



MACUWDL

Policy Number 保單號碼							

# Application for Policy Value Withdrawal / Policy Loan 申請保單價值提取/保單貸款

	Plan Type 計劃名稱				
	Name of Policyholder in English 保單持有人英文姓名				
		□ Application for Policy Loan 保單貸款			
		□ Withdrawal of Accumulated Dividends and Interest 提取累積紅利及利息			
	Request Type	□ Withdrawal of Accumulated Cash Bonus 提取積存保證現金			
	申請項目	□ Withdrawal of Accumulated Monthly Annuity Payment 提取積存每月年金金額			
		□ Withdrawal of Fund (Investment Choice) 基金(投資選擇)提取			
		□ Withdrawal of Policy Value Management Balance 提取保單價值管理收益結餘			
		l Limited is referred to as the "Company" or "HSBC Life" in this document. 滙豐人壽(國際)有限公司在此文件中稱為[本公司]或[灑豐保險]。 Itment Linked Insurance Products, please refer to reference document: "List of Investment Choice". 有關投資相連產品之詳情,請參閱[投			
	3. Please submit the iden	tity copy for fund (Investment Choice) withdrawal application. 申請基金(投資選擇)提取,請提交證件副本。 propriate box(es) and complete in BLOCK LETTERS. 請在適常方格內加ト <b>ノ</b> 號,並用正楷填寫。			
5. For WealthInvest Insuran 司在下午4時前收妥的提即		Plan, withdrawal request which we receive before 4pm would normally be effective on the next transaction date. 就財富投資保險計劃,本公			
		以中崩在一放 同沈 ト音 成 ト 下 胸 × 参 ロ 生			
	7. For WealthInvest Insura	nce Plan, withdrawn amount will be subject to Early Encashment Charge (if applicable). Please refer to the policy terms for the relevant details. 早贖回費用(如適用)將從提取款項金額扣除。詳情請查閱保單條款。			
	8. If the premium paymen exchange rate of policy than the policy currency by the Company from ti benefit payments. By ci time to time. You may so f the exchange rate file. ** **FEXCF*** **Epsilon*** **FEXCF*** **Epsilon*** **Epsilon**	ts are paid in currencies other than the policy currency(ies), the premium payments would be subject to change according to the prevailing currency(ies) to payment currency(ies) to be determined by the Company from time to time; likewise any payments settled in currencies other (ies) would be subject to change according to the prevailing exchange rate of policy currency(ies) to payment currency(ies) to be determined me to time. The fluctuation in exchange rates may have impact on the amount of payments including but not limited to premium payments and noosing the plans denominated in currencies other than local currency, you are subject to exchange rate risks. Exchange rate fluctuates from uffer a loss of your benefit values and the subsequent premium payments (if any) may be higher than your initial premium payment as a result retuations. 請注意知繳付保費的實際不是保單實際,該保費可能會受本公司不時釐定的保單貨幣對繳付保費貨幣的匯率而改變。同樣,如任何款項的貨廠款項的貨廠設定的保證實施可以提供的股份付保費貨幣的匯率而改變。同樣,如任何款項的貨廠就可能的資金公司不時釐定的保證實施可以開始的企業的可以開始的企業的企業的企業的企業的企業的企業的企業的企業的企業的企業的企業的企業的企業的			
		nsurance Plan II, HSBC Family Goal Insurance Plan and HSBC Health Goal Insurance Plan, withdrawal request of the Policy Value Management to the terms and conditions of the policy document. 就滙溢保險計劃II、滙盛人生保險計劃及滙康保險計劃,提取保單價值管理收益結餘申請將受保 。			

# Section I 第一部分

1. Policy Loan 保單貸款					
	a) For RetireEnrich Protection Plus, RetireIncome Annuity Plan and EarlyIncome Annuity Plan, policyholders cannot request policy loan after the commencement of Annuity Period. 如保單為聚全保、退休收入年金計劃及盈達年金計劃,由年金期開始後,保單持有人不能申請任何保單貸款。				
	b) For traditional life products (not applicable to HSBC Wealth Goal Insurance Plan II, HSBC Family Goal Insurance Plan and HSBC Health Goal Insurance Plan), the maximum Ioan up to 90% of the Net Cash Value. 如保單為傳統壽險產品(不適用於滙溢保險計劃I)、滙盛人生保險計劃及滙				
	康保險計劃),最高貸款額為淨現金價值的90%。 c) If the requested loan amount > the maximum, the maximum withdrawal amount will be processed. 如所要求的貸款金額多於最高貸款額,則以最高貸款額為準。				
	d) If there exists outstanding loan balance, the withdrawal amount will first be used to settle the loan amount, with the remaining balance being payable to the Policyholder. 若保單貸款金額未清繳,基金提取之金額將用作清還有關貸款,餘額則支付給保單持有人。				
e) For HSBC Wealth Goal Insurance Plan II, HSBC Family Goal Insurance Plan and HSBC Health Goal Insurance Plan, the maximum loan is 90% of the Guaranteed Cash Value deducted by Indebtedness (if any). 如保單為滙溢保險計劃II、滙盛人生保險計劃及滙康保險計劃,最高貸款額為保證現金價值的90% 扣除債項(如適用)。					
	f) Prevailing loan interest rate applies. 保單貸款金額須支付利息。				
	□ Percentage of Net Cash Value or □ Amount (in Policy Currency)    淨現金價值之百分比				
2. Withdrawal of Accumulated Dividends and Interest 提取累積紅利及利息					
	a) For RetireEnrich Protection Plus, RetireIncome Annuity Plan and EarlyIncome Annuity Plan, any dividends withdrawal will reduce the Monthly Non-guaranteed Annuity Payment and may reduce the amount of future dividends. 如保單為聚全保、退休收入年金計劃及盈達年金計劃,提取保單紅利將減少每月非保證年金金額及可能減少未來派發的紅利。				
	b) If the requested amount > available amount, the maximum withdrawal amount will be processed. 如所要求的金額多於可提取金額,則以最高提取金額為準。				
	Withdrawal Amount (in Policy Currency) 提取金額(以保單貨幣計算)				
3.	3. Withdrawal of Accumulated Cash Bonus 提取積存保證現金				
	a) If the requested amount > available amount, the maximum withdrawal amount will be processed. 如所要求的金額多於可提取金額,則以最高提取金額為準。				
	Withdrawal Amount (in Policy Currency) 提取金額(以保單貨幣計算)				
4.	4. Withdrawal of Accumulated Monthly Annuity Payment 提取積存每月年金金額				
	a) If the requested amount > available amount, the maximum withdrawal amount will be processed. 如所要求的金額多於可提取金額,則以最高提取金額為準。				
	Withdrawal Amount (in Policy Currency) 提取金額(以保單貨幣計算)				

#### □ 5. Withdrawal of Fund (Investment Choice) 基金(投資選擇)提取

Please take into account any instructions in process when submitting new instructions for Investment Choice withdrawal. Any new instructions submitted will be processed on the next transaction date after the dealing of the former one is completed.當您遞交新的投資選擇提取指示時,您應考慮有關已遞交的指示尚未完成。新遞交的指示將於上一個交易完成後,由該日期起計之下一個投資選擇交易日處理。

### For WealthInvest Insurance Plan 如保單為財富投資保險計劃:

- a) Withdrawal is not allowed during the Initial Payment Period. 投資選擇提取不適用於最初供款期。
- o) Conditions of free withdrawal 免費提取款項條件
  - Only applicable when there have been investment gains such that the Cash Value at that time exceeds the cumulative premiums paid;
     只適用於有投資收益的情況,即當現金價值超過累積已繳保費;
  - Only applicable to the first withdrawal of each policy year. Subsequent withdrawals made in the same policy year, notwithstanding that it is within the Free Withdrawal Amount Limit<sup>^</sup>, will be subject to Early Encashment Charge<sup>#</sup>; and 只適用於每個保單年度的首次提取款項。縱使提取之款項仍在免費提取款項限額<sup>^</sup>內,其後於同一個保單年度作出的提取款項項繳付提早贖回費用<sup>#</sup>:及
  - Any amount withdrawn in excess of the Free Withdrawal Amount Limit will be subject to Early Encashment Charge. 任何超出免費提取 款項限額的提取金額將須繳付提早贖回費用。
- ^ Free Withdrawal Amount Limit = Free withdrawal factor <sup>†</sup> x (Cash Value at point of withdrawal Total premiums paid) 免費提取款項限額 = 免費提取款項因子 <sup>†</sup> x(提取款項時的現金價值 已繳保費總額) <sup>‡</sup>
- The Free withdrawal factors are as follows: 免費提取款項因子如下:

During Policy Year保單年度內	Free withdrawal factor 免費提取款因子		
4-5	20%		
6-9	50%		

Early Encashment Charge (EEC) = EEC rate x (Actual withdrawal amount – Free Withdrawal Amount Limit) 提早贖回費用 = 提早贖回費用率 x ( 實際提取款項的金額 – 免費提取款項限額)

EEC rates are set out in the table below: 提早贖回費用率列於下表:

During Policy Year 保單年度內	EEC Rate 提早贖回費用率	During Policy Year 保單年度內	EEC Rate 提早贖回費用率	
1 50%		6	12%	
2 30%		7	10%	
3	21%	8	8%	
4 17%		9	6%	
5	14%	10 and thereafter 及以後	0%	

c) No withdrawal request will take effect if the withdrawal amount is less than USD50 or if the withdrawal results in the Cash Value of this Policy being less than USD2,000. 投資選擇提取將不會生效若提取金額低於50美元或於提取投資選擇後之投資選擇結餘少於2,000美元。

#### □ 6. Withdrawal of Policy Value Management Balance 提取保單價值管理收益結餘

For HSBC Wealth Goal Insurance Plan II, HSBC Family Goal Insurance Plan and HSBC Health Goal Insurance Plan only 僅適用於滙溢保險計劃 II、滙盛人生保險計劃及滙康保險計劃

a) If the requested amount > available amount, the maximum withdrawal amount will be processed. 如所要求的金額多於可提取金額,則以最高提取金額為準。

Withdrawal Amount (in Policy Currency) 提取金額(以保單貨幣計算)\_

Please select Option A or B 請選擇A或B項: □ A. Withdrawal from each Investment Choice based on its proportion of the total balance* 根據總結餘內總比例批 □ Percentage of available Investment or □ Amount (in Policy Currency) or □ Free Withdrawal from balance	是取*: drawal Amount** currency) 額**(以保單貨幣計算)
Code of Investment Choice 投資選擇編號	□ % 百分比 □ Amount (in Policy Currency) 金額(以保單貨幣計算) □ Free Withdrawal Amount** (in Policy Currency) 免費提取 金額**(以保單貨幣計算)
* The withdrawal amount is calculated with respect to units of the Investment Choice, the actual withdrawal amount received may l	be different from the withdrawal amount

requested. 提取款項乃按投資選擇單位計算,故實際所提取之金額可能與關下要求提取之金額並不相同。

\*\* The Free Withdrawal Amount is referring to the amount which is within the Free Withdrawal Amount Limit and subject to the conditions of free withdrawal as stated in paragraph (b) of this section above. 免费提取金額指其金額在免费提取金額限額 內及需符合以上(b) 段所述的免费提取款項條件。

## Section II 第二部分

Payment Instruction 發遷退款指示							
	Transfer to the Policyholder's designated HSBC bank account (not applicable if the account is held by someone other than the policyholder. If the said account is not held by the policyholder, the payment will be made by cheque payable to the policyholder.) 轉賬至保單持有人指定之滙豐銀行戶口(不適用於非投保人持有人之銀行戶口。敬請注意:若該戶口並非保單持有人之銀行戶口,付款將以支票形式寄予保單持有人。)						
	0	0 4					
	Ву	cheque made payable to policyho	lder 請用支票發還退款				
		In MOP although the policy is in	Non MOP denomination 雖然保單貨幣為非	‡澳門幣,請以澳門幣付款	款		
	Ple	ease 請把支票					
	П	Mail the cheque to the correspo	ndence address based on current records	寄往本人現存於貴公司的	り 最新通訊地址		
	П	·	address (if different from above) 寄往下列				
		wan the oneque to the renewing	address (if different from above) at pa 17	7204111 67777 1122 17			
		Pass the cheque to me through	your staff 交予貴行職員轉交本人:				
		Staff Name 職員姓名:			_ Staff Number 職員	Staff Number 職員號碼:	
		Branch name 分行名稱:			_ Branch code 分行	編號:	
Sec	tio	n III 第三部分					
De	clara	ations 聲明					
			pany that no proceedings in bankruptc、並無進行或仍未了結之破產或無力償債的		peen instituted or ar	e pending against me.	
By signing below, I/we acknowledge and expressly agree that HSBC may collect, process, use, store, disclose and transfer any personal data (including any sensitive data) about me/us that HSBC currently or subsequently hold for the purposes as set out in the Personal Information Collection Statement which can either be found inserted on my/our policy, by visiting www.hsbc.com.mo (Insurance > Important Information) or by requesting a copy at my local branch. I/we also acknowledge and expressly agree that the personal data (including any sensitive data) about me/us may be transferred to place outside Macau. 本人(等)在下方簽署即知悉及明確同意滙豐可按本表格內列出的用途收集、處理、使用、儲存、披露及轉移滙豐現時或其後持有本人(等)的全部個人資料(包括敏感資料),《個人資料收集聲明》以於本人(等)保單內列載、並瀏覽www.hsbc.com.mo(保險 > 重要資訊)或可前往各滙豐分行索取副本為準。本人(等)亦知悉及明確同意本人(等)的個人資料(包括敏感資料)可能被轉移到澳門以外的地區。							
Signature of Policyholder 保單持有人簽署				Signature of Irrevocable Beneficiary (if any) 不可撤換受益人簽署(如適用)		Signature of Assignee (with company chop, if any) 承讓人簽署(附上公司蓋章・如適用)	
<u>—</u> Dа	te E	期:	Date 日期:		Date 日期:		
Importance Note: Please return the original of this form, duly completed and signed, to HSBC Life (International) Limited of 1/F Edf. Comercial Si Toi, 619 Avenida da Praia Grande, Macau. Please note that we will only process your request upon actual receipt of this "original form." 重要事項:請填妥及簽署此申請表(表格)"正本"後並寄回滙豐人壽保險(國際)有限公司,地址:澳門南灣大馬路619號時代商業中心1字樓,當收到此申請表(表格)"正本",我們將盡快辦理閣下之申請。							
-		DO Har Oak					
Foi	For HSBC Use Only  Client's identity copy attached  Branch Chop						
	Clie	ent's original identity sighted	ı	T			
Sta	ff Na	me	Staff ID no.	Contact no.:			
Ser	vicin	g Staff AMCM no.	Servicing Staff RI no.	Branch no.			
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