



DECLARATION OF CUSTOMERS' UNDERSTANDING ON PREMIUM INFORMATION

客戶對保費資訊理解之聲明

Policy Number 保單號碼	Name of Applicant / Owner 申請人 / 持有人姓名	I.D. Card Number / Passport Number 身份證號碼 / 護照號碼
Area Code 區域編號	Agency / Broker Name 營業員組別 / 經紀名稱	Agent / Broker Code 營業員號碼 / 經紀號碼
Operation 營運部 VIP <input type="checkbox"/>	Agent / Broker's Name 營業員 / 經紀姓名	Agent / Broker's Tel. No 營業員 / 經紀聯絡電話



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- I ("Applicant / Owner") confirm that the licensed insurance intermediary _____ (agent / broker's name) have explained to me the information contained in this declaration, and the product documents including product brochure, premium for the entire premium payment term, premium adjustment clause (if applicable) and historical premium increase rates* (applicable to products with medical reimbursement benefits only).
- I have read and understood the product brochure and premium for the entire premium payment term.
- I confirm that I am willing to pay the premium for the entire premium payment term.
- *Remark: the link of the historical premium increase rates page:
<https://www.aia.com.hk/en/our-products/further-product-information/macau-medical-products/medical.html>
- Illustrative example of premium increase as follow for your easy understanding. Assume that:**
 - The original renewal premium for next policy year is HKD10,000
 - The premium adjustment rate announced for next policy year is 10%
 - The renewal premium for next policy year after premium adjustment: $\text{HKD}10,000 \times (100\% + 10\%) = \text{HKD}11,000$
- 本人（即申請人 / 持有人）確認持牌保險中介人 _____（營業員 / 經紀的姓名）已為本人詳細解釋此聲明內之資訊、產品資訊，包括產品簡介、整段保費供款年期內的保費、保費調整條款（如適用）及過往保費增長率的資料*（只適用於提供醫療補償保障的產品）。
- 本人已閱讀及明白產品簡介以及整個供款年期內的保費。
- 本人亦確認本人願意承擔整段保費供款年期內的保費。
- *注：以下為有關過往保費增長率的網頁：
<https://www.aia.com.hk/zh-hk/our-products/further-product-information/macau-medical-products/medical.html>
- 以下為保費調整之示例以供您了解：**

假設原定下個保單年度之保費為港幣10,000，假設適用於下個保單年度之保費率因為10%，下個保單年度於保費調整後之續保保費為港幣11,000，計算方法如下：

$$\text{HKD}10,000 \times (100\% + 10\%) = \text{HKD}11,000$$

Note: The above example (i.e. both the renewal premium amount and premium adjustment rate) is for illustrative only, and both illustrative and historical premium increase rates are not an indicator of future premium increase of the products, and the actual premium increase rate can be higher or lower than the historical premium increase rates.

請注意：上述保費調整例子（包括續保保費金額及保費調整率）只供參考，續保保費金額及保費調整率只供示例之用。保費調整例子及過往保費調整歷史並不可以作為將來保費調整的參考。實際保費調整率有機會高於或低於過往保費調整歷史。

Date 日期：(MM月/DD日/YYYY年)

Signature of Agent(s) / Broker(s) as Witness
營業員 / 經紀（即見證人）簽署

(Please do not sign on blank form 請勿在空白表格上簽署)
Signature of the Applicant / Owner
申請人 / 持有人簽署