

Please read the following carefully before you retrieve, print or complete this form.
在索取、列印或填寫表格前，請閣下先詳閱下文。

Disclaimer

Any form downloaded/printed via any electronic media provided by Chow Tai Fook Life Insurance Company Limited (“CTF Life”) (e.g. corporate website, interactive voice response system) is done at your own discretion and risk. CTF Life is not responsible for any printing error that results from the form download/printing and any loss or damage howsoever caused as a result of such printing error. In the event that there is any printing error in the downloaded/printed form, CTF Life may require you to fill in a correct form before starting to process your application.

For forms downloaded from the Internet (the “Internet Printed Form”), upon completing and signing the Internet Printed Form, you shall be deemed to have read and understood the contents of the form displayed on computer screen (the “Displayed Form”) which shall prevail in case there is any inconsistency, contradiction or difference of whatever kind between the Displayed Form and the Internet Printed Form and have agreed to all provisions contained therein and to have agreed and undertaken not to raise any objection whatsoever in connection with any inconsistency, contradiction or difference of whatever kind between the Displayed Form and the Internet Printed Form.

CTF Life reserves the right to update the forms from time to time as it sees fit and also reserves the right to accept or reject the form submitted by you.

免責聲明

閣下凡透過周大福人壽保險有限公司 [周大福人壽] 之電子收發渠道 [如公司網站、互動語音回應系統] 下載或列印任何表格，應自行考慮及衡量需承擔之風險。周大福人壽概不負責任何因下載或列印表格所引致的列印錯誤及其可能導致之任何損失或毀壞。若閣下提交之下載或列印表格有任何列印錯誤，周大福人壽有可能在處理閣下的申請前要求閣下填寫一份正確之表格。

當閣下填寫及簽署由網站下載之表格 [互聯網列印表格]，則被視作閣下已詳閱及明白電腦螢幕上出現之表格 [閱覽表格] 之內容，並同意表格內之所有條文。如該閱覽表格與互聯網列印表格出現任何不符、矛盾或分歧時，閣下同意並承諾不會提出任何異議。如閱覽表格與互聯網列印表格出現任何不符、矛盾或分歧時，概以閱覽表格為準。

周大福人壽有權隨時在認為適當情況下更新表格內容，並保留接受或拒絕閣下遞交之申請表格的權利。

預設指定保障領取人 (領取保障) 服務申請書
Default Designated Person (for receiving benefit) Service Request Form

保單號碼 Policy Number	<input type="text"/>	保險代理人 / 保險經紀姓名 Name of the Insurance Agent / Insurance Broker	<input type="text"/>
保單持有人姓名 Name of Policy Owner	<input type="text"/>	保險代理人 / 保險經紀編號 Insurance Agent / Insurance Broker Code	<input type="text"/>
		保險代理人 / 保險經紀電話號碼 Insurance Agent / Insurance Broker Telephone No.	<input type="text"/>

第一部份 注意事項 Part 1 Important Information	
1. 保單持有人必須與受保人為同一人。 The Policy Owner must be the same person as the Insured.	<input type="checkbox"/> 是 Yes
2. 沒有根據《精神健康條例》(第136章) (或在另一司法管轄區類似法律) 委任受託監管人或監護人。 No committee or guardian has been appointed under the Mental Health Ordinance (Cap. 136) (or similar laws in another jurisdiction).	<input type="checkbox"/> 是 Yes
3. 保單沒有不可撤換受益人或受讓人。 There is no irrevocable beneficiary or assignee under the Policy.	<input type="checkbox"/> 是 Yes
4. 保單持有人必須為個人，且保單不牽涉信託或保費融資安排。 The Policy Owner must be an individual and the Policy does not involve trust or premium financing arrangements.	<input type="checkbox"/> 是 Yes
5. 保單持有人沒有由《持久授權書條例》(第501章) 產生的持久授權書 (「持久授權書」) 涵蓋保單。 The Policy Owner does not have an enduring power of attorney ("EPA") created under the Enduring Powers of Attorney Ordinance (Cap. 501) covering the Policy.	<input type="checkbox"/> 是 Yes
6. 指定保障領取人已接受被保單持有人委任為指定保障領取人及同意其個人資料將會被轉移至周大福人壽保險有限公司 (以下簡稱「周大福人壽」) 作登記他 / 她成為保單指定保障領取人的目的，並允許周大福人壽聯絡指定保障領取人。 The designated person for receiving benefit ("Designated Person") has accepted the appointment as Designated Person by the Policy Owner and agrees that his / her personal data will be transferred to Chow Tai Fook Life Insurance Company Limited ("CTF Life") for the purpose of registering him/her as the Designated Person under the Policy and allow CTF Life to contact the Designated Person.	<input type="checkbox"/> 是 Yes
7. 現時保單只有一名指定受益人，而指定保障領取人需是保單內唯一之受益人及 There is currently only one designated Beneficiary under the policy. The Designated Person must be the only Beneficiary under the policy and must also be (i) 年滿18歲或以上；及 aged 18 or above; and (ii) 為保單持有人的配偶、父母、子女、兄弟姊妹、祖父母 / 外祖父母、孫子 / 孫女 / 外孫子 / 外孫女或獲周大福人壽批准的其他關係。 The Policy Owner's spouse, parent, child, sibling, grandparent, grandchild or other relationship approved by CTF Life.	<input type="checkbox"/> 是 Yes
如以上 1-7 項答案均為「是」→ 請繼續填寫 / 閱讀以下部分 If the above conditions 1-7 are "Yes" → Please continue to complete/read the following sections.	
第二部份 重要提示 Part 2 Important Notes	
1. 每份服務申請表只適用於一份保單。 Each service request form is only applicable to one policy.	
2. 在符合本公司當時的通行規則、所有適用的法律和規例及保單條款(包括但不限於有關理賠之條款)的前提下，指定保障領取人之權利僅限於當閣下精神上失去行為能力而未能處理閣下的事務時代表閣下提交領取保障申請及代表閣下收取在生保障 / 保單價值之10-100% (提取保單價值只限一次)。由指定保障領取人收取生存賠償 / 保單價值應被視為等同於由保單持有人收取，及構成周大福人壽對該等支付責任的充分、有效和完全履行。 Subject to the prevailing rules of the Company, all applicable laws and regulations and policy provisions (including without limitation, the provisions relating to claims), the Designated Person's right will be limited to submitting a claim and receiving living benefits / 10-100% of the policy value (one time only for receiving policy value) on your behalf only when you are mentally incapable of handling your own affairs. The receipt of the living benefits / policy value by the Designated Person shall be deemed a receipt by the Policy Owner and shall constitute a good, valid and absolute discharge of such payment obligations of CTF Life.	
3. 「生存賠償」包括所有產品的保單之下的任何疾症保障賠償及/或醫療實報實銷及現金保障賠償。「生存賠償」不包括身故賠償、期滿利益、意外賠償或任何保單下的現金價值或紅利。「保單價值」包括並只限於指定儲蓄產品之相關保單的價值。請聯絡閣下的保險代理人 / 保險經紀查詢有關指定產品詳情。所有應付的「生存賠償」/「保單價值」均只會於保單持有人在生期間交付給指定保障領取人。 Living Benefit includes any critical illness benefits and / or medical reimbursement and medical cash benefits of all products under the policy ("Living Benefits"). Living Benefit does NOT include the death benefit, maturity benefit and accident benefits, or any cash values or dividends under the policy. Policy value includes and is limited to the value under the selected saving plans ("Policy Value"). For details of selected products, please contact your Insurance Agent / Insurance Broker. All Living Benefits / Policy Value shall be payable to the Designated Person during the Policy Owner's lifetime.	
4. 指定保障領取人必須於申請中提供他 / 她的身份證或護照號碼 (如指定保障領取人不是香港永久居民)。請確保指定保障領取人已接受閣下之委任及同意其個人資料將會被轉移至周大福人壽作登記他 / 她成為保單指定保障領取人的目的，並允許周大福人壽聯絡指定保障領取人。 The Designated Person shall provide his / her identity document number / passport number (if the Designated Person is not a permanent resident of Hong Kong) with this application. Please ensure that the Designated Person has accepted your appointment and agrees that his / her personal data is to be transferred to CTF Life for the purpose of registering him/her as the Designated Person under the Policy and allow CTF Life to contact the Designated Person.	
5. 閣下在委任、提出更改或終止指定保障領取人要求時必須神智正常，並必須遞交此由閣下正式簽署及由下述人士所見證之申請。經周大福人壽以書面形式批准閣下的申請後，新任命之人士將會成為指定保障領取人。 To appoint, change or terminate the Designated Person, you must be mentally sane at the time of requesting such change. You are required to submit this application duly signed by you and witnessed by the persons mentioned below. Upon CTF Life's approval in writing of your application, the newly appointed individual person will become the Designated Person.	



6. 見證人不可為保單持有人本人或指定保障領取人。
The witness must not be the Policy Owner or the Designated Person.
7. 若保單並未委任受益人，於申請此預設指定保障領取人服務時必需同時委任周大福人壽批准之保單受益人。
If this policy has not appointed any beneficiary, you must appoint a beneficiary approved by CTF Life at the same time together with this application.
8. 若閣下是保單持有人和受保人而且現時沒有由《持久授權書條例》(第501章)產生的持久授權書涵蓋本保單，此委任 / 更改指定保障領取人才適用。若閣下其後設定一項涵蓋本保單的持久授權書，閣下需通知周大福人壽，而指定保障領取人的委任須予以自動撤銷。
Appointment / Change of Designated Person is only available if you are the Policy Owner and the Insured and you do not have an existing EPA created under the Enduring Powers of Attorney Ordinance (Cap. 501) covering this policy. You are required to notify CTF Life immediately if you later create an EPA covering this policy and the appointment of the Designated Person shall be automatically revoked.
9. 本申請既非一項持久授權書，亦非用以委任指定保障領取人為閣下的授權人或監護人。若閣下希望委任指定保障領取人為您的授權人以保障您的利益，閣下需徵詢獨立法律意見。
This application is not an EPA and does not appoint the Designated Person as your attorney or guardian. If you wish to appoint the Designated Person as your attorney to protect your interests, you shall seek independent legal advice.
10. 為免存疑，此預設指定保障領取人服務之附加條款不能廢除或取代涵蓋本保單的任何持久授權書。
For the avoidance of any doubt, the additional terms about this service for appointment of Designated Person will not override or replace any EPA covering this policy.
11. 本服務申請表項下的條款不會被包含在保單條款內，但若與保單條款有任何不一致，則以本服務申請表項下的條款為準。
The terms of this service request form will not be included in the policy provisions, but in case of any inconsistency with the policy provisions, the terms of this service request form shall prevail.
12. 指定保障領取人不可行使保單上其他權利 (如轉換保單持有人或退保等)。
The Designated Person cannot exercise other rights under the policy, e.g. change of ownership, policy surrender, etc.
13. 在以下任何情況下，現有指定保障領取人的委任會被自動撤銷：
(i) 閣下通知周大福人壽，閣下就您的財政事務 (包括閣下的保單) 已訂立持久授權書；
(ii) 周大福人壽收到通知受託監管人在根據《精神健康條例》(第136章) 下被委任以處理閣下的事務 (包括閣下的保單) 或監護令已生效；
(iii) 閣下或指定保障領取人被頒令破產或身故；
(iv) 閣下委任新一位指定保障領取人並獲周大福人壽批准；
(v) 閣下終止就保單預設指定保障領取人服務此安排；
(vi) 若保單持有人或受保人有變更；或
(vii) 閣下更改或增加受益人。
閣下在此免除周大福人壽把「生存賠償」/「保單價值」支付給指定保障領取人的任何責任，及此免責聲明對閣下的繼承人及受讓人均具約束力。在閣下身故後，「生存賠償」將會支付至成為閣下遺產的一部分。
The appointment of the current Designated Person will be automatically revoked if any of the following events occurs:
(i) you notify CTF Life that you have created an EPA in relation to your financial affairs which should include your policy;
(ii) CTF Life is notified that a committee has been appointed under the Mental Health Ordinance (Cap. 136) to manage your affairs which should include the Policy or guardianship order taking effect;
(iii) upon bankruptcy or death of the Policy Owner or the Designated Person ;
(iv) you appoint a new Designated Person and that is approved by CTF Life;
(v) you terminate this Designated Person arrangement for the Policy;
(vi) if there is any change of the Policy Owner or the Insured; or
(vii) if there is any change or addition of beneficiary by you.
You hereby release CTF Life from any liabilities in connection with our payment of the Living Benefits / Policy Value to the Designated Person and this release shall be binding upon your successors and assigns. Upon your death, the Living Benefits will be paid towards your estate.
14. 倘若指定保障領取人與任何其他人士 (包括但不限於閣下的監護人或受託監管人、授權人、受益人或破產管理署) 之間有爭議，周大福人壽保留權利暫不付款直至該爭議得到解決為止。於爭議解決之前，閣下、指定保障領取人、相關人士及任何其他人士不可對周大福人壽追討扣留付款的任何相關責任。
In the event of any dispute between the Designated Person and any other person (including but not limited to your guardian or committee, attorney, beneficiary(ies) or Official Receiver's Office), CTF Life reserves the right to withhold payment until such dispute is resolved. You, the Designated Person, the Relevant Person and any other person shall not hold CTF Life liable for withholding any payments pending the resolution of the dispute.
15. 指定保障領取人於申請領取保障時，領取保障申請必須包括由以下註冊醫生所提供令周大福人壽滿意的醫療報告以確認閣下精神上永久失去行為能力、保單持有人與指定保障領取人之關係證明、理賠申請書及周大福人壽可能要求的任何其他文件或證明。若對醫療報告有任何疑問，周大福人壽保留諮詢其他 (包括周大福人壽的) 醫療顧問的權利。
(i) 由一名精神科或腦神經科註冊醫生所提供之醫療報告，他/她亦須是閣下的主診醫生 (適用於香港註冊醫生)；或
(ii) 由兩名精神科或腦神經科註冊醫生所提供之醫療報告，而其中一位須是閣下的主診醫生 (適用於中國大陸三級甲等醫院及海外註冊醫生)
The Designated Person shall submit medical reports from registered medical practitioner(s) confirming your permanent mental incapacity to CTF Life's satisfaction for the claim; the relationship proof between the Policy Owner and the Designated Person; claims form and any other documents or proof which CTF Life may require upon the claim application. If there are questions about the medical reports, CTF Life reserves the right to consult other (including CTF Life's) medical consultants.
(i) Medical report provided by a registered medical practitioner in Psychiatry or Neurology who must also be your attending doctor (applicable to Hong Kong registered medical practitioner); or
(ii) Medical reports provided by two registered medical practitioners in Psychiatry or Neurology and one of them must be your attending doctor (applicable to 3A hospitals in Mainland China and Overseas registered medical practitioners).
16. 倘若「生存賠償」或「保單價值」發放後有任何爭議 (如呈上涵蓋本保單的持久授權書、法院指令或等同之法律文件)，周大福人壽將有權向指定保障領取人追索提取之款項。
In case there is dispute after releasing Living Benefits / Policy Value (such as submission of EPA, court order or equivalent legal document covering this policy), CTF Life reserves the right to pursue the Living Benefits / Policy Value from the Designated Person.



2407

17. 保險代理人及保險經紀如非保單持有人之直系親屬，不得成為指定保障領取人。
The insurance agent and the insurance broker cannot be the Designated Person, unless he/she is the immediate family member of the Policy Owner.
18. 閣下需於精神上無行為能力完全康復後主動通知周大福人壽，而此預設指定保障領取人服務將被視為無效。
You should proactively notify CTF Life upon totally recovery from mental incapacity and this Designated Person arrangement service will become invalid.
19. 若閣下遞交多於一份此服務申請表，周大福人壽將按已預設之申請次序作處理。
In case you submit more than one service request forms, CTF Life will process the applications in the preset order.
20. 閣下之保險代理人或保險經紀收到此服務申請表並不代表周大福人壽亦已收到。
Receipt of this service request form by your insurance agent or insurance broker does not constitute receipt by CTF Life.
21. 如閣下對此服務申請表的內容有任何疑問，請尋求獨立的專業建議。
If you have any question about the content of this service request form, please seek independent professional advice.

第三部份 申請 / 更改指定保障領取人 Part 3 Application / Change of Designated Person

於申請指定保障領取人時，保單必須**只有一名指定受益人**。如保單內多於一名受益人、實體或個人遺產作為受益人，指定保障領取人申請將不能被處理。如您需要更改為一名指定受益人，請於下列適用位置同時作出更改。
The application for Designated Person will be proceeded **only if one beneficiary is designated**. If there is more than one beneficiary, entity or own estate as beneficiary in the Policy, the application for Designated Person cannot be proceeded. If you want to change to one designated beneficiary, please provide the information as follows accordingly.

請選擇以下其中一項 **Please select one of the following:**

- 申請現時指定受益人為指定保障領取人。現時保單**只有這一名指定受益人**，無需更改指定受益人。
Apply for the existing designated beneficiary as the Designated Person. There is **only one designated beneficiary** in the policy currently, no change of designated beneficiary is needed.
- 申請 / 更改指定保障領取人並更改該指定保障領取人為保單唯一新受益人如下：
Apply / change Designated Person and designate the Designated Person as the new sole beneficiary as follows:

(i) 英文姓名 Name in English	姓 Surname	名 Given Name
(ii) 中文姓名 Name in Chinese	姓 Surname	名 Given Name
(iii) 出生日期 Date of Birth	/ / (日/月/年 dd/mm/yyyy)	
(iv) 性別 Sex	<input type="checkbox"/> 男 Male / <input type="checkbox"/> 女 Female	
(v) 國籍 Nationality		
(vi) 身份證明文件 Identification Document	類別 Type: <input type="checkbox"/> 香港身份證 HKID <input type="checkbox"/> 護照 Passport <input type="checkbox"/> 國民身份證 National Identity Card <input type="checkbox"/> 旅遊證件 Travel Document <input type="checkbox"/> 其他 Others _____ 號碼 Number _____	
(vii) 與受保人關係 Relationship to the Insured	<input type="checkbox"/> 配偶 Spouse <input type="checkbox"/> 父母 Parent <input type="checkbox"/> 子女 Child <input type="checkbox"/> 兄弟姊妹 Sibling <input type="checkbox"/> 祖父母 / 外祖父母 Grandparent <input type="checkbox"/> 孫子女 / 外孫子女 Grandchild <input type="checkbox"/> 其他 Others _____	
(viii) 身故賠償百分比 Percentage of Death Benefit	100%	

第四部份 保單價值提取指示 Part 4 Policy Value Withdrawal Instruction

指定保障領取人可於閣下精神上失去行為能力而未能處理閣下的事務時代表閣下收取（只限一次）保單價值[^]之百分比（整數）為：
The Designated Person's right to receiving the Policy Value (one time only) on your behalf when you are mentally incapable of handling your own affairs will be Percentage (Integer): _____ % (10-100%) of the Policy Value[^]

[^] 此保單價值將會按申請領取保障當時適用的保單價值計算。
[^] It is calculated based on the Policy Value at the time of claim (of Policy Value) submission.

第五部份 終止指定保障領取人 Part 5 Termination of The Designated Person

- 我申請終止此保單之指定保障領取人。I apply for termination of the Designated Person of the Policy.

個人資料收集聲明 Personal Information Collection Statement

在周大福人壽保險有限公司（以下簡稱“周大福人壽”、“本公司”、“我們”或“本公司的”），保護客戶的個人資料私隱是周大福人壽所持的其中一個核心價值。作為一個提供保險產品和服務的公司，客戶的個人資料收集和使用是周大福人壽業務的重要一環。周大福人壽尊重您的個人資料的私隱，並致力於完全遵守「個人資料（私隱）條例」（第486章）。本個人資料收集聲明（本“聲明”）由周大福人壽擬訂，並適用於我們和您（“您”或“您的”）之間。本聲明應與提述和/或載有本聲明的任何文書、文件、表格（“文件”）和/或軟件應用程式（“應用程式”）（如適用），以及於<https://www.ctflife.com.hk>網站（“網站”）的條款及細則（如果有）（“條款及細則”）結合一併解讀，但如果本聲明與有關個人資料的條款及細則之間存在任何不一致，則以本聲明為準。

At Chow Tai Fook Life Insurance Company Limited (“CTF Life”, “we”, “us” or “our”), we hold as one of our core values the protection of privacy of our customer’s personal data. As a provider of insurance products and services, collection and use of personal data of our customers is at the heart of our business. CTF Life respects the privacy of your personal data and are committed to fully complying with the Personal Data (Privacy) Ordinance (Cap. 486). This Personal Information Collection Statement (this “Statement”) is made by CTF Life, and applies between us and you (“you”, or “your”). This Statement should be read together with the terms and conditions (if any) of any instrument, documentation, form (the “Documentation”) and/or software application (the “Application”) (as applicable), and the website at <https://www.ctflife.com.hk> (the “Website”) that refers to and/or contains this Statement (the “Terms and Conditions”), provided that, in the event of any inconsistency between this Statement and the Terms and Conditions concerning matters relating to personal data, this Statement shall prevail.

周大福人壽是新世界集團公司的關連公司，而新世界集團公司乃包括新世界發展有限公司（“NWD”）及其不時成立及存續的關聯公司或相關公司（“新世界集團”或“NWG”），其業務涵蓋房地產（銷售、租賃和投資）、按揭服務、零售、物業管理、設施管理、活動策劃及管理、基礎設施、購物中心、忠誠計劃項目、百貨公司、珠寶首飾及奢侈品、電子商務、款待服務、食品與飲料、會議及展覽中心、體育和娛樂設施、教育、醫療保健和長者護理、其他健康和保健產品和服務、金融服務和保險、運輸、可持續發展項目及產品、TMT（科技、媒體和電訊）、企業創新、加速器和孵化計劃、競賽組織、會議和活動、初創及社會創新項目和慈善事業，包括體育、娛樂、藝術和文化項目、扶貧、促進教育、宗教推廣以及其他以對社會有益為目的之範疇（“商品與服務”）（新世界集團和合資公司統稱為“關聯公司”）。

CTF Life is a related company of the New World group of companies including New World Development Company Limited (“NWD”) and its affiliated or related companies from time to time (the “New World Group”, or “NWG”) whose activities include real estate (sale, leasing and investment), mortgage services, retail, property management, facilities management, activity planning and management, infrastructure, shopping malls, loyalty programmes, department stores, jewellery and luxury products, e-commerce, hospitality services, food and beverages, convention and exhibition centres, sports and recreational facilities, education, health care and senior care, other health and wellness products and services, financial services and insurance, transportation, sustainability programmes and products, TMT (Technology, Media and Telecom), corporate innovation, accelerator and incubation programmes, organization of competitions, conferences and events, start up and social innovation programmes and charitable pursuits including sports, recreation, art and cultural programmes, relief of poverty, advancement of education, advancement of religion, and other purposes that are beneficial to the community (the “Goods and Services”) (the New World Group and joint venture companies together referred to as “Affiliates”).

為使本公司能夠實現目的（如下文“使用所收集的個人資料之目的”部分所定義），您需要在提述和/或載有本聲明的文件、應用程式和/或網站（如適用）中提供所有要求/指定的個人資料。如果您未提供所需的個人資料，我們則可能無法實現目的和/或向您提供商品或服務。

In order to enable us to perform the Purposes (as defined in the “Purposes for using personal data collected” section below), you are required to provide all the requested/mandatory personal data in the Documentation, the Application, and/or the Website (as applicable) that refers to and/or contains this Statement. If you do not provide the required personal data, then we may not be able to perform the Purposes and/or provide goods or services to you.

所收集的個人資料類型 Kinds of personal data collected

我們可能向您及/或從本聲明下文提及的其他來源（不論按文件或任何您與周大福人壽已經簽署或準備簽署之其他合約、協定或其他有約束力的安排）收集及/或持有，使用及/或披露或分享（不論在此載有或在其他情況下取得）的個人資料類型包括您的姓名、性別、年齡（或年齡範圍）、出生日期、身份/旅行證件詳細信息、國籍、聯繫方式、電子郵件地址、郵寄/住宅/通訊地址、聯繫電話、保單資料、交易記錄、信用記錄、會員編號、婚姻狀況、家庭狀況、教育及培訓資料、就業資料、財政資料、稅務資料、醫療及健康記錄、申索記錄、您的家庭、生活方式及社會環境資料、職業資料、用戶名和密碼、日誌文件（見下文）、個人興趣及活動愛好、有關您使用應用程式及/或網站（視情況而定）及交易數據的跟蹤信息（包括您的特點及交易行為）（“跟蹤數據”）、社交媒體帳戶信息以及與您的受保人、保單受益人、承讓人、受託人、第三者付款人（如適用）之相關資料。對於通過使用cookies和其他跟蹤機制收集的跟蹤數據，請參見我們的相關政策（包括但不限於周大福人壽私隱政策聲明），以進一步瞭解我們如何收集、使用和處理跟蹤數據的詳情。

The kinds of personal data we may collect from you and/or from other sources as mentioned below in this Statement and/or hold (whether pursuant to the Documentation or any other contracts, agreements or other binding arrangements which you have entered into or intend to enter into with CTF Life), use and/or disclose/share with (whether contained here or otherwise obtained) include your name, gender, age (or age range), date of birth, identity/ travel document details, nationality, contact details, e-mail address, mailing/residential/correspondence address, contact number, policy details, transaction records, credit information, membership number, marital status, family status, educational and training details, employment details, financial details, tax details, medical and health records, claims history and information on your family, lifestyle and social circumstances, occupation details, username and password, Log Files (see below), interests and favourite activities, tracking information about your use of the Application and/or the Website (as the case may be) and transaction information (including your characteristics and transaction behaviour) (“Tracking Data”), social media account information and etc. as well as information in relation to your insured, policy beneficiaries, assignees, trustees, third party payor (if applicable). For Tracking Data collected through the use of cookies and other tracking mechanisms, please also refer to our related policies (including but not limited to the CTF Life Privacy Policy Statement) for further details as to how we collect, use and process Tracking Data.

使用所收集的個人資料之目的 Purposes for using personal data collected

我們和/或本公司的關聯公司和/或本公司的營銷合作夥伴（如下文“直接促銷”部分所定義，如適用）將使用並保留從您和/或來自本聲明下文提及的其他來源那裏收集的個人資料，用於以下目的（可能不時適用）（統稱“目的”）：

The personal data to be collected from you and/or from other sources as mentioned below in this Statement will be used and retained by us (and/or our Affiliates and/or our Marketing Partners as defined in the “Direct Marketing” section below, as applicable) for the following purposes (as may be applicable from time to time) (together, the “Purposes”):

- 與保險或再保險相關業務的管理，其中包括承保、處理和評估申請、身份和信用檢查、適用性檢查、保單服務、作為抵押貸款轉讓安排（如為保費融資而作）、理賠處理、理賠調查、理賠結算、偵測和防止欺詐行為（無論是否與此申請而發出的保單有關）、帳戶/債務追收、訴訟、通訊、製作統計、數據分析和研究、內部和外界審計、保持優質的服務、銷售和營銷、企業品牌建設和客戶忠誠度建設；
Administration of insurance and reinsurance related business, which includes underwriting, processing and evaluation of applications, identity and credit checking, suitability checking, policy servicing, collateral assignment arrangement (e.g. for premium financing purpose), claims processing, claims investigation, claims settlement, fraud detection and prevention (whether or not relating to the policy issued in respect of this application), account/debt collection, litigation, communications, preparing statistics, data analysis and research, internal and external audit, maintaining quality services, sales and marketing, corporate brand building and customer loyalty building;
- 識別和驗證您的身份和/或會員資格；
Identifying and verifying your identity and/or as a member.
- 將您註冊為應用程式及/或網站（視情況而定）的用戶；
Registering you as a user of the Application and/or the Website (as the case may be);
- 在使用應用程式及/或網站（視情況而定）時，為您提供更好的服務及/或在一個或多個場節內/之間將您的個人資料和/或信息保存在多個頁面；
To serve you better and/or maintain your personal data and/or information across multiple pages within or across one or more sessions when using the Application and/or the Website (as the case may be);

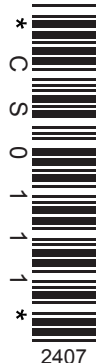
*
C
S
0
1
1
1
*
2407

- 註冊為用戶後，讀取您的帳戶信息（包括但不限於您的姓名、會員編號等）並管理您的帳戶（包括但不限於更改您的密碼、更新您的個人資料、訂閱/取消訂閱直接促銷等）；
Following registration as a user, accessing your account information (including, but not limited to, your name, membership number, etc.) and managing your account (including, but not limited to, changing your password, updating your personal information, subscribing/unsubscribing from direct marketing, etc.);
- 與您的/客戶的行為相關的研究、開發和分析，包括進行數據排序及分析以使我們進一步瞭解您的特點及交易行為（在您同意直接促銷的情況下，如適用），以便我們按您的需要提供更多個人化商品和/或服務及以助我們為您挑選您可能感興趣的促銷標的（見下文），和進行行為分析整合，包括運用個人資料作統計分析、數據科學研究及資料探勘；
Research, development, and analysis in relation to your/customer behaviour including carrying out data sorting and analysis to enable us to better understand your characteristics and transaction behaviour (subject to your consent for direct marketing, if/where applicable) to provide other goods and/or services better tailored to your needs, and to assist us in selecting Marketing Subjects (see below) that are likely to be of interest to you, and carrying out aggregated behavioural analysis, including using personal data for statistical analysis, data science studies and data mining;
- 您可以就目的和/或商品與服務向本公司查詢、投訴和/或提出建議（包括但不限於通過移動設備上的應用程式內文訊息或通過本公司官方社交媒體頁面和/或本公司官方網站，或通過短訊、電子郵件和/或郵件，和/或現已存在的或者將來可能出現的其他媒體）；
For you to make enquiries, complaints, and/or suggestions to us in relation to the Purposes and/or the Goods and Services (including, but not limited to, through an in-app text box on your mobile device or through our official social media page and/or our official website, or by text message, email and/or mail, and/or other media whether now known or available in the future);
- 通過包括調查等方式獲取您就目的和/或商品與服務相關的回饋（包括但不限於通過移動設備上的應用程式內文訊息或通過本公司官方社交媒體頁面和/或本公司官方網站，或通過短訊、電子郵件和/或郵件，和/或現已存在的或者將來可能出現的其他媒體）
Seeking your feedback, including through surveys, in relation to the Purposes and/or the Goods and Services (including, but not limited to, through an in-app text box on your mobile device or through our official social media page and/or our official website, or by text message, email and/or mail, and/or other media whether now known or available in the future);
- 改進文件、應用程式和/或網站、目的以及本公司和本公司的關聯公司和本公司的營銷合作夥伴的商品與服務；
Improving the Documentation, the Application and/or the Website, the Purposes, and our and our Affiliates' and Marketing Partners' Goods and Services;
- 經同意後，就促銷標的進行直接促銷和跨業直銷（見下文標題為“直接促銷”的部分）；
Direct marketing and cross-marketing for the Marketing Subjects, subject to consent (see below section entitled “Direct marketing”);
- 數據分析、研究、信息管理和數據庫管理；
Data analytics, profiling, information management and database administration;
- 阻止、偵查、調查和/或預防可能違反或可能疑似違反本公司政策或可能涉及濫用、非法和/或犯罪行為的活動；
Deterring, detection, investigation and/or prevention of activities that may violate, or may be suspected to violate, our policies or may be abusive, illegal, and/or criminal;
- 為遵守下列適用於周大福人壽或周大福人壽預期須遵守的有關披露及使用資料的責任、規定或安排：
Compliance with the obligations, requirements or arrangements for disclosing and using data that apply to CTF Life or with which it is expected to comply according to:
 - a) 在香港境內或境外，現行或將會存在的，並對其具約束力或適用於其的任何法律；
any law binding or applying to it within or outside Hong Kong existing currently and in the future;
 - b) 在香港境內或境外，現行或將會存在的，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的自我監管或業界的團體或組織所提供或發出之任何指引或指導；
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 Hong Kong existing currently and in the future; and
 - c) 周大福人壽因其在本地或海外的法定、監管、政府、稅務、執法或其他機構或金融服務提供者的自我監管或業界的團體或組織的司法管轄區或與該司法管轄區相關的金融、商業、營業或其他利益或活動而須承擔或受強加與該本地或海外的法定、監管、政府、稅務、執法或其他機構或自我監管或業界的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。
any present or future contractual or other commitment 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 that is assumed by or imposed on CTF Life 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 authorities, or self-regulatory or industry bodies or associations.
- 收取或收回您欠本公司或本公司的關聯公司的任何債務；
Collection or recovery of any debt owed by you to us or our Affiliates;
- 應用程式和/或網站的正常管理、運營和維護以及向您提供商品與服務；
The normal management, operation, and maintenance of the Application and/or the Website and the provision of the Goods and Services to you;
- （無論是由一個或多個關聯公司（包括本公司）或本公司的營銷合作夥伴）存儲您的個人資料，以便與本公司的關聯公司和/或本公司的營銷合作夥伴共享個人資料，以用於上述任何和所有其他目的（前提是在涉及為直接促銷向任何或所有該類別資料承轉人轉移資料的情況下，徵得您的同意）；和/或
Storing your personal data (whether by a single or multiple Affiliates (including us) or our Marketing Partners) for the purpose of sharing such personal data with our Affiliates and/or our Marketing Partners for any and all of the other Purposes listed above (and subject to your consent in the event that transfer to any or all such data transferees for direct marketing are involved); and/or
- 上述目的之其他輔助目的或相關目的。
Other purposes ancillary or related to the above.

我們分享個人資料之第三方 Those with whom we share personal data

周大福人壽會對您提供的個人資料加以保密，除了可能會與下列各方披露/共享：

The personal data you provide to CTF Life will be kept confidential, except that it may be disclosed/shared with the following parties:



2407

- 代表您的任何保險經紀、代理、獨立財務顧問或您的受讓人、理算人、僱主、醫護專業人士、醫院、會計師、財務顧問、律師、及/或為保險業整合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名的其他人士）、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而使用的數據庫或登記冊（及其運營者）以實現（任何一）目的；
any insurance agent, broker, independent financial advisor acting on your behalf or your assignee, adjusters, employers, health care professionals, hospitals, accountants, financial advisors, solicitors, and/or organizations that consolidate claims and underwriting information for the insurance industry; fraud prevention organizations; other insurance companies (whether directly or through fraud prevention organization 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) for any of the Purposes;
- 損失估價人、私人調查員、信函裝封服務機構、債務追收員、及任何其他代理人、承包商或第三方服務供應商以實現（任何一）目的，而上述人士在每種情況下均向周大福人壽提供風險分析、行政、電訊、電腦、網際網路或付款服務；
loss adjusters, private investigators, letter shopping service providers, debt collectors, and any other agent, contractor or third party service provider, in each case, that provides risk intelligence, administrative, telecommunications, computer, Internet or payment services to CTF Life for any of the Purposes;
- 任何周大福人壽的實際或建議再保險公司以實現（任何一）目的；
any actual or proposed reinsurers of CTF Life for any of the Purposes;
- 周大福人壽在根據對其本身或其任何關聯公司具約束力或適用的任何法律規定下，或按照及為實施其預期須遵守的由任何法定、監管、政府、稅務、執法或其他機構或金融服務提供者的自我監管或業界的團體或組織所提供或發出的任何指引或指導，或根據其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的自我監管或業界的團體或組織之間的任何合約承諾或其他承諾，而有責任或有其他原因必須對其作出披露的任何人士，而上述一切可能在香港境內或境外及可能現行或將會存在。
any person to whom CTF Life is under an obligation or otherwise required to make disclosure under the requirement of any law binding on or applying to CTF Life or any of its Affiliates, 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 CTF Life is expected to comply or any disclosure pursuant to any contractual or other commitment of CTF Life 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 Hong Kong and may be existing currently and in the future.

為實現目的和/或為提供商品與服務，我們也可能會與代理商、承包商、供應商和服務供應商（無論在中華人民共和國香港特別行政區（“香港”）境內或境外）進行合作，例如資訊科技/軟件解決方案/技術服務供應商、營銷代理商、社交媒體、研究公司以及開發和維護、行政、數據處理、數碼存儲或其他類似服務的服務供應商，並可能在香港境內或境外向其轉交或與其共享您的個人資料，以供其實現目的。我們還可能與本公司的關聯公司、本公司的營銷合作夥伴（見下文）以及本公司和/或本公司的關聯公司/本公司的營銷合作夥伴（見下文）用於實現目的的社交媒體平臺共享您的個人資料（前提是徵得您的同意，如適用）。如因任何國家/地區的法律要求或任何國家/地區的任何法院、監管機構或政府機構的要求，我們也可能會根據有關需要披露您的個人資料。如果本公司或本公司的業務或本公司的關聯公司或關聯公司的業務涉及任何實際或擬議的業務轉讓、股份轉讓、重組、合併、併購、出售、轉讓或購買，您的個人資料可能會作為交易的一部分轉交給新的實體，前提是新的實體須遵守本聲明並繼續對您的個人資料進行與本公司同等級別的保護。您將收到此類事件的通知，您可以決定撤銷同意使用您的個人資料。

We may also engage agents, contractors, suppliers and service providers (whether within or outside the Hong Kong Special Administrative Region of the People's Republic of China ("Hong Kong")) in connection with the Purposes and/or the provision of the Goods and Services, e.g. IT/software solutions/technology services providers, marketing agents, social media, research companies, and service providers of development and maintenance, administrative, data processing, digital storage, or other similar services, and may transfer to or share your personal data with them for the Purposes within or outside Hong Kong. We may also share your personal data (subject to your consent, if/where applicable) with our Affiliates, our Marketing Partners (see below) and the social media platforms that we and/or our Affiliates/our Marketing Partners (see below) use for such Purposes. Where we are required by the law of any country or place or requested by any court, regulatory body or governmental body of any country or place, we may also disclose your personal data as required. In the event of any actual or proposed transfer of business, transfer of shares, re-structuring, amalgamation, merger, sale, transfer, or purchase of us or our business or our Affiliates or our Affiliates' businesses, your personal data may be transferred to the new entity as part of the transaction, provided that the new entity abides by this Statement and continues to exercise the same level of care, in respect of your personal data, as we would. You will be notified of such event and you may decide to withdraw your consent to the use of your personal data.

我們可能將您的個人資料移轉到和/或存儲在香港境內或境外的實際地點和/或伺服器中，並且/或者與香港境內或境外的本公司的關聯公司和/或本公司的營銷合作夥伴（見下文）共享。但是，無論其存儲在哪個國家/地區，我們將採取一切合理措施確保您的個人資料得以安全存儲和處理，並且我們通過合同方式或盡本公司的合理努力確保本公司的關聯公司和營銷合作夥伴（見下文）提供同等程度的保護。

Your personal data may be transferred to and/or stored by us in physical locations and/or servers located within or outside Hong Kong and/or shared with our Affiliates and/or our Marketing Partners (see below) located within or outside Hong Kong. However, we will take all reasonable measures to ensure that your personal data is stored and processed securely, regardless of the country or place in which it is stored, and we procure by contract or use our reasonable endeavours to ensure that our Affiliates and our Marketing Partners (see below) do the same.

直接促銷 Direct marketing

在徵得您的同意後，我們可能會使用您的個人資料，通過發送到您的移動設備的應用程式內置信息和/或通知和/或推送通知的形式、帖子、電子郵件、電話、短訊或現已存在的或將來可能會出現的其他媒體，將有關本公司、本公司的關聯公司和/或本公司的營銷合作夥伴（見下文）之促銷標的（見下文）相關的直接促銷（包括但不限於優惠、新聞、信息和營銷）發送給您。

Subject to your consent, we may use your personal data to send you direct marketing (including, but not limited to, special offers, news, information and marketing) about us, our Affiliates and/or our Marketing Partners (see below) in relation to the Marketing Subjects (see below) whether by in-app messages and/or notifications and/or push notifications to your mobile device, post, email, telephone, text message, or other media whether now known or available in the future.

在徵得您的同意後，我們還可能將您的個人資料用於，或將其提供給本公司的關聯公司和/或營銷合作夥伴（見下文），以便他們通過發送到您的移動設備的應用程式內置消息和/或通知和/或推送通知的形式、帖子、電子郵件、電話、短訊或現已存在的或將來可能會出現的其他媒體，將有關本公司、本公司的關聯公司和/或本公司的營銷合作夥伴（見下文）與促銷標的（見下文）相關的直接促銷（包括但不限於優惠、新聞、信息和營銷）發送給您。

Subject to your consent, we may also use your personal data for, or provide your personal data to, our Affiliates and/or our Marketing Partners (see below) so that they may send you direct marketing (including, but not limited to, special offers, news, information and marketing) about us, our Affiliates and/or our Marketing Partners (see below) in relation to the Marketing Subjects (see below) whether by in-app messages and/or notifications and/or push notifications to your mobile device, post, email, telephone, text message, and/or other media whether now known or available in the future.

本公司的“營銷合作夥伴”包括房地產開發商、銀行、金融和投資機構、保險公司、保險企業經紀、保險代理公司、私人俱樂部、禮賓和客服供應商、零售商店及網上商店（產品和服務包括時尚服飾和美容、健康和個人護理、奢侈品、家居生活、食品、酒類飲料、書籍和文具）、購物中心、百貨公司、鐘錶和珠寶商（如周大福珠寶集團有限公司）、連鎖酒店、餐飲服務供應商、醫療保健和長者護理、其他服務和/或產品供應商，包括健康與保健、藝術和文化、畫廊和展覽、環保和自然、體育和娛樂、旅遊和住宿、休閒和娛樂、運輸和物流、電訊、媒體和資訊科技、企業創新、加速器和孵化計劃、競賽、會議和活動、學前教育、小學、中學和/或高等教育機構。



Our **“Marketing Partners”** include property developers, banks, financial and investment institutions, insurance companies, insurance brokerage companies, insurance corporate agencies, private clubs, concierge and customer service providers, retail outlets and online businesses (products and services including fashion and beauty, health and personal cares, luxury, home and living, food, wine and beverage, books and stationery), shopping malls, department stores, watches and jewellers (such as Chow Tai Fook Jewellery Group Limited), hotel chains, catering services providers, healthcare and senior care, services and/or products providers including health and wellness, art and culture, gallery and exhibition, green and nature, sports and recreation, travel and accommodation, leisure and entertainment, transportation and logistics, telecommunication, media and information technology, corporate innovation, accelerator and incubation programmes, competitions, conferences and events, pre-school, primary, secondary and/or tertiary education institutions.

由於我們可能會與本公司的關聯公司和/或本公司的營銷合作夥伴共享您的個人資料，我們也可能會從他們那裏收到您的個人資料。本公司的關聯公司和/或本公司的營銷合作夥伴經您同意後，我們也可能使用此類個人資料向您發送有關本公司、本公司的關聯公司和/或本公司的營銷合作夥伴與促銷標的（見下文）相關的直接促銷。

As we may share your personal data with our Affiliates and/or our Marketing Partners, we may also receive your personal data from them. Subject to your consent given to our Affiliates and/or our Marketing Partners, we may also use such personal data to send you direct marketing about us, our Affiliates and/or our Marketing Partners in relation to the Marketing Subjects (see below).

本公司、本公司的關聯公司和/或本公司的營銷合作夥伴可能向您推廣的產品、服務、活動和慈善事業類型包括以下內容（統稱為**“促銷標的”**）：
The types of products, services, events and charitable initiatives that we, our Affiliates and/or our Marketing Partners may market to you include the following (together, the **“Marketing Subjects”**):

- 本公司和/或本公司的關聯公司提供的與商品與服務有關的貨品和服務；
goods and services offered by us and/or our Affiliates in relation to the Goods and Services;
- 銀行、金融和投資機構、證券公司以及保險公司提供的金融、銀行、證券、按揭、保險及其他相關服務和產品；
finance, banking, securities, mortgage, insurance and other related services and products by banks, financial and investment institutions, securities companies and insurance companies;
- 私人俱樂部會籍及其尊尚禮遇；
access and privileges at private clubs;
- 客戶服務專業諮詢，包括但不限於活動策劃、假期、酒店、旅遊及門票/機票預訂；
professional consultation on customer services, including but not limited to event planning, holidays, hotels, travel, and tickets reservation;
- 零售商店和/或網上商店的消費產品及服務，包括服裝、鞋靴、時裝、時尚配飾和美容、健康和個人護理、奢侈品、家居生活、日用品、食品、酒類和飲料、糖果、雜貨、書籍和文具、玩具、香煙和雪茄、香水和化妝品、嬰兒用品、電話和移動設備、電子產品和電器、電腦軟件、遊戲、袋及行李箱、家具、運動和休閒用品；
consumer products and services by retail outlets and/or online businesses, including clothing, shoes, fashion, fashion accessories and beauty, health and personal cares, luxury, home and living, household products, food, wine, liquor and beverages, confectionary, groceries, books and stationery, toys, cigarettes and cigars, fragrances and cosmetics, baby products, telephones and mobile devices, electronics and electrical appliances, computer software, and games, bags and luggage, furniture, sports and leisure equipment;
- 醫藥產品、醫療和配藥服務、治療產品和服務及治療師之治療服務
pharmaceutical products, medical and pharmaceutical services, therapeutical products and services, and therapy services by therapists;
- 補習、輔導、家居清潔、門衛服務、園林及植物護理服務、農業服務、鐘點家居護理、管道服務、鎖匠、理髮和美髮服務、健身室及健身服務、洗衣服務、花店、拖車和機動車服務；
tutoring, mentoring, home cleaning, janitor services, landscape and plant maintenance services, agricultural services, part time housekeeping, plumbing services, locksmiths, barber and salon services, gym and fitness services, laundry services, florists, vehicle towing, and motor vehicle services;
- 購物中心和百貨公司的獎賞、忠誠、禮遇計劃及推廣活動；
reward, loyalty, privileges programmes and promotions at shopping malls and department stores;
- 新世界集團客戶和/或潛在客戶的獎賞、忠誠、禮遇計劃及推廣活動；
reward, loyalty, privileges programmes and promotions for customers and/or potential customers of the New World Group;
- 鐘錶、珠寶及首飾；
watches, jewellery and accessories;
- 餐廳及提供食物、酒類、飲品的餐飲服務；
restaurants, catering services on food, wine and beverage;
- 旅遊、款待及住宿服務及產品，包括但不限於酒店及服務式公寓、由旅行社提供的假期套票、景點門票；
travel, hospitality and accommodation services and products, including but not limited to hotels and serviced apartments, holiday package products and services offered by travel agents, tickets to attractions;
- 交通及物流服務，包括但不限於航空及非航空運輸服務，如酒店接送、汽車租賃、巴士運營、火車運營及遊輪運營，以及快遞服務和托運服務；
transportation and logistics services, including but not limited to air travel and non-air transportation services such as hotel transfers, car rentals, bus operators, train operators and cruise operators, and courier services and shipping services;
- 會議和展覽管理服務、諮詢和營銷研究服務、供應鏈管理、活動和項目管理服務、遊戲服務、廣告和公共關係服務、媒體製作服務；
conference and exhibition management services, consultancy and marketing research services, supply chain management, event and project management services, gaming services, advertising and public relations services, media production services;
- 演唱會/音樂會、畫廊、展覽、電影、戲劇、體育賽事、特殊活動及其他文化活動的門票；
tickets for concerts, galleries, exhibitions, films, theatricals, sporting, special and cultural events;
- 環保及自然為主題的活動；
green and nature activities;
- 科技、電訊、互聯網和移動通訊服務、社交網絡和媒體；
technology, telecommunication, internet and mobile communication services, social networking and media;



- 平面和室內設計服務、攝影服務、印刷和出版服務；
graphic and interior design services, photography services, printing and publishing services;
- 法律服務、醫療服務、會計、審計、簿記和稅務服務、工程服務、建築服務、測量服務、設備租賃服務、款待服務；
legal services, medical services, accounting, auditing, bookkeeping and taxation services, engineering services, architectural services, surveying services, equipment rental services, hospitality services;
- 關於教育和/或個人發展的專業建議和/或諮詢；
professional advice and/or consultation on education and/or personal enhancement;
- 慈善事業，涵蓋促進體育、娛樂、藝術和文化活動、扶貧、促進教育、宗教推廣及其他對社會有益為目的之範疇。
charitable initiatives which support areas including sports, recreation, art and cultural programmes, relief of poverty, advancement of education, advancement of religion and other purposes that are beneficial to the community.

除非您同意授權，我們不會將您的個人資料用於直接促銷目的和/或將您的個人資料提供給第三方（無論是我們的關聯公司和/或我們的營銷合作夥伴），用於他們的直接營銷目的。即使您同意授權，您也可以通過發送電子郵件到 ctflife.csc@ctflife.com.hk 或寫信給我們的保障資料主任（地址：香港特別行政區周大福人壽保險有限公司客戶服務中心，九龍海濱道123號綠景NEO大廈7樓）（標記為機密），隨時免費選擇拒絕授權資料作直接促銷之用（或者您可以要求我們停止向第三方提供您的個人資料，屆時我們將停止提供）。

We cannot use or provide your personal data for direct marketing purposes and/or provide your personal data to third parties (whether to our Affiliates and/or our Marketing Partners) for their direct marketing purposes unless you consent. Even if you give your consent, you can opt out of direct marketing at any time (or you may request that we cease to provide your personal data to third parties, at which point we will cease to do so), free of charge, by emailing ctflife.csc@ctflife.com.hk or writing to our Data Protection Officer, CTF Life Customer Service Centre, Chow Tai Fook Life Insurance Company Limited, at CTF Life, 7/F, NEO, 123 Hoi Bun Road, Kowloon, Hong Kong SAR (marked Confidential).

您的權利 Your rights

除了上文所述您有權選擇拒絕直接促銷之外，您還享有以下的其他權利：

Apart from your right to opt out of direct marketing as mentioned above, you have the following additional rights to

- 檢查我們是否持有您的任何個人資料；
check whether we hold any of your personal data;
- 查閱我們持有的您的個人資料；
access your personal data held by us;
- 要求我們改正任何不準確的個人資料；及
require us to correct any personal data which is inaccurate; and
- 確定我們關於個人資料和我們持有的個人資料類型的不時生效的政策和做法。
ascertain our policies and practices (from time to time) in relation to personal data and the types of personal data held by us.

如果您想就上述事宜提出請求（或作出任何一般查詢），請聯繫我們的保障資料主任（地址：香港特別行政區周大福人壽保險有限公司客戶服務中心，九龍海濱道123號綠景NEO大廈7樓）或發送電子郵件到 ctflife.csc@ctflife.com.hk（標記為機密）。根據香港法例第486章《個人資料（私隱）條例》（“《私隱條例》”），我們有權就處理任何個人資料查閱請求向您收取合理費用。

If you would like to make a request in relation to the above (or make any general enquiries), please contact our Data Protection Officer, CTF Life Customer Service Centre, Chow Tai Fook Life Insurance Company Limited at CTF Life, 7/F, NEO, 123 Hoi Bun Road, Kowloon, Hong Kong SAR or ctflife.csc@ctflife.com.hk (marked Confidential). In accordance with the Personal Data (Privacy) Ordinance (Cap. 486, Laws of Hong Kong) (the “PDPO”), we have the right to charge you a reasonable fee for the processing of any personal data access request.

私隱政策聲明 Privacy Policy Statement

您可以瀏覽 <https://www.ctflife.com.hk/tc/disclaimer> 上提供的周大福人壽私隱政策，瞭解我們有關個人資料保護政策的更多信息。如果周大福人壽私隱政策與本聲明之間存在任何不一致或衝突，則以本聲明為準。

You can find out more about our policy on personal data protection by accessing the CTF Life Privacy Policy Statement available at <https://www.ctflife.com.hk/en/disclaimer>. If there is any inconsistency or conflict between the CTF Life Privacy Policy Statement and this Statement, this Statement shall prevail.

有關本公司以下相關政策和信息，另請參見周大福人壽私隱政策：

Please also see the CTF Life Privacy Policy Statement for our policies and information about;

- 本公司對日誌文件的收集和/或使用（與您使用/訪問應用程式和/或網站（視情況而定）有關的數據，包括但不限於您的 IP 地址、域名、瀏覽器類型和訪問時間）；
our collection and/or use of Log Files (data relating to your use of/visits to the Application and/or the Website (as the case may be), including but not limited to your IP address, domain name, browser type and access time);
- Cookies 和其他跟蹤機制的使用
the use of cookies and other tracking mechanisms;
- 保留您的個人資料；
retention of your personal data;
- 在應用程式和/或網站（視情況而定）中可能包含的第三方商戶和/或網站；
third party merchants and/or websites that may be contained in the Application and/or the Website (as the case may be);
- 我們如何保護您的個人資料安全；
how we keep your personal data secure;
- 在法律訴訟中使用您的個人資料。
use of your personal data in legal proceedings.

不一致或衝突 Inconsistency or conflict

如果本聲明的中英文版本有任何不一致或衝突，須以英文版本為準。

If there is any inconsistency or conflict between the English and Chinese version of this Statement, the English version shall prevail.



其他 Miscellaneous

本聲明可能會不時更新，以反映我們因應個人資料保護和/或個人資料/數據私隱法律和法規變化而產生的政策變更。如有重大變更，我們將通知您並徵得您對變更、同意和/或選擇（必要或適用時）的許可。如果您不接受變更和/或提供您的許可，那麼我們可能無法執行目的和/或向您提供商品與服務。我們建議您定期查看應用程式和/或網站（視情況而定）以獲取本聲明的更新版本。

This Statement may be updated from time to time to reflect changes to our policy with respect to personal data protection and/or changes to personal data/data privacy laws and regulations. Where there are significant changes, we will notify you and obtain your acceptance of the changes, consents, and/or opt in (as necessary or applicable). If you do not accept the changes and/or provide your consent, then we may not be able to perform the Purposes and/or provide goods or services to you. You are advised to check the Application and/or the Website (as the case may be) for updates to this Statement on a regular basis.

本聲明中的任何內容均不限制您根據《私隱條例》所享有的權利。
Nothing in this Statement shall limit your rights under the PDPO.

如果您是：
If you are:

- (i) 位於中國內地的個人，於中國內地訪問周大福人壽相關網站或使用周大福人壽相關流動應用程式或從中國內地通過手機或任何其他方式使用周大福人壽產品及/或服務；及/或
an individual located in Mainland China who visits CTF Life's relevant website(s) or uses relevant mobile application(s) of CTF Life, or otherwise uses CTF Life's products and/or services by phone or any other means from Mainland China; and/or
- (ii) 持有中國內地護照及/或居民身份證的個人，到訪周大福人壽在香港的客服中心或其他實體場所或在香港通過手機或任何其他方式使用周大福人壽產品及/或服務，
an individual holding a Mainland China passport and/or resident identity card who visits the service centres or other physical premises of CTF Life in Hong Kong or otherwise uses CTF Life's products and/or services by phone or any other means in Hong Kong,

除(i)周大福人壽私隱政策和(ii)本聲明以及中國內地適用的數據保護法律和法規外，周大福人壽將根據“中華人民共和國附錄”處理您的個人資料。就此處目的而言，中國內地是指除香港、中華人民共和國澳門特別行政區和台灣以外的地區。

your personal data will be processed by CTF Life in accordance with the “People's Republic of China Addendum” in addition to the (i) CTF Life Privacy Policy Statement and (ii) this Statement, as well as the applicable data protection laws and regulations in Mainland China which, for the current purposes, excludes Hong Kong, the Macau Special Administrative Region of the People's Republic of China and Taiwan.

本聲明受香港法律約束並據其進行解釋。

This Statement shall be governed by, and construed in accordance with, the laws of Hong Kong.

我已閱讀並理解以上周大福人壽的《個人資料收集聲明》。

I have read and understood the above Personal Information Collection Statement of CTF Life.

- 我同意接收來自周大福人壽的直接促銷，詳情已載於上文所述的《個人資料收集聲明》。
I consent to receive direct marketing from CTF Life, details of which have been set out in the Personal Information Collection Statement mentioned above.
- 我同意接收來自周大福人壽的關聯公司和/或周大福人壽的營銷合作夥伴的直接促銷，詳情已載於上文所述的《個人資料收集聲明》。
I consent to receive direct marketing from CTF Life's Affiliates and/or from CTF Life's Marketing Partners, details of which have been set out in the Personal Information Collection Statement mentioned above.



2407

聲明、同意及授權 Declaration, Agreement and Authorization

本人謹此聲明及同意(1)上述一切資料、陳述及問題的所有答案，無論是否由本人親手所寫，就本人所知所信均為事實之全部並確實無訛；(2)周大福人壽有權要求本人或可能有權獲得保單價值或更改保單受益人的任何其他人士包括但不限於任何索償人、受益人和受讓入（以及任何以上人士之遺囑執行人、遺產管理人或遺產代理人）（本第(2)段所述的各人士稱為「相關人士」）提供周大福人壽可能合理索取的資料及附助確證的文件（及/或填寫及簽署與此相關的文件），包括但不限於姓名、出生地點、住宅和郵遞地址、納稅人識別編號、社會安全號碼、國籍、居留地、稅務居留地及相關人士在報稅或納稅責任方面須遵守的稅制；(3)本人將就本人的處境上的任何改變或本人可能曾不時向周大福人壽提供的關於保單或周大福人壽簽發的其他保單的資料的更改或增加從速通知周大福人壽，包括若相關人士的身分有所改變，而且本人承諾會在處境發生改變後的30日內向周大福人壽提交一份已適當更新的自我證明表格，並且周大福人壽有權要求其他各相關人士就其個人資料的任何變化或增加通知周大福人壽；(4)為確保周大福人壽能履行適用於周大福人壽或周大福人壽應該遵守的有關披露或使用資料的責任，規定或安排（「該等責任」），此包括但不限於其在美國《海外賬戶稅收合規法案》（「海外賬戶稅收合規法案」）的責任及為自動交換財務帳戶資料的目的在香港《稅務條例》的責任，本人將應周大福人壽不時就上述保單提出的合理要求在其所定的時限內填妥並簽署文件、提供文件證據並採取行動；(5)周大福人壽在某些情況下可能必須將《海外賬戶稅收合規法案》預扣稅強制加於其從保單所作出的付款或保單所收到的款項。目前，周大福人壽只在下列情況可能必須採取上述行動 (a)倘若香港稅務局沒有根據香港與美國簽訂的跨政府協議（及香港與美國簽訂的相關的稅務資料交換協定）與美國稅務局（「美國稅務局」）交換資料，及(b)若本人或任何其他相關人士或賬戶持有人為非參與協議的海外金融機構，則周大福人壽可能必須從保單所收到的可預扣款項扣減或扣起《海外賬戶稅收合規法案》預扣稅並將其匯付給美國稅務局。不論如何，本人同意周大福人壽為確保其履行該等責任可把上述的及適用法律不時訂明的必要資料向香港及海外的稅務機構披露及轉移及同意本人的資料將被用作與其他司法管轄區的稅務機構交換資料，及本人謹此放棄禁止或限制該等披露的權利（如有）；及(6)對於因為及/或出於本人申請委任、提出更改或終止指定保障領取人而產生的任何（直接及間接）損害、損失或其他法律責任及/或任何相應而生的、附帶或特別損害（包括但不限於收益損失或儲蓄損失），周大福人壽及其聯營公司、周大福人壽及其聯營公司的董事、高級人員、僱員或營業員均不會受到損害，且不會對保單持有人、指定保障領取人、相關人士或任何其他人士承擔任何責任。

I HEREBY DECLARE AND AGREE that (1) all the above information, statements and answers to all the questions in this form whether or not in my own handwriting are to the best of my knowledge and belief, complete and true; (2) CTF Life shall have the right to request me or any other person who may be entitled to access the policy value or change a beneficiary under the policy including without limitation any claimant, beneficiary and assignee (and the executor, administrator or personal representative of any of the above) (each person in this paragraph (2), a "Relevant Person"), to provide (and/or complete and sign such document relating to) such information and supporting documentation as CTF Life may reasonably require including without limitation, name, place of birth, residential and mailing addresses, taxpayer identification number, social security number, citizenship, residency, tax residency and the tax regime(s) to which the Relevant Person is subject in respect of tax reporting or payment responsibility; (3) I shall update CTF Life promptly on any change of circumstances or any change or addition to the information that I may have provided to CTF Life from time to time in relation to the policy or other policies issued by CTF Life, including change in the identity of a Relevant Person; and I undertake to provide CTF Life with a suitably updated self-certification form within 30 days of such change in circumstances and CTF Life shall have the right to request each other Relevant Person to update it of any change or addition to their information; (4) I shall complete and sign such documents, provide documentary evidence and take such actions within such timeframe as CTF Life may reasonably require from time to time to enable it to comply with the obligations, requirements or arrangements for disclosing or using data that apply to it or with which it is expected to comply (the "Obligations"), these include but are not limited to its obligations under the US Foreign Account Tax Compliance Act ("FATCA") and the Inland Revenue Ordinance of Hong Kong in respect of the policy for the purpose of automatic exchange of financial account information; (5) CTF Life could, in certain circumstances, be required to impose FATCA withholding tax on payments made to or which it makes from the policy. Currently the only circumstances in which CTF Life may be required to do so are (a) if the Hong Kong Inland Revenue Department fails to exchange information with the US Internal Revenue Service ("IRS") under the Intergovernmental Agreement between Hong Kong and the US (and the relevant tax information exchange agreement between Hong Kong and the US), and (b) if I am or any other Relevant Person or account holder is a non-participating foreign financial institution; then CTF Life may be required to deduct or withhold FATCA withholding tax on withholdable payments made to the policy and remit that to the IRS. In any event, I consent to the disclosure and transfer of the required information stated above and as prescribed by applicable laws from time to time from CTF Life to the tax authorities both in Hong Kong and outside Hong Kong and the exchange of information with tax authorities of other jurisdictions to ensure CTF Life complies with the Obligations, and I waive all rights I have (if any) to prohibit or restrict such disclosure; and (6) each of CTF Life, its associates, any of their directors, officers, employees or agents shall be held harmless and shall not be liable to the Policy Owner, the Designated Person, the Relevant Persons or any other persons for any damages, loss or other liability whatsoever (both direct and indirect) and/or any consequential, incidental or special damages (including but not limited to any loss of profits or loss of savings), as a result of and/or by reason of my application to appoint, change or terminate the Designated Person.

本人確認以下保險代理 / 保險經紀已清楚地向本人解釋與本申請相關的要求、行政規則及程序、注意事項及 / 或涉及之風險，亦已提醒本人須於提交本申請前閱讀與本申請相關的保單條款，並已提供所有相關資料。

I confirm that the insurance agent / insurance broker identified below has clearly explained to me the requirements, administrative rules and procedures, important notes and / or key risks relating to this application, and has reminded me to read the policy provisions relating to this application before submitting the application, and provided all relevant information.

本人明白於此服務申請書的要求需獲周大福人壽收到並存檔及最終經周大福人壽以批註或信函確認及接納方為有效。有關批註（如有）及保單服務確認通知書（如有）將構成保單文件之一部分。

I understand that the request made in this Service Request Form is NOT valid until the request is recorded as received by CTF Life and is finally confirmed and accepted by CTF Life by way of endorsement or letter. The corresponding endorsement (if any) and the notification of policy confirmation (if any) will form part of the Policy.

本服務申請表條款及條件受香港法律管轄並據此解釋。雙方特此不可撤銷地同意，唯香港法院對因該等條款及條件而起或與之有關的爭議及分歧具有聆訊及裁定之司法管轄權。

The terms and conditions of this request form shall be governed and construed in accordance with the laws of Hong Kong. Both parties hereby irrevocably agree that the courts located in Hong Kong shall have exclusive jurisdiction to hear and determine any dispute and difference arising out of and in connection with these terms and conditions.

本人明白若中、英文兩個版本有任何抵觸或不相符之處，應以英文版本為準。

I understand that if there is any inconsistency or ambiguity between the English version and the Chinese version, the English version shall prevail.

本人確認，本人已經細讀本「聲明、同意及授權」章節的以上段落；本人完全明白本章節以上段落的含義，亦明白本人根據本章節以上段落作出的同意、豁免及確認均不可撤銷。本人進一步同意，對於本人、指定保障領取人、相關人士或任何其他人士由於周大福人壽根據本服務申請表採取任何行動而蒙受的任何代價或損失，周大福人壽概不負責。

I confirm that I have read the above paragraphs in this "Declaration, Agreement and Authorizations" section; I fully understand the implications of the above paragraphs in this section; our agreement, waiver and confirmations given under the above paragraphs in this section are irrevocable. I further agree that CTF Life shall not be liable for any costs or loss that I / the Designated Person, the Relevant Person or any other person may incur because of CTF Life taking any of the actions pursuant to this service request form.

X	_____	X	_____
保單持有人簽署	簽署日期 (日 / 月 / 年)	保險代理人 / 保險經紀 /	簽署日期 (日 / 月 / 年)
Signature of Policy Owner	Date of Signature	第三者專業人士簽署	Date of Signature
(姓名 Name: _____)	(DD / MM / YY)	Signature of Insurance Agent /	(DD / MM / YY)
		Insurance Broker /	
		Professional Third Party	
		(姓名 Name: _____))
		(牌照號碼 License No.: _____))
		(聯絡電話 Contact No.: _____))

中華人民共和國附錄（“本附錄”）
The People's Republic of China Addendum (this “Addendum”)

本聲明可能會不時更新，以反映我們因應個人資料保護和/或個人資料/數據私隱法律和法規變化而產生的政策變更。如有重大變更，我們將通知您並徵得您對變更、同意和/或選擇（必要或適用時）的許可。如果您不接受變更和/或提供您的許可，那麼我們可能無法執行目的和/或向您提供商品與服務。我們建議您定期查看應用程式和/或網站（視情況而定）以獲取本聲明的更新版本。

This Statement may be updated from time to time to reflect changes to our policy with respect to personal data protection and/or changes to personal data/data privacy laws and regulations. Where there are significant changes, we will notify you and obtain your acceptance of the changes, consents, and/or opt in (as necessary or applicable). If you do not accept the changes and/or provide your consent, then we may not be able to perform the Purposes and/or provide goods or services to you. You are advised to check the Application and/or the Website (as the case may be) for updates to this Statement on a regular basis.

本聲明中的任何內容均不限制您根據《私隱條例》所享有的權利。
Nothing in this Statement shall limit your rights under the PDPO.

如果您是：

If you are:

- (i) 位於中國內地的個人，於中國內地訪問周大福人壽相關網站或使用周大福人壽相關流動應用程式或從中國內地通過手機或任何其他方式使用周大福人壽產品及/或服務；及/或
an individual located in Mainland China who visits CTF Life's relevant website(s) or uses relevant mobile application(s) of CTF Life, or otherwise uses CTF Life's products and/or services by phone or any other means from Mainland China; and/or
- (ii) 持有中國內地護照及/或居民身份證的個人，到訪周大福人壽在香港的客服中心或其他實體場所或在香港通過手機或任何其他方式使用周大福人壽產品及/或服務，
an individual holding a Mainland China passport and/or resident identity card who visits the service centres or other physical premises of CTF Life in Hong Kong or otherwise uses CTF Life's products and/or services by phone or any other means in Hong Kong,

除(i)周大福人壽私隱政策和(ii)本聲明以及中國內地適用的數據保護法律和法規外，周大福人壽將根據“中華人民共和國附錄”處理您的個人資料。就此處目的而言，中國內地是指除香港、中華人民共和國澳門特別行政區和台灣以外的地區。

your personal data will be processed by CTF Life in accordance with the “People's Republic of China Addendum” in addition to the (i) CTF Life Privacy Policy Statement and (ii) this Statement, as well as the applicable data protection laws and regulations in Mainland China which, for the current purposes, excludes Hong Kong, the Macau Special Administrative Region of the People's Republic of China and Taiwan.

中華人民共和國附錄：<https://www.ctflife.com.hk/tc/disclaimer/prcaddendum>

The People's Republic of China Addendum: <https://www.ctflife.com.hk/en/disclaimer/prcaddendum>

中華人民共和國附錄之附件1：<https://www.ctflife.com.hk/tc/disclaimer/prcaddendum/appendix1>

Index 1 to the People's Republic of China Addendum: <https://www.ctflife.com.hk/en/disclaimer/prcaddendum/appendix1>

中華人民共和國附錄之附件2：<https://www.ctflife.com.hk/tc/disclaimer/prcaddendum/appendix2>

Index 2 to the People's Republic of China Addendum: <https://www.ctflife.com.hk/en/disclaimer/prcaddendum/appendix2>

中華人民共和國附錄之附件3：<https://www.ctflife.com.hk/tc/disclaimer/prcaddendum/appendix3>

Index 3 to the People's Republic of China Addendum: <https://www.ctflife.com.hk/en/disclaimer/prcaddendum/appendix3>

中華人民共和國附錄之附件A-關於處理未成年人個人資料的規則：<https://www.ctflife.com.hk/tc/disclaimer/prcaddendum/annexA>

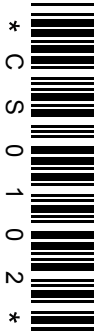
Annex A to the People's Republic of China Addendum – Rules on processing minors' personal data:

<https://www.ctflife.com.hk/en/disclaimer/prcaddendum/annexA>

我，作為保單持有人及/或受保人（如適用）及/或未成年人的父母或法定監護人（如適用）已閱讀理解並同意周大福人壽的中華人民共和國附錄（“附錄”）及附錄之附件A（“附件A”）（如適用）全部內容。

I, as the Policy Owner and/or the Insured (if applicable) and/or the parent or legal guardian of the Minor (if applicable), have read, understood and agreed to all content contained in the CTF Life's People's Republic of China Addendum (“Addendum”) and Annex A to the Addendum (“Annex A”) (where applicable).

保單持有人 Policy Owner	受保人 Insured	未成年人的父母 或法定監護人 Parent or legal guardian of the Minor	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	本人同意根據“附錄”及“附件A”（如適用）目的對本人及/或未成年人的個人信息（包括敏感個人信息）的收集、使用及處理。 I consent to the collection, use and processing of my and/or the Minor's personal data (including sensitive personal data) in connection with the Purposes set out in the “Addendum” and “Annex A” (if applicable).
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	本人同意將本人及/或未成年人的個人信息（包括敏感個人信息）轉移至中國內地以外地區。 I consent to the transfer of my and/or the Minor's personal data (including sensitive personal data) to outside Mainland China.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	本人同意向第三方提供本人及/或未成年人的個人信息（包括敏感個人信息）。 I consent to providing my and/or the Minor's personal data (including sensitive personal data) to third parties.



2501

我，作為保單持有人及/或受保人（如適用）及/或未成年人的父母或法定監護人（如適用），**確認上述本人勾選“同意”** (i) 有關根據“附錄”及“附件A”目的對本人作為保單持有人及/或受保人（如適用）及/或未成年人（如適用）的個人信息(包括敏感個人信息)的收集、使用及處理及/或 (ii) 轉移本人作為保單持有人及/或受保人（如適用）及/或未成年人（如適用）的個人信息(包括敏感個人信息)至中國內地以外地區及/或 (iii) 向第三方提供本人作為保單持有人及/或受保人（如適用）及/或未成年人（如適用）的個人信息(包括敏感個人信息)，**此等“同意”將適用於本人作為保單持有人及/或受保人（如適用）及/或未成年人（如適用）在周大福人壽作為保單持有人及/或受保人的所有現行生效及/或等候復效的保單（如適用）。**

I, as the Policy Owner and/or the Insured (if applicable) and/or the parent or legal guardian of the Minor (if applicable), **confirm my respective consent given above in relation to** (i) the collection, use and processing of personal data (including sensitive personal data) of myself as the Policy Owner and/or the Insured (if applicable) and/or the Minor (if applicable) in connection with the Purposes set out in the “Addendum” and “Annex A” and/or (ii) the transfer of personal data (including sensitive personal data) of myself as the Policy Owner and/or the Insured (if applicable) and/or the Minor (if applicable) to outside Mainland China and/or (iii) providing personal data (including sensitive personal data) of myself as the Policy Owner and/or the Insured (if applicable) and/or the Minor (if applicable) to third parties, **shall be applicable to all existing policies which are in-force and/or waiting for reinstatement of myself as the Policy Owner and/or the Insured (if applicable) and/or the Minor (if applicable) as the Policy Owner and/or the Insured at CTF Life (if applicable).**

本聲明受香港法律約束並據其進行解釋。

This Statement shall be governed by, and construed in accordance with, the laws of Hong Kong.

我已閱讀並理解以上周大福人壽的《個人資料收集聲明》。

I have read and understood the above Personal Information Collection Statement of CTF Life.

我同意接收來自周大福人壽的直接促銷，詳情已載於上文所述的《個人資料收集聲明》。

I consent to receive direct marketing from CTF Life, details of which have been set out in the Personal Information Collection Statement mentioned above.

我同意接收來自周大福人壽的關聯公司和/或周大福人壽的營銷合作夥伴的直接促銷，詳情已載於上文所述的《個人資料收集聲明》。

I consent to receive direct marketing from CTF Life's Affiliates and/or from CTF Life's Marketing Partners, details of which have been set out in the Personal Information Collection Statement mentioned above.

申請人/保單持有人姓名 (如非準受保人/受保人)
Name of the Applicant / Policy Owner
(if other than the Proposed Insured / Insured)

X _____
申請人/保單持有人簽署 (如非準受保人/受保人)
Signature of the Applicant / Policy Owner
(if other than the Proposed Insured / Insured)

簽署日期 (日 / 月 / 年)
Signed on (DD / MM / YY)

準受保人/受保人姓名 (適用於18歲或以上)
Name of the Proposed Insured / Insured
(Applicable to age 18 or above)

X _____
準受保人/受保人簽署 (適用於18歲或以上)
Signature of the Proposed Insured / Insured
(Applicable to age 18 or above)

簽署日期 (日 / 月 / 年)
Signed on (DD / MM / YY)

準受保人/受保人父母姓名或法定監護人
(如準受保人/受保人18歲以下)
Name of Proposed Insured / Insured's parent
or legal guardian (if proposed insured / Insured
aged 18 below)

X _____
準受保人/受保人父母或法定監護人簽署
(如準受保人/受保人18歲以下)
Signature of Proposed Insured / Insured's
parent or legal guardian (if proposed insured /
Insured aged 18 below)

簽署日期 (日 / 月 / 年)
Signed on (DD / MM / YY)



2501