

## 風險承擔能力問卷 Risk Profile Questionnaire

### 客戶須知

#### Notice to Customer(s):

1. 本問卷用以協助本公司評估您的投資風險取向，如您不提供有關資料，本公司可能無法處理您的申請。本問卷並不構成任何投資產品的要約、招攬或建議。如您對此問卷之分析存有任何疑問，敬請您諮詢獨立專業意見。

This questionnaire is designed to help the Company assess your investment risk profile. If relevant information is not provided, the Company may not be able to process your application(s). This questionnaire does not constitute any offer, solicitation or recommendation of any investment product. You should seek independent professional advice if you have any doubt regarding the result of this questionnaire.

2. 為作出合理的投資相連壽險計劃（「投連壽險」）產品合適性評估，本公司需要您提供有關財務需要、目標及現時財政狀況的資料。因應個別情況，您可能需要諮詢您的財務顧問以進一步了解您的投資風險取向。

The Company is required to obtain information on your financial needs, objectives and current financial situation in order to make reasonable suitability assessment on Investment-Linked Assurance Scheme (“ILAS”) products. Depending on individual circumstances, you may need to consult your financial adviser for further understanding of your own investment risk profile.

3. 有關您的財務或投資資料之問題，例如可投資資產、某一產品的總投資金額或投資經驗等，您在本公司之內及本公司以外的所有資產及交易均應計算在內。

For questions on your financial and investment information, such as the amount of investable assets, total amount invested in a specific product, or investment experience, ALL your holdings and transactions, no matter they are with the Company or not, should be taken into account.

4. 本公司將會根據本公司的資料政策通告使用並保密處理本問卷所收集的資料。

All information obtained in this questionnaire will be used and kept confidential in accordance with our Data Policy Notice.

5. 本問卷的結果乃根據您提供予本公司的資料而得出，問卷內容是基於以下假設：您適宜的風險水平將取決於您的投資取向及經驗、風險承受及財務狀況。投資風險取向評級分為 5 級，其中較高風險的投資產品僅適合於風險承受程度較高的客戶。您的答案對本問卷的指示性結果有重大影響。請您務必提供有效、真實、完整、準確及最新的資料。如您未能提供該等資料將會對本公司的合適性評估之準確性及可信性產生重大影響。如您提供不準確或不完整資料，本公司不會對所作出的風險取向評估結果負上任何責任。

The results of this questionnaire are derived from the information you provide to the Company and are built upon the assumptions that an appropriate risk level will depend on your investment preference and experience, risk tolerance and financial circumstances. The investment risk profile is divided into 5 levels where the investment products involving higher risk are only suitable for those customers with higher risk tolerance level. Your answers have material impact on the indicative result of this questionnaire. You must provide information that is valid, true, complete, accurate and updated where your failure in doing so would materially affect the accuracy and reliability of our suitability assessment. Our Company has no liability for the risk profiling result if we are provided with inaccurate or incomplete information.

6. 請回答本問卷所有題目，並就每一題目選出最適合的一項答案及於分數欄內填寫相關分數（分數顯示於每題答案選項後之括號內），如您未有回答部份或全部題目，本公司可能無法處理您的申請。

Please select the most appropriate answer and write the score (score in bracket after each answer) in the “Score” column. The Company may not be able to process your application(s) if there’s any unanswered question(s).

7. 此問卷之有效期為客戶簽署日期起計 12 個月。

The questionnaire is valid for 12 months from the date of customer signature.

8. 如因風險偏差負數（即基金風險級別高於您的風險承受程度）而拒絕您的認購或轉換申請，本公司將不會負責任何因拒絕認購或轉換申請而引致的損失。如有任何查詢，請聯絡客戶服務熱線 2860-0688。If your top up or switching application is rejected due to negative risk deviation (i.e. the fund risk level exceeds your risk tolerance level), the Company shall not be liable for any loss incurred arising from the rejected subscription or switching application. For enquiries, please contact our Customer Service Hotline 2860-0688.

<b>客戶姓名 Customer Name</b>	<b>香港身份證/護照號碼 HKID Card/ Passport No.</b>
<b>I. 基本資料 Basic Information</b> 1. 請選出您所屬的年齡組別 Please indicate the age group that you belong to: A. 18 - 30 歲 Age 18 - 30 B. 31 - 44 歲 Age 31 - 44 C. 45 - 54 歲 Age 45 - 54 D. 55 - 64 歲 Age 55 - 64 E. 65 歲或以上 Age 65 or above	
2. 您的最高學歷是 What is your highest education level? A. 大學或以上 University or above B. 預科/高級文憑/副學士/其他同等學歷畢業 Post-Secondary / High Diploma / Associate Degree / equivalent qualifications C. 中學畢業 Secondary Completed D. 小學畢業 Primary Completed E. 小學以下 Below Primary	
<b>II. 投資取向及經驗 Investment Preference and Experience</b> 3. 您有多少年投資經驗(不包括儲蓄、定期儲蓄及外幣儲蓄)? How many years of investment experience (excluding savings, fixed deposit and foreign currency deposit) do you have? A. 多於 10 年 Over 10 years B. 7 - 10 年 7 - 10 years C. 4 - 6 年 4 - 6 years D. 1 - 3 年 1 - 3 years E. 少於 1 年 Less than 1 year	
4. 您在過去三年曾投資以下哪些投資產品最少五次*(您可選擇多於一項，惟只以分數最高的選項作計算)Which of the following investment products you have invested in for at least 5 times* during the past 3 years? (You may select more than 1 option. Yet, only the selected option with the highest score will be counted.) A. 衍生產品[包括但不限於結構性產品/掛鈎存款/外匯槓桿投資基金/投資壽險(衍生產品基金)/互惠基金(衍生產品基金)]Derivatives [Including but not limited to structured products, linked deposits / FX trading with margin / ILAS (derivative fund) / Mutual Funds (derivative fund)] B. 證券 Stocks C. 投資壽險(非衍生產品基金)/互惠基金(非衍生產品基金)ILAS (Non-derivative fund) / Mutual Funds (Non-derivative fund) D. 債券 Bonds E. 沒有/儲蓄/定期儲蓄/外幣儲蓄/存款證/存款 None / Savings / Fixed Deposits/ Foreign Currency / Certificate of Deposits / Deposits  *以投資壽險及互惠基金投資而言，每項認購/定期供款/定期額外供款或轉入一項投資選擇會被視為一次投資。 *For ILAS and mutual funds, each subscription/ regular contribution/ additional contribution or switch-in of an investment choice is counted as 1 time of investment.	
5. 您預計何時開始提取投資款項?When do you expect to start withdrawing your investment? A. 10 年或以上 10 years or above B. 6 - 9 年 6 - 9 years C. 3 - 5 年 3 - 5 years D. 1 - 2 年 1 - 2 years E. 少於 1 年 Less than 1 year	
6. 下列那項陳述最能表達您現時的投資目的? Which of the following statement best describes your current objective? A. 以最短時間，爭取最高回報 Maximize capital growth as soon as possible B. 資本長期地逐漸增長 Gradual long-term capital growth C. 穩定、平衡收入與資本增長 Stable, balanced income and capital growth D. 賺取略高於銀行存款的回報 Earn a return which is slightly above bank deposit E. 保本及賺取相約於銀行存款的回報率 Capital preservation with a return similar to bank deposit rate	

### III. 風險承受 Risk Tolerance

7. 下列那項陳述最能表達您對風險的態度? Which of the following statement best describes your attitude towards investment risk?
- A. 我不會考慮風險，務求得到最高回報 I never consider risks, as I aim to maximize returns
  - B. 我願意承受較高的風險，以換取更高回報 I am willing to accept more risks, as I aim for higher returns
  - C. 我會盡量平衡風險與回報 I will try to strike a balance between risks and returns
  - D. 我會盡量迴避風險，但仍可承受較低的波動 I will try to avoid risks but minor ones are still acceptable
  - E. 我不願意承受任何風險 I don't want to take any risks
8. 一般而言，預期較高回報會涉及較高的價格波幅。您可以接受以下哪個年度價格波幅? Generally, the higher the expected return the higher price fluctuation may be involved. Which level of annualized price fluctuation are you be comfortable with?
- A. 價格波幅-20%至+20% Price fluctuates between -20% and +20%
  - B. 價格波幅-15%至+15% Price fluctuates between -15% and +15%
  - C. 價格波幅-10%至+10% Price fluctuates between -10% and +10%
  - D. 價格波幅-5%至+5% Price fluctuates between -5% and +5%
  - E. 沒有價格波幅 No price fluctuation

### IV. 財務狀況 Financial Circumstances

9. 您用作此投資的金額佔您的總淨流動資產多少個百分比? 注意：流動資產並不包括物業、車輛及保險等不容易轉化為現金的資產。What portion of your total net liquid assets is reserved for this investment? Note: Liquid assets exclude real estate, cars, and insurance, etc., as they are not readily to be turned into cash.
- A. 少於 20 % Less than 20%
  - B. 21% - 40%
  - C. 41% - 60%
  - D. 61% - 80%
  - E. 80%以上 Above 80%
10. 您現時的總淨流動資產足夠應付多少個月的日常家庭開支，以面對突如其來的情况? 注意：流動資產並不包括物業、車輛及保險等不容易轉化為現金的資產。How many months of your household expenses could be covered by your net liquid assets to meet unforeseen events. Note: Liquid assets exclude real estate, cars, and insurance, etc., as they are not readily to be turned into cash.
- A. 超過 9 個月 more than 9 months
  - B. 7 - 9 個月 7 - 9 months
  - C. 3 - 6 個月 3 - 6 months
  - D. 少於 3 個月 Less than 3 months
  - E. 沒有 None

### 衍生工具產品的知識 Knowledge in Derivatives

你曾否通過教育機構（如專上學院，大學，職業教育學院等）、專業團體、銀行、金融機構或其他團體的教育或工作經驗而獲取衍生工具產品的知識並完全清楚明白相關投資風險？

Do you have any knowledge in derivatives based on education or working experience acquired from education institutions (e.g. colleges, universities, vocational institutions, etc.), professional organizations, banks, financial institutions or other organizations, and fully understand the underlying risks of such investments?

- 是 Yes
- 否 No

風險評估分析 Risk Profile Analysis		
總分數 Total Score	風險承受程度 Risk Tolerance Level	投資風險取向 Investment Risk Profile
10 - 17	低 Low	<b>保守型 Conservative</b> 投資者對風險採取比較保守的態度及重視保存資本。An investor who is risk-averse and to whom capital preservation is very important.
18 - 25	低至中 Low-Medium	<b>穩健型 Stable</b> 投資者喜愛有資本增值的潛力的投資，同時亦明白到需要承擔低至中程度風險。An investor who would like to have the capital gain potential, and he/she understands he/she needs to take a low to medium level of risk in respect of the capital invested.
26 - 33	中 Medium	<b>平衡型 Balance</b> 投資者願意承擔中程度的風險。An investor who is willing to accept a medium level of risk.
34 - 41	中至高 Medium-High	<b>增長型 Growth</b> 投資者喜愛有較大資本增潛力的投資，同時明白到需要承擔高程度的風險。An investor who would like to have greater capital gain potential, and he/she understands that he/she needs to take a high level of risk.
42 - 50	高 High	<b>進取型 Aggressive</b> 投資者喜愛有可觀資本增的投資，同時亦明白到要承擔相當高程度的風險。An investor who would like to have significant capital gain, and he/she understands that he/she needs to take a very high level of risk in respect of capital invested.

根據您的答案，閣下的風險承受程度為 低 / 低至中 / 中 / 中至高 / 高。

According to your answers, your risk tolerance level is Low / Low-Medium / Medium / Medium-High / High .

客戶聲明 Customer Declaration	
<p>本人/吾等聲明及確認 I/We declare and acknowledge that</p> <ul style="list-style-type: none"> <li>- 有關本風險承擔能力問卷之所有答案均為真實及準確，並根據本人/吾等的現況作答。 All the answers to this Risk Profile Questionnaire are true and accurate and are given according to my/our current situation.</li> <li>- 本風險承擔能力問卷僅用以協助本人吾等明白本人吾等的可承受的風險水平，並不構成投資建議及不應視為任何投資產品或服務之促銷或銷售的建議或邀約。 This Risk Profile Questionnaire is intended only to help me/us understand my/our risk profile. It does not constitute as an investment advice and should not be regarded as a recommendation, or an offer to sell or a solicitation to buy any investment products or services.</li> <li>- 若本問卷上填報的資料有重大改變，本人/吾等需要盡快通知貴司。 In case of any substantial change of information provided in this questionnaire, I am/we are required to inform the Company as soon as possible.</li> </ul> <p>本人謹此聲明並確認乃根據所知悉的全部，為本問卷提供真實、正確及全面的資料。 I hereby declare and confirm that the information I provide in this form is true, correct and complete to the best of my knowledge.</p>	
客戶簽署 Signature of Customer: _____	日期 Date: _____
中介人簽署 Signature of Intermediary: _____	日期 Date: _____
保險代理牌照號碼 Insurance Agent License Number: _____	
客戶服務主任簽署 Signature of Customer Service Officer: _____	日期 Date: _____
(如適用 if applicable)	

### 免責聲明

#### Disclaimer:

本問卷及其結果並不構成任何投資產品的要約、招攬或建議。本公司對本問卷所提供資料的真確性及完整性不負有任何責任。因應個人獨特情況，如客戶有意探討其個人的投資風險取向，應諮詢其財務顧問。除我們的資料政策通告另有規定外，本問卷所收集的個人資料，將按本公司個人資料收集聲明處理。This questionnaire and the results do not constitute any offer, solicitation or recommendation of any investment product. The Company accepts no responsibility or liability as to the accuracy or completeness of the information given. Depending on individual circumstances, customer(s) should consult his/her/their financial adviser in order to further understand his/her/their own investment risk profile. Personal information collected in this questionnaire will be processed according to, subject to our Data Policy Notice.

FOR COMPANY USE ONLY			
Date			
Checked by		Handled by	

## 個人資料收集聲明

在中銀集團人壽保險有限公司(“中銀人壽”),保護我們客戶個人資料對我們很重要。作為一個提供保險產品及服務的機構,收集及運用客戶個人資料是我們日常商業運作的基本工作。

如客戶希望了解中銀人壽的私隱政策聲明的詳情,歡迎透過以下網址 <http://www.boclife.com.hk/privacy-policy.html> 閱讀有關文件。

1. 本聲明列載中銀集團人壽保險有限公司(下稱「本公司」)有關其資料當事人(見以下定義)的資料政策。  
2. 就本聲明而言,「本集團」指本公司及其控股公司、分行、附屬公司、代表辦事處及附屬成員,及其中任何一方,不論其所在地。附屬成員包括本公司的控股公司之分行、附屬公司、代表辦事處及附屬成員,不論其所在地。

3. 「資料當事人」一詞,不論於本聲明何處提及,包括以下為個人的類別:  
(a) 本公司提供的保險及相關服務及產品的申請人或客戶/用戶,包括保單權益人、索償人、受益人、受保人及/或其他有關人士及其被授權人;  
(b) 任何公司申請人及客戶/用戶的董事、股東、高級職員及經理;及  
(c) 本公司的供應商、承建商、服務供應商及其他合約締約方。

為免疑問,「資料當事人」不包括任何法人團體。本聲明的內容適用於所有資料當事人,並構成其與本公司不時訂立或可能訂立的任何合約及/或保單的一部分。若本聲明與有關合約及/或保單存在任何差異或分歧,就有關保護資料當事人的個人資料而言概以本聲明為準。本聲明並不限制資料當事人在個人資料(私隱)條例(香港法例第486章)(「條例」)及/或其他適用之法律(包括香港特別行政區境內或境外之法律)下之權利。

4. 資料當事人在建立、延續保險業務及行政事宜及/或有關的產品及服務、處理有關本公司簽發的保單的索償,及/或處理任何和所有其他資料當事人的要求、查詢或投訴,及/或為遵守在香港特別行政區境內或境外的監管或其他機關頒佈的任何法律、發出的指引或要求(包括但不限於根據香港特別行政區與美國之間的跨政府協議(「跨政府協議」)、香港特別行政區與美國在2014年3月25日簽署的《稅務資訊交換協議》)執行《海外賬戶稅收合規法案》,以及經濟合作暨發展組織作出的規定,包括關於其為履行其共同報告標準的主管機關協議的監管機制)時,資料當事人需要不時向本公司提供有關的個人資料。  
5. 若未能向本公司提供該等資料,可能會由於資料不足導致本公司無法評估/處理你的申請及/或提供保險及相關服務和產品。若你拒絕給予上述明確的同意,本公司也可能需要向適用的監管機構匯報保單項下的價值和付款金額;在特定的情況下,若你拒絕給予明確的同意,本公司可能保留保單項下的部分或所有利益;或終止保單。

6. 本公司會不時從各方收集或接收有關資料當事人的資料。該等資料包括但不限於在資料當事人與本公司或本集團成員延續正常業務往來期間,例如,當資料當事人簽發支票、存款或透過本公司或本集團成員發出的信用卡進行交易或在一般情況下以口頭或書面形式與本公司溝通時,從資料當事人所收集的資料。資料亦可能與本公司或任何本集團成員可獲取的其他資料組合或產生。  
7. 資料當事人之資料(包括信用資料和以往申索紀錄)的用途將視乎其與本公司及/或本集團的關係性質有所不同,其中包括以下用途:

(a) 處理、評估及/或批核有關保險產品及服務的申請、調查和結清申索、偵測和防止欺詐行為(無論是否與就此申請而發出的保單有關)、及有關該等產品及服務的增添、更改、變更、取消、續期及/或復效的申請;  
(b) 管理由本公司及/或本集團簽發的保單;  
(c) 研究及/或設計供客戶使用的保險/金融產品及/或服務;

(d) 與任何由本公司或本集團提供的產品及/或服務相關,而由你提出或對你作出的索償,或以其他形式涉及你的索償有關的用途,包括但不限於作出、辯護、分析、調查、處理、評估、釐定、結清或回應該等索償;  
(e) 在適當時進行身份及/或信貸檢查及進行資料配對程序;  
(f) 為符合根據上述適用於本公司及/或期望本公司及/或本集團遵從有關披露及使用資料之責任、規定或安排:

(i) 在香港特別行政區境內或境外之已存在、現有或將來對其具約束力或適用於其的任何法律;  
(ii) 在香港特別行政區境內或境外之已存在、現有或將來並由任何法定、監管、政府、稅務、執法或其他機構,或由金融服務提供者之自律監管或行業的團體或組織所發出或提供之任何指引或指導;  
(iii) 本公司及/或本集團因其金融、商業、營業或其他利益或活動處於或關連於相關本地或海外的法定、監管、政府、稅務、執法或其他機構或金融服務提供者之自律監管或行業團體或組織之司法管轄區而須承擔或獲施加與本地或海外之法定、監管、政府、稅務、執法或其他機構或金融中介人、或金融服務提供者之自律監管或行業團體或組織之間的現有或將來之任何合約承諾或其他承諾及/或本公司及/或本集團遵守稅務法律的義務,包括但不限於《海外賬戶稅收合規法案》和跨政府協議;

(g) 處理(包括但不限於調查、分析、核實及裁定)有關本公司簽發的保單的索償;  
(h) 為推廣服務、產品及其他標的(詳見上述第11段);  
(i) 提供客戶服務(包括但不限於處理查詢及投訴)及有關活動;

(j) 供本公司及本集團作進行統計或精算研究用途;  
(k) 釐定本公司欠你或你欠本公司的任何款項的金額,及強制執行你應向本公司履行之責任,包括但不限於向你及/或任何已為你的債務向本集團提供任何擔保或承諾的人士追收欠款;  
(l) 為符合根據任何本集團計劃下就避稅洗錢、恐怖份子資金籌集或其他非法活動之制裁或防止或偵測而作出本集團內資料及信息共享及/或任何其他使用資料及信息的任何責任、規定、政策、程序、措施或安排;

(m) 使本公司的實在或建議承讓人,或本公司對資料當事人的權利的參與人或附屬參與人評核意圖成為轉讓,參與或附屬參與的交易;  
(n) 與資料當事人或其他人士之資料比較以進行信貸調查,資料核實或以其他方法產生或核實資料,不論有關比較是否為對資料當事人採取不利之行動而推行;  
(o) 作為維持資料當事人的信貸記錄或其他記錄(不論資料當事人與本公司是否存在任何關係),以作現在或將來參考之用;及  
(p) 任何與上述第7段事項有關聯、有附帶性或有關的用途。

8. 本公司會對其持有的資料當事人資料保密,但(如適用之法律有所要求,僅在獲得資料當事人的單獨同意的情况下)本公司可能會把該等資料提供及披露(如條例及/或適用之法律所定義的)給下述各方先前一段列出的用途:

(a) 任何代理人、承包人、或向本公司提供行政、電訊、電腦、付款或其他與本公司業務運作有關的服務的第三方服務供應商,不論其所在地;  
(b) 任何對本公司(包括本集團的任何成員)有保密責任並已承諾作出保密有關資料的其他人士;  
(c) 任何再保險及索償調查公司、有關的保險行業協會及聯會和該等協會及聯會的會員;  
(d) 信貸資料服務機構;而在資料當事人欠賬時,則可將該等資料提供給收數公司;

(e) 任何與資料當事人已經或將會存在往來的金融機構,消費卡或信用卡發行公司、保險公司、證券及投資公司;  
(f) 本公司及/或本集團在根據其本身及/或本集團具約束力或適用的任何本地或外國法律、法例或法規規定下之責任或其他原因而必須向該人、實體、或政府或政府機構或金融中介人作出披露,或按照及為實施由任何法定、監管、政府、稅務、執法或其他機構或金融服務提供者之自律監管或行業團體或組織所發出的指引或指導預期向該人作出披露,或根據與本地或海外之法定、監管、政府、稅務、執法或其他機構或金融服務提供者之自律監管或行業團體或組織之間的任何合約承諾或其他承諾而向該人作出任何披露之任何人士,該等人士可能處於香港特別行政區境內或境外及可能是已存在、現有或將來出現的任何人士;

(g) 假如資料當事人的資料是被收集並使用於處理其申請、調查和結清申索,以及偵測和防止欺詐行為,有關個人資料將會被轉移給以下人士,而他們只能在有合理需要履行前述任何一項目的之情況下才可收集和使用這些資料:保險理算人、代理和經紀;僱主;醫護專業人士;醫院;會計師;財務顧問;律師;整合保險業申索和承保資料的組織;防欺詐組織;其他保險公司(無論是直接地,或是通過防欺詐組織或本段中指定的其他人士);警察;和保險業就現有資料而對所提供的資料作出分析和檢查的數據庫或登記冊(及其運營者)。  
(h) 本公司的任何實在或建議承讓人或就本公司對資料當事人的權利的參與人或附屬參與人或受讓人;及

(i) (i) 本集團之任何成員;  
(ii) 第三方金融機構、承辦人、信用卡公司、證券、商品及投資服務供應商;  
(iii) 第三方獎賞、年資獎勵、聯名合作及優惠計劃供應商;  
(iv) 本公司及本集團之聯名合作夥伴(有關服務和產品的申請表上會提供聯名合作夥伴的名稱(視屬何情況而定));  
(v) 慈善或非牟利組織;及  
(vi) 就上述第7(h)段而被收集並使用之第三方服務供應商(包括但不限於代寄郵件公司、電訊公司、電話促銷及直銷代理人、電話服務中心、數據處理公司及資訊科技公司),不論其所在地。

本公司可能為上述第7段所列之目的不時將資料當事人的資料轉移往香港特別行政區境外的地區。如適用之法律有所要求,本公司將徵求資料當事人針對該等跨境傳輸活動的單獨同意。  
9. 如適用之法律有所要求,本公司將在和第三方共享資料當事人的個人資料前,告知資料當事人接收方的姓名和聯繫方式、處理和提供其個人資料的目的和方式,以及將要提供和分享個人資料的種類,並徵求資料當事人對共享其個人資料的單獨同意。前述的個人資料接收方將僅為實現本通知下規定的具體目的所需的範圍內使用個人資料,並在實現目的所需的最短時間內保存個人資料,或(如適用之法律有所要求)前述的個人資料接收方將按照適用之法律使用及保存個人資料。

10. 本公司收集的部分資料可能構成個人資料保護法下的「敏感個人資料」,而只有在採取了嚴格的保護措施且在處理行為具備充分必要性的前提下,本公司才會處理敏感個人資料。如適用之法律有所要求,該等敏感個人資料將在獲得資料當事人的單獨同意後才進行處理。

11. 使用資料作直接促銷  
本公司擬使用資料當事人的資料作直接促銷及本公司須為此目的取得資料當事人同意(包括資料當事人不反對之表示)。2012年個人資料(私隱)條例第VIA部中關於資料當事人的同意的特定要求。因此,請注意以下:

(a) 本公司持有資料當事人的姓名、聯絡詳情、產品及服務投資組合信息、交易模式及行徑、財務背景及統計資料可不時被本公司用於直接促銷;  
(b) 以下服務、產品及類別可作推廣:  
(i) 財務、保險、信用卡、證券、商品、投資、銀行及相關服務和產品;  
(ii) 獎賞、年資獎勵或優惠計劃及相關服務和產品;  
(iii) 本公司的聯名合作夥伴提供之服務和產品(有關服務和產品的申請表上會提供聯名合作夥伴的名稱(視屬何情況而定));及  
(iv) 為慈善及/或非牟利的目的之捐款及資助;

(c) 上述服務、產品及標的可由本公司及/或上述人士提供或(如涉及捐款及資助)募捐:  
(i) 本集團之任何成員;  
(ii) 第三方金融機構、承辦人、信用卡公司、證券、商品及投資服務供應商;  
(iii) 第三方獎賞、年資獎勵、聯名合作及優惠計劃供應商;  
(iv) 本公司及本集團之聯名合作夥伴(有關服務和產品的申請表上會提供聯名合作夥伴的名稱(視屬何情況而定));  
(v) 慈善或非牟利組織;及  
(vi) 就上述第7(h)段而被收集並使用之第三方服務供應商(包括但不限於代寄郵件公司、電訊公司、電話促銷及直銷代理人、電話服務中心、數據處理公司及資訊科技公司),不論其所在地。

(d) 除本公司推廣上述服務、產品及標的外,本公司同時擬提供列明於上述第11(a)段之資料至上述第11(c)段的所有或其中任何人士,該等人士藉以用於推廣上述服務、產品及標的,並本公司須為此目的取得資料當事人同意(其中包括資料當事人不反對之表示)。

若資料當事人不願意本公司使用或提供其資料予其他人士,藉以用於以上所述之直接促銷,資料當事人可通知本公司以行使其不同意此安排的權利。  
12. 使用本公司開放應用程式介面(「Open API」)向資料當事人的第三方服務供應商轉移個人資料  
本公司可根據資料當事人向本公司或資料當事人使用之第三方服務供應商所發出的指示,使用本公司的Open API向第三方服務供應商轉移資料當事人的資料,以作本公司或第三方服務供應商所通知資料當事人的用途及/或資料當事人根據條例所同意的用途。

13. 根據條例及/或適用之法律的條款,任何資料當事人有權:

- (a) 查核本公司是否持有他的資料及要求查閱該等資料；
  - (b) 要求本公司改正任何有關他的不準確的資料；
  - (c) 查明關於本公司保障個人資料私隱的政策及實務和獲告知本公司持有的個人資料種類；
  - (d) 根據適用之法律，
  - (i) 要求本公司刪除其個人資料；
  - (ii) 反對以某種特定方式使用其個人資料；
  - (iii) 要求對處理其個人資料的規則進行解釋說明；
  - (iv) 要求本公司將其向本公司提供的個人資料轉移給其選擇的第三方；
  - (v) 撤回對收集、處理或轉移其個人資料的同意（資料當事人應注意，資料當事人撤回他們的同意可能導致本公司無法評估/處理你的申請及/或提供保險及相關服務和產品）；和
  - (i) 要求對自動化決策過程中產生的決策進行解釋，以及拒絕接受僅由自動化決策技術作出的決定。
14. 根據條例及/或適用之法律的條款，本公司有權就處理任何查閱資料的要求收取合理費用。
15. 任何關於查閱或改正資料，或索取關於本公司保障個人資料私隱的政策及實務或所持有的資料種類的要求，應向下列人士提出：
- 中銀集團人壽保險有限公司  
資料保障主任  
中銀集團人壽保險有限公司  
香港太古城英皇道1111號13樓  
傳真：(852) 2522 1219
16. 本聲明的英文版本與中文版本如有任何分歧，一概以英文版本為準。

二零二四年一月

## PERSONAL INFORMATION COLLECTION STATEMENT

At BOC Group Life Assurance Company Limited ("BOC Life"), the protection of personal information of our customers is important to us. As a provider of insurance products and services, the collection and use of the personal information of our customers is fundamental to our daily business operations.

If you wish to understand BOC Life's Privacy Policy Statement in detail, you may visit relevant document using the hyperlink below <http://www.boclife.com.hk/en/privacy-policy.html>.

1. This Statement sets out the data policies of BOC Group Life Assurance Company Limited (the "Company") in respect of data subjects (as hereinafter defined).
  2. For the purposes of this Statement, the "Group" means the Company and its holding companies, branches, subsidiaries, representative offices and affiliates, wherever situated, and any one of them. Affiliates include branches, subsidiaries, representative offices and affiliates of the Company's holding companies, wherever situated.
  3. The term "data subject(s)", wherever mentioned in this Statement, includes the following categories of individuals:-
    - (a) applicants for or customers/users, including policyowner(s), claimant(s), beneficiary(ies), life insured(s), and/or relevant individuals, of insurance and related services and products and facilities and so forth provided by the Company and their authorized signatories;
    - (b) directors, shareholders, officers and managers of any corporate applicants and data subjects/users; and
    - (c) suppliers, contractors, service providers and other contractual counterparties of the Company.
- For the avoidance of doubt, "data subjects" shall not include any incorporated bodies. The contents of this Statement shall apply to all data subjects and form part of any contracts and/or policies that the data subjects have or may enter into with the Company from time to time. If there is any inconsistency or discrepancy between this Statement and the relevant contract and/or policy, this Statement shall prevail insofar as it relates to the protection of the data subjects' personal data. Nothing in this Statement shall limit the rights of the data subjects under the Personal Data (Privacy) Ordinance (Cap. 486, Laws of Hong Kong) (the "Ordinance") and/or other applicable laws, including the laws within or outside the Hong Kong Special Administrative Region.
4. From time to time, it is necessary for the data subjects to supply the Company with personal data in connection with the provision, continuation and administration of insurance and/or related products and services to the data subjects, the processing of claims under insurance policies issued by the Company, the processing of any and all other requests, enquiries and complaints from the data subjects, and/or compliance with any laws, guidelines or requests issued by regulatory or other authorities within or outside the Hong Kong Special Administrative Region (including but not limited to the implementation of the U.S. Foreign Account Tax Compliance Act ("FATCA") pursuant to the intergovernmental agreement ("IGA") between the Hong Kong Special Administrative Region and the U.S., the tax information exchange agreement that the Hong Kong Special Administrative Region signed with the U.S. on 25 March 2014, and the provisions issued by the Organization for Economic Co-operation and Development, including the regulatory scheme relating to its Competent Authority Agreement ("CAA") to implement its Common Reporting Standard ("CRS")).
  5. Failure to supply such data may result in the Company being unable to assess / process your application and / or provide insurance and related services and products, due to lack of information. We may also be required to report to applicable regulatory authority(ies) values and payment amounts under the insurance policy if you refuse to give the said express consent; under specified circumstances, withhold some or all benefits under the insurance policy if you refuse to give the express consent; or terminate the policy.
  6. Data relating to the data subjects are collected or received by the Company from various sources from time to time. Such data may include, but not limited to, data collected from data subjects in the ordinary course of the continuation of the relationship between the Company or any member of the Group and data subjects, for example, when data subjects write cheques, deposit money, effect transactions through credit cards issued or serviced by the Company or any member of the Group or generally communicate verbally or in writing with the Company. Data may also be generated or combined with other information, available to the Company or any member of the Group.
  7. The purposes for which the data relating to the data subjects (including credit information and claims history) may be used will vary depending on the nature of the data subjects' relationship with the Company and / or the Group, they may include the following:
    - (a) processing, evaluation and/or approving applications for insurance products and services, investigate and settle claims, detect and prevent fraud (whether or not relating to the policy issued in respect of this application) and additions, alterations, variations, cancellations, renewals, and reinstatements of such products and services;
    - (b) administering insurance policies issued by the Company and/or the Group;
    - (c) researching and/or designing insurance/financial products and/or services for customers' use;
    - (d) any purposes with regard to any claims made by or against or otherwise involving you in relation to any products and/or services provided by the Company and/or the Group including, but not limited to, making, defending, analyzing, investigating, processing, assessing, determining, settling or responding to such claims;
    - (e) conducting identity and/or credit checks whenever appropriate and carrying out data matching procedures;
    - (f) complying with the obligations, requirements or arrangements for disclosing and using data that apply to the Company and/or the Group or that it is expected to comply according to:
      - (i) any local or foreign law, legislation or regulation binding or applying to it within or outside the Hong Kong Special Administrative Region existing currently and in the future;
      - (ii) any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers within or outside the Hong Kong Special Administrative Region existing currently and in the future;
      - (iii) any present or future contractual or other commitment with a local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities or financial intermediary, or self-regulatory or industry bodies or associations of financial services providers that is assumed by or imposed on the Company and/or the Group by reason of its financial, commercial, business or other interests or activities in or related to the jurisdiction of the relevant local or foreign legal, regulatory, governmental, tax, law enforcement or other authority, or self-regulatory or industry bodies or associations and/or the obligations of the Company and/or the Group to comply with applicable tax laws including but not limited to FATCA and the IGA;
    - (g) processing (including, but not limited to, investigating, analyzing, underwriting and adjudicating) claims under insurance policies issued by the Company
    - (h) marketing services, products and other subjects (please see further details in paragraph 11 below);
    - (i) providing customer services (including, but not limited to, processing enquiries and complaints) and related activities;
    - (j) conducting statistical or actuarial research of the Company and/or the Group;
    - (k) determining amount of indebtedness owed to or by you, and enforcing your obligations including without limitation the collection of amounts outstanding from you or any person who has provided any security or undertaking for your liabilities owing to the Group;
    - (l) complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the Group and/or any other use of data and information in accordance with any group-wide programmes for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities;
    - (m) enabling an actual or proposed assignee of the Company, or participant or sub-participant of the Company's rights in respect of the data subjects to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation;
    - (n) comparing data of data subjects or other persons for credit checking, data verification or otherwise producing or verifying data, whether or not for the purpose of taking adverse action against data subjects;
    - (o) maintaining a credit history or otherwise, a record of data subjects (whether or not there exists any relationship between data subjects and the Company) for present and future reference; and
    - (p) any purposes incidental, associated or relating to Paragraph 7.
  8. Data held by the Company relating to data subjects will be kept confidential but, subject to the data subject's separate consent (insofar as required by applicable laws), the Company may provide and disclose (as defined in the Ordinance and/or applicable laws) such data to the following parties for the purposes set out in the previous paragraph:
    - (a) any agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment or other services to the Company in connection with the operation of its business, wherever situated;
    - (b) any other person under a duty of confidentiality to the Company including any member of the Group which has undertaken to keep such information confidential;
    - (c) any reinsurance and claims investigation company, relevant insurance industry association and federation, and members of such industry associations and federations;
    - (d) credit reference agencies, and, in the event of default, to debt collection agencies;
    - (e) any financial institution, charge or credit card issuing company, insurance company, securities and investment company with which the data subjects have or propose to have dealings;
    - (f) any person, entity, or government or government agency or financial intermediary, to whom the Company and/or the Group is under an obligation or otherwise required to make disclosure under the requirements of any local or foreign law, legislation or regulation binding on or applying to the Company and/or the Group, or any disclosure under and for the purposes of any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers with which the Company and/or the Group is expected to comply, or any disclosure pursuant to any contractual or other commitment of the Company or the Group with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers, all of which may be within or outside the Hong Kong Special Administrative Region and may be existing currently and in the future;
    - (g) If the data relating to the data subjects is being collected and used for the purpose of processing your application, investigating and settling claims and preventing and detecting fraud, such personal data will be transferred to the following persons who may collect and use this information only as reasonably necessary to carry out one of the aforementioned purposes: insurance adjusters, agents and brokers; employers; health care professionals; hospitals; accountants; financial advisors; solicitors; organisations that consolidate claims and underwriting information for the insurance industry; fraud prevention organisations; other insurance companies (whether directly or through fraud prevention organisation or other persons named in this paragraph), the police and databases or registers (and their operators) used by the insurance industry to analyse and check information provided against existing information.
    - (h) any actual or proposed assignee of the Company or participant or sub-participant or transferee of the Company's rights in respect of the data subject; and
    - (i) (i) any member of the Group;
      - (ii) third party financial institutions, insurers, credit card companies, securities, commodities and investment services providers;
      - (iii) third party reward, loyalty, co-branding and privileges programme providers;
      - (iv) co-branding partners of the Company and the Group (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be);
      - (v) charitable or non-profit making organisations; and
      - (vi) external service providers (including but not limited to mailing houses, telecommunication companies, telemarketing and direct sales agents, call centres, data processing companies and information technology companies) that the Company engages for the purposes set out in paragraph (7)(h) above, wherever situated.
- The Company may from time to time transfer the data relating to the data subjects to a place outside Hong Kong Special Administrative Region for the purposes set out in paragraph 7 above. Insofar as required by applicable laws, the Company will obtain the data subject's separate consent in relation to such international transfers.
9. To the extent required by applicable laws, the Company will, prior to sharing the data subject's personal data with third parties, notify the data subject of the name and contact details of the recipients, the purposes and means of processing and provision of the data subject's personal data, and the types of personal data to be provided and shared, and obtain the data subject's separate consent to the sharing of the data subject's personal data. The foregoing data recipients will use the personal data to the extent necessary for the specific purposes set out in this Notice and store the personal data for the minimum length of time required to fulfil the purposes, or insofar as required by applicable laws, in accordance therewith.
  10. Some of the data collected by the Company may constitute sensitive personal data under applicable laws. In this case, the Company will only process sensitive personal data if strict protection measures are put in place and there is sufficient necessity to justify the processing. Insofar as required by applicable laws, such sensitive personal data will be processed with the data subject's separate consent.
- ### 11. USE OF DATA IN DIRECT MARKETING
- The Company intends to use the data subject's data in direct marketing and the Company requires the data subject's consent (which includes an indication of no objection) for that purpose. The specific requirement regarding data subject's consent (which includes an indication of no objection) under Part VIA of the Personal Data (Privacy) Ordinance 2012. In this connection, please note that:
- (a) the name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data of the data subject held by the Company from time to time may be used by the Company in direct marketing;
  - (b) the following classes of services, products and subjects may be marketed:
    - (i) financial, insurance, credit card, securities, commodities, investment, banking and related services and products;
    - (ii) reward, loyalty or privileges programmes and related services and products;
    - (iii) services and products offered by the Company's co-branding partners (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
    - (iv) donations and contributions for charitable and/or non-profit making purposes;
  - (c) the above services, products and subjects may be provided or (in the case of donations and contributions) solicited by the Company and/or:
    - (i) any member of the Group;
    - (ii) third party financial institutions, insurers, credit card companies, securities, commodities and investment services providers;
    - (iii) third party reward, loyalty, co-branding or privileges programme providers;
    - (iv) co-branding partners of the Company and the Group (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
    - (v) charitable or non-profit making organisations;
  - (d) in addition to marketing the above services, products and subjects itself, the Company also intends to provide the data described in paragraph 11(a) above to all or any of the persons described in paragraph 11(c) above for use by them in marketing those services, products and subjects, and the Company requires the data subject's written consent (which includes an indication of no objection) for that purpose.
- If a data subject does not wish the Company to use or provide to other persons his data for use in direct marketing as described above, the data subject may exercise his opt-out right by notifying the Company.**
- ### 12. TRANSFER OF PERSONAL DATA TO DATA SUBJECT'S THIRD PARTY SERVICE PROVIDERS USING THE COMPANY'S OPEN APPLICATION PROGRAMMING INTERFACES ("OPEN API")
- The Company may, in accordance with the data subject's instructions to the Company or third party service providers engaged by the data subject, transfer data subject's data to third party service providers using the Company's Open API for the purposes notified to the data subject by the Company or third party service providers and/or as consented to by the data subject in accordance with the Ordinance.

13. Under and in accordance with the terms of the Ordinance and/or applicable laws, any data subject has the right: -
- (a) to check whether the Company holds data about him and to request access to such data;
  - (b) to require the Company to correct any data relating to him which is inaccurate;
  - (c) to ascertain the BOC Life's protecting personal data privacy policies and practices and to be informed of the kind of personal data held by the Company;
  - (d) in accordance with applicable laws,
    - (i) to request the Company to delete his/her personal data;
    - (ii) to object to certain uses of his/her personal data;
    - (iii) to request an explanation of the rules governing the processing of his/her personal data;
    - (iv) to ask that the Company transfer personal data that he/she has provided to the Company to a third party of his/her choice under circumstances as provided under applicable laws;
    - (v) to withdraw any consent for the collection, processing or transfer of his/her personal data (the data subject should note that withdrawal of their consent may result in the Company being unable to provide, continue and administrate the insurance and/or related products and services); and
    - (vi) to have decisions arising from automated decision making ("ADM") processes explained and to refuse to such decisions being made solely by ADM.
14. In accordance with the terms of the Ordinance and/or applicable laws the Company may charge a reasonable fee for the processing of any data access request.
15. The person to whom requests for access to data or correction of data or for information regarding BOC Life's protecting personal data privacy policies and practices and kinds of data held are to be addressed is as follow: -
- BOC Group Life Assurance Company Limited  
The Data Protection Officer  
BOC Group Life Assurance Company Limited  
13/F, 1111 King's Road, Taikoo Shing, Hong Kong  
Facsimile: (852) 2522 1219
16. If there is any inconsistency between the English version and the Chinese version of this Statement, the English version shall prevail.

January 2024



請根據下表計算客戶得分 Please assign the following points:

問題 Question	A	B	C	D	E	分數 Score
1	5	4	3	2	1	
2	5	4	3	2	1	
3	5	4	3	2	1	
4	5	4	3	2	1	
5	5	4	3	2	1	
6	5	4	3	2	1	
7	5	4	3	2	1	
8	5	4	3	2	1	
9	5	4	3	2	1	
10	5	4	3	2	1	
總分數 Total Score						