

填寫PDF表格

為確保您的資料能正確儲存，我們建議您先將表格下載儲存到電腦，才開始填寫。

重要資料聲明書 — 內地人士在港投購人身／壽險保單

保險公司名稱：瑞達國際

壽險產品名稱：先機資本理財計劃／全才投資相連計劃／綜合投資相連計劃／綜合基金投資戶口*／全才投資戶口*／理財資產計劃*／理財退休金計劃*／理財儲蓄計劃*

閣下應細閱本聲明書及保險產品文件（包括推銷刊物、產品資料概要及銷售／利益／退保說明文件（如適用））。若閣下不明白或不同意以下聲明的任何一段、或此聲明內容與中介人的講述有異，請勿簽署確認或投購本保單。

此乃香港保險監管機構要求保險公司對內地人士^註在港投購人身／壽險保單所需披露之重要資料。閣下簽署前必須細閱。中介人亦有責任向閣下詳細解釋內容。

- (1) **銷售過程：**本保單的整個銷售過程必須在香港境內進行，且所有投保文件亦必須在香港境內簽署。任何在內地進行有關本保單的銷售行為，不受香港法規監管。如閣下日後發現有關本保單銷售的陳述或文件具誤導性，又或有關中介人曾向閣下作出不正确或誤導性的陳述或保證，以誘使閣下購買本保單，而有關銷售行為並非在香港進行（例如在內地舉行的香港產品說明會或以即時通訊或社交媒體應用程式向內地人士推廣香港保險產品等行為），香港的監管機構未必能就相關投訴作出調查，而此等行為亦可能違反內地法規。閣下必須備存相關文件，包括香港入境紀錄及銷售時所獲取的資料，以保障閣下的利益。此外，請確保投保申請書上填報的通訊地址、電子郵件地址（如有）及聯繫電話能直接聯絡閣下，否則閣下可能不會收到保險公司所發出與本保單有關的文件。
- (2) **銷售人員：**向閣下直接銷售本保單的人士必須是在香港登記的保險中介人。如閣下經其他人士推介本保單，須注意當中可能存在誤導銷售的風險。
- (3) **保險回報率及紅利：**產品資料及退保說明文件（如適用）中的回報率及紅利，除非已註明外，否則並非保證，將來實際取得的金額可能較預期為低或高。

本人現確認已閱讀及明白以上第(1)至(3)段內容。

投保人1姓名

投保人1簽署

d	d	m	m	y	y	y	y
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日期

投保人2姓名（如適用）

投保人2簽署（如適用）

d	d	m	m	y	y	y	y
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日期（如適用）

* 只適用於額外投資

註：內地人士指持有中華人民共和國居民身份證人士

- (4) **提前退保／提取保单款项：**若阁下在保单期满前的指定时限内终止保单、退保、提取部份保单款项，均须支付提前退保或提取保单款项的收费（如适用），而阁下可取回的金额可能远低于已缴的保费，甚至为零。亦可能因此丧失获得红利（如适用）的权利。若阁下暂停缴交或调低供款额，保险公司往后可能会按照保单原先应缴保费水平继续收取相关的保单费用。
- (5) **保单合约条款：**保单是阁下与保险公司共同订立的合约，阁下的权益（包括申索权益）均须依据保单的条款处理。如阁下收到保单后发现合约条款内容与中介人的讲述有异，请立即直接联络保险公司以作澄清。
- (6) **汇率风险：**如本保单（或投资相连人寿保险计划的投资选择或其相连基金的资产）并非以人民币结算（例如以港元、美元或其他保费及保额所指定的货币），阁下将承担汇率升跌或相关货币之外汇政策改变所带来的风险。
- (7) **法规及政策改变风险：**本保单在香港承保，如内地相关法规及政策日后改变，可能为阁下带来不可预见的风险（例如外汇政策改变令阁下无法缴付保费以至保单失效等）。
- (8) **回佣／返佣协议：**中介人不应直接或透过第三方向阁下以任何回佣／返佣诱使阁下购买本保单，这可能会被视为违规行为。保险公司亦不会确认任何回佣／返佣协议。
- (9) **资金来源核实：**因应香港法律及保险公司的核保等要求，保险公司有责任及需要对保单的资金来源进行核实，包括在需要时或较高风险的情况下要求投保人提供合法资金来源证明，以及与保单保额相匹配的合法收入证明。就可疑个案或因应香港执法机构的要求，保险公司可在毋须取得保单持有人的同意下，向有关机构转交相关资料。
- (10) **投诉及诉讼：**如阁下日后需办理理赔，又或不同意保险公司的理赔而要提出投诉或法律诉讼时，可能需来港办理。处理有关保险的申诉、聆讯、或审理亦可能要求保单持有人及或受益人亲临香港法院方可进行。
- (11) **有关在香港进行销售过程的附加声明：**阁下现声明理解由阁下的中介人提供对本保单的申请建议，并确认有关建议及申请是在香港进行。

阁下确定有关销售建议并非于中华人民共和国境内进行。阁下已经向阁下的中介人提供相关文件证明。此(11)段适用于以下的申请：i) 首次供款、或 ii) 保单持有人更改转让，而转让申请为保单生效日期一年内及更改后的保单持有人并非原保单持有人直接家庭成员（即非父母、配偶及子女）。

本人现确认已阅读及明白以上第(4)至(11)段内容。本人确认已符合(11)段声明的适用内容。

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投保人1姓名	客戶1簽署	日期
<input type="text"/>	<input type="text"/>	<input type="text" value="d"/> <input type="text" value="d"/> <input type="text" value="m"/> <input type="text" value="m"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/>
投保人2姓名(如适用)	客戶2簽署(如適用)	日期(如適用)
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保险经纪姓名	持牌保險中介人簽署	日期
(登記號碼： <input type="text"/>)		
<input type="text"/>		
保险经纪公司名称(及盖章，如适用)		
(登記號碼： <input type="text"/>)		

IMPORTANT FACTS STATEMENT – MAINLAND CUSTOMERS PURCHASING LIFE ASSURANCE POLICIES IN HK (IFS-MP)

(The following is the translation for your reference.)

Insurance company name: Utmost International Isle of Man Limited

Name of life assurance policy: Wealth Management Plan / Executive Investment Plan / Collective Investment Plan / Collective Investment Bond* / Executive Investment Bond* / Managed Capital Account* / Managed Pension Account* / Managed Savings Account*

You should read this statement and the documents relating to the insurance product (including the Principal Brochure, Product Key Facts Statement and sales/benefits/illustration documents (where applicable)). If you do not understand any of the following paragraphs, or do not agree to a particular paragraph, or what your intermediary has told you is different from what you have read in this statement, please do not sign the confirmation and do not purchase the insurance policy.

This is the important information to be disclosed by the insurance company as required by the Hong Kong insurance regulator to Mainland customers¹ who purchase life assurance policies in Hong Kong. You must read carefully before you sign. The intermediary has the responsibility to explain the contents to you in detail.

(1) Selling process: The entire selling process of this insurance policy must be carried out within the territory of Hong Kong, and all subscription documentation of the policy must also be signed within the territory of Hong Kong. Any selling activities related to this policy as conducted in the Mainland are not subject to the laws and regulations of Hong Kong. In the event you find out later that the statements or documentation about the sale of this policy are misleading, or the intermediary has made any incorrect or misleading representation or guarantee which induces you to purchase this policy whereby the relevant selling activities are not conducted in Hong Kong (for example, promotion of Hong Kong insurance products to Mainland customers through the briefing about Hong Kong products held on the Mainland, or use of instant communication or social media application programs), the Hong Kong supervisory authorities may not be able to investigate the relevant complaints, and those activities may contravene the laws and regulations of the Mainland. You must retain the relevant documents, including the Hong Kong immigration records and the information obtained at the point of sale to safeguard your interests. In addition, please ensure you can be reached at the correspondence address, email address (if any) and contact phone number directly as supplied in the application form. Otherwise, you may not be able to receive the documents related to the policy issued by the insurance company.

(2) Selling intermediary: The party selling the policy to you directly must be an insurance intermediary registered in Hong Kong. If you are recommended the policy by any other parties, you must note the risks of mis-selling.

(3) Rates of insurance return and dividends: The rates of return and dividends stated in the product information and illustration documents (where applicable) are not guaranteed unless otherwise specified. The actual amount received in future may be lower or higher than expected.

(4) Charges of early surrender of policy/withdrawals: If you terminate or surrender the policy, or withdraw amounts prior to the expiration of the specified period in respect of the policy, you will be subject to charges (where applicable) due to early surrender of policy or withdrawal of amounts from the policy, and the amount you get back may be much lower than the premiums paid or even nil. You may also lose the entitlement to the bonus (where applicable). If you suspend the contribution or reduce the contribution level, the insurance company may continue to impose the relevant policy fees and charges based on the original level of the contribution payable.

(5) Contractual provisions of the policy: The insurance policy is a contract entered into between you and the insurance company, and your rights (including the rights of claim) shall be handled in accordance with the policy provisions. After receiving the policy contract, if you find out the contents of the provisions are different from what your intermediary has told you, please contact the insurance company directly to clarify.

(6) Foreign exchange risks: If the policy (or the investment choices of investment-linked assurance scheme (ILAS) policy, or the assets of those underlying funds) is not settled in Reminbi (for example, settled in Hong Kong dollar, US dollar or other designated currencies of the premium or sum assured), you will be subject to the risks of exchange rate fluctuations or changes in the foreign exchange policies of the relevant currencies.

(7) Risks of changes in laws, regulations and policies: The insurance policy is underwritten in Hong Kong, and if the relevant laws, regulations and policies in the Mainland change in future, it may bring unforeseen risks to you (for instance, change in foreign exchange policies may make you unable to pay the premium and render the policy lapsed).

* for top-ups only

¹ Note: Mainland customers refer to holders of Resident Identity Card of People's Republic of China (PRC).

(8) Rebate agreement: The intermediary should not, directly or through a third party, offer any rebates to you as an inducement to purchase this policy, which may be deemed as a breach. The insurance company will not acknowledge any rebate agreement in this regard.

(9) Verification of source of wealth: In accordance with the Hong Kong legal and underwriting requirements of the insurance company, the insurance company has the responsibility and duty to verify the source of wealth in respect of the policy, for example, requesting the applicant to provide the legitimate source of wealth and the legitimate proof of income that matches the premium level, where warranted or at high risk situations. The insurance company will transfer the relevant information to the enforcement authorities in Hong Kong in respect of suspicious cases or at the request of the authorities, without the consent of the policyholder.

(10) Complaints and lawsuits: If you need to process a claim or are dissatisfied with the claim payment and want to lodge a complaint or initiate legal proceedings in future, you may have to come to Hong Kong for the process. The policyholder or beneficiary may also be required to visit the courts at Hong Kong to pursue certain insurance-related appeals, hearings or trials.

(11) Additional declaration related to the conduct of the selling process in Hong Kong: You hereby declare that the advice given by your intermediary in respect of your application for the policy has been given to you whilst you have been in Hong Kong.

No solicitation has been made to you within the territory of the People's Republic of China. You have provided your intermediary with relevant documentation to evidence this. Paragraph (11) is only applicable to the following applications: i) initial premium; or ii) assignment involving change in policyholder, where by the application for assignment is within 1 year from the policy commencement date and the new policyholder is not the direct family member of the existing policyholder (i.e. not parent, spouse and children).

I confirm that I have read and understood the contents of the paragraphs above. I confirm that I have satisfied the applicable conditions in the declaration in paragraph (11) above.

重要提示：截至2022年10月止，本文件所列的產品名稱及相關內容仍是準確，但有機會改變。為確保本文件對相關產品及保單(如適用)的適用性，在採取任何行動前，請與您的理財顧問和/或直接聯絡我們。

Important note: The product(s) named in this document and to which this document relates is accurate as at October 2022 and is subject to change. To ensure applicability with respect to a product and, if applicable, a related policy, before taking any action, please liaise with your adviser and/or contact us directly.

A WEALTH *of* DIFFERENCE

www.utmostinternational.com

為提供培訓用途及避免誤會，您與我們的對話內容可能會被監察或錄音。

香港辦事處：香港灣仔港灣道23號鷹君中心2402C室

電話：+852 3552 5888 傳真：+852 3552 5889

獲香港保險業監管局授權經營長期業務。

Utmost International Isle of Man Limited 於馬恩島註冊，註冊編號為24916C。

註冊辦事處：King Edward Bay House, King Edward Road, Onchan, Isle of Man, IM99 1NU, British Isles

電話：+44 (0)1624 655 555 傳真：+44 (0)1624 611 715

獲馬恩島金融服務管理局 (Isle of Man Financial Services Authority) 發出牌照。

奧摩斯財富 (Utmost Wealth Solutions) 為 Utmost International Isle of Man Limited 在馬恩島註冊的業務名稱。

www.utmostinternational.com

Calls may be monitored and recorded for training purposes and to avoid misunderstandings.

Utmost International Hong Kong Office: Unit 2402C, Great Eagle Centre, 23 Harbour Road, Wanchai, Hong Kong.

Tel: +852 3552 5888 Fax: +852 3552 5889. Authorised by the Insurance Authority of Hong Kong to carry on long-term business.

Utmost International Isle of Man Limited is registered in the Isle of Man under number 24916C.

Registered Office: King Edward Bay House, King Edward Road, Onchan, Isle of Man, IM99 1NU, British Isles.

Tel: +44 (0)1624 655 555 Fax: +44 (0)1624 611 715. Licensed by the Isle of Man Financial Services Authority.

Utmost Wealth Solutions is registered in the Isle of Man as a business name of Utmost International Isle of Man Limited.

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