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延長繳費寬限期權益申請表 Application for Extended Grace Period Option

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

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。The expression "the Company" used in this form 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 注意事項 Part 1 Important Notes

1. 本保單有效期間及第2個保單週年日起可申請「延長繳費寬限期權益」。Application for "Extended Grace Period Option" may be applied for during the policy's effective period and from the second policy anniversary onwards.
2. 保單持有人只可最多申請「延長繳費寬限期權益」1次。The Policyholder may only apply to "Extended Grace Period Option" once at most.
3. 保單持有人可由保費到期日前的六十(60)日至九十(90)日內(包括首尾兩天),以本保險公司指定表格或本保險公司接受的書面通知申請行使「延長繳費寬限期權益」。The Policyholder may submit an application by providing written notice in a form acceptable to the Company or filling in the Company's prescribed form between sixty (60) days and ninety (90) days (both dates inclusive) before the Premium Due Date to exercise "Extended Grace Period Option".
4. 在申請獲本公司批核後,由指定之保費到期日起,基本壽險之繳費寬限期將延長至最多三百六十五(365)日(「新繳費寬限期」)。有關申請必須在上述期間內提交及獲本公司批核(並以本公司記錄為準)。Starting from the designated Premium Due Date after the application is approved by the Company, the grace period of the Basic Plan will be extended up to three hundred and sixty-five (365) days ("New Grace Period"). Such application must be submitted and approved by the Company within the period stated above (subject to the Company's record).
5. 當「延長繳費寬限期權益」的申請獲本公司批核後,即不可於新繳費寬限期屆滿前或延長繳費寬限期權益終止前取消。Once the application for the "Extended Grace Period Option" has been approved by the Company, it may not be cancelled before the end of the New Grace Period or the termination of the "Extended Grace Period Option".
 - 5.1 經核准的新繳費寬限期為一整年,在該期間不得作出任何變更(包括但不限於提早終止或再次申請延長)。The New Grace Period is for a full year once it's approved. During this period, no changes are permitted (including but not limited to early termination or apply for further extension).
 - 5.2 延長繳費寬限期之生效日期,將以下列兩者中較後者為準:(i)原先指定之新繳費寬限期開始日期;或(ii)本公司收受新繳費寬限期開始日期前所有到期保費之日。The effective date of the New Grace Period shall be the later of the following two dates: (i) the originally designated start date of the extended grace period; or (ii) the date on which the Company receives all overdue Premiums prior to the commencement of the New Grace Period.
 - 5.3 當「延長繳費寬限期權益」生效當日,保單下所有附加保障將立即終止(包括待生效或已生效的附加保障)。Upon the effective date of the "Extended Grace Period Option", all riders under this policy shall immediately and automatically terminate, whether pending or in effect.



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第一部份 注意事項(續) Part 1 Important Notes(Continued)

6. 若保單持有人未能在指定期限內提交所需之證明文件，則必須證明有關證明文件已合理地盡快向本公司提交；否則，本公司保留拒絕其申請之權利。If the relevant proof documents cannot be submitted by the Policyholder within the prescribed period of time, it must be proved that the relevant proof documents have been submitted to the Company as soon as reasonably possible. Otherwise, the Company has the discretion not to accept the application of the Policyholder.
7. 「延長繳費寬限期權益」不適用於：a)正以預繳方式繳付保費的任何保單、b)於任何免繳保費利益生效期間的任何保單、c)申請「延長繳費寬限期權益」時有保單負債的任何保單。The "Extended Grace Period Option" shall not be applicable to: a) any Policy which is currently paying Premium by prepayment; b) any Policy which any waiver of Premium benefit is in effective; c) any Policy which has Indebtedness at the time of the application of Extended Grace Period option.
8. 在新繳費寬限期生效期間，以下所列將適用：a)本保單將繼續維持生效、b)本保單的到期保費將被視為欠繳保費但暫緩繳付，並須於新繳費寬限期屆滿或「延長繳費寬限期權益」終止時(以較先者為準)繳付、c)基本壽險之保費到期日及繳費滿期日維持不變、d)基本壽險之原保額、保證現金價值及累積到期已收保費將維持不變，並相等於緊接在「延長繳費寬限期權益」生效前的金額；e)根據利益保障條款第5條，基本壽險之終期紅利(如有)並非保證及或會有所調整、f)基本壽險之保單日期、保單滿期日、保障滿期日將維持不變、g)本保單所有附加保障(如有)在「延長繳費寬限期權益」生效日當日將被終止，且不得有任何新附加保障附加於本保單、h)本保單不接受任何減少原保額、i)本保單不接受任何保單貸款。During the New Grace Period, the following shall apply: a) this policy will remain in force; b) the Premiums that fall due under this Policy will continue to remain outstanding but will be suspended and shall be paid at the end of the New Grace Period or upon termination of "Extended Grace Period Option" (whichever is earlier); c) the Premium Due Date and Premium Expiry Date of the Basic Plan will remain unchanged; d) the Original Sum Assured, guaranteed Cash Value and Accumulated Premium Due and Received of the Basic Plan will remain unchanged and be equal to the amount immediately before "Extended Grace Period Option" takes effect; e) terminal dividend (if any) of Basic Plan is non-guaranteed and will be subject to adjustment in accordance with Clause Five (5) of the Benefit Provisions; f) the Policy Date, Policy Maturity Date and Coverage Cessation Date of the Basic Plan will remain unchanged; g) all riders (if any) under this Policy will be terminated on the effective date of the "Extended Grace Period Option" and no new rider can be further added to this Policy; h) any reduction of the Original Sum Assured will not be accepted in this Policy; i) any Policy Loan will not be accepted in this Policy.
9. 如保單已設立自動轉賬授權，本公司將於延長寬限期屆滿前 60 日內進行自動扣款。倘若於該寬限期結束時保費仍未繳付，本公司將按保單規章規定行使自動保費貸款權利，或該保單將因此而失效。Provided that an Autopay instruction is in place for the policy, the Premium shall be charged automatically within 60 days before the extended grace period ends. Should the Premium remain unpaid at the end of this grace period, the Company shall exercise its right to apply an Automatic Premium Loan (APL), or the policy shall lapse according to the General Provision of the Policy.
10. 「延長繳費寬限期權益」的申請必須經本公司批核及本公司的獲授權代表在保單批註欄正式簽署批註或簽發批單，方可生效。The application for the "Extended Grace Period Option" shall only become effective upon approval by the Company and formal endorsement in the policy endorsement section by an authorised representative of the Company, or upon the issuance of an endorsement.
11. 於新繳費寬限期結束後，根據保單規章保單持有人仍可享於保費到期日後 31 日的繳費寬限期。After the New Grace Period, according to the General Provision, the policyholder shall continue to enjoy a 31 days grace period following the Premium Due Date.
12. 若基本壽險須於新繳費寬限期作出任何賠付，本保險公司將根據上述改變調整相關保單價值。同時會從應付的保險賠償款項內扣除事發當時的保險年度未繳之保費。If any benefits of the Basic Plan is paid during the New Grace Period, the Company will adjust the related policy values according to the corresponding changes mentioned above, but any outstanding Premium for the Policy Year wherein the insured event occurs shall be deducted from any amount which may be payable under this Policy.
13. 若在新繳費寬限期結束或「延長繳費寬限期權益」終止(以較先者為準)時，有任何保費未獲繳付，該保費即屬於逾期未繳保費，保單規章中第七(7)條《自動保單貸款》條款下所述的機制將適用直至本保單終止為止。此情況下，保單規章中第七(7)條下所定義的「繳費寬限期」應為利益保障條款第十四(14)條下所定義的「新繳費寬限期」。If any Premium is unpaid at the end of the New Grace Period or upon termination of the "Extended Grace Period Option" (whichever is earlier), the Premium shall be in default and the Automatic Premium Loan mechanism described under Clause Seven (7) "AUTOMATIC PREMIUM LOAN" of the General Provisions will apply until this Policy is terminated. In such case, the "Grace Period" defined under Clause Seven (7) of the General Provisions shall be the "New Grace Period" as defined in Clause Fourteen (14) of the Benefit Provisions.
14. 「延長繳費寬限期權益」將於下列任何一種情況發生時(以較先者為準)終止：a)已全數支付基本壽險的所有保費、b)本保險公司就「嚴重病症保障」、「特別疾病保障」及/或「慢性疾病保障」已賠付的原應付保額已達基本壽險之原保額的 100%、c)本保單已就「嚴重病症保障」作出賠付。The "Extended Grace Period Option" will terminate upon the occurrence of the following conditions (whichever is the earliest): a) all Premiums of Basic Plan have been fully paid; b) the Original Sum Assured Payable paid by the Company for "Critical Illness benefit", "Special Disease benefit" and/or "Chronic Disease benefit" has reached one hundred percent (100%) of the Original Sum Assured of the Basic Plan; c) this Policy has paid for the "Critical Illness benefit".

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第二部份 延長繳費寬限期權益 Part 2 Extended Grace Period Option (請填寫第四部份 Please complete Part 4)

<input type="checkbox"/> 申請延長繳費寬限期權益 Application for Extended Grace Period Option	指定保費到期日(生效日期) : Designated Premium Due Date(effective date)	年 Years	月 Month

第三部份 申請延長繳費寬限期權益之原因 Part 3 - Reason of Application for Extended Grace Period Option

<input type="checkbox"/> 結婚 Marriage	<input type="checkbox"/> 離婚 Divorce	<input type="checkbox"/> 親生子女出生 Child Birth	<input type="checkbox"/> 被裁員或遣散 Redundancy or laid off	<input type="checkbox"/> 購買住宅物業 Purchase of residential property
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請根據選擇的原因，於以下文件的發出日期起計 30 日（包括首尾兩日）內向本保險公司提交適當的證明文件以行使「延長繳費寬限期權益」：

In order to exercise Extended Grace Period Option, please submit the following proof documents to the Company within thirty (30) days (both dates inclusive) from the issue date of such proof documents, based on the reason selected:

1. 由香港或任何為本保險公司接納的其他國家的政府部門或機構所發出而有顯示保單持有人結婚日期的結婚證書之核證真實副本；A certified true copy of marriage certificate showing the date of marriage of Policyholder issued by the governmental department or organization in Hong Kong or any other country which is acceptable to the Company;
2. 由香港或任何為本保險公司接納的其他國家的政府部門或機構對保單持有人的親生子女所發出的出生證明書之核證真實副本；A certified true copy of birth certificate of the natural child of Policyholder issued by the governmental department or organization in Hong Kong or any other country which is acceptable to the Company;
3. 由香港或任何為本保險公司接納的其他國家的政府部門或機構所發出而有顯示保單持有人離婚日期的離婚證書之核證真實副本；A certified true copy of divorce certificate showing the date of divorce of Policyholder issued by the governmental department or organization in Hong Kong or any other country which is acceptable to the Company;
4. 載有保單持有人以個人或聯名身份作為買方所簽署位於香港或任何本保險公司接納的其他國家的住宅物業轉讓契之核證真實副本；或 A certified true copy of assignment in respect of a residential property in Hong Kong or any other country which is acceptable to the Company signed by the Policyholder as a purchaser by way of sole or joint ownership; or
5. 就(i)持有有效的香港身份證及(ii)在終止受僱前已根據一份持續的合約為同一僱主於香港全職合法及有薪工作至少連續 12 個月的保單持有人而言，由保單持有人僱主發出的裁員或解僱（定義見《僱傭條例》（香港法例第 57 章）或其他本保險公司接受的法例）通知之核證真實副本。For the Policyholder who (i) holds a valid Hong Kong identity card and (ii) has been in full-time lawful and gainful employment with the same employer in Hong Kong for a minimum of twelve (12) consecutive months under a continuous contract prior to the termination of employment, a certified true copy of notice of redundancy or lay-off (within the meaning of the Employment Ordinance Cap. 57 of the Laws of Hong Kong, or other laws which is acceptable to the Company) issued by the employer of Policyholder.

第四部份 轉保聲明 Part 4 - Policy Replacement Declaration

若申請延長繳費寬限期權益，請填寫此部分內容。Please complete this part when applying for Extended Grace Period Option.

閣下是否使用或打算使用此人壽保險保單的部分或全部資金(例如作出退保/部分退保，提取保單貸款，提取保單價值等)，或使用或打算使用通過減少此人壽保險保單的應付保費而節省的金額(例如暫停/終止支付保費或者行使「保費假期」的權利等)，以資助閣下於過去 12 個月內新申請的人壽保險保單(如有)? 如是，該等情況將被視為「轉保」。Are you using or do you intend to use some or all of the funds arising from the above-mentioned policy (e.g. from surrendering/ partially surrendering to obtain its surrender values, taking out a policy loan and withdrawing policy values etc), or any savings made by reducing the Premium payable under the abovementioned policy (e.g. suspension/ termination of Premium payment non-payment or exercising the right to a "Premium Holiday"), in order to fund the new life insurance policy (if any) which is purchased within 12 months prior to the date of this application? If yes, such conditions will be considered as Policy Replacement.

是 Yes

尚未決定 Not Yet Decided

否 No

不適用(適用於過去 12 個月內並沒有購買新的人壽保險保單) Not applicable (Applicable to those who have not purchased a new life insurance policy in the past 12 months)

注意 Notes :

「轉保」可能令閣下帶來實質及潛在損失。為保障閣下的權益，請仔細比較現有保單與新保單的條款，衡量轉保是否符合本身的最佳利益。閣下應尋求閣下持牌保險中介人的專業意見以了解相關風險及轉保的不利後果，並細閱本公司的網站 www.chinalife.com.hk 的壽險轉保須知以了解有關詳情或與本公司聯絡。

You may suffer loss in case of Policy Replacement. To protect your interest, you should carefully consider your existing and the new insurance policies and assess whether the Policy Replacement is in your best interests before making a decision. You should seek your licensed insurance intermediary's professional advice to understand the associated risks and potential disadvantages of Policy Replacement. For details, please contact us or visit our website at www.chinalife.com.hk to view the useful tips on Life Insurance Policy Replacement.

轉保相關的重要事項

財務影響

1. **知情的決定：**人壽保險保單通常具較長年期。若閣下退保 / 從現有人壽保險保單中提取保單抵押貸款 / 提取保單價值 / 暫停或終止支付保費 / 減少應付保費，閣下通常會蒙受損失(尤其是在保單早期的時期)，包括因需要支付收費而蒙受損失。閣下應仔細比較現有人壽保險保單與擬購買的新的人壽保險保單，並在作出最終決定前評估取代現有人壽保險保單是否最為符合閣下之最佳利益。

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第四部份 轉保聲明(續) Part 4 - Policy Replacement Declaration(Continued)

- 閣下現有人壽保險保單的退保 / 失效所得的現金價值與已支付的總保費之差額：就現有人壽保險保單退保或允許其失效所得的現金價值可能會少於閣下已支付的總保費，即閣下可能會蒙受損失。此外，閣下或需承擔因退保或允許保單失效而衍生的退保費用。
- 保單貸款的利息：發出閣下現有人壽保險保單的保險公司可能會自閣下提取保單貸款當日起收取利息。閣下應該仔細檢閱定期報表，以了解於有關時期的期初和期末貸款餘額，以及該期間收取的利息金額。如果累計貸款金額（及利息）超出現有人壽保險保單的賬戶價值 / 現金價值的指定水平，則閣下的現有人壽保險保單可能會被終止。
- 提取保單款項 / 部分退保費用：若閣下於現有人壽保險保單的保單有效期前的訂明期限內，提取保單價值或部分退保，閣下或需支付相關費用。就閣下打算購買的新的人壽保險保單而言，閣下或需於新的人壽保險保單的保單有效期前的訂明期限內，支付其他提前退保 / 提取保單價值的費用。
- 開立保單費用及持牌保險中介人的酬勞：若閣下購買新的人壽保險保單，大部分最初所支付的保費可能會用於繳付保險公司的保單行政費及持牌保險中介人的酬勞。因此，閣下可能需要為取代現有人壽保險保單而承擔額外開支。
- 較高的保費：因閣下的年齡增長，及健康狀況、職業、生活方式 / 習慣及所參與的康樂活動有所改變（與閣下購買現有人壽保險保單時相比），閣下或需為新的人壽保險保單支付較高的保費。
- 現有人壽保險保單下財務利益的損失：閣下或會損失現有人壽保險保單多年來累積的財務利益（例如：長期客戶獎賞或紅利）或損失有權從現有人壽保險保單獲得的財務利益（例如：終期紅利或保單紅利）。
- 新的人壽保險保單的財務利益並非保證：新的人壽保險保單的說明所述利益可能並非屬保證利益，並會受發出新的人壽保險保單的保險公司的表現所影響。若新的人壽保險保單為投資相連壽險計劃保單，則其說明所述利益的計算只基於假設回報率。

受保資格的影響

- 保障範圍的轉變：若閣下購買新的人壽保險保單，並以其取代現有人壽保險保單，則現有人壽保險保單的部分保障，可能會因閣下年齡、健康狀況、職業、生活方式 / 習慣及參與的康樂活動有所轉變，而不包括在新的人壽保險保單的受保範圍內。此外，新的人壽保險保單可能並不會包括閣下現有人壽保險保單的附加保障利益。

索償資格的影响

- 若閣下就現有人壽保險保單退保或允許其失效，則現有人壽保險保單將不再為閣下提供保障。此外，視乎新的人壽保險保單的條款及細則，某些保障的等候期或需重新計算（例如：醫療、危疾、自殺或不可爭議的情況）。

Important Facts About Policy Replacement

Financial Implications

- Informed Decision:** Life insurance policies usually lasts for a long period of time. If you surrender / take out policy loan from / withdraw policy values from / suspend or stop paying premium / reduce the premium payable on your existing life insurance policy, particularly during the early years of the policy period, you will usually suffer loss, including by way of having to pay charges. You should carefully compare your existing life insurance policy against the new life insurance policy you intend to purchase, and assess whether replacing your existing life insurance policy is in your best interests before you make a final decision.
- Difference between cash value from Surrender/ Lapse and total premium paid under your existing Life Policy:** The cash value that you may receive from surrendering your existing life insurance policy or allowing your existing life insurance policy to lapse, may be less than your total premium paid. This means that you may suffer a loss. Further, you may incur surrender charges if you surrender your existing life insurance policy or allow it to lapse.
- Policy Loan Interest:** The issuing insurer of your existing life insurance policy may charge you interest starting from the loan drawdown date. You should carefully review your regular statements to understand the opening and ending loan balance as well as the interest amount charged in the relevant period. Your existing life insurance policy may be terminated if the accumulated loan amount (and interest) exceeds a specified level of the account value / cash value of your existing life insurance policy.
- Withdrawal/ Partial Surrender Charges:** You may be subject to withdrawal charges or partial surrender charges within a prescribed period before the end of the policy term of your existing life insurance policy. For the new life insurance policy you intended to purchase, you may be subject to other early surrender / withdrawal charges within a prescribed period before the end of the term of the new life insurance policy.
- Policy Set-up Cost and Remuneration for licensed insurance intermediaries:** If you purchase a new life insurance policy, a substantial part of the initial premium may be used to pay for policy administration costs incurred by insurers and remuneration for the licensed insurance intermediaries. As a result, you may incur additional cost for replacing your existing life insurance policy.
- Higher Premium:** You may have to pay higher premium under the new life insurance policy in view of the difference in age, changes of health conditions, occupation, lifestyle / habit, and recreational activities (as compared with when you purchased your existing life insurance policy).
- Loss of Financial Benefit under the existing life insurance policy:** You may lose the financial benefit accumulated over the years (e.g. loyalty bonus or dividends) or to which you may be entitled (e.g. terminal bonus or dividends) under the existing life insurance policy.
- Financial Benefits under the New Life Insurance Policy Not Guaranteed:** The illustrated benefits of a new life insurance policy may NOT be guaranteed and whether they can be achieved depend on the performance of the issuing insurer of the new life insurance policy. If the new life insurance policy is an investment-linked assurance scheme policy, the illustrated benefits are based on assumed rates of return only.

Insurability Implications

- Changes in Coverage:** If you purchase a new life insurance policy and use it to replace an existing life insurance policy, some benefits, which are the policy features of the existing life insurance policy, may not be covered under the new life insurance policy due to changes in age, health conditions, occupation, lifestyle / habit or recreational activities. Also, riders / supplementary benefits under your existing life insurance policy may not be available under the new life insurance policy.

Claims Eligibility Implications

- Benefits under the existing life insurance policy will no longer be payable to you if you surrender the policy or allow it to lapse. Besides, you may need to start a new waiting period in respect of certain benefits (e.g. medical, critical illness, suicide or incontestability) under the terms and conditions of the new life insurance policy.

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第五部份 個人資料收集聲明 Part 5 Personal Information Collection Statement

本人 / 我們確認已閱讀及明白「中國人壽保險 (海外) 股份有限公司」的收集個人資料聲明。有關最新版本的收集個人資料聲明，可於 www.chinalife.com.hk 下載或向本公司索取。I/We confirm that I/we have read and understood the Personal Information Collection Statement ("PICS") of China Life Insurance (Overseas) Company Limited. For the latest version of the PICS, it can be downloaded from www.chinalife.com.hk or is made available upon request.

第六部份 聲明及簽署 (請勿在空白或尚未填妥的表格上簽署) Part 6 Declarations and Signature (Please DO NOT sign on BLANK or INCOMPLETE 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 request, and agree to be bound by those terms and conditions. I/We hereby agree to make the above agreements and declarations.

注意 Notes :

- 此表格必須簽署日起計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.
- 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.

	保單持有人 Policyholder			受保人 (倘非保單持有人及 18 歲或上) Insured (if different from the Policyholder & aged 18 or above)			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)		
	年 Year	月 Month	日 Day	年 Year	月 Month	日 Day	年 Year	月 Month	日 Day	年 Year	月 Month	日 Day	年 Year	月 Month	日 Day
簽署 Signature															
姓名 Name															
日期 Date															