AIA International Limited
(Incorporated in Bermuda with limited liability)

AGREEMENT AND ASSIGNMENT OF POLICY AS COLLATERAL SECURITY FOR MORTGAGE LOAN
保單同意及轉讓書作為抵押貸款之抵押

Policy Number 保單號碼	**Name of Insured** 受保人姓名	**Name of Owner** 持有人姓名
Agent / Broker's Name 營業員 / 經紀姓名	**Agent / Broker Code** 營業員 / 經紀號碼 **Area / Agency / Broker Code** 區域 / 營業員 / 經紀組別編號	**Agent / Broker's Tel. No** 營業員 / 經紀聯絡電話
TR Membership Number 業務代表會員號碼 (For Brokers only 僅供經紀使用)	☐ IA	☐ ANG

05702055

Sum Assured / Principal Amount^
保額 / 基本金額^：________________________
Currency 貨幣 Amount 金額

^ can also be expressed as Principal Sum / Principal Amount / Face Amount in accordance with your Basic Plan Contract. For any medical and accident coverage, this can be defined as Benefit Amount. 視乎閣下的基本計劃契約而定，亦可表達為主要保額 / 基本金額 / 基本保額。醫療及個人意外保障則可定義為利益金額。

Amount of Loan
貸款金額：________________________
Currency 貨幣 Amount 金額

Applicant / Owner
申請人 / 持有人：________________________

Mortgage Maturity date
貸款期滿日：________________________

Assignee (Bank / Company Name):
受讓人（銀行 / 公司名稱）：________________________
Please submit Entity Tax Residence Self-Certification Form 請遞交公司稅務居住地自我證明書

Assignee's Address
受讓人之地址：________________________

Mortgage Loan Number
抵押貸款號碼：________________________

Part A 甲部

I, the above named Applicant / Owner, in consideration of the grant of the above mentioned mortgage loan amount by the above Bank / Company (hereinafter called "the Company"), to me, the conditions of which will be set out in the Mortgage Deed to be signed by me, on the security of the said property the receipt of which is hereby acknowledged, hereby sell, assign and transfer to the said Company as collateral security for the payment of the said mortgage loan the benefit up to the value of the said mortgage loan or such sums as shall be outstanding thereunder, of the net proceeds due or to become payable under the above policy of AIA International Limited (hereinafter called "the Insurer") with all assignable Supplementary Contracts, insuring the above proposed insured / insured's life, inclusive of the cash surrender value and policy loan value thereof and of any dividends that may be declared upon such Policy from time to time; but upon this express condition agreed to by the said Company, namely, that this Assignment is made for the purpose of securing the payment of the said mortgage loan, with the prescribed interest thereon, and for no other purpose whatever; and if I shall well and truly pay or caused to be paid, to the Company, the said mortgage loan with the prescribed interest thereon from the date thereof, on or before the mortgage maturity date, the said Company shall reassign the Policy to me; and I hereby covenant with the said Company that I will not do or knowingly suffer anything to be done whereby the said Policy may be rendered void or voidable or the said Company may be prevented from receiving or be deprived of the right to receive the moneys insured or to become payable by or under the said policy.
本人（上述保單申請人 / 持有人），獲准由上述銀行 / 公司（以下一律簡稱“貴公司”）之抵押貸款給本人，而抵押之財產為以上物業之地址。有關之控件將會列於抵押契約，再由本人簽署。有關之收據，謹在此承認。謹在此轉讓由友邦保險(國際)有限公司（以下一律簡稱為“承保人”）所承保上述保單及準受保人 / 受保人之壽命（連同所有可轉讓之附加契約）到期淨收入之受益或到期成為可給付之款項包括現金退保價值及保單貸款價值以及由此等保單中不時宣告之紅利作為上述抵押貸款之抵押以達到上述貸款額或在支付上述款項時到期仍未償還的貸款金額為限，給貴公司。但貴公司明確同意此轉讓書只作有關抵押貸款及規定之利息之抵押；及倘本人於上述貸款期滿日或之前真正給付有關之抵押貸款連同規定之利息予貴公司；貴公司將再轉讓此保單給本人；及本人謹在此對貴公司立書保證本人不會做或故意遭受任何事情藉以使此保單視為失效或令貴公司可能被阻於接受或被剝奪接受保單款項或在此保單下變為可給付之款項之權利。

I hereby undertake to observe and fulfill the whole conditions and regulations necessary and incumbent upon me as an Assignor for keeping up to the Policy in full force during the continuance of the same, and to pay or cause to be paid regularly as they become due and payable in respect of the said Policy. In case the Company shall themselves at any time think fit to pay the said premiums or additional premiums, I undertake for the Assignor, the Assignor's executors, representatives and administrators to repay the same to the Company with interest thereon from the time of disbursement.
本人謹在此保證遵守及服從所有條件及規則，及作為轉讓人，本人有需要及有責任維持此保單完全生效，及由於在此保單下它們變為已到期及應給付，因此本人需要按時繳款。當貴公司於任何時間認為應當繳付有關之保費或額外保費時，本人作為轉讓人，轉讓人之遺囑執行人，代表及遺產管理人將 需付還一樣之數額連同由支出時開始計起之利息給貴公司。

I hereby confirm that any beneficiary, other than the estate of insured, nominated by me in respect of the Policy is aware of this Assignment and has raised no objections thereto.
本人確認本人為此保單所委任之任何受益人（受保人之遺產除外）均知悉此保單轉讓安排，而且並無就此安排提出反對。

IN WITNESS WHEREOF, I and the Company have hereunto set our hands on 本人及貴公司謹在此證實此契約訂立於________________
MM月/DD日/YYYY年

Declaration 聲明

I / We confirm that my / our previously designated beneficiary or beneficiaries (other than the estate of the insured) is/are fully aware of and if consent is required, has/have consented to this request.

本人/我們確認本人/我們之前為此保單所指定的受益人（受保人的遺產除外）均完全知悉，及如需要獲取其同意，已同意此申請表上內容。

PERSONAL DATA COLLECTION AND USE

I / We confirm that I / we have read and understood the AIA Personal Information Collection Statement ("AIA PIC").

I / We declare and agree that any personal data and other information relating to me / us or my / our policy(ies) or investments contained in this application or collected, obtained, compiled or held by AIA by any means from time to time may be collected and utilized in accordance with the AIA PIC. I / We acknowledge and consent to the transfer of my / our personal data outside of Hong Kong (for policies issued in Hong Kong) or Macau (for policies issued in Macau), as the case may be, for the purposes and to the types of transferee as set out in the AIA PIC.

The updated version of AIA PIC is available for download from its website: www.aia.com.hk, and is made available upon request.

個人資料收集及使用

本人 / 我們確認本人 / 我們已閱讀及明白AIA個人資料收集聲明（「AIA個人資料收集聲明」）。本人 / 我們聲明及同意在本申請所載或AIA不時以任何方法收集所得、編製或持有的任何個人資料及關於本人 / 我們或本人 / 我們的保單或投資的其他資料，可根據AIA個人資料收集聲明收集及使用。本人 / 我們知悉及同意就AIA個人資料收集聲明所述目的視乎情況轉讓本人 / 我們的個人資料至香港（如保單在香港繕發）或澳門（如保單在澳門繕發）境外予AIA個人資料收集聲明所載的資料承讓人。

AIA個人資料收集聲明的最新版本可於以下網址下載：www.aia.com.hk，及可向貴公司索取。

I / We acknowledge and irrevocably agree that the information contained in this form and information regarding the Applicant(s) and any Reportable Account(s)* may be provided to the tax authorities of the country / jurisdiction in which this account(s) is / are maintained and exchanged with tax authorities of another country / jurisdiction or countries / jurisdictions in which the Applicant(s) may be tax resident pursuant to intergovernmental agreements to exchange financial account information.

* "**Reportable Account**" has the meanings ascribed to it under the "Common Standard on Reporting and Due Diligence for Financial Account Information" promulgated by the Organisation for Economic Cooperation and Development.

For individual applicant(s) – I / We certify that I am / we are the Applicant(s) (or am authorized to sign for the Applicant(s)) of all the account(s) to which this form relates.

For corporate applicant(s) – I certify that I am authorized to sign for the Applicant in respect of all the account(s) to which this form relates

- I / We declare that all statements made in this declaration are, to the best of my / our knowledge and belief, correct and complete.
- I / We undertake to advise the Company within 30 days of any change in circumstances which affects the tax residency status of the party / parties identified as Applicant of this form or causes the information contained herein to become incorrect or incomplete, and to provide the Company with a suitably updated self-certification and Declaration within 30 days of such change in circumstances.
- I / We agree to indemnify the Company against any loss, claim and action in connection with any false, misleading or incomplete information of my / our nationality, residence and / or tax status.

本人 / 我們知悉並完全同意這表格內，所有資料及有關申請人之個人資料，和任何須申報帳戶*，將有可能提供予管理該帳戶的國家 / 司法管轄區之稅務機關，及轉交予其他國家 / 司法管轄區之稅務機關或申請人所屬之國家 / 司法管轄區為根據跨政府協議所訂之財務帳戶資料交換要求的國家 / 司法管轄區。

* "**須申報帳戶**" 之定義請參考經濟合作與發展組織頒佈的 "共同申報準則及財務帳戶資料之盡職調查"

由個人作申請人 – 本人 / 我們在此聲明，本人 / 我們是本申請書相關之全部帳戶的申請人（或獲申請人授權簽署）。

由公司作申請人 – 本人在此聲明，本人是獲申請人授權簽署本申請書相關的全部帳戶。

- 本人 / 我們聲明一切在這份聲明之條款是基於本人 / 我們的據知及所信，並且是正確及完整的。
- 本人 / 我們承諾，如有任何改動會影響認定為申請人之一方 / 多方之稅務居民狀況內容，或導致其所載資料失實或不完整，本人 / 我們將於有關改動發生後30日內通知貴公司，並在該變動發生後30日內，向貴公司提交最新的自我證明書。
- 本人 / 我們同意賠償貴公司就本人 / 我們的國籍、居住及 / 或稅務狀況有關資料之虛報、誤導或不完整所導致的任何損失，索償及訴訟。

Signature of Applicant / Owner 申請人 / 持有人簽名	on 於	MM月/DD日/YYYY年	Signature of Assignee 受讓人簽名	on 於	MM月/DD日/YYYY年

PLEASE SIGN & RETURN IMMEDIATELY BUT NO LATER THAN 14 DAYS 請簽署後即時但不遲於14天內遞交

PLEASE DO NOT SIGN ON BLANK FORM 請勿在空白表格上簽署

For Office Use Only 只供職員專用

Part B 乙部

This Assignment has this day been filed at the office of the AIA International Limited.

此轉讓書已存入友邦保險(國際)有限公司辦事處之檔案。

Note 註：This form is furnished by the AIA International Limited as a matter of courtesy, and the Company assumes no responsibility for the validity or legality of the assignment. 友邦保險(國際)有限公司只是禮貌上提供此表格予閣下；而對此轉讓書之有效或合法性概不負責。

Registrar 註冊主任

Important Notes and Risk / Implications Disclosure on Assignment of Life Insurance Policy
轉讓人壽保單的重要事項及風險 / 影響披露

You should be aware of the additional risks and limitations associated with Assignment set out below in this document.
請留意本說明函載之因轉讓所引起的額外風險及限制。

Important Notes and Risk / Implications 重要事項及風險影響

Please read the following carefully before signing:
簽署前請仔細閱以下內容：

Restriction of rights under the Policy:
All or part of your rights under your Policy will be assigned to the assignee as collateral via a deed of assignment. Subject to the terms and conditions of the loan contract and policy assignment agreement, the assignee will be entitled to exercise all or part of the rights under your Policy (whilst the loan remains outstanding), and you will not be able to exercise those rights unless the assignee's approval is obtained. Examples of those rights include:
- receive any benefits (including surrender value, death benefit, etc.) payable by AIA under your Policy;
- cancel your Policy within the cooling off period, surrender the Policy after the cooling off period, or make withdrawals (which as a result, the protection coverage will be reduced or even may become zero);
- apply for policy loan, or exercise any options under the Policy; and
- make certain changes or amendments to your Policy (e.g. appointment or change in of new beneficiary, further pledge or assign the Policy).

保單權利受限：
保單轉讓協議將通過契據形式將閣下所擁有的全部或部分保單權利作為抵押品轉讓予受讓人。根據貸款合約和保單轉讓協議的條款及細則，受讓人（在貸款尚未完全償還的情況下）將有權行使閣下保單的全部或部分保單權利，而閣下在未經受讓人批准前不能行使這些權利。這些保單權力可能包括：
- 收取友邦根據保險合約應支付的任何利益（包括退保價值、身故賠 償等）；
- 在冷靜期內取消保單、在冷靜期後退保或提取保單價值（因而導致保障可能會被減少，甚至乎下跌至零）；
- 申請保單貸款或行使保單內的任何選項；及
- 更改或修訂保單（例如指定或更改受益人、將保單再次抵押或轉讓）。

For the avoidance of doubt, unless we have received the prior consent of the assignee, we cannot pay to you any money, whether by way of cash withdrawal, policy loan, refund of any surrender or cash value (upon cancellation or termination of the policy) or refund of all or part of any premium (upon cancellation of the Policy within the cooling-off period of the policy)
為免生疑，除非我們已經收到了受讓人的事先同意，我們不能支付任何金額給你，無論是現金提取，保單貸款，退保或現金價值之退款（於取消或終止保單）或退回全數或部份保費（於冷靜期內取消保單）

The rights assigned under the insurance policy to the assignee as collateral and the rights given to the assignee in the loan agreement, are designed to protect the assignee if the policyholder is unable to meet any of the scheduled loan or interest payments under the loan agreement, therefore, if your loan repayment is in default, the assignee may instruct us to pay directly to it all such moneys as are payable under your Policy (including any surrender or cash value), after deducting any amount that you may owe us under the policy, or comply with all of its directions insofar as the assignee is exercising all or part of the rights of the Policy under the Assignment.
作為抵押品而授予受讓人的保單權利，以及貸款協議賦予受讓人的權利，均用以在保單持有人無法如期支付貸款協議中的貸款或利息的情況下，保障受讓人。如貸款未有及時償還，受讓人可指示我們於扣除任何保單欠款金額後，將該筆款項（包括任何退保或現金價值）直接支付予受讓人，或遵從所有由受讓人於轉讓保單下所行使的全部或部分保單權利。

You should therefore carefully read the terms and conditions of the loan contract and policy assignment agreement, and consider how these potential adverse impacts may affect the outcome of the Policy and whether the Policy is still suitable for you.
因此，閣下應仔細閱讀貸款合約和保單轉讓協議的條款及細則，考慮相關條款及細則對閣下的保單可能造成的潛在不利影響，並考慮該保單是否仍然適合閣下。

Shortfall in actual benefits receivable:
The actual net benefits receivable under the policy will be less than the amount indicated in the relevant benefit illustration, as part of the benefit payments would be offset by the repayment of the loan facility (including the principal amount of the loan and the relevant interest). For example, if, at the time of the death of the insured under the Policy or the maturity of the Policy, the loan is not wholly repaid, the assignee may instruct us to pay the death benefit, after deducting any amount that you may owe us under the Policy, directly to it for the repayment of any outstanding loan. As a result, the protection coverage will be reduced or even may become zero.

實際利益不足：
由於部分保單利益將被用於支付貸款的欠款（包括貸款本金及相關利息），保單的實際淨利益將少於相關利益説明文件中所顯示的金額。例如：如受保人於保單生效期間或保單期滿前身故，而貸款尚未完全還清，受讓人可指示我們於扣除保單內之任何欠款金額後，將身故賠償直接支付給受讓人作還款用途。換言之，保障範圍將被減少或甚至乎下跌至零。

Release and access of information:
The Assignee will be given rights to access your policy information and may from time to time instruct us to release such information relating to the Policy including but not limited to the surrender value, cash value, and any loans or advances on the Policy.

保單資料的發放及查閱：
受讓人將有權查閱閣下的保單資料，我們可能須按受讓人的指示不時發放有關該保單資料，包括但不限於保單之退保價值、現金價值以及保單的任何貸款或墊款資料。

Stand-alone arrangement / contract:
The loan facility is a stand-alone arrangement between you and the assignee. It is not, and does not form part of the insurance contract between you and AIA. AIA is not a party to the loan contract or policy assignment agreement and is therefore not governed by the terms and conditions (including dispute resolution) of these contract and agreement you enter into with the assignee. In case you have any questions about the terms and conditions, you should contact the assignee. AIA does not participate nor has any interest in the Assignment. AIA does not participate nor has any interest in the Assignment.

獨立的安排 / 合約：
貸款是閣下與受讓人之間的獨立安排，既不是也不構成閣下與友邦之間的保險合約的一部分。友邦不是貸款合約和保單轉讓協議的合約方之一，因此不受閣下與受讓人所簽訂的合約和協議的條款及細則（包括糾紛調解）約束。如果閣下對相關條款及細則有任何疑問，應聯絡受讓人。AIA 沒有參與是次權益轉讓並且未有獲得任何利益。

Consequence of late repayment and default of loan facility:
If the Assignment is for the purpose of loan facility, you are obligated to repay the outstanding loan amount and interest payments according to the repayment schedule under the terms and conditions of the loan contract. Any late or default of loan repayment over the course of the loan facility, including interest payment and principal repayment, may trigger the assignee to demand the repayment of the loan immediately, or enforce the collateral by exercising the rights assigned to it under the insurance policy. The assignee may surrender the Policy and recover the defaulted payment, causing you significant financial losses and loss of insurance coverage. You may not be able to obtain the same insurance coverage for reasons such as changes in health conditions. You shall remain liable for any shortfall between the amounts of the proceeds of the Policy and the outstanding amount of the loan facility. In addition, the assignee may set off any obligation under the loan facility owed by you to the assignee against any obligation owed by the assignee to you (including credit balances in any account you maintain with the assignee).

逾期還款及拖欠還款的後果：
如閣下以權益轉讓作為貸款，閣下須根據貸款合約的條款及細則和還款時間表依期償還貸款本金及利息。如有任何逾期或拖欠還款（包括利息和本金），受讓人可能會要求閣下立即償還所有欠款，或強制執行抵押品以行使其於保單下獲授予的權利。受讓人亦可能會將閣下的保單退保以收回拖欠款項，從而導致閣下失去保單提供的保障並蒙受重大財務損失。閣下往後亦可能因某些轉變（例如健康狀況）而不能重新投保以獲得相同的保險保障。如保單退保後取回的金額不足以支付欠款，閣下仍須為相關差額負責。 此外，閣下於受讓人的其他結餘（包括任何類型的戶口餘額）有可能被用作支付閣下所拖欠的保費融資貸款。

Shortfall in actual benefits receivable:
The actual net benefits receivable under the policy will be less than the amount indicated in the relevant benefit illustration, as part of the benefit payments would be offset by the repayment of the loan facility (including the principal amount of the loan and the relevant interest). For example, if, at the time of the death of the insured under the Policy or the maturity of the Policy, the loan is not wholly repaid, the assignee may instruct us to pay the death benefit, after deducting any amount that you may owe us under the Policy, directly to it for the repayment of any outstanding loan. As a result, the protection coverage will be reduced or even may become zero.

實際利益不足：
由於部分保單利益將被用於支付貸款的欠款（包括貸款本金及相關利息），保單的實際淨利益將少於相關利益説明文件中所顯示的金額。例如：如受保人於保單生效期間或保單期滿前身故，而貸款尚未完全還清，受讓人可指示我們於扣除保單內之任何欠款金額後，將身故賠償直接支付給受讓人作還款用途。換言之，保障範圍將被減少或甚至乎下跌至零。

Risk of collateral top-up and repayment on demand:
Your loan facility may be subject to review by the assignee and the assignee has the right to restructure or terminate the loan facility at any time. The assignee may request you to provide additional collateral, or partially or fully repay the outstanding loan, under particular circumstances stated in the loan contract. If you fail to meet the request(s), the assignee may restructure or terminate the loan facility or exercise its rights on the policy such as surrendering the policy. You should read the terms and conditions of the loan contract, for example the frequency of review, the circumstances that may trigger the request(s) and the relevant arrangements of the request(s).

提供額外抵押品及按受讓人要求還款的加按風險：
受讓人可能有權不時重新檢視閣下的貸款，並有權隨時重組或終止該貸款。在貸款合約中訂明的特定情況下， 受讓人可能會要求閣下提供額外的抵押品，或即時償還部分或全部欠款。如閣下無法滿足受讓人的要求，受讓人可能會重組或終止該貸款，或行使受讓人所擁有的保單權利，例如退保以收回欠款。閣下應仔細閱讀貸款合約的條款及細則，例如貸款檢視頻率和次數、可能引致上述情況的條件及相關安排等。

Insurance policy assignment risk:
With loan facility or other credit facilities advanced by a assignee, the rights of the policyholder under the insurance policy will be assigned to the assignee. This means all proceeds payable under the policy are to be paid to the assignee first, and any changes or amendment to the policy are subject to the assignee's approval. In case the policyholder passes away, the assignee may surrender the policy and use the surrender value to repay the outstanding loan. You shall ensure the beneficiary(ies) is (are) fully aware of this.

保單之權益轉讓風險：
在受讓人提供保單融資和其他貸款下，保單持有人的權益將會透過轉讓契約被轉讓給受讓人。這代表所有保單支付的款項將首先給予受讓人，而保單的任何更改及修訂亦須經過受讓人的批准。若保單持有人去世，受讓人可對該保單進行退保並使用退保價值償還未償還貸款。閣下請確保保單的指定受益人完全清楚這一點。

Impact of early termination / surrender / withdrawal:
If the assignee exercises its right under the terms and conditions of the policy assignment agreement to terminate or surrender the Policy, or withdraw cash value before the end of policy term:
- the amount of benefits receivable under the Policy may be substantially less than the sum of total premium paid, interest expenses incurred and early repayment penalty imposed (if applicable) under the loan contract, especially in the early years of the Policy;
- you may partially or fully lose the insurance coverage and may not be able to obtain the same insurance coverage;
- you may lose the entitlement to dividends, bonuses, etc. under the Policy;
- the assignee may apply all or part of the benefits receivable under the Policy against the outstanding amounts owed by you (whether or not the outstanding amounts are under the loan facility); and
- in cases where the Policy is required as part of conditions in your business or other arrangements, the termination of the Policy may trigger further events of defaults in these arrangements with adverse consequences

提前終止保單 / 退保 / 提取保單價值的影響：
如果受讓人根據保單轉讓協議的條款及細則在保單期滿前終止保單、退保或提取保單價值：
- 保單利益可能會遠低於已繳交的總保費、貸款合約下的利息支出和提前還款罰款（如適用）的總和，尤其是在保單生效後的最初幾年；
- 閣下可能會失去部份或全部保單提供的保障，而閣下將來未必能夠重新投保以獲得相同的保險保障；
- 閣下可能會失去保單應得的各種紅利；
- 受讓人可能會取用閣下的全部或部分保單利益以支付閣下於受讓人的其他欠款（不論是否與保費融資貸款有關）；及
- 如閣下同時使用該保單作為業務或其他安排的條件或擔保，保單被終止後可能會導致相關安排違約並帶來不利後果。

Impact of death of insured:
In the event of the death of the insured, the amount of death benefit receivable under the Policy may be substantially less than the sum of total premium paid, interest expenses incurred and early repayment penalty imposed (if applicable) under the loan contract, and you / beneficiaries under the Policy may suffer a significant financial loss.

受保人身故的影響：
若受保人身故，保單所支付的身故賠償金額可能會遠低於已繳交的總保費、貸款合約下的利息支出和提前還款罰款（如適用）的總和，閣下 / 受益人可能因此蒙受重大財務損失。

Exposure to interest rate fluctuation:
The interest payment of the loan facility will affect the net rate of return (i.e. net of interest payment) you plan to achieve in your policy. You may be exposed to significant interest rate risk if the interest rate of the loan facility is not fixed (i.e. floating rate subject to changes from time to time). Even in the case of fixed interest rate, the assignee may have discretion to adjust the interest rate on the loan facility from time to time. Any increase in interest rates applicable to the loan facility will increase the cost of servicing the loan facility (i.e. increase in regular interest payments.). You may not be able to service the loan facility and may hence default when there is a substantial increase in the interest rate. Also, in cases where the interest rate of the loan facility is substantially higher than the returns received from the Policy, you will suffer a significant financial loss.

利率波動風險：
貸款的利息支出會影響閣下以保單的預期淨回報率（即扣除利息支出後的回報）。若貸款利率並非固定（即是會不時變動的浮息），閣下可能需承受重大利率風險。即使貸款利率以定息計算，受讓人亦可能有權根據貸款合約不時調整貸款利率。貸款利率上升會增加閣下償債成本（即定期須支付的利息有所增加）。若貸款利率大幅上升，可能導致閣下未能如數還款而因此違約。此外，若貸款利率遠高於保單的回報，閣下將蒙受重大財務損失。

Exposure to risk of non-guaranteed benefits:
If your policy includes non-guaranteed benefits, the projected non-guaranteed benefits shown in the benefit illustration are determined under the assumed investment return and are not guaranteed. If the investment return assumed for your policy is not achieved, your non-guaranteed benefits may be lower than those illustrated or substantially lower than the interest applicable to the loan facility, and in certain circumstances, may even be zero. If the total return generated by the Policy is substantially lower than the interest payable under the loan facility, you will suffer a significant financial loss.

非保證利益波動風險：
若閣下的保單包含非保證利益，利益説明文件中顯示的非保證利益乃基於投資回報的假設，並不保證可以實現。若閣下保單的投資回報未能達到該假設，閣下可獲得的非保證利益則可能低於利益説明文件中顯示的金額，或大幅低於閣下須支付的貸款利息；在某些情況下，非保證利益甚至 可能為零。如果保單的總回報遠低於閣下須支付的貸款利息，閣下將蒙受重大財務損失。

Exposure to exchange rate fluctuation:
Exchange rate exposure arises when the loan currency differs from the Policy currency. For instance, in case of loan facility, you may be required to convert the proceeds received under the Policy into loan currency, under the prevailing exchange rate, before being able to settle the loan repayments. In cases where the proceeds received from the policy is substantially lower than the outstanding loan amount due to adverse fluctuation in the exchange rate, you will suffer a significant financial loss.

匯率波動風險：
若貸款貨幣與保單貨幣不同，便會出現匯率風險。例如，在貸款的情況下，閣下可能需要先將保單收益按當時的匯率由保單貨幣兑換至貸款貨幣，才能償還貸款。若匯率出現不利波動導致閣下的保單收益大幅低於未償還的貸款金額，閣下將蒙受重大財務損失。

Payment timing mismatch:
There is a possibility that the proceeds from your Policy will not be remitted to the assignee on or before the repayment date as specified in the loan contract (e.g. due to loan facility maturity date being earlier than your Policy maturity date, or turn-around-time for Policy benefits disbursement), resulting in the default of loan repayment by you. You will be solely liable for any late penalty interest or defaulting interest imposed by the assignee under the terms and conditions of the loan contract.

付款時間落差：
閣下可能因為保單收益未能在貸款合約規定的還款日或之前匯至受讓人（例如貸款到期日早於閣下的保單期滿日，或我們需時處理保單利益發放），而導致閣下拖欠還款而違約。閣下將要全數承擔受讓人根據貸款合約的條款及細則所徵收的任何逾期罰息或違約利息。

Impacts on cooling-off right:
Your right to cancel this Policy within the cooling-off period may be assigned to the assignee, and therefore any cancellation request may be subject to the assignee's consent. For a Policy that is assigned under loan facility, and cancelled within the cooling-off period, you may be obligated to repay the loan principal, early repayment penalty (if applicable), interest and other administrative fee accrued under the loan facility.

對冷靜期權利的影響：
由於閣下在冷靜期內取消保單的權利可能因保單轉讓協議而被轉讓予受讓人，故此任何取消保單的要求均可能須先徵得受讓人同意。即使閣下已在冷靜期內取消保單，閣下仍須償還貸款的金額、提前還款罰款（如適用）、利息及其他行政費用。

Disclaimer 免責聲明：
The information shown in this Notes is not meant to be exhaustive and is for general reference only, and does not constitute or form any offer, solicitation, invitation, inducement to purchase insurance policy or enter into any arrangement, recommendation or proposal on loan arrangement or otherwise. Furthermore nothing in this Notes shall be construed as legal, loan, investment or tax advice.
本説明所載資料並未詳盡及僅作一般參考用途，並不構成任何邀約、招攬、邀請或誘使購買保單或作出任何貸款之安排或建議或其他安排。此外，本説明的內容不可詮釋為任何法律、貸款、投資或税務意見。

Warning: you must read all items of this Notes carefully before signing If you have any questions on this Notes, we strongly suggest you to seek advice from **an independent professional advisor about the risks / implications involved before entering into the Assignment.**
忠告：簽署前，閣下必須仔細閱讀所有項目，如果您對本説明有任何疑問，我們強烈建議您在進行轉讓前就轉讓所涉及的風險/影響向獨立專業顧問尋求建議。

I hereby confirm that I have read through and understood the information provided to me herein regarding assigning my Policy to assignee as security for loan or other credit facilities and I acknowledge that if I have any question, I should seek independent professional advice. I further acknowledge that this Notes may not cover all the risks/implications associated with the Assignment and I shall make my own assessment before entering into the Assignment.
本人在此確認本人已閱讀並理解此有關保單轉讓予受讓人作為貸款抵押或信貸安排的資料，如有任何問題，我應尋求獨立專業顧問的專業意見。本人亦得悉，本説明可能無法涵蓋所有與轉讓相關聯的風險/影響，並須為此轉讓作自行評估。

Signature 簽署：______________________ Name 姓名：______________________ Date 日期：________________

"We", "us" or "AIA" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).
「我們」、「AIA」、「友邦」、「本公司」或「友邦香港」是指友邦保險(國際)有限公司（於百慕達註冊成立之有限公司）。