

Manulife Investment Plus 2 Investment Choice Services Form 宏利投資計劃2 投資選項服務申請表

Branch code 分行編號: _____ Location 地點: _____

Insurance Advisor's code 保險顧問編號: _____

Insurance Advisor's name 保險顧問姓名: _____

Contact no. 聯絡電話: _____

Full name of Policyowner 保單持有人姓名

Important Notes 重要事項:

- (1) **All dollar amounts are stated in US dollar unless otherwise stated.**
除特別指明外，所有金額皆以美元為貨幣單位。
- (2) Please ensure the correct Code is used by referring to the Investment Choice Table and read the remarks before form filling (if applicable).
請參考投資選項表以便填上正確的編號，並於填寫此表格前參閱有關部分之註釋（如適用）。
- (3) Any amendments should be endorsed by the policyowner in full signature.
任何資料如有更改，保單持有人必須在更改的位置簽署作實。
- (4) Manulife (International) Limited (the "Company" or "Manulife") shall have the right to update this form from time to time and to accept or reject the form submitted by you if you fail to fulfill the Company's requirements.
宏利人壽保險（國際）有限公司（「本公司」或「宏利」）有權隨時更新表格內容，如閣下未能符合本公司的有關規定，本公司將保留接受或拒絕閣下遞交之申請表格的權利。
- (5) Please indicate the type of investment choice service requested by putting a "✓" in the appropriate box.
請註明所要求之投資選項服務並於適當方格內填上「✓」號。
- (6) Allocation percentage of each investment choice selected should be in whole number.
所選每項投資選項分配百分比必須為整數。
- (7) To effect the instruction, this form should be completed, signed and received by the Company by 3:00 p.m. Hong Kong time provided that the day is a business day.
如欲辦理有關指示，須填妥並簽署本表格，並於營業日內香港時間下午3時前送達本公司。
- (8) Please provide the information required in this form, otherwise, the Company would not be able to comply with the relevant regulatory requirements. If you do not provide us the necessary information / forms in timely manner, the Company may not be able to process your application or may even reject your application and we will not bear any loss that may arise.
請根據此表格提供所需資料，否則，本公司將無法遵從相關規管要求。如閣下未能及時提交需要的資料 / 表格，本公司可能無法處理閣下的申請甚或拒絕閣下的申請，亦不會承擔任何可能因此引致的損失。
- (9) Please read the Investment Choice Brochure of Manulife Investment Plus 2 and the offering documents of the underlying funds corresponding to the investment choices to understand the nature and risks of the underlying funds.
請參閱宏利投資計劃2的投資選項手冊及投資選項的相關基金的銷售文件，以了解相關基金的性質及風險。
- (10) You should select the investment choice(s) only if you understand the nature and risks of the investment choice(s) and its underlying fund(s), and have sufficient net worth to be able to assume the risks and bear the potential losses of trading in relation to the investment choices selected.
閣下在選擇投資選項前，請閣下必須了解該投資選項及相關基金的性質及風險，並需要持有足夠的淨資產承擔與所選投資選項有關的相關風險並承擔有關的潛在損失；否則，閣下不應選擇該投資選項。
- (11) You may be exposed to the additional associated risks if the selected mix of underlying investment choices you intend to allocate through top-up premiums or switch in, after policy inception, is inconsistent with your risk profile and knowledge (including investment knowledge in derivatives).
如果閣下打算在保單生效後，就增額保費所選擇分配的相關投資選項組合或轉入的相關投資選項組合，與閣下的風險承擔能力及知識（包括對衍生產品的相關投資知識）不相符，則閣下可能需承擔額外相關風險。
- (12) You may be exposed to additional associated risks if you are investing in investment choice(s) of which underlying fund(s) is/are classified as derivative fund(s). The volatility of these underlying fund(s) may increase or decrease from their derivative usage, and may suffer losses. Please refer to the offering documents of the respective underlying fund(s) for details.
如閣下所選的投資選項連繫至的相關基金被歸類為衍生產品基金，閣下或因可能需承擔額外相關風險。此等相關基金的波幅或因衍生產品的使用而上升或下降，或因而出現虧損。詳情請參閱各相關基金的銷售文件。
- (13) Please contact your advisor or visit our Customer Website at www.manulife.com.hk for ascertain the latest available investment choices.
請聯絡閣下的顧問或瀏覽宏利網站(www.manulife.com.hk)查閱最新可供選擇的投資選項。
- (14) You are advised to complete the Risk Profile Questionnaire to assess your risk profile before investing. If there are any material changes to the information in the questionnaire provided previously and / or the questionnaire provided was submitted over 12 months, please complete the Risk Profile Questionnaire to assess your risk profile again. Please visit our website or contact your licensed insurance intermediary for details of the risk level of the respective investment choice.
我們建議閣下於投資前填寫「風險承擔能力問卷」以評估閣下之風險承受程度。如閣下於較早前遞交的「風險承擔能力問卷」內所提供的資料有重大變更及/或閣下所提供的問卷已超過12個月，我們建議閣下重新填寫該問卷以評估閣下之風險承受程度。有關各相關投資選項的風險級別詳情，請瀏覽本公司網頁或聯絡閣下的持牌保險中介人。
- (15) Please read the Notice to Customers relating to the Personal Data (Privacy) Ordinance ("Notice") before you complete this form. The Notice is available on Manulife's website (www.manulife.com.hk) or upon request from your Manulife Advisor. By completing and returning to Manulife the form, you are agreeing to the Notice.
當閣下填寫此表格前，請閱畢《有關〈個人資料（私隱）條例〉的客戶通知》。該通知可於宏利網址(www.manulife.com.hk)或向閣下的宏利顧問索取。透過填妥及交回此表格，即表示閣下同意該通知之內容。

Type of Application 申請類別	Please complete 請填寫
<input type="checkbox"/> Lump-Sum Top-up Premium 一筆過增額保費	• Part A1 第一部份 (A1)
<input type="checkbox"/> Set up Regular Top-up Premium 申請定期增額保費	• Part A2 第一部份 (A2)
<input type="checkbox"/> Change in Regular Top-Up Instruction 更改定期增額保費指示	• Part A3 & C (if applicable) 第一 (A3) 及第三部份（如適用）

Type of Application 申請類別	Please complete 請填寫
<input type="checkbox"/> Switching 轉換	• Part B & C (if applicable) 第二及第三部份（如適用）
<input type="checkbox"/> Partial Withdrawal / Redemption 提取部分款項 / 贖回	• Part D & F 第四及第六部份
<input type="checkbox"/> Full Surrender 全數退保	• Part E & F 第五及第六部份



Part A: Lump-Sum Top-up Premium / Regular Top-up Premium

第一部份：一筆過增額保費 / 定期增額保費

IMPORTANT NOTES 重要事項：

(1) The Company may process the top-up premium payment application only after the receipt of final payment of top-up premium amount(s) in full as stated on the form.
本公司將於收到申請表上所註明的全數增額保費後方可處理有關增額申請。

(2) To comply with the regulatory requirements, please complete and return the Financial Needs Analysis, Risk Profile Questionnaire, Important Facts Statement and Applicant's Declarations for application for lump-sum top-up premium/regular top-up premium/amount increase of existing regular top-up premium.
為遵守監管機構要求，如申請一筆過增額保費 / 定期增額保費 / 增加現有定期增額保費金額均須提交已填妥的財務需要分析、風險承擔能力問卷、重要資料聲明書及申請人聲明書。

Policyowner's Personal Information and Particulars 保單持有人個人資料

Occupation 職業：_____

Highest Education Level Attained 閣下的教育程度為：

☐ A) Primary school or below 小學或以下

☐ B) Secondary school 中學

☐ C) Post-secondary/College 專科 / 專上學院

☐ D) University or above 大學程度或以上

	A1. Lump-Sum Top-up Premium 一筆過增額保費	A2. Set up Regular Top-up Premium 申請定期增額保費 (Autopay will be set as default arrangement*) (銀行自動轉帳將被設置為預設付款方式*)
Payment method 付款方式 (Levy on insurance premiums will be deducted from the payment amount prior to investment. 保費徵費會在投資前從付款金額中扣除。)	Payment Amount 付款金額 (Amount after including levy 金額已包括徵費)	Not Applicable 不適用
Payment by Cheque or Bank Draft 以支票或匯票付款 (This amount should exclude any transfer amount, if applicable. 此金額並不包括任何調動金額，如適用。)	Paid By 繳付方式 <input type="checkbox"/> Cheque 支票 <input type="checkbox"/> Bank Draft 匯票 Payment Currency 付款幣值 <input type="checkbox"/> USD 美元 <input type="checkbox"/> HKD 港元 Amount 金額	
Payment by transfer amount (if applicable) 以調動金額付款 (如適用) *(Please fill in and attach relevant form(s) for payment withdrawal from policy number stated on the right. The transfer payment will be processed upon approval by the Company on the withdrawal amount. 請填寫及附上有關表格以便於右列所示保單編號提取款項。調動款項將於本公司批核提取的金額後處理。)	Transfer from policy no(s)* 調動自保單編號* Transfer Amount(s)* 調動金額* \$ \$ \$ \$ \$	
Regular Top-up Premium Amount 定期增額保費金額 (Levy on insurance premiums will be collected in addition to the stated regular top-up amount at the applicable rate. 除註明的定期增額保費金額外，本公司會按適用之徵費率額外收取保費徵費。)	Not Applicable 不適用	
		<div><input type="checkbox"/> Monthly 月繳 <input type="checkbox"/> Semi-Annual 半年繳</div> <div><input type="checkbox"/> Quarterly 季繳 <input type="checkbox"/> Annual 年繳</div> <div>USD 美元 _____</div> <div>(Amount before including levy 金額未包括徵費)</div> <div>Please specify the effective month and year 請註明生效月份及年份：</div> <div>_____ (MM 月 / YYYY 年)</div> <div>(If no specific instruction is given here, the effective month and year will be the request processing date. 若閣下於此欄並無作出特別指示，生效月份及年份將以處理申請當日為準)</div>
Investment Choice Code (Please refer to Investment Choice Brochure / Investment Choice Table) 投資選項編號 (請參閱投資選項手冊 / 投資選項表)	Lump-Sum Top-up Premium Allocation 一筆過增額保費分配 (% 百分比)	Regular Top-up Premium Allocation 定期增額保費分配 (% 百分比)
Total 合計 (100%)		

* If setup of regular top-up premium is selected, please complete, sign and attach an original "Direct Debit Authorization" form for setup of bank autopay.
如選擇申請定期增額保費，請填妥、簽署及附上「直接付款授權書」正本以便設立銀行自動轉帳。

Premium Payment Mode 保費繳付形式	<input type="checkbox"/> Monthly 月繳 <input type="checkbox"/> Quarterly 季繳 <input type="checkbox"/> Semi-Annual 半年繳 <input type="checkbox"/> Annual 年繳
Regular Top-up Premium Amount 定期增額保費金額 <small>(Levy on insurance premiums will be collected in addition to the stated regular top-up amount at the applicable rate. 除註明的定期增額保費金額外，本公司會按適用之徵費率額外收取保費徵費。)</small>	USD 美元 (Amount before including levy 金額未包括徵費) _____
Effective month and year 生效月份及年份	_____ (MM月/YYYY年) <small>(If no specific instruction is given here, the effective month and year will be the request processing date. 閣下於此欄並無作出特別指示，生效月份及年份將以處理申請當日為準)</small>
Investment Choice Code (Please refer to Investment Choice Brochure / Investment Choice Table) 投資選項編號（請參閱投資選項手冊／投資選項表）	Regular Top-up Premium Allocation 定期增額保費分配 (% 百分比)
Total 合計 (100%)	
<p>Only applicable if the corresponding underlying fund(s) of the Investment Choice(s) to be allocated is / are classified as derivative fund(s) by the Securities and Futures Commission in Hong Kong.</p> <p>只適用於所分配至投資選項的相關基金被香港證券及期貨事務監察委員會界定為衍生產品基金。</p> <p>Do you have investment knowledge and experience in financial products with derivatives exposure (e.g. prior experience in trading derivative funds or in selecting derivative funds as underlying investment choice(s) etc.)?</p> <p>你是否具有對投資於衍生工具的金融產品有相關的投資知識及經驗（例如曾買賣有衍生工具成份的基金或投資於該類相關基金的投資選項）？</p> <p><input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否</p> <p>(Please complete Part C if your answer is "NO". 如閣下的答案是“否”，請填寫第三部份。)</p>	
Remarks on Part A 第一部份註釋	
(1) Minimum lump-sum top-up premium is USD1,500 per transaction and the corresponding minimum allocation amount per investment choice is USD150. Please make cheque/bank draft payable to: “Manulife (International) Limited”. 每次交易之最低一筆過增額保費要求為1,500美元，而相應分配至每項投資選項之最低金額為150美元。支票／匯票抬頭人請寫「宏利人壽保險（國際）有限公司」。	
(2) Minimum regular top-up premium required is USD150 per transaction and the corresponding minimum allocation amount per investment choice is USD150. If an effective month is not indicated, the regular top-up premium allocation will be effective as soon as the Company considers applicable. Once the regular top-up premium allocation specified in the table of Part A3 is effective, it will override your existing regular top-up premium allocation in the Company's record and applicable to any regular top-up premium that you pay in future. If you would like to suspend/cease the regular top-up premium, please complete “Policy Change Form”. 每次交易之最低定期增額保費要求為150美元，而相應分配至每項投資選項之最低金額為150美元。如未有註明生效月份，本公司將盡快以合適的日期作為定期增額保費分配生效日之用。一旦第一部份A3表內列明之定期增額保費分配生效，該保費分配將取代閣下於本公司的現有保費分配記錄並應用於閣下來所繳付的任何定期增額保費。如閣下欲暫停／中止定期增額保費，請填寫「保單更改申請表」。	
(3) If it involves currency exchange, the currency exchange rate will be provided by the Company from time to time. For the latest exchange rate, please contact your Insurance Advisor or visit the Company's web site at www.manulife.com.hk. 如涉及貨幣兌換，本公司將不時提供有關貨幣的兌換率。如欲查閱最新的兌換率，請聯絡閣下之保險顧問或瀏覽本公司的網站 www.manulife.com.hk。	
(4) If you choose any investment choice which aims to distribute dividends on a regular basis, please note the associated risks. In particular, the corresponding underlying fund does NOT GUARANTEE the distribution of dividends, the frequency of distribution, and the amount or rate of dividends. Also, the underlying fund may at its discretion pay dividend out of capital or gross income while charging / paying all or part of its fees and expenses to / out of its capital (i.e. effectively pay dividend out of capital). which may therefore result in a drop in the unit price of the investment choice corresponding to that underlying fund. Please refer to the Investment Choice Brochure for the associated risks. For details of the dividend composition of the underlying fund, please visit www.manulife.com.hk. Further, please complete and submit the form of “Application for Payout Distribution Investment Choice” with copy of bank account proof. 如閣下選擇任何旨在定期分派股息的投資選項，請注意相關風險。尤其，相應的相關基金並不保證股息的分派，分派的頻率，及股息的金額或息率。此外，相關基金或可酌情從資本或總收益撥付股息並同時從其資本中收取／支付全部或部分的費用和支出（即實際上從資本中撥付股息）。因而或會導致相關基金相應的投資選項的單位價格下跌。請參閱投資選項手冊以了解相關風險。有關相關基金股息組成的詳情，請瀏覽www.manulife.com.hk。同時，請填妥「支付派發投資選項申請表」，並連同銀行戶口證明副本一併提交。	
(5) Excessive payment of USD25 or less due to fluctuation in exchange rates will be treated as lump-sum top-up to the policy unless otherwise specified by you. 由兌換率浮動而導致多付的25美金或以下之金額，除非閣下另作提示，該差額將視為本保單的一筆過增額保費。	

第二部份：轉換

保單持有人要求本公司對現有投資選項作出下列轉換。

Please put a “✓” in the appropriate box
請於適當方格內填上「✓」號。

Switching 轉換

[illegible]

只適用於所轉入之投資選項的相關基金被香港證券及期貨事務監察委員會界定為衍生產品基金。

你是否具有對投資於衍生工具的金融產品有相關的投資知識及經驗（例如曾買賣有衍生工具成份的基金或投資於該類相關基金的投資選項）？

☐ Yes 是 ☐ No 否

如閣下的答案是"否"，請填寫第三部份。)

Remarks on Part B 第二部份註釋

- (1) Please note that no more than one switch instruction (regardless of whether it is given by whatever means) should be given to us with respect to the SAME switch option for the SAME POLICY on the SAME DAY (cut-off time is 3:00 p.m. Hong Kong time). If more than one SAME switching instruction with respect to the same policy is received by us on the same day, we may, but are not obliged to, contact you to clarify your instruction. This may lead to delay in our processing of your instruction. For the avoidance of doubt, we shall have the sole right and discretion to accept or reject your subsequent instructions if you give SAME switching instructions with respect to the same policy more than once to us on the same day. 請勿於同一日內（截至香港時間下午三時止）就同一份保單提交相同的轉換指示多於一次（無論透過任何方式）。如公司於同一日內超過一次收到有關同一份保單的相同轉換指示，我們可能（但並非必須）聯絡閣下以作確認，因此閣下的指示或會延遲處理。為清晰起見，如公司在同一日內接到閣下就同一份保單提交相同轉換指示多於一次，我們有權接受或拒絕受理其後的相同轉換指示。
- (2) The minimum switching amount is USD150 for each switching from one investment choice to another and the minimum remaining value for an investment choice is USD150 immediately after switching out, unless the entire unit under the investment choice is being switched out. 每次從一項投資選項轉換至另一項投資選項的最低轉換金額為150美元及在緊接每次轉出後該投資選項的最低剩餘價值為150美元，除非該投資選項的所有單位會被轉出。
- (3) If you choose any investment choice which aims to distribute dividends on a regular basis, please note the associated risks. In particular, the corresponding underlying fund does **NOT GUARANTEE** the distribution of dividends, the frequency of distribution, and the amount or rate of dividends. Also, the underlying fund may at its discretion pay dividend out of capital or gross income while charging / paying all or part of its fees and expenses to / out of its capital (i.e. effectively pay dividend out of capital), which may therefore result in a drop in the unit price of the investment choice corresponding to that underlying fund. Please refer to the Investment Choice Brochure for the associated risks. For details of the dividend composition of the underlying fund, please visit www.manulife.com.hk. Further, please complete and submit the form of "Application for Payout Investment Choice" with copy of bank account proof. 如閣下選擇任何旨在定期分派股息的投資選項，請注意相關風險。尤其，相應的相關基金並不保證股息的分派，分派的頻率，及股息的金額或息率。此外，相關基金或可酌情從資本或總收益撥付股息並同時從其資本中收取 / 支付全部或部分的費用和支出（即實際上從資本中撥付股息）。因而或會導致相關基金相應的投資選項的單位價格下跌。請參閱投資選項手冊以了解相關風險。有關相關基金股息組成的詳情，請瀏覽www.manulife.com.hk。同時，請填妥「支付派發投資選項申請表」，並連同銀行戶口證明副本一併提交。

(This part is **ONLY** applicable for the request of Change of Existing Regular Top-Up Premium Information and Switching)
(此部分只適用於更改現有定期增額保費資料和轉換的申請)

Please complete this part if

- 請填妥此部份如

- Please be reminded the mismatch as referred to in (i) and (ii) above implies that such transaction(s) may not be suitable for you and may not be in your best interest with additional risks associated, and you are advised to conduct an Risk Profile Questionnaire to assess your up-to-date risk profile before investing. Please visit our website or contact your insurance advisor for details of the risk level of investment choice(s).

請注意，上述(i)和(ii)錯配的情況反映此等交易可能並不適合閣下，而當中涉及的額外風險可能未能符合閣下的最佳利益。閣下應於投資前填寫「風險承擔能力問卷」以評估閣下現時之風險承受程度。有關投資選項的風險級別詳情，請瀏覽本公司網頁或聯絡閣下的保險顧問。

☐ I, the policyowner, understand and agree that despite the fact that the features and/or risk level of this Investment-Linked Assurance Scheme ("ILAS") policy and/or my selected mix of underlying investment choices (for example, underlying investment choices selected with derivatives exposure) may not be suitable for me based on my risk profile and knowledge (including investment knowledge in derivatives), etc. as indicated in the Risk Profile Questionnaire (if any) and as a result of which I may be exposed to additional associated risks, I confirm that it is my intention and desire to proceed with my application(s) as explained below.

本人（保單持有人）完全明白並同意儘管根據本人（保單持有人）於「風險承擔能力問卷」（如有）所披露的風險承擔能力及知識（包括對衍生產品的相關投資知識）等資料，此投資壽險計劃保單之特點及／或風險水平及／或本人所選擇的相關投資選項組合（例如，投資選項連繫的相關基金具有衍生工具成份）可能並不適合本人（保單持有人），本人（保單持有人）並可能因此需受額外相關風險，但本人（保單持有人）確認基於下述原因，本人（保單持有人）打算及意欲申請此投資壽險計劃保單。

I, the policyowner, fully understand that Manulife is required to take account of my stated explanation for assessing whether a particular Change of Regular Top-up Premium Allocation and / or Switching is / are suitable for me. I understand that, subject to my explanation, Manulife may accept or reject my application.

本人（保單持有人）完全明白，宏利須就本人（保單持有人）列明的原因，評估此更改定期增額保費分配及/或轉換申請是否適合本人（保單持有人）；本人明白宏利將根據本人提供的解釋而可能接受或拒絕本人的申請。

(Policyowner must complete explanation in this box. 保單持有人必須於此欄內提供原因。)

To comply with the industry guidelines, for application for partial withdrawal/redemption or full surrender, please attach copy of policyowner's HKID card/Passport/Business Registration Certificate. Please state the policy number(s) on the attached copy.
為遵守保險業務守則，如屬申請提取部分款項 /贖回或全數退保，請附上保單持有人的香港身份證 / 護照 / 商業登記證副本，並請於該副本上註明保單編號。

Part D: Partial Surrender/Redemption (Please complete Part F)
第四部份：提取部分款項 / 贖回（請填寫第六部份）

The policyowner requests the Company to redeem the investment choice as stated below. The number of units to be redeemed is indicated as follows.
保單持有人要求本公司贖回下列投資選項，所贖回的單位數目列明如下。

Investment Choice Code 投資選項編號 (Please refer to Investment Choice Table 請參閱投資選項表)	Units 單位

Remarks on Part D 第四部份註釋

- (1) The partial withdrawal instruction will not be processed if any one of the below-mentioned minimum requirements is not met:
- (i) the minimum withdrawal amount of each request is USD 1,000;
 - (ii) the minimum value of each investment choice immediately after partial withdrawal is USD 150 unless all units of an investment choice is redeemed; and
 - (iii) the minimum account value immediately after partial withdrawal is USD 5,000.
- 如未能符合下述任何一項最低要求，提取部分款項指示將不予處理：
- (i) 每次申請的最低提取金額為1,000美元；
 - (ii) 緊接提取部分款項後每一項投資選項的最低價值為150美元，除非該項投資選項的所有單位會被贖回；及
 - (iii) 緊接提取部分款項後的最低戶口價值為5,000美元。
- (2) Early redemption fee will be levied if the redeemed units is attributable to premium with premium deposit date of less than 5 years from the date of redemption. Redemption proceeds will be paid after deduction of the early redemption fee (if any).
如贖回單位歸屬於保費存入日不足5年的保費（以贖回日期計），是次贖回將需徵收提早贖回費。贖回金額將於扣除提早贖回費（如適用）後支付。
- The early redemption fee is calculated as follows:
提早贖回費的計算方法如下：
- $Early\ redemption\ fee = Redemption\ amount \times Early\ redemption\ fee\ rate\ \%$
提早贖回費 = 贖回金額 X 提早贖回費率%

Number of years from the premium deposit date of each premium payment [#] 由每筆已繳保費的保費存入日起計之年數 [#]	Less than 1 year 少於1年	Less than 2 year 少於2年	Less than 3 year 少於3年	Less than 4 year 少於4年	Less than 5 year 少於5年	5 years or above 5年或以上
Early redemption fee rate (% of the redemption amount) 提早贖回費率（贖回金額之%）	5%	4%	3%	2%	1%	0%

[#] If any top-up premium has been paid, the units of the selected investment choice(s) will be redeemed on a first-in-first-out basis, and such redemption amount will be subject to an applicable early redemption fee where the rate of which is determined by the number of years from the respective premium deposit date.
任何增額保費，所選定的投資選項之單位會按「先進先出」的原則進行贖回，而該贖回金額將被徵收適用的提早贖回費，用以計算之提早贖回費率會按相關保費存入日起計的年數而定。

Part E: Full Surrender (please complete Part F)
第五部份：全數退保（請填寫第六部份）

☐ I, the policyowner, hereby fully surrender the above policy and request for disbursement of surrender value (if any) according to the payment instruction below. I understand that early redemption fees (if any)[^] may be levied as appropriate.
本人（保單持有人），現將上述保單全數退保及要求根據以下付款指示退回退保價值（如有）。本人明白貴公司可收取有關提早贖回費（如適用）[^]。

[^] Please refer to the calculation of the early redemption fee mentioned in Part D remark (2).
請參照第四部份註釋二的提早贖回費的計算方法。

[illegible]

第六部份：付款指示（如未有指明或所選擇的付款方法無法被使用，預設電子提取付款方法（如有）將採用為是次付款方法）

e-Payout is only applicable to policyowner's bank account, except joint account. 電子支付只適用於保單持有人之銀行帳戶，不包括聯名戶口。

☐ a Default e-Payout Method (i.e. last channel for receiving claims payment or policy payment through FPS/Direct Credit. If this option is selected without prior default arrangement, we will pay according to option b(i) below (if applicable). Otherwise, cheque will be issued.)
預設電子提取付款方式（即上一次經轉數快或直接存入銀行帳戶以收取理賠金額或保單款項之渠道。如選擇此選項但未有預先設立提取安排，將根據下列b(i) 選項處理付款（如適用）。否則將以支票形式支付。）

OR below specified e-Payout Method (will be set as default arrangement) 或以下指定電子提取付款方法（將被設置為預設付款方式）：

- ☐ (i) Current autopay bank account in HKD currency for payment of premium and levy 現時繳付保費及徵費之港元自動轉帳銀行帳戶

- ☐ (ii) Bank account specified below 以下指定的銀行帳戶：

1. Name of account holder 帳戶持有人姓名：

2. Currency and Bank Name 貨幣及銀行名稱

- ☐ HKD Bank Account 港元銀行帳戶

Bank Name 銀行名稱：

- ☐ USD Bank Account (only applicable for USD Policy) 美元銀行帳戶（只適用於美元保單）

Bank Name 銀行名稱: THE HONGKONG AND SHANGHAI BANKING CORPORATION LTD 香港上海滙豐銀行有限公司

- | | | |
|-------------|------------|------------------|
| 3. Bank No. | Branch No. | Bank Account No. |
| 銀行編號 | 分行編號 | 銀行帳戶號碼 |

Please provide account proof (e.g. bank statement or bank book copy showing the name of account holder and account number)
請提供帳戶資料證明（如列有帳戶持有人之姓名及帳戶號碼之銀行帳單或銀行存摺影印本）

- ☐ c FPS to my default receiving account (in HKD only, up to HKD1,000,000) 轉數快至本人預設的收款帳戶（只限港元，限額港元1,000,000）

Hong Kong Mobile Phone Number 香港手提電話號碼：

(852) _____

Others: Country / Region Code & Mobile Phone Number 其他：國家／區域號碼及手提電話號碼：

Remarks 備註：

- The above specified Faster Payment System (FPS) mobile phone number is for FPS payment only and will not be updated to your contact information in our record. 上述指定之手提電話號碼只用於轉數快轉賬，並不會用作更新您於我們紀錄內的聯絡資料。
 - For payout through FPS, only applicable to payment with maximum daily transaction limit not exceeding HKD1,000,000 (or equivalent) per policy. If payment is exceeding HKD1,000,000 (or equivalent), or the instruction cannot be executed, it will be issued by cheque. 經轉數快之付款，每份保單每日最高存款交易不能超過港元1,000,000（或等值）。如交易金額超過港元1,000,000（或等值），或無法執行有關付款指示，總額將以支票形式支付。
 - For payout through Direct Credit, only applicable to payment with maximum daily transaction limit not exceeding HKD300,000/USD37,500 per policy. If payment is exceeding HKD300,000/USD37,500, or the instruction cannot be executed, it will be issued by cheque. 經直接存入銀行帳戶之付款，每份保單每日最高存款交易不能超過港元300,000 / 美元37,500。如交易金額超過港元300,000 / 美元37,500，或無法執行有關付款指示，總額將以支票形式支付。
 - The above instruction will replace the existing default e-Payout method (if any). 以上指示將取代現有之電子預設付款指示（如有）。
 - If there is no default e-Payout method set in our record, it will be issued by cheque. 如未有設立電子預設付款方法，總額將以支票形式支付。
 - ☐ For **ALL policies** - Paid by Cheque in **Hong Kong Dollar**^(a) 適用於**所有保單** - 以**港幣**支票支付^(a)
 - ☐ For **USD policy** - Paid by Cheque in **policy currency**^(b) (drawn in Hong Kong) 適用於**美元保單** - 以**保單貨幣**支票支付^(b)（由香港的銀行付款）
 - ☐ For **USD policy** - Paid by Cheque in **USD**^(b) (drawn in United States) 適用於**美元保單** - 以**美元**支票支付^(b)（由美國的銀行付款）
- Cheque collection method 支票交付方式
- ☐ Through my Insurance Advisor 經由本人的保險顧問轉交
 - ☐ By mail to my latest correspondence address with Manulife 寄往本人於宏利紀錄的最新通訊地址
 - ☐ By registered mail to my latest correspondence address with Manulife (only applicable to payment cheque amount of HKD1,000,000 or above or equivalent in other currency.)^(c) 以掛號方式寄往本人於宏利紀錄的最新通訊地址（只適用於支票金額為港元1,000,000或以上或相等的其他貨幣）^(c)

Notes 註：

- (a) In general, it takes a longer settlement period to clear a foreign cheque in Hong Kong. Bank charges may be incurred by client for clearing the cheque.
銀行通常需要較長的結算時間由香港兌現外幣支票；另銀行或會向客戶徵收兌現支票的相關手續費。
- (b) The HKD equivalent will be based on the currency exchange rate provided by the Company at the time of issue of the cheque and it can be changed from time to time.
相等之港元將會以支票發出時的貨幣兌換率計算，而本公司將不時提供有關的貨幣兌換率。
- (c) If the payment cheque amount is less than HKD1,000,000 or equivalent in other currency, the cheque will be sent by ordinary mail.
如支票金額少於港元1,000,000 或相等的其他貨幣，支票會以普通郵寄方式寄出。

- ☐ Transfer to my other individual insurance policy (please ensure Part D or Part E is completed)
轉移至本人其他之指定個人保險保單（請確保第四或第五部份已填妥）

Policy number 保單編號			
Amount 金額	<input type="checkbox"/> USD 美元 _____ <input type="checkbox"/> HKD 港元 \$ _____	<input type="checkbox"/> USD 美元 _____ <input type="checkbox"/> HKD 港元 \$ _____	<input type="checkbox"/> USD 美元 _____ <input type="checkbox"/> HKD 港元 \$ _____
Purpose 用途	<input type="checkbox"/> Payment of Premium and/ or Levy 繳付保費及 / 或徵費 <input type="checkbox"/> Loan Repayment 償還貸款 <input type="checkbox"/> Other 其他	<input type="checkbox"/> Payment of Premium and/ or Levy 繳付保費及 / 或徵費 <input type="checkbox"/> Loan Repayment 償還貸款 <input type="checkbox"/> Other 其他	<input type="checkbox"/> Payment of Premium and/ or Levy 繳付保費及 / 或徵費 <input type="checkbox"/> Loan Repayment 償還貸款 <input type="checkbox"/> Other 其他

Part G : Collection of Levy on Insurance Premium(s) by the Insurance Authority (“IA”)
第七部份：保險業監管局（「保監局」）所收取的保費徵費

I, the policyowner, hereby acknowledge, agree and confirm the following in relation to my obligations to pay a prescribed levy on each premium payment made under the policy (“Levy”) pursuant to section 134 of the Insurance Ordinance (Cap. 41), the Insurance (Levy) Regulation and the Insurance (Levy) Order:

本人（作為保單持有人）知悉、同意及確認，根據《保險業條例》（第41章）第134條、《保險業（徵費）規例》及《保險業（徵費）令》，有關本人有責任於每次根據保單繳付保費時需同時繳付訂明徵費（「徵費」）的以下各項：

- The policyowner shall, each time a premium is paid, pay Levy to the IA, via the Company, the amount of which is subject to the rate and cap as prescribed by the Insurance (Levy) Order.
保單持有人需要於每次繳付保費時，透過本公司繳付徵費予保監局，其金額乃根據《保險業（徵費）令》所訂明的徵費率及徵費上限而計算。
- A failure to pay Levy by the policyowner when a premium is paid is a contravention of the Insurance (Levy) Regulation. The IA may recover the outstanding Levy as a civil debt due to the IA and impose a pecuniary penalty at a rate as from time to time prescribed under the Insurance (Levy) Regulation against the policyowner.
如保單持有人沒有於繳交保費時繳付徵費，保單持有人將會被視作違反《保險業（徵費）規例》。保監局有權以民事債項為基礎追收未繳付的徵費，以及根據由《保險業（徵費）規例》不時訂明的費率，對保單持有人施加罰款。
- In the event of default for payment of Levy, the Company may, at its discretion and/or as reasonably required by the IA, provide the particulars of the policyowner to the IA. 對於拖欠繳付徵費的情況，本公司可酌情決定及／或根據保監局合理的要求，提供保單持有人的詳情予保監局。
- The Company shall collect Levy from the policyowner along with the payment of the corresponding premium. Unless specified otherwise, where the premium is settled according to the terms of the policy and/or the instruction of the policyowner through, including without limitation, direct debit from an account specified by the policyowner, deduction from premium dump-in facility, accumulated dividends and/or other entitlements available to the policyowner, automatic premium loan and/or other automatic premium payment options, the Levy corresponding to the premium so collected shall be collected at the same time and in the same manner.
本公司將於保單持有人繳付保費時一併收取相應徵費。除非另有註明，否則，當保費以根據保單條款及／或保單持有人所指示的方式繳付時，包括但不限於從保單持有人指定的直接付款帳戶扣繳、從保單注入款項、累計紅利及／或保單持有人的其他適用權益扣除、以自動貸款代繳保費及／或其他自動繳交保費方式，則本公司將於同一時間及以相同方式收取該筆保費的相應徵費。
- Any outstanding of Levy shall be treated as an indebtedness to the Company and the Company may first deduct the amount of outstanding Levy as indebtedness from the benefits and/or entitlements (including without limitation the cash value, dividend and/or death proceeds of the policy) otherwise available to the policyowner, assignee or beneficiary, if any, pursuant to the policy, as the case may be.
任何欠繳的徵費會被本公司視為負債。當本公司提供保障及／或權益予保單持有人、受讓人或受益人時，包括但不限於保單的現金價值、紅利及／或死亡賠償（如適用及根據保單及情況而定），可先從金額中扣除被視為負債的欠繳徵費。
- The premium and levy can be paid in other currency as acceptable by the Company, by using the prevailing exchange rate as determined by the Company which may change from time to time. Under such circumstances, the policyowner may be subject to exchange rate fluctuation risk.
保費及徵費可以本公司所容許的其他貨幣支付，惟需根據當時適用的兌換率計算，而兌換率是由本公司釐定並可不時作出修訂。在這種情況下，保單持有人可能需承受匯率風險。
- The above confirmation shall bind my successors, assignees and/or beneficiaries. This confirmation shall remain valid notwithstanding my death or incapacity.
本人之繼承人、受讓人及／或受益人亦受此確認書約束。即使本人死亡或喪失行為能力，此確認書仍然存有法律效力。

Note: For more details on Levy and its arrangement, please visit our website www.manulife.com.hk.
註：有關更多徵費的詳情及安排，請參閱宏利網站 www.manulife.com.hk。

Part H: Declaration & Authorization
第八部份：聲明及授權

I, the policyowner, hereby agree to the application as stated above and understand that the above application is bound by the provisions stated in the policy contract. For the case of surrender, I hereby agree to surrender the above policy for its surrender value, if any. I understand that early redemption fees may be levied as appropriate and that the above application is bound by the Policy Surrender provisions as stated in the policy contract.

I confirm that the request is made at my own volition and at my own risk after reading and understanding all relevant information relating to the policy. I shall make my own independent decisions/judgments in respect of top-up, redemption, switching or any other matters relating to my selected investment choices and my policy. I confirm and fully understand/aware of the associated risk and return of the Investment Choices chosen by me, which may or may not be suitable for me. I declare that I do not have any bankruptcy petition made against me. I understand that all payments and benefits of the policy will not be payable by the Company if the identification of the relevant parties does not completely follow the Company’s guidelines and instructions provided in this application.

All information in this application form together with any subsequent alterations or supplements of it are collected to enable the Company to carry on insurance business and may be transferred to and/or used by the Company (including its subsidiaries, affiliated companies and associated companies, whether they are located or registered in Hong Kong or outside Hong Kong) and any service providers (whether they are located or registered in Hong Kong or outside Hong Kong) for the purpose of approving and underwriting this application, administering and reinsuring the policy, preventing money laundering and/or terrorist financing activities, and/or adjudicating any insurance or related claims thereof. My data may be transferred to any relevant regulatory bodies to enable them to carry out their regulatory functions. I have received and read the Notice to Customers relating to the Personal Data (Privacy) Ordinance (“Notice”). I understand and agree to the Notice.

I understand that I may be exposed to the additional associated risks if the selected mix of underlying investment choices I intend to allocate through top-up premiums or switch in, after policy inception, is inconsistent with my risk profile and knowledge (including investment knowledge in derivatives).

I understand that I should read the respective offering documents of the underlying fund(s) that are linked to the relevant investment choice(s), in addition to Investment Choice Brochure, to understand the relevant risks in relation to the underlying fund(s).

本人（保單持有人）同意以上之申請及明白上述申請受保單合約內之條款約束。如屬退保之申請事宜，本人同意將以上保單退保以提取退保價值。本人明白貴公司可收取有關提早贖回費，亦明白上述之退保申請受保單合約內之保單退保條款約束。

本人於細閱及明白所有相關保單資料後，確認此要求乃本人的意願，並願意承擔所有風險。本人就增額、贖回、轉換或其他本人所選擇的投資選項及保單之事項作獨立決定／判斷。本人確認及充分理解／認識本人所選擇的投資選項所附帶之風險及潛在回報，而該風險可適合或不適合本人。本人聲明本人現時並沒有任何針對本人的破產呈請書。本人明白倘相關人士之身份證明資料未能完全符合貴公司於此申請上提供的指引及規定，貴公司將不會根據保單作出任何付款及賠償。

本申請表所提供之所有資料與任何日後作出之修訂或補充，目的在於確保貴公司之保險業務得以順利運作，而該等資料可供貴公司（包括其附屬公司、關聯公司及聯繫公司，不論其位於或註冊於香港或香港境外）及任何服務供應商（不論其位於或註冊於香港或香港境外）轉移及／或用以批核此申請、管理此保單並安排分保、防止洗黑錢及／或恐怖分子融資活動及／或處理有關之保險或索償申請。本人之資料可轉移予相關機構以執行監管職權。本人已收訖及閱畢《有關〈個人資料（私隱）條例〉的客戶通知》（「通知」）。本人清楚明白及同意該通知之內容。

本人明白，如果本人打算在保單生效後，就增額保費所選擇分配的相關投資選項組合或轉入的相關投資選項組合，與本人的風險承擔能力及知識（包括對衍生產品的相關投資知識）不相符，本人可能需承受額外相關風險。

本人明白，除了《投資選項手冊》之外，本人還應閱讀與各相關投資選項連繫的相關基金的銷售文件，以了解與相關基金有關的風險。

Signed on this
簽署日期

Day 日

Month 月

Year 年

Signature of Policyowner
保單持有人簽署



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