

Origin of wealth 財富來源

Guidelines and questionnaire for individual business 為個別業務而設的指引和問卷

This document must be read in conjunction with your licensed insurance intermediary.

請務必與閣下的持牌保險中介人一起細閱本文件。

Section A 部：Origin of wealth guidelines 財富來源指引

Section B 部：Origin of wealth questionnaire 財富來源問卷

Section A 部：Origin of wealth guidelines 財富來源指引

- These guidelines provide you with **premium levels above which we will require documentary evidence** to support the information given in the origin of wealth questionnaire.
若閣下的保費高於本指引所述的水平，我們將要求提供證明文件，以證明在財富來源問卷所提供的資料。
- The list of countries and their respective categories ("List") is available at zurich.com.hk/oww. The category beside each country indicates the premium level for that particular country. The premium levels are shown in US dollar, sterling and euro, but we will accept payments in any freely convertible currency at the prevailing exchange rate.
請於 zurich.com.hk/oww 查閱國家名單與其相對應類別(「名單」)。於每個國家旁的類別均顯示該個別國家的保費水平。保費水平以美元、英鎊和歐元列示，但我們將按現行匯率接受以任何可自由兌換貨幣支付的款項。
- Please note:** The premium levels indicated below include any contributions to existing policies.
請注意：下文所示的保費水平包括現有保單的任何供款。
- Please ensure that the information given on the origin of wealth questionnaire is complete and consistent with the information on the application form.
請確保閣下於財富來源問卷提供完整的資料，並與申請表格所示的資料相符。
- For the purposes of applying these guidelines, the "country" refers to your country of residence. The inclusion of countries in the List should not be taken as confirmation that business will be accepted from these regions. You should contact your licensed insurance intermediary or call our Customer Care Team if you need to confirm business acceptance from certain territories.
就應用本指引而言，「國家」是指閣下的居住國家。於名單內的國家不應被視為已確認獲接受業務的國家。若閣下需要確認若干地區會否獲接受業務，應諮詢閣下的持牌保險中介人或請聯絡我們的客戶服務部。

Category 1 類別 1

Single premium 整付保費：

USD 1,000,000/GBP 780,000/EUR 900,000
1,000,000 美元 / 780,000 英鎊 / 900,000 歐元

Yearly regular premium 年度定期保費：

USD 100,000/GBP 78,000/EUR 90,000
100,000 美元 / 78,000 英鎊 / 90,000 歐元

Category 2 類別 2

Single premium 整付保費：

USD 500,000/GBP 390,000/EUR 450,000
500,000 美元 / 390,000 英鎊 / 450,000 歐元

Yearly regular premium 年度定期保費：

USD 50,000/GBP 39,000/EUR 45,000
50,000 美元 / 39,000 英鎊 / 45,000 歐元

Category 3 類別 3

Single premium 整付保費：

USD 300,000/GBP 230,000/EUR 270,000
300,000 美元 / 230,000 英鎊 / 270,000 歐元

Yearly regular premium 年度定期保費：

USD 30,000/GBP 23,000/EUR 27,000
30,000 美元 / 23,000 英鎊 / 27,000 歐元

Origin of wealth guidelines (continued) 財富來源指引(續)

6. We reserve the right to request additional supporting information where your total holdings with us is below the limits specified.

若閣下在本公司的總單位低於訂明的限額，我們保留要求提供額外證明資料的權利。

7. If you are unsure, please call our Customer Care Team on +852 3405 7150 or email us at helppoint.hk@hk.zurich.com or write to us at 25-26/F, One Island East, 18 Westlands Road, Island East, Hong Kong.

若閣下未能確定上述事宜，請致電我們的客戶服務部熱線 +852 3405 7150、電郵至 helppoint.hk@hk.zurich.com 或郵寄至香港港島東華蘭路 18 號港島東中心 25-26 樓。

Below table provides details of:

以下列表提供以下詳情：

(i) what origin of wealth information is required if the premium is below the amounts detailed on page 1 (lower risk business), and

如保費低於第 1 頁詳述金額 (風險較低的金額) 所需的財富來源資料；及

(ii) the documentary evidence required if the premium **exceeds** the amounts detailed on page 1 (higher risk business).

如保費高於第 1 頁詳述金額 (風險較高的金額) 所需的證明文件。

If the country of residence is not in our List, it should be risk assessed as "category 3". However, if you need further advice please contact our Customer Care Team.

如居住國家未有列於名單，其風險應被評估為「類別 3」。然而，若閣下需要進一步的意見，請聯絡我們的客戶服務部。

Note 註

All documents submitted should either be original or a copy certified by a suitable certifier.

提交的所有文件均須為正本或由適當認證人核認的副本。

Generic source of wealth 一般財富來源	Lower risk business 風險較低的金額 Information to be detailed on the origin of wealth questionnaire 在財富來源問卷中詳述的資料	Higher risk business 風險較高的金額 Examples of documentary evidence of source of wealth in addition to the information requested for lower risk business 除提供風險較低金額所要求的資料外，還須呈交以下財富來源證明文件
Yearly income and/or bonus amount 年度收入及/或花紅金額	<ul style="list-style-type: none"> • Employer's name and address 僱主名稱及地址 • Employer's telephone number 僱主電話號碼 • Yearly income and/or bonus amount 年度收入及/或花紅金額 	<ul style="list-style-type: none"> • Certified copy of recent financial accounts or Income tax assessment document if self-employed or 如屬自僱人士，最近的財務賬目或入息稅評稅文件的經核證副本，或 • Confirmation from employer of income on letterheaded paper which must be an original or 僱主以公司信紙確認本人收入的函件 – 必須為正本，或 • Bank statements clearly showing receipt of most recent regular salary payments from named employer 清楚列明最近由所述僱主存入的定期薪金的銀行結單
Shares or other investment holdings 股票或所持的其他投資	<ul style="list-style-type: none"> • Description of shares/units/deposits 股票/單位/存款的詳情 • Value of shares/investment holdings 股票/所持投資的價值 	<ul style="list-style-type: none"> • Investment holdings/savings certificates, contract notes or statements or 所持投資/存款證、成交單據或報表，或 • Confirmation from the relevant investment company or 相關投資公司的確認書，或 • Signed letter detailing funds from a regulated accountant or 由受監管會計師簽發並列載資金詳情的函件，或 • Bank statement showing receipt of funds by investment company 顯示投資公司收取資金的銀行結單
Property sale 物業出售	<ul style="list-style-type: none"> • Details/address of property 物業詳情/地址 • Date of sale 出售日期 • Total sale amount 總出售金額 	<ul style="list-style-type: none"> • Signed letter from solicitor or 律師簽發的函件，或 • Signed letter from estate agent (if applicable) or 地產經紀 (如適用) 簽發的函件，或 • Sale contract 出售合約

Origin of wealth guidelines (continued) 財富來源指引(續)

Generic source of wealth 一般財富來源	Lower risk business 風險較低的金額 Information to be detailed on the origin of wealth questionnaire 在財富來源問卷中詳述的資料	Higher risk business 風險較高的金額 Examples of documentary evidence of source of wealth in addition to the information requested for lower risk business 除提供風險較低金額所要求的資料外，還須呈交以下財富來源證明文件
Maturing investments or policy claim 即將到期的投資或保單索償	<ul style="list-style-type: none"> Description of maturing investments 即將到期的投資的詳情 Maturing proceeds 即將到期的收益 Date of maturity 到期日 	<ul style="list-style-type: none"> Letter from previous investment company regarding notification of proceeds of claim or 前投資公司發出的索償款項通知函件，或 Chargeable Event Certificate 應課稅事件證明
Company sale 公司出售	<ul style="list-style-type: none"> Name and nature of company 公司名稱及性質 Date of sale 出售日期 Total amount 總金額 Applicant's share 申請人的份額 	<ul style="list-style-type: none"> Signed letter from solicitor or 律師簽發的函件，或 Signed letter from regulated accountant or 受監管會計師簽發的函件，或 Copy of contract of sale and sight of investment monies on bank statement or 成交單據副本及銀行結單上的投資金額，或 Copies of media coverage (if applicable) as supporting evidence 作為證明的媒體報道(如適用)副本
Inheritance 遺產	<ul style="list-style-type: none"> Details of inheritance 遺產詳情 Date received 獲取日期 Total amount 總金額 	<ul style="list-style-type: none"> Grant of probate (with a copy of the will) which must include the value of the estate or 列明遺產價值的授予遺囑認證書(連同遺囑副本)，或 Solicitor's letter or letter from trustees of an estate 律師函件或遺產信託人函件
Geared loan 貸款	<ul style="list-style-type: none"> Name and nature of loan provider 貸款提供者的姓名及性質 Date of loan 貸款日期 Total amount 總金額 	<ul style="list-style-type: none"> Loan agreement or 貸款協議，或 Recent loan statements 近期的貸款結單
Gift 餽贈	<ul style="list-style-type: none"> Date received 獲取日期 Total amount 總金額 Reason for gift 獲餽贈的原因 Relationship to applicant 與申請人的關係 Confirmation of the donors origin of wealth details (i.e. where did the donor generate the funds from that have been gifted to you e.g. salary, house sale, etc.) 餽贈者的財富來源詳情確認書(即餽贈者向閣下作出餽贈的資金來源，例如薪酬、出售房屋等) 	<ul style="list-style-type: none"> Letter from donor confirming details of gift and 餽贈者就確認禮品詳情發出的函件，及 Certified copy of the donor's primary ID documentation and 餽贈者主要身分證明文件的經核證副本，及 Suitable documentation to evidence the donor's origin of wealth (as per the origin of wealth guidelines) 證明餽贈者財富來源的適當文件(如財富來源指引所述)
Lottery/Betting/Casino win 彩票/博彩/賭場獎金	<ul style="list-style-type: none"> Details of win 獎金詳情 Date of win 獲獎日期 Total amount 總金額 Details of which organisation 組織詳情 	<ul style="list-style-type: none"> Letter from relevant organisation (lottery headquarters/betting shop/casino) or 相關組織(彩票總部/博彩公司/賭場)發出的函件，或 Bank statement showing funds deposited by company name or 顯示公司存入款項的銀行結單，或 Copies of media coverage (if applicable) as supporting evidence 作為證明的媒體報道(如適用)副本
Compensation payment 賠償付款	<ul style="list-style-type: none"> Date received 獲取日期 Total amount 總金額 Reason for payment 付款原因 	<ul style="list-style-type: none"> Letter/Court order from compensating body or 賠償機構的函件/法令，或 Solicitor's letter 律師函件
Corporate investments 公司投資	<ul style="list-style-type: none"> Nature of business 業務性質 Details of turnover 營業額詳情 	<ul style="list-style-type: none"> Reports and accounts or 報告及賬目，或 Accountant confirmation of nature of business and turnover 會計師就業務性質及營業額發出的確認書

Origin of wealth guidelines (continued) 財富來源指引(續)

Generic source of wealth 一般財富來源	Lower risk business 風險較低的金額 Information to be detailed on the origin of wealth questionnaire 在財富來源問卷中詳述的資料	Higher risk business 風險較高的金額 Examples of documentary evidence of source of wealth in addition to the information requested for lower risk business 除提供風險較低金額所要求的資料外，還須呈交以下財富來源證明文件
Retirement income 退休收入	<ul style="list-style-type: none"> • Retirement date 退休日期 • Details of previous profession/occupation 過往專業/職業詳情 • Name and address of last employer 前僱主的姓名及地址 • Approximate figure of salary on retirement 退休時的概約薪酬 • Pension income 退休收入 	<ul style="list-style-type: none"> • Pension statement or 退休金報表，或 • Letter from accountant or 會計師函件，或 • Bank statements or 銀行結單，或 • Savings account statement 儲蓄賬戶結單
Other monies 其他款項	<ul style="list-style-type: none"> • Nature of source 來源性質 • Amount 金額 • Date received 獲取日期 • From whom received 從哪一方獲取 	<ul style="list-style-type: none"> • Appropriate supporting documentation or 適當的證明文件，或 • Signed letter detailing funds from a regulated accountant 由受監管會計師簽發並列載資金詳情的函件

We recognize that each application is unique and it may be difficult for an application to fit into a specific category. We will, therefore, be happy to consider acceptance of other suitable documents as evidence of how your clients acquired the funds to be invested.

我們確認每項申請均具獨特性質，而一項申請可能難以符合特定類別。因此，我們將樂於考慮接受其他合適文件，作為閣下的客戶獲取其投資金額的來源證明。

For trust investments, the origin of all money under the trust should be provided, and the guidance above should be followed.

就信託投資，必須提供信託下所有款項的來源，並遵從上述指引。

Policy no.
保單號碼

Section B 部 : Origin of wealth questionnaire 財富來源問卷

Important notes 重要事項

1. Before completing this section please read the guidelines section carefully and discuss with your licensed insurance intermediary.
填寫此部分前，請細閱指引部分，並與閣下的持牌保險中介人討論。
2. Please tick all the appropriate descriptions of how you have acquired the money to be invested and provide the details we ask for.
請別選閣下如何獲取將用於投資的款項的所有適當描述，並提供我們要求的詳情。
3. If your total payment across all policies/applications held with Zurich International Life exceeds the limits in the guidelines section, you will need to provide documentary evidence to support the reason(s) you give below. If you are an existing policyholder, your existing premium levels will be included for the purposes of calculating the limits for which documentary evidence is required. If both policyholders are joint payors, we require origin of wealth for both.
若閣下於蘇黎世國際人壽所持的所有保單/申請的總付款高於指引部分所述的限額，將需提供證明文件，以支持閣下在下文所提供的理由。若閣下是現有保單持有人，閣下的現有保費水平均會用作計算限額，以決定是否需要呈交證明文件。若兩名保單持有人為聯名付款人，則我們需知悉兩者的財富來源。
4. Please complete this form in English.
請以英文填寫本表格。

Origin of wealth questionnaire (continued) 財富來源問卷(續)

How the payor acquired the money

付款人怎樣獲得資金

Savings from income/salary/company profits/bonus 來自收入/薪金/公司盈利/花紅的儲蓄

Employer's/Company's name 僱主/公司名稱	Annual income ¹ 每年收入 ¹	Currency 貨幣
Employer's/Company's physical address 僱主/公司地址	Bonus amount 花紅金額	Currency 貨幣
Employer's/Company's telephone number 僱主/公司電話號碼	Number of years you have been saving 閣下的儲蓄年數	
Nature of company business 公司業務性質		
Number of years employed with company 受僱於公司的年數		

¹ For a company, details of their profits should be entered instead.

¹ 就公司來說，應填寫其利潤詳情。

Proceeds from shares/investment holdings/property sale 來自股票/所持投資/物業出售的收益

Details of shares/investment holdings/property sale 股票/所持投資/物業出售的詳情

Total value or amount of sale and currency 總值或出售金額及貨幣

Date of sale
出售日期

Day 日	Month 月	Year 年
<input type="text"/>	<input type="text"/>	<input type="text"/>

Details/Address of property 物業詳情/地址

Other 其他

Please provide details here if your contribution is from a source other than those listed above. Please include full details of where funds are from, dates, currency and amount.

若閣下的供款來自上文所列者以外的來源，請提供詳情。請列載基金地區、日期、貨幣及金額的全部詳情。

Origin of wealth questionnaire (continued) 財富來源問卷(續)

How the payor acquired the money – documentary evidence

付款人怎樣獲得資金 – 證明文件

If your payment exceeds the limits in the guidelines (section A), please ✓ the appropriate box to confirm the documents attached.
若閣下的供款金額高於指引(A部分)所示的限額,請✓適用之方格以確認隨附的文件。

Please note: All documents submitted must be original or a copy certified by a suitable certifier.
請注意:提交的所有文件均須為正本或由適當認證人核證的副本。

Savings from income/salary/company profits/bonus 來自收入/薪金/公司盈利/花紅的儲蓄

- A copy of my recent financial accounts (I am self-employed)
如屬自僱人士,最近的財務賬目的副本
- A letter on company letterhead from my employer confirming my income – this must be an original
僱主以公司信紙確認本人收入的函件 – 必須為正本
- Bank statements clearly showing receipt of my most recent regular salary payments from my employer
清楚列明最近由僱主存入定期薪金的銀行結單
- A certified copy of the latest annual report and accounts for the company
公司最新年報及賬目的經核證副本

Proceeds from shares/investment holdings/property sale 來自股票/所持投資/物業出售的收益

- Investment holdings/Saving certificates, contract notes or statements showing sale of my shares
所持投資/存款證、顯示我出售股票的成交單據或結單
- Confirmation of sale from my investment company
我的投資公司的出售確認書
- Bank statement showing receipt of my sale proceeds
顯示我獲取出售收益的銀行結單
- Shares/Investment holdings only – signed letter from my accountant
股票/所持投資 – 由我的會計師簽發的函件
- Property sale only – signed letter from my solicitor/estate agent
物業出售 – 由我的律師/地產代理簽發的函件
- Chargeable event certificate for my matured investment
我的即將到期投資的應課稅事項證明
- Sale contract
出售合約

Other – please provide the appropriate documentary evidence as defined on page three

其他 – 請提供第3頁所界定的適當證明文件

Are you making any concurrent applications to other life offices?

閣下現時是否正同時向其他人壽保險公司提交申請?

Yes 是

No 否

If "Yes", please give details.

如「是」,請提供詳情。

Name of company 公司名稱	Type of policy 保單類別	Amount of cover 保障金額	Premium amount 保費金額	Policy term 保單年期

Documentary evidence – additional information

證明文件 – 其他資料

We recognize that each circumstance is unique and it may be difficult to fit into a specific category or situation. Please use this section if you want to provide further information or provide different reasons to those given above.

我們確認每個情況均具獨特性質,並可能難以符合特定類別或情況。若閣下有意提供進一步的資料,或提供有別於上文所述的不同原因,請填寫此部分。

Section C 部：Policyholder's declaration and data protection 保單持有人的聲明及資料保護

Declaration 聲明

I/We declare that the information provided on the origin of wealth is true and complete. I/We agree to provide Zurich International Life with any further information or documentary evidence in respect of the funds upon request. I/We further agree to Zurich International Life contacting any third party to obtain additional information on the investments, if required.

本人/本人等聲明就財富來源提供的資料屬真實及完整。本人/本人等同意應要求向蘇黎世國際人壽提供有關基金的任何其他資料或證明文件。本人/本人等進一步同意蘇黎世國際人壽按需要接觸任何第三方，以獲取有關投資的其他資料。

Declaration for data protection 個人資料保障聲明

Personal Information Collection Statement

收集個人資料聲明

- The Company collects, stores and processes, by electronic or other means, customer's personal information, including but not limited to: title, family name, forename(s), country and place of birth, nationality, date of birth, residential address, place/places of residence, health information if applicable, tax identification number if applicable, email address, telephone number, gender, marital status and employment and financial details.
本公司以電子或其他方式收集、儲存及處理客戶的個人資料，包括但不限於稱銜、姓氏、姓名、出生國家及地點、國籍、出生日期、住址、居住地、健康資料(如適用)、稅務編號(如適用)、電郵地址、電話號碼、性別、婚姻狀況、就業及財務細節。
- The personal information of customers (including policyholders, insured persons, beneficiaries, premium payors, trustees, policy assignees and claimants) collected or held by the Company may be used by the Company for the following purposes necessary in providing insurance services to the customers (otherwise the Company is unable to provide services to customers who fail to provide the required information):
由本公司收集或持有的客戶(包括保單持有人、受保人、受益人、保費付款人、信託人、保單受讓人及索償人)個人資料，均可供本公司使用作以下提供保險服務而必須的用途(否則本公司將無法為未能提供所需資料的客戶提供服務):
 - to process, investigate (and assist others to investigate) and determine insurance applications, insurance claims and provide ongoing insurance services;
辦理、調查(及協助他人調查)和決定保險申請、保險索償及提供持續的保險服務;
 - to process requests for payment, and for direct debit authorization;
辦理付款要求及直接付款授權;
 - to manage any claim, action and/or proceedings brought against the customers, and to exercise the Company's rights as more particularly defined in applicable policy wording, including but not limited to the subrogation right;
處理任何對客戶的索償、訴訟及/或司法程序;以及行使本公司的權利(詳情見適用保單條款所定),包括但不限於代位權;
 - to compile statistics or database or conduct market or actuarial research or insurance surveys undertaken by the Company and/or its group ("Zurich Insurance Group"), the financial services industry, respective regulators or industry recognized bodies, or use for accounting and actuarial purposes;
由本公司及/或其所屬集團(「蘇黎世保險集團」)、金融服務業界、相關監管機構或公認行業組織編撰統計數字或資料庫,或進行市場或精算研究或保險調查,或作會計和精算用途;
 - to meet the disclosure requirements of any local or foreign law, regulations, codes or guidelines binding on the Company and/or the Zurich Insurance Group and conduct matching procedures where necessary;
符合對本公司及/或蘇黎世保險集團具約束力的任何本地或外國法例、規則、守則或指引的披露規定及如需要時進行核對程序;
 - to comply with the legitimate requests or orders of the courts of Hong Kong and regulators including but not limited to the Insurance Authority, Hong Kong Federation of Insurers, auditors, governmental bodies and government-related establishments;
遵循香港法院及監管機構作出的合法要求或指令,包括但不限於保險業監理處、香港保險業聯會、核數師、政府組織和政府相關機構;
 - to perform customer analysis, profiling and segmentation;
進行客戶研究分析及分層;
 - to collect debts;
債務追討;
 - to facilitate the Company's authorized service providers to provide services to the Company and/or the customers for the above purposes;
and
便利本公司的認可服務供應商,就上述目的為本公司及/或客戶提供服務;及
 - to enable an actual or proposed assignee of the Company to evaluate the transaction intended to be the subject of the assignment.
使本公司的實際或建議承讓人能夠評核擬進行涉及有關轉讓的交易。
- The Company may provide any personal information of customers to the following parties, within or outside of Hong Kong, for the purposes **necessary** in providing insurance services set out in paragraph 2 above:
本公司可就上述第二段提供保險服務而必須的用途,向以下於香港境內或境外的人士提供任何客戶個人資料:
 - any company within the Zurich Insurance Group, or any other company carrying on insurance or reinsurance related business, or an intermediary;
蘇黎世保險集團成員公司,或任何進行保險或再保險相關業務的其他公司或中介人;
 - any agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment or other services to the Zurich Insurance Group in connection with the operation of its business;
任何向蘇黎世保險集團提供行政、電訊、電腦、付款或其他與其業務運作有關的服務的代理人、承包商或第三方服務供應商;
 - third party service providers including legal advisors, accountants, investigators, loss adjusters, reinsurers, medical and rehabilitation consultants, surveyors, specialists, repairers, and data processors;
第三方服務供應商,包括法律顧問、會計師、調查員、理賠師、再保公司、醫護及復康顧問、考察員、專家、維修人員、及資料處理者;
 - credit reference agencies, and, in the event of default, any debt collection agencies or companies carrying on claim or investigation services;
信貸諮詢機構,而在客戶欠賬時,任何債務追收代理或進行索償或調查服務的公司;
 - any person to whom the Zurich Insurance Group is under an obligation to make disclosure under the requirements of any law binding on the Zurich Insurance Group or any of its associated companies and for the purposes of any regulations, codes or guidelines issued by governmental, regulatory or other authorities with which the Zurich Insurance Group or any of its associated companies are expected to comply;
根據對蘇黎世保險集團或其任何關連機構具約束力的任何法例,及就任何由政府、監管或其他機關所頒佈且蘇黎世保險集團或其任何關連機構預期須遵守的任何規例、守則或指引而言,蘇黎世保險集團有責任向其作出披露的任何人士;
 - any person pursuant to any order of a court of competent jurisdiction; and
根據主管司法權區的法院的任何頒令的任何人士;及

Policyholder's declaration and data protection (continued) 保單持有人的聲明及資料保護 (續)

- (7) any actual or proposed assignee of the Zurich Insurance Group or transferee of the Zurich Insurance Group's rights in respect of the policyholders.

蘇黎世保險集團的任何實際或建議承讓人或蘇黎世保險集團對保單持有人的權利的受讓人。

As a global business, the Company will adopt contractual safeguard as applicable where it transfers personal information to other locations. A copy of the standard contractual safeguard is available on request from the Personal Data Privacy Officer.

作為一間跨國公司，本公司將在傳輸個人資料至其他地方時適當地採用合約保障措施。個人資料私隱主任會應要求提供標準合約保障的副本。

4. Certain personal information of policyholders and insured persons collected or held by the Company, in particular, names, contact information, age, gender, identity document reference, marital status, policy information, claim information and medical history may be used by the Company for the following **marketing-related** purposes (the Company is not allowed to use the personal information of any customer for the purposes set out under this paragraph without such customer's consent):

由本公司收集或持有的保單持有人及受保人的某些個人資料，特別是姓名、聯絡資料、年齡、性別、身分證文件資料、婚姻狀況、保單資料、索償資料及醫療紀錄等，均可供本公司使用作以下**市場推廣**用途（未經客戶同意，本公司不得將任何客戶的個人資料用於此段下提及的用途）：

- (1) to provide marketing materials and conduct analysis and direct marketing activities in relation to insurance and/or financial products and services of the Zurich Insurance Group and/or other financial services providers, and/or other related services of business partners, with whom the Company maintains business referral or other arrangements.

為蘇黎世保險集團及/或與本公司維持業務引薦關係或其他安排之其他金融服務供應商的保險及/或金融產品及服務，及/或其他商業合作伙伴之相關服務，提供市場推廣資料、進行分析及直接市場推廣活動。

5. The Company may provide certain personal information as set out in paragraph 4 above of a policyholder and an insured person, upon such policyholder's and insured person's written consent, to the following parties, within or outside of Hong Kong, for the **marketing-related** purposes set out in paragraph 4 above:

經保單持有人及受保人書面同意後，本公司可就上述第四段提及的**市場推廣**用途，向以下於香港境內或境外的人士提供其某些於上述第四段提及的個人資料：

- (1) companies within the Zurich Insurance Group;

蘇黎世保險集團成員公司；

- (2) other banking/financial institutions, commercial or charitable organizations with whom the Company maintains business referral or other arrangements; and

與本公司維持業務引薦關係或其他安排的其他銀行/金融機構、商業或慈善組織；及

- (3) third party marketing service providers and insurance intermediaries.

第三方市場推廣服務供應商及理財顧問。

The Company is not allowed to provide to any third party the personal information of any customer, specifically, policyholders or insured persons, for the marketing-related purposes set out in paragraph 4 above without their written consent.

未經客戶書面同意，本公司不得向任何第三方提供有關客戶（特別指保單持有人及受保人）的個人資料作上述第四段提及的市場推廣用途。

6. All customers have the right to access, correct, erase, obtain in digital format, restrict or object to processing of any of their own personal information held by the Company, not to be subject to automated individual decision making processes, withdraw consent at any time where processing is based on consent without affecting the lawfulness of processing based on consent before its withdrawal (including to opt-out of the Company's use and transfer of their personal information for the marketing-related purposes), by request in writing to the Company's Personal Data Privacy Officer at the address below. The Company may not be able to continue providing services to customers who have their personal information erased or have the processing of personal information restricted, or withdraw their consent on the processing personal information. Requests for opt-out must state clearly the full name, identity document number, policy number, telephone number and address of the person making such request.

所有客戶均有權以書面向本公司的個人資料私隱主任（地址如下）要求查閱、修正、刪除、以數碼形式獲取、限制或反對處理本公司所持有有關其本身的任何個人資料，不受制於自動化的個人決策過程，隨時撤回基於同意下處理資料的意願（但不影響在撤回同意前的資料處理的合法性），包括反對本公司使用及提供其個人資料作市場推廣用途。本公司可能無法繼續向已刪除或限制處理個人資料，或撤回處理個人資料意願的客戶提供服務。向本公司提出市場推廣用途之反對要求時，必須於有關反對要求中清楚註明要求人士之全名、身分證文件編號、保單號碼、電話號碼和地址。

Data Privacy Contact

Personal Data Privacy Officer

26/F, One Island East, 18 Westlands Road, Island East, Hong Kong

個人資料私隱主任聯絡資料

個人資料私隱主任

香港港島東華蘭路 18 號港島東中心 26 樓

7. The Isle of Man Information Commissioner (www.inforights.im) can be contacted if there is any cause for complaint regarding the Company's processing of personal information.

如有任何關於本公司處理個人資料的投訴，可聯絡人島私隱專員（www.inforights.im）。

8. Where a data access request is made under this statement, the Company may process it free of charge. However, under particular circumstances, the Company may charge a reasonable fee or refuse to act on the request.

本公司可免費處理根據本聲明提出的資料查閱要求。但在特殊情況下，本公司可能會收取合理的費用或拒絕該要求。

9. The Company retains personal information for as long as is necessary to meet the purposes for which it was originally collected or to satisfy the Company's legal or regulatory obligations.

本公司將保存個人資料以達到其最初收集的目的或符合本公司的法例或監管要求所需。

10. In the event of any discrepancies or inconsistencies between the English and Chinese versions of this statement, the English version shall prevail.

本聲明中英文版本如有任何歧異或不一致，概以英文版為準。

- I/We consent to being contacted for selected products, services or offers that may be of my/our interest as set out under the marketing-related purposes in paragraphs 4 and 5 above if I/we here and sign below.

本人/我們在此處加上 號並在以下簽署，則表示同意 貴公司根據上述第四及第五段中就市場推廣目的所述以及本人/我們可能感興趣的某些產品、服務或優惠聯絡本人/我們。

Policyholder's declaration and data protection (continued) 保單持有人的聲明及資料保護(續)

I/We understand that the Company will only communicate with me/us using the contact details that I/we have supplied. Where I/we have provided more than one form of contact details, the most appropriate method of communication will be used depending on the urgency and sensitivity of the information.

本人/本人等明白 貴公司只會以本人/本人等提供的聯絡資料與本人/本人等通訊。若本人/本人等提供多過一種聯絡資料，貴公司會因應資訊的緊急及敏感程度，而採用最合適的聯絡方法。

I/We note that my/our telephone calls may be recorded or monitored in order to offer additional security, resolve complaints and for training, administrative and quality purposes.

本人/本人等知道 貴公司或會將本人/本人等的電話對話作錄音或監察，以作強化保安、處理投訴、訓練、行政和提昇服務質素之用。

I/We understand that my/our personal information may be passed outside Hong Kong to countries that do not have equivalent levels of data protection, however the Company would be responsible for ensuring that equivalent levels of protection are maintained.

本人/本人等明白本人/本人等的個人資料可能被傳送至香港以外的國家，而這些國家並沒有同等程度的個人資料保障，但 貴公司有責任確保本人/本人等的個人資料受到同等程度的保障。

I/We confirm that I/we agree to my/our personal data being collected and used as set out above.

本人/本人等謹此同意 貴公司可收集本人/本人等的個人資料及作上述用途。

Signature of policyholder 1 第一保單持有人簽署	Signature of policyholder 2 第二保單持有人簽署
Print name 姓名(請以正楷填寫)	Print name 姓名(請以正楷填寫)
Date signed 簽署日期	Date signed 簽署日期

Section D 部 : Licensed insurance intermediary's details and declaration 持牌保險中介人資料及聲明

To be completed by your licensed insurance intermediary. 此部分必須由 閣下的持牌保險中介人填寫。

Family name 姓 _____ Given name 名 _____

Job title 職銜 _____

Brokerage name 中介人公司名稱 _____

Suitable certifier no. (if applicable) 有效核證人號碼(如適用) _____

Regulatory body/Individual membership no. 監管機構/個別成員編號 _____

Declaration 聲明

I declare that all the answers provided to me by the proposer/life to be assured are declared in this form. I have not withheld any other information which may influence the acceptance of this proposal by the Company.

本人聲明，投保人/受保人向本人提供的所有答案均已在本表格中披露。本人並無隱瞞可能影響 貴公司接納本投保申請的任何其他資料。

Signature 簽署	Date signed 簽署日期
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Zurich International Life is a business name of Zurich International Life Limited (a company incorporated in the Isle of Man with limited liability) which provides life assurance, investment and protection products and is authorized by the Isle of Man Financial Services Authority.

Registered in the Isle of Man number 20126C.

Registered office: Zurich House, Isle of Man Business Park, Douglas, Isle of Man, IM2 2QZ, British Isles

Telephone: +44 1624 662266 Telefax: +44 1624 662038

www.zurich.com.hk

蘇黎世國際人壽保險是蘇黎世國際人壽保險有限公司(於人島註冊成立之有限公司)的商業名稱。蘇黎世國際人壽保險有限公司為人島Financial Services Authority 所認可，提供人壽保險、投資及保障產品。

於人島的註冊號碼為20126C。

註冊辦事處: Zurich House, Isle of Man Business Park, Douglas, Isle of Man, IM2 2QZ, British Isles

電話: +44 1624 662266 傳真: +44 1624 662038

www.zurich.com.hk



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