

[保险公司标志]

重要资料声明书—  
内地人士在港投购人身 / 寿险保单

[保险公司名称]  
人身 / 寿险产品名称:

阁下应细阅本声明书及保险产品文件（包括推销刊物、产品资料概要及销售 / 利益 / 退保说明文件（如适用））。若阁下不明白或不同意以下声明的任何一段、或此声明内容与中介人的讲述有异，请勿签署确认或投购本保单。

此乃香港保险监管机构要求保险公司对内地人士<sup>注</sup>在港投购人身 / 寿险保单所需披露之重要资料。阁下签署前必须细阅。中介人亦有责任向阁下详细解释内容。

- (1) **销售过程：**本保单的整个销售过程必须在香港境内进行，且所有投保文件亦必须在香港境内签署。任何在内地进行有关本保单的销售行为，不受香港法规监管。如阁下日后发现有关本保单销售的陈述或文件具误导性，又或有关中介人曾向阁下作出不正确或误导性的陈述或保证，以诱使阁下购买本保单，而有关销售行为并非在香港进行（例如在内地举办的香港产品说明会或以即时通讯或社交媒体应用程式向内地人士推广香港保险产品等行为），香港的监管机构未必能就相关投诉作出调查，而此等行为亦可能违反内地法规。阁下必须备存相关文件，包括香港入境纪录及销售时所获取的资料，以保障阁下的利益。此外，请确保投保申请书上填报的通讯地址、电子邮件地址（如有）及联系电话能直接联络阁下，否则阁下可能不会收到保险公司所发出与本保单有关的文件。
- (2) **销售人员：**向阁下直接销售本保单的人士必须是在香港登记的保险中介人。如阁下经其他人士推介本保单，须注意当中可能存在误导销售的风险。
- (3) **保险回报率及红利：**产品资料及退保说明文件（如适用）中的回报率及红利，除非已注明外，否则并非保证，将来实际取得的金额可能较预期为低或高。

本人现确认已阅读及明白以上第（1）至（3）段内容。

\_\_\_\_\_  
投保人姓名

\_\_\_\_\_  
投保人签署

\_\_\_\_\_  
日期

注:内地人士指持有中华人民共和国居民身份证人士

- (4) **提前退保/提取保单款项**：若阁下在保单期满前的指定时限内终止保单、退保、提取部份保单款项，均须支付**提前退保或提取保单款项的收费**（如适用），**而阁下可取回的金額可能远低于已繳的保費，甚至为零**。亦可能因此喪失獲得紅利的權利。若閣下暫停繳交或調低供款額，保險公司往後可能會按照保單原先應繳保費水平繼續收取相關的保單費用。
- (5) **保單合約條款**：保單是閣下與保險公司共同訂立的合約，閣下的權益（包括申索權益）均須依據保單的條款處理。如閣下收到保單後發現合約條款內容與中介人的講述有異，請立即**直接**聯絡保險公司以作澄清。
- (6) **匯率風險**：如本保單(或投資相連人壽保險計劃的投資選擇或其相連基金的資產)並非以人民幣結算(例如以港元、美元或其他保費及保額所指定的貨幣)，閣下將承擔匯率升跌或相關貨幣之外匯政策改變所帶來的風險。
- (7) **法規及政策改變風險**：本保單在香港承保，如內地相關法規及政策日後改變，可能為閣下帶來不可預見的風險(例如外匯政策改變令閣下無法繳付保費以至保單失效等)。
- (8) **回佣/返佣協議**：中介人不應直接或透過第三方向閣下以任何回佣/返佣誘使閣下購買本保單，**這可能會被視為違規行為**。保險公司亦不會確認任何回佣/返佣協議。
- (9) **資金來源核實**：因應香港法律及保險公司的核保等要求，保險公司有責任及需要對保單的資金來源進行核實，包括在需要時或較高風險的情況下要求投保人提供合法資金來源證明，以及與保單保額相匹配的合法收入證明。**就可疑個案或因應香港執法機構的要求，保險公司可在毋須取得保單持有人的同意下，向有關機構轉交相關資料。**

本人現確認已閱讀及明白以上第(4)至(9)段內容。

\_\_\_\_\_  
投保人姓名

\_\_\_\_\_  
投保人簽署

\_\_\_\_\_  
日期

(10) **投诉及诉讼：** 如阁下日后需办理理赔，又或不同意保险公司的理赔而要提出投诉或法律诉讼时，可能需亲临香港办理。处理有关保险的申诉、聆讯、或审理亦可能要求保单持有人及或受益人亲临香港法院方可进行。

本人现确认已阅读及明白以上第（10）段内容。

\_\_\_\_\_  
投保人姓名

\_\_\_\_\_  
投保人签署

\_\_\_\_\_  
日期

\_\_\_\_\_  
保险经纪/代理姓名  
(登记编号)

\_\_\_\_\_  
保险经纪/代理签署

\_\_\_\_\_  
日期

\_\_\_\_\_  
保险经纪/代理公司名称及盖章(如适用)  
(登记编号)

## **Requirements in respect of the Important Facts Statement for Mainland Policyholder (“IFS-MP”)**

- (1) The IFS-MP is required for all new applications through any distribution channels for long term insurance individual policies under Class A, B, C, D, E, and F of “long term business” as defined in the Insurance Companies Ordinance (Cap 41) made by customers being holders of Resident Identity Card (PRC). They cannot opt-out of this requirement. For the avoidance of doubt, in case of change of policy ownership or policy assignment where the new policyholders/assignees are holders of Resident Identity Card (PRC), the IFS-MP is required for the new policyholders/assignees.
- (2) The IFS-MP needs only be conducted once for one policy. There is no need for Mainland customers to sign the IFS-MP for top-up or rider addition if the basic plan was taken out after implementation of the IFS-MP. On the other hand, if the basic plan was taken out before implementation of the IFS-MP, the insurer concerned should endeavour to ask the Mainland customers to sign the IFS-MP for top-up or rider addition. In case it is not possible to do so (e.g. unable to contact the customer or the customer refuses to sign the IFS-MP), the insurer concerned can send the IFS-MP to the Mainland customer for information together with the other document(s) to be issued for the top-up or rider addition. The insurer must retain record of dispatch as proof of compliance with the requirement. For the avoidance of doubt, if an existing Mainland customer subsequently purchases a second life insurance policy, he/she has to sign another IFS-MP. That said, if the Mainland customer takes out more than one policy from an insurer at the same time, the insurer concerned has the option to require the customer to sign on one single IFS-MP with all those product names listed at the top of the IFS-MP; or individual IFS-MP for each product taken out.
- (3) It should be presented as a separate form. In case insurer intends to include it as a separate section within another point-of-sale document (e.g. application form), prior consultation with the IA is required.
- (4) Intermediaries are required to go through the IFS-MP on a point-by-point basis with the Mainland customers at the point-of-sale.
- (5) Insurers must adopt the IFS-MP in full, although individual insurers can add additional disclosure to accurately reflect the risks associated with their specific products. All the questions must be presented in a single form/section with the heading clearly stated as IFS-MP.
- (6) The IFS-MP follows the practice of the IFS for Investment-linked Assurance Scheme (“ILAS”) where the customer will need to sign on every page of the form.
- (7) Insurers can also prepare English and Traditional Chinese versions of the IFS-MP. However, the one signed by the Mainland customers must be in Simplified Chinese.
- (8) A copy of the signed IFS-MP must be provided to the Mainland policyholders. Insurers have the discretion as to when the copy is delivered but in no case should it be delivered later than policy delivery (i.e. it can be delivered together with the policy). For the avoidance of doubt, this does not affect the requirement for the return of policy applications from Mainland customers to insurers within 7 working days of the signing of policy application (including the declaration signed by policyholder confirming that the selling process is conducted in Hong Kong) where the insurers concerned do not have an independent authentication process for authenticating the identification and entry proofs documents of the Mainlander customers.
- (9) There will be no impact on the existing post-sale confirmation call arrangement for ILAS and vulnerable customers.
- (10) For ILAS products, Mainland customers have to sign both IFS-MP and IFS-ILAS.
- (11) The font size of the IFS-MP must not be smaller than 12.
- (12) The IFS-MP is a document required by the IA. For the avoidance of doubt, it is not a marketing document (i.e. for ILAS) and does not require the approval of the Securities and Futures Commission.