、條款及條件亦將會跟隨新保單。While the policy of specified products ("Policy") is in force, between sixty (60) days and ninety (90) days (both days inclusive) before the third (3rd) Policy Anniversary and before every Policy Anniversary thereafter, the Policyholder can submit an application at any time in the form and procedure acceptable by the Company for exercising the "currency conversion option" to change the policy currency to a different currency available for selection ("New Policy Currency(ies)", by exchanging this Policy to a plan designated by the Company at the time ("New Policy") available in the New Policy Currency. All benefits, terms and condition will follow from those as provided by the New Policy.</p> <p>「貨幣轉換權益」提供可選擇的新保單貨幣為美元、港元、人民幣、澳元、加拿大元、歐羅、英鎊、紐西蘭元及新加坡元, 惟該新保單貨幣不可與申請「貨幣轉換權益」時本保單的保單貨幣相同。本公司保留決定可供選擇的新保單貨幣的唯一及絕對權利。The New Policy Currencies available for selection are United States Dollar, Hong Kong Dollar, Chinese Yuan, Australian Dollar, Canadian Dollar, Euro, British Pound Sterling, New Zealand Dollar and Singapore Dollar, except the policy currency of this Policy at the time of applying for "currency conversion option". The Company reserves the sole and absolute right to determine the New Policy Currencies available for selection.</p> <p>同時, 申請行使「貨幣轉換權益」必須符合以下條件: Meanwhile, application for exercising the "currency conversion option" is also subject to the following:</p> <ol style="list-style-type: none"> 1. 行使「貨幣轉換權益」後, 新保單的基本金額不可少於本保險公司在當時釐訂的基本壽險的最低基本金額。The Basic Amount of the New Policy must not be less than the minimum Basic Amount of the Basic Plan determined by the Company at the time after exercising "currency conversion option". 2. 本保單內並沒有未繳到期保費、保單負債(包括自動保費貸款及/或保單貸款)、及/或保費徵費。There are no Premium due and unpaid, Indebtedness (including automatic premium loans and/or policy loans), and/or Premium Levy due and unpaid under this Policy. 3. 本保單並非於保費假期生效期間, 也沒有處理中的保費假期申請, 及待生效的保費假期。This Policy is not in the period during which the premium holiday is in effect, and without a premium holiday application in progress or premium holiday that is pending to take effect. 4. 本保單並無任何待批核的索償。There is no claim pending for approval under this Policy. 5. 行使「貨幣轉換權益」時, 新保單貨幣沒有被其發行國家或地區停止通用。The New Policy Currency is not demonetized by the issuance country or region when exercising "currency conversion option". 6. 每個適用的保單年度只可以行使一次「貨幣轉換權益」。The currency conversion option can be exercised only once per applicable policy year. 7. 新保單之保單摘要需於該文件有效日期前連同此申請表一併提交。Please submit the Policy Summary of New Policy together with this application form before the expiry date of the new plan proposal.



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第一部份 貨幣轉換權益重要須知(續) Part 1 Important Notes of Currency Conversion Option (Continued) :

行使「貨幣轉換權益」之申請獲本公司批核後，以下所列將適用：Upon the Company's approval of the application for exercising the "currency conversion option", the following will apply:

- 「貨幣轉換權益」的申請必須經本公司批核及簽發批單方可生效。「貨幣轉換權益」的生效日期將是本公司批核該申請當日（以本公司記錄為準）。The "currency conversion option" will be effective provided that the application is approved by the Company and endorsement being issued by the Company. The effective date of the "currency conversion option" will be the date of the Company's approval for such application (according to the Company's records).
- 「貨幣轉換權益」生效後，本保單以原保單貨幣運作之狀態（下稱「原保單」）即告終止，而上文所述之新保單隨即生效。Upon the "currency conversion option" taking effect, the policy in its original policy currency ("the Original Policy") shall terminate immediately, and the New Policy as mentioned above shall take effect immediately.
- 新保單的保單年度、保單日期、保單生效日、終期紅利開始日及最後恢復效力當日（如有）將與於「貨幣轉換權益」的生效日期之原保單的保單年度、保單日期、保單生效日、終期紅利開始日及最後恢復效力當日（如有）相同。The Policy Year, Policy Date, Policy Effective Date, start date of terminal dividend and the latest date of reinstatement (if any) of the New Policy will be the same as the Policy Year, Policy Date, Policy Effective Date, start date of terminal dividend and the latest date of reinstatement (if any) of the Original Policy as of the "currency conversion option" 's effective date.
- 新保單的保單持有人、受保人、受益人（及其分配比例）及指定保單暫託人將與於「貨幣轉換權益」的生效日期之原保單的保單持有人、受保人、受益人（及其分配比例）及指定保單暫託人相同。The Policyholder, Insured, Beneficiary(ies) (with the respective designated percentage) and Designated Interim Policyholder of the New Policy will be the same as the Policyholder, Insured, Beneficiary(ies) (with the respective designated percentage) and Designated Interim Policyholder of the Original Policy as of the "currency conversion option" 's effective date.
- 如原保單保險計劃是智裕世代多元貨幣計劃，行使「貨幣轉換權益」後，新保單的後補受保人及身故賠償之賠付方式及次序與原保單相同；如原保單保險計劃不是智裕世代多元貨幣計劃，行使「貨幣轉換權益」後，新保單的後補受保人及身故賠償之賠付方式及次序需要由保單持有人重新指定。If the Original Policy's plan is Wise Legend Multi-Currency Plan, after exercising the "currency conversion option", the Contingent Insured(s) and the relevant death benefit settlement option and sequence of the New Policy shall remain the same as the Original Policy. If the Original Policy's plan is not Wise Legend Multi-Currency Plan, the Contingent Insured(s) and the relevant death benefit settlement option and sequence of the New Policy shall be redesignated by the Policyholder.
- 新保單不設冷靜期。Cooling-off Period will not be applicable to the New Policy.
- 如有任何附加保障附加於原保單，該附加保障將會以當時貨幣匯率轉換至新保單貨幣，並附加於新保單繼續生效，除非該附加保障未有提供新保單貨幣或根據以下第 8 點而減少本保單之任何基本金額，導致該附加保障金額少於本公司在當時釐訂的最低金額。如該附加保障未有提供新保單貨幣或該附加保障金額少於本公司在當時釐訂的最低金額，該附加保障將會於「貨幣轉換權益」的生效日期隨即被終止。If any rider(s) is/are attached to the Original Policy, the rider(s) will be changed to the New Policy Currency by the Prevailing Currency Exchange Rate at the material time and be attached to the New Policy and remain in force unless the New Policy Currency is not available in such rider(s) or the amount of the rider(s) is less than the minimum amount(s) determined by the Company at the time as a result of any reduction of the Basic Amount of the policy pursuant to the point 8 below. If the New Policy Currency is not available in such rider(s) or the amount of the rider(s) is less than the minimum amount(s) determined by the Company at the material time, the rider(s) will be terminated immediately when the "currency conversion option" is effective.
- 於「貨幣轉換權益」的生效日期，基本壽險之基本金額、保證現金價值及終期紅利（如有）將按照下列包括但不限於當時貨幣匯率、新舊資產組合的投資收益和資產價值及/或由現有資產轉移至新資產之交易所涉及資產轉移成本調整（或會增加或減少）而釐定並轉移至新保單。The Basic Amount, guaranteed Cash Value and terminal dividend (if any) of the policy as of the "currency conversion option" 's effective date will be adjusted (which may increase or decrease) and transferred to the New Policy based on factors including but not limited to the Prevailing Currency Exchange Rate, the investment yield and asset values of the existing and new underlying portfolio of assets, and/or the cost of transactions from the existing to new assets.
- 新保單之將來應付保費（如有）將根據新保單的基本金額而釐定。The future Premium payable (if any) of the New Policy will be determined based on the Basic Amount of New Policy.
- 於「貨幣轉換權益」的生效日期，原保單之終期紅利管理權益戶口總額（如有）及累積到期已收保費將轉移至新保單，並於「貨幣轉換權益」的生效日期按當時貨幣匯率轉換至新保單貨幣。新保單的終期紅利管理權益戶口總額（如有）將按照當時適用於新保單貨幣及由本公司不時自行酌情釐定的利率按年衍生利息（如有）。The Total Amount of Terminal Dividend Management Account (if any) and Accumulated Premium Due and Received of the Original Policy as of the "currency conversion option" 's effective date will be transferred to the New Policy and exchanged to the New Policy Currency based on the Prevailing Currency Exchange Rate on the "currency conversion option" 's effective date, and interest (if any) will accrue annually on the Total Amount of Terminal Dividend Management Account (if any) of the New Policy at a rate applicable to the New Policy Currency and to be determined by the Company at its sole discretion from time to time.
- 「終期紅利管理權益」亦適用於新保單，但若原保單已行使「終期紅利管理權益」，為釐定新保單下保單持有人之所有「終期紅利管理權益」的申請會否超過保單持有人就公佈的終期紅利指定的累計百分比的上限，原保單下所有申請內，保單持有人就公佈的終期紅利指定的累計百分比亦會被計算在內。"Terminal dividend management option" will be applicable to the New Policy but if the "terminal dividend management option" has been exercised under the Original Policy, the aggregate of the percentage of the declared terminal dividend during the relevant Policy Year designated by the Policyholder in all applications under the Original Policy will be included in the calculation for determining whether the maximum limit for the aggregate of the percentages of the declared terminal dividend during the relevant Policy Year designated by the Policyholder in all applications for exercising the "terminal dividend management option" under the New Policy will be or has been exceeded.
- 自「貨幣轉換權益」生效的保單年度後緊接之保單年度開始，「貨幣轉換權益」將同樣適用於新保單。"Currency conversion option" will be applicable to the New Policy starting from the Policy Year immediately after the Policy Year in which "currency conversion option" becomes effective.

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第一部份 貨幣轉換權益重要須知(續) Part 1 Important Notes of Currency Conversion Option (Continued) :

13. 保單貨幣轉換後，原保單的期滿利益支付指示及/或以定期定額提領的領款方式(如適用)會被撤銷。如新保單的貨幣並非港元或美元，原保單的自動轉賬繳費指示(如有)會被撤銷。如原保單保險計劃不是智裕世代多元貨幣計劃，當行使貨幣轉換權益及保單持有人與受保人為同一人時，原保單的後備保單持有人(如有)會被撤銷。After the "currency conversion option" is effective, the policy maturity benefit payment instruction and/or regular withdrawal (if applicable) will be cancelled. If the New Policy Currency is neither HKD nor USD, the autopay payment instruction (if any) will be cancelled. When exercising the currency conversion option, if the Original Policy's plan is not Wise Legend Multi-Currency Plan, and the Policyholder and the Insured are the same person, the Contingent Policyholder (if any) of the Original Policy will be cancelled.
14. 「保費假期」將適用於新保單。若原保單內已行使「保費假期」，所有於原保單及新保單行使「保費假期」之申請均受限於新保單所述之累計已行使「保費假期」的年期之總和上限及新保單中的其他相關條款(如適用)。「Premium holiday」will be applicable to the New Policy; if the "premium holiday" has been exercised under the Original Policy, all applications for exercising the "premium holiday" in respect of the Original Policy and the New Policy are subject to the maximum aggregate "premium holiday" period under the New Policy and other relevant terms of the New Policy (if applicable).
15. 行使「貨幣轉換權益」後，原保單預繳賬戶餘額(如有)將按新保單的預繳賬戶利率結算利息。新保單的預繳賬戶利率或高於或低於原保單的預繳賬戶利率。若預繳賬戶餘額(如有)因利率更改(如適用)、保費調整(如適用)或其他因素以致不足以繳付全數到期保費，本公司會發出繳費通知書要求保單持有人繳付不足之保費以維持保單生效。After exercising the "currency conversion option", the balance of prepaid account (if any) of the Original Policy will accrue interest based on the prepaid account interest rate of the New Policy. The interest rate for the premium account under the New Policy may be higher or lower than that under the Original Policy. If, due to a change in the interest rate (if applicable), a premium adjustment (if applicable), or other factors, causing the balance of the Prepaid Account (if any) insufficient to pay the full premium due, then a Premium Notice will be issued by the Company requesting the Policyholder to pay the shortfall in order to keep the policy in force.
16. 「貨幣轉換權益」申請一經提交後，保單持有人不可對該申請作出任何變更、取消、撤回或終止。Once the "currency conversion option" application is submitted to the Company, no change, cancellation, withdrawal or termination of the "currency conversion option" application by the Policyholder will be allowed.

第二部份 貨幣轉換資料 Part 2 Currency Conversion Details

新保單之保單摘要需於該文件有效日期前連同此申請表一併提交。

Please submit the Policy Summary of New Policy together with this application form before the expiry date of the new plan proposal.

請選擇新保單貨幣(只可選其中一種貨幣) Please select the new policy currency (Please select only ONE currency)

- | | |
|--|--|
| <input type="checkbox"/> 港元 Hong Kong Dollar (HKD) | <input type="checkbox"/> 美元 United States Dollar (USD) |
| <input type="checkbox"/> 人民幣 Chinese Yuan (CNY) | <input type="checkbox"/> 澳元 Australian Dollar (AUD) |
| <input type="checkbox"/> 加拿大元 Canadian Dollar (CAD) | <input type="checkbox"/> 歐羅 Euro (EUR) |
| <input type="checkbox"/> 英鎊 British Pound Sterling (GBP) | <input type="checkbox"/> 紐西蘭元 New Zealand Dollar (NZD) |
| <input type="checkbox"/> 新加坡元 Singapore Dollar (SGD) | |

第三部份 申請保單貨幣轉換聲明 Part 3 Declaration for Policy Currency Conversion

1. 本人/我們已經完整閱讀、明白及同意上述貨幣轉換權益的重要須知、新舊計劃的特點比較表、新計劃產品小冊子和新保單之保單摘要的內容。同意通過保單貨幣轉換申請將本保單轉換至新計劃。I/We have read in full, understood, and agreed to the above Important Notes of Currency Conversion Option, content of the Comparison Table Between the Old and New Plans, the product brochure of the new plan, and the Policy Summary of New Policy. I/We agree to convert this Policy to the new plan by applying for the currency conversion.
2. 本人/我們確認知悉保單貨幣轉換後的保費可能高於現時保費。即使保單貨幣轉換後的保費高於現時保費並超過本人可動用收入50%。本人/我們確認會支付新保單的新保費，並仍欲為此保單行使「貨幣轉換權益」。
I/We acknowledge that the premium after the policy currency conversion may be higher than the current premium and exceed 50% of my/our disposable income. By submitting this application, I/We agree to pay the new premium payable under the new plan and still wish to exercise the "currency conversion option" for this Policy.

第四部份 收取個人壽險保費徵費聲明 Part 4 Declaration for Collection of Premium Levy on Individual Life Insurance Policy

本人/我們謹此確認I/We hereby acknowledge that :

貴公司就保險業監管局要求並授權向每位保單持有人所持有的有效保單徵收「保費徵費」(下稱「徵費」)，及將收取的徵費將會全數轉交予該局。保險業監管局亦可以根據相關條例，將有關的欠款作為民事債項及向相關的保單持有人追討欠款並有機會徵收罰款。有關收取徵費的詳情，請瀏覽中國人壽(海外)股份有限公司的網頁www.chinalife.com.hk/levy。

The Company is statutorily required to collect Premium Levy ("Levy") from Policyholder on behalf of the Insurance Authority ("IA") and the collected Levy will be fully remitted to IA. IA may take legal proceedings against Policyholder in respect of any outstanding Levy as civil debt and may impose pecuniary penalty. For details of the collection of Levy, please refer to the website at www.chinalife.com.hk/levy.

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第五部份 聲明及簽署 (請勿在空白或尚未填妥的申請表上簽署 Part 5 Declarations & Signature (Please DO NOT sign on BLANK or INCOMPLETE form))

1. 此申請表必須簽署日起計30天內交至本公司辦理手續。This form must be received by the Company within 30 days from the date of its signing
 2. 若保單持有人或受保人以圖章蓋印簽署，必須有一位見證人。見證人之個人資料只會用於處理本申請及確認本申請表簽署人的身份之用。If the Policyholder or Insured uses a signature chop, a witness is required. The personal particulars of the witness will only be used for the purpose of verification and confirmation of the identity of the signatory of this form.
 本人/我們僅此確認已閱讀及明白以上申請的所有條款及條件，並同意受該等條款及條件約束。本人/我們僅此同意作出以上協議及聲明。
 I/We hereby confirm that I/we have read and understood all the terms and conditions of the above application, and agree to be bound by these terms and conditions.
 I/We hereby agree to make the above agreements and declarations.

	保單持有人 Policyholder	不可撤換受益人 (如適用) Irrevocable Beneficiary (if applicable)	受讓人 (如適用) Assignee (if applicable)	見證人簽署(如適用) Signature of Witness (if applicable)								
簽署 Signature				與保單持有人之關係 Relationship to Policyholder								
				<input type="checkbox"/> 保險中介人/銀行職員/客戶服務中心職員 Insurance Intermediary/ Bank Staff/ CS Centre Staff 編號 _____ <input type="checkbox"/> 其他人士(請註明) Others (Please Specify) : _____ 身份證明文件號碼 Identity Document No: _____								
姓名 Name												
日期 Date	年 Year	月 Month	日 Day	年 Year	月 Month	日 Day	年 Year	月 Month	日 Day	年 Year	月 Month	日 Day