

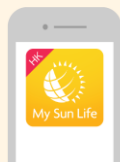
Request for Policy Loan

保單貸款申請



Policy Number
保單號碼

Name of Policy Owner
保單主權人姓名



My Sun Life HK Mobile App 流動應用程式

Manage your policy at your fingertips 24/7
保單管理 隨時一觸實現



View coverages
查閱保障額



Premium due notifications
繳費提示



Manage your funds
管理基金



Update personal details
更新個人資料



Professional support
專業團隊支援



Scan this QR code or go to the link below to learn more
掃描此二維碼或瀏覽以下網址了解更多
sunlife.com.hk/MySunLifeapp

To ensure that you can enjoy our quality service, we would like to invite you to update your contact details on My Sun Life HK or by completing the below section:

為確保您能享受完善的服務體驗，我們誠邀您透過 My Sun Life HK 應用程式或填寫以下部份更新您的聯絡資料：



Email 電郵



Mobile 手提

Country Code

國家代碼

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Please return this form to Sun Life Hong Kong Limited ("the Company") within 30 days after signing.

請於簽署此表格後 30 天內交回香港永明金融有限公司（「公司」）處理。



Important Notes 重要事項

- You should consider withdrawing policy value from the policy prior to requesting a loan to reduce the loan interest.
除申請貸款外，閣下可考慮先行提取保單價值，以減低貸款利息。
- Please complete this form by typing or in clear handwriting. Any amendments should be endorsed by the Policy Owner in full signature.
請清楚地填寫此表格。任何資料如有更改，保單主權人必須在更改的位置簽署作實。
- Interest will be charged on the loan. The Company has the sole discretion to determine the interest rate from time to time. Interest will accrue daily and will be added to the principle of the loan on policy anniversary and accrue interest at the same rate. The current loan interest rate is available at the Company website (www.sunlife.com.hk). For policies issued before 1 January 1985, please call Client Service Hotline (852) 2103 8928 for the loan interest rate.
貸款將被收取利息，利率由公司全權酌情釐定及不時調整。利息為按日計算，未償還的利息將於保單週年日計入貸款內並按同等利率收取利息。現行貸款利率可於公司的網頁 (www.sunlife.com.hk) 內查詢。有關於 1985 年 1 月 1 日前簽發的保單之借貸利率，請致電客戶服務熱線 (852) 2103 8928。
- Loan amount must meet the minimum / maximum loan amount requirement specified by the Company. The Company reserves the right to reject/accept an instruction that does not meet such requirement.
貸款金額必須按本公司最低 / 最高貸款金額之規定。公司保留權利拒絕或接受不符合該等要求之指示。
- If more than one instruction is received in respect of the same / different transactions for the same policy on any single day, the Company will rely on the last received instruction and has the sole discretion to determine the validity and / or priority in dealing with such instructions.
倘若公司於任何一日收到閣下就此保單的相同或不同交易發出超過一項指示，公司只會處理最後收到之指示及可全權酌情決定該等指示之有效性及處理先後次序。
- Once the form is submitted to the Company, whether through the Company consultant or your broker or otherwise, you cannot withdraw or change any of the instructions provided on the form. Any change of instructions will be treated as a new request, which will be processed after the former request is effected by the Company.
此表格一經遞交給公司，不論是經由公司理財顧問、閣下的經紀，或由其他途徑遞交，閣下便不能取消或更改表格上的任何指示。任何更改，將被視作一項新申請，而該新申請會在公司將閣下先前的申請辦妥後處理。

For Traditional Policy 傳統人壽保險保單：

- When loans and interest equal the Guaranteed Cash Value plus the cash value of any dividends and any other amounts left with us, the policy will terminate automatically.
當貸款與利息相等於保單現金價值、任何紅利的現金價值及存放於公司的任何其他款項，保單將自動終止。

For Universal Life Insurance Policy 萬用壽險保單：

- Subject to the provisions stated in the policy, the completed and signed forms must be received by Policy Administration Services of the Company by 4:00 p.m. on a business day (except Saturdays, Sundays and public holidays) in order for the fund redemption to take place on the following valuation day.
在符合保單合約內之條款的規定下，已填妥及簽署的表格須於每個營業日（星期六、星期日及公眾假期除外）下午四時正前交到公司保單行政服務部，以便於下一個估值日進行有關基金贖回交易。
- Policy will automatically lapse on the date when the loan balance plus any unpaid monthly deductions for all coverages then in effect is less than the account value.
於貸款結餘加上當時生效的所有保障之任何未付每月費用大於戶口價值的當天，保單將自動終止。

2018.09



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Request for Policy Loan

保單貸款申請



For Investment Linked Insurance Policy 投資相連壽險保單：

10. Subject to the provisions stated in the policy, the completed and signed forms must be received by Policy Administration Services of the Company by 4:00 p.m. on a business day (except Saturdays, Sundays and public holidays) in order for the fund redemption to take place on the following valuation day.
在符合保單合約內之條款之規定下，已填妥及簽署的表格須於每個營業日（星期六、星期日及公眾假期除外）下午四時正前交到公司保單行政服務部，以便於下一個估值日進行有關基金贖回交易。
11. The Company shall not be liable for any loss or damages, whatsoever or howsoever arising from delay in processing your instruction in any of the circumstances including but not limited to the below:
- Any incomplete or unclear instruction resulting that we cannot process your instruction in full, we will not process any portion of the instruction.
 - If more than one instruction is received in respect of the same/ different transactions for the same policy on any single day, the Company has the sole discretion to determine the priority in dealing with such instructions or to defer such instructions
 - If any contribution(s) is pending for investment or processing or any transaction for the same policy is in progress at the date of receipt of this form, the Company has the sole discretion to determine the priority in dealing with such instructions or to defer such instructions
- 公司毋須對因延遲處理閣下的指示而招致的任何損失或損項承擔責任，包括但不限於以下情況：
- 任何不完整或不明確的指示導致不能完整處理閣下的指示，公司不會處理此表格的任何部份。
 - 公司於任何一日收到閣下就此保單的相同或不同交易發出超過一項指示，公司可全權酌情決定該等指示的處理先後次序或延遲處理閣下指示。
 - 公司於收到此表格時就此保單仍有未完成或進行中的供款或任何進行中的交易，公司可全權酌情決定該等指示的處理先後次序或延遲處理閣下指示。

1

Request for Policy Loan 保單貸款申請

Policy Loan
(in Policy Currency)
保單借貸
(以保單貨幣填寫)

Maximum Amount Available 最高借貸金額

Or 或

Specified amount 指定金額

\$

Please "✓" the appropriate option and provide the necessary details (if applicable)
請「✓」適當選項及提供有關資料（如適用）

2

Payment Instruction 付款指示 – By Cheque 支票

Cheque Currency
支票貨幣

HK Dollars 港幣 *

Policy Currency 保單貨幣 **

Cheque to be
支票將

Posted to my correspondence address 郵寄至本人通訊地址

Delivered via my consultant 由本人之顧問轉交

Collected at Financial Café 親臨理財軒領取 -

Contact no. 聯絡電話:

If cheque will be collect by a third party, please provide the name and ID number:

如由第三者領取支票，請提供姓名及身份證號碼：

(Name 姓名)

(ID Number 身份證號碼)

Amount to be
金額將轉往

Policy no. 保單號碼 as 作為

Premium and Levy Settlement 繳付保費及保費徵費

Loan repayment 償還貸款

Others (please specify) 其他 (請註明) :

Please "✓" the appropriate option and provide the necessary details (if applicable)
請「✓」適當選項及提供有關資料（如適用）

* When issuing a HKD cheque for foreign currency policies, the Company's daily exchange rate upon the cheque issuance will apply.
就外幣保單發出港元支票時，將以公司出票當日之兌換率計算

** For USD policy, a local USD cheque will be issued unless otherwise specified
如無特別指示，美元保單主權人將獲發本地結算之美元支票

If the payment is to be transferred to a policy that is not owned by you, please also complete the "Third Party Payment Declaration Form"

如欲轉移款項至非閣下名下的保單，請同時填寫「第三者付款聲明書」

Request for Policy Loan

保單貸款申請



3 Personal Data Collection and Use 個人資料收集及使用

I/We confirm that I/We have read the Personal Information Collection Statement ("PICS") of Sun Life and understood its effect and impact in respect of my/our personal data collected or held by the Company (whether contained in this form or otherwise). I/We hereby give my/our acknowledgement and agree to the use and transfer of my/our personal data by the Company in accordance with the PICS, including the use and provision of my/our personal data for the purpose of direct marketing subject to my/our right of objection. I/We understand that the updated version of the PICS is available in the Company website (<http://www.sunlife.com.hk>). I/We understand it is subject to change and agree that my/our information will be handled accordingly.

本人/我們確認本人/我們已閱讀永明金融個人資料收集聲明(「該聲明」)及明白該聲明對貴公司所收集或持有之本人/我們的個人資料的影響(不論是否此表格或從其他途徑所取得)。本人/我們特此確認並同意貴公司,根據該聲明使用及轉移本人/我們的個人資料,包括於本人/我們保留反對權利的情況下,在直接促銷中使用及將本人/我們的個人資料提供予其他人士。本人/我們明白該聲明的最新版本可於貴公司網頁(<http://www.sunlife.com.hk>)下載。本人/我們明白該聲明將會不時更新並同意本人/我們的個人資料將根據相關更新處理。

4 Declaration & Authorization 聲明及授權

I/We understand that this policy loan request is bound by the policy provisions of the above policy.

本人/我們明白上列的貸款指示須受上述保單的條款約束。

I/We, hereby request the Company, to make a loan in accordance with the Policy details and Loan Provision of my/our Policy. I/We understand that interest applied on any loan balance will be changed from time to time without prior notice by the Company.

本人/我們現根據保單契約之保單細節及貸款條款向公司申請貸款。本人/我們明白公司將就貸款額收取利息,貸款利息亦將不時調整,恕不另行通知。

I/We confirm that, by signing below, I/We have read, fully understood and agreed to the notes throughout the form.

本人/我們已細閱,完全明白及同意本表格的注意事項並簽署作實。

I/We declare that on behalf of myself/ourselves and other persons referred to in this request ("Relevant Persons") that all information in this application whether or not written by my/our own hand are to the best of my/our knowledge and belief complete and accurate.

本人/我們謹此代表本人/我們及其他在此表格提及之人士("相關人士")聲明及同意上述一切資料,不論是否本人/我們親手填寫,就本人/我們所知所信,均為事實之全部及並確實無訛。

I/We declare and agree that I/We have the full authority from and consent of the Relevant Persons to make the above declarations, agreements and authorizations.

本人/我們聲明及同意已獲相關人士授權及同意本人/我們作出上述聲明、協議及授權。

5 Required Item and Signature 所需項目及簽署

The below item is required to complete your request

保單主權人需要提供以下項目以完成閣下之申請

Copy of the Policy Owner's identification proof (if not provided before)

保單主權人身份證明文件副本(若之前未曾提交)

X

Signature of Policy Owner / Assignee (if any)

保單主權人/受讓人(如有)簽署

D | D | M | M | Y | Y | Y | Y

Date (DD/MM/YYYY)

日期(日/月/年)

X

Signature of Irrevocable Beneficiary (if any)

不可撤換受益人(如有)簽署

<PLEASE DO NOT SIGN A BLANK FORM 請勿在空白表格上簽署>

Summary of Policy Loan and Withdrawal Minimum Amount

保單貸款和提取款項最低金額摘要

For Reference Only 只供參考

Specific details are contained in the Product Brochure. Please refer to a sample Product Brochure and Policy Document, which will be provided upon request for details, including definitions and full terms and conditions. If there is any conflict between the Product Brochure, Policy Document and this summary, the Policy Document shall prevail.

具體詳情載於產品銷售書。有關釋義、完整的條款及細則及除外責任的詳情，請參閱保單文件樣本。我們將應您要求提供有關文件。如果此摘要與產品銷售書或保單文件內容不符，則以保單文件為準。

Definitions 釋義:

CPT = Contribution Payment Term 供款年期

MCP = Mandatory Contribution Period 必然供款期

SCP = Surrender Charge Period 退保費用年期

i Universal Life Insurance 萬用壽險

Product Name 產品名稱	Minimum Withdrawal Amount 最低提取金額	Minimum Policy Value after Withdrawal 提款後最低保單價值	Minimum Loan Amount 保單貸款最低金額	Maximum Loan Amount 保單貸款最高金額
BRIGHT Achiever 明智豐裕保	USD 美元 500	USD 美元 500	USD 美元 100	N/A 不適用
BRIGHT Universal 明智萬用壽險	USD 美元 100 RMB 人民幣 700 HKD 港幣 800	Sum Assured 保障額: HKD 港幣 8000 USD 美元 1000	USD 美元 100 RMB 人民幣 700 HKD 港幣 800	N/A 不適用
BRIGHT UL Wealth-Builder 明智創富萬用壽險	USD 美元 1000	Equal to Surrender Value 等於退保價值	USD 美元 100	N/A 不適用
BRIGHT UL Eternal Builder 明智諾延萬用壽險	USD 美元 2,000	USD 美元 5,000 and maintain sum assumed at least 並保持保障額最少 USD 美元 1,000,000	USD 美元 10,000	80% of the surrender value 退保價值的 80%
Futurity 非凡投資壽險計劃	USD 美元 100	Equal to Surrender Value 等於退保價值	N/A 不適用	N/A 不適用
Power One Universal Life 動力萬用壽險	USD 美元 100 HKD 港幣 800	Equal to Surrender Value 等於退保價值	USD 美元 100 HKD 港幣 800	N/A 不適用

Summary of Policy Loan and Withdrawal Minimum Amount

保單貸款和提取款項最低金額摘要



Investment Linked Insurance 投資壽險

Product Name 產品名稱	Minimum Withdrawal Amount 最低提取金額	Minimum Policy Value after Withdrawal 提款後最低保單價值	Minimum Loan Amount 保單貸款最低金額
Annuity 100 Retirement Plan 精彩 100 退休計劃	USD 美元 100 HKD 港幣 800	N/A 不適用	N/A 不適用
Fortune 財富投資壽險計劃	USD 美元 100 HKD 港幣 800	N/A 不適用	USD 100 HKD 港幣 800
Fortune Builder 財富匯聚投資壽險計劃	USD 美元 500 HKD 港幣 3750	USD 美元 500 HKD 港幣 3750	USD 美元 500 HKD 港幣 3750
Rainbow Investor 資彩投資保險計劃	USD 美元 500 HKD 港幣 4000	Available Investment Account Value 可用投資帳戶價值 USD 美元 500 HKD 港幣 4000	N/A 不適用
Rainbow Saver 豐彩投資保險計劃	USD 美元 500 HKD 港幣 4000	Available Investment Account Value 可用投資帳戶價值 USD 美元 500 HKD 港幣 4000	N/A 不適用
Rainbow Graduate 彩虹高材生計劃	USD 美元 500	Available Investment Account Value 可用投資帳戶價值 USD 美元 500	N/A 不適用
Rainbow Retirement 彩虹退休計劃	USD 美元 500	Available Investment Account Value 可用投資帳戶價值 USD 美元 500	N/A 不適用
Rainbow WealthMaster 彩虹迎富投資計劃	USD 美元 500	Investment Account 投資帳戶價值 USD 美元 500	N/A 不適用
Sun Achiever* 智富寶投資壽險計劃*	USD 美元 500	After MCP or on 25 th Month Annualized Committed Contribution/12 x no. of months in MCP 在必然供款期或第 25 個月後：全年承諾供款/12 x 必然供款期的月數	N/A 不適用
Sun Architect** 蓄智投資壽險計劃**	USD 美元 500	After the CPT: USD 500 在供款年期後：美元 500 After MCP or on 25 th Month Annualized Committed Contribution/12 x no. of months in MCP 在必然供款期或第 25 個月後：全年承諾供款/12 x 必然供款期的月數 After the SCP: USD 500 在退保費用年期後：美元 500	N/A 不適用
Star Select 晉星投資計劃	USD 美元 500	USD 美元 5,000	N/A 不適用
Sun Wealth 迎富寶投資壽險計劃 / Sun Wish 迎雋投資壽險計劃	USD 美元 500	USD 美元 2,000	N/A 不適用

*Sun Achiever (SA) MCP 智富寶必然供款期

	SA, SAII				
CPT (Years 年)	5	6-10	11-15	16-20	21-25
MCP (Month 月)	12	18	24	24	27

	SAIII			
CPT (Years 年)	5	6-14	15-20	
MCP (Month 月)	15	18	24	

**Sun Architect SCP 蓄智退保費用年期

CPT (Year 年)	5	6	7	8	9	10-21	22-23	24-25
SCP	First 5 policy years 首 5 個保單年度	First 6 policy years 首 6 個保單年度	First 7 policy years 首 7 個保單年度	First 8 policy years 首 8 個保單年度	First 9 policy years 首 9 個保單年度	First 10 policy years 首 10 個保單年度	First 11 policy years 首 11 個保單年度	First 12 policy years 首 12 個保單年度