

Succession Trust Deed

遺產繼承信託契約

For whole of life policies

適用於終身壽險保單

The Succession Trust Deed

If you would like to obtain further information, please call our customer hotline on +852 3550 6188 or email customerservicing@fpihk.com and we will be happy to assist.

遺產繼承信託契約

如有任何查詢，請致電我們的客戶服務熱線 +852 3550 6188 或電郵至 customerservicing@fpihk.com，我們十分樂意提供協助。

Introduction

The Succession Trust is intended for those who wish to transfer ownership of an asset, but need to retain the possibility of benefiting from it.

序言

遺產繼承信託乃為有意轉讓資產所有權，但須保留可能受益的有關人士而設。

The Succession Trust allows the Settlor to provide for a broad class of Beneficiaries. Although it is the Trustees that have absolute discretion over who benefits they will in practice take account of the wishes of the Settlor. This Trust can meet a number of objectives, including succession planning, mitigation of wealth and estate taxes and possibly forced heirship laws in some jurisdictions.

遺產繼承信託允許財產委託人向廣泛類別受益人設立遺產。儘管受託人擁有絕對酌情權決定受益人，但實際上須考慮財產委託人的意願。本信託可達致多項目標，包括遺產繼承計劃、減輕財富稅及財遺產稅產稅以及強制繼承權法例。

The Trust wording is provided as a draft for consideration only. Individuals should take professional advice before taking or refraining from a particular course or action. In particular, Friends Provident International Limited does not accept any legal responsibility for the efficacy or tax consequences of the Trust wording.

所載信託內容為草擬本，僅供參考之用。個人於進行或避免進行某一程序或行動之前，應徵詢專業意見。特別是，英國友誠有限公司不會就信託內容的有效性或稅務後果承擔任何法律責任。

Please note that the Settlor will automatically be a Trustee unless the relevant words are deleted.

請注意，財產委託人將自動成為受託人，惟有關規定遭刪除則作別論。

If an existing policy is to be placed into trust and already has a Fund Adviser appointed we will require confirmation from the Trustees that the agreement is to continue.

倘現有保單已納入信託，且已就此委任基金顧問，我們將要求受託人確認有關協議持續生效。

Important note for UK-domiciled individuals

It is currently a legal requirement for any chargeable lifetime transfers that comprise of cash and cause the Settlor to exceed his/her nil rate band to be reported to HMRC on Revenue forms IHT 100, IHT100a and D34. These forms are available on the HM Revenue & Customs website at <https://www.gov.uk/government/organisations/hm-revenue-customs>.

對英國居籍人士的重要提示

根據應納稅遺產轉移的法律規定，有關應納稅遺產轉移包括現金，並可引致財產授予人超出須按收入形式IHT 100、IHT100a及D34向英國皇家稅務與海關總署申報的免徵額範疇。有關收入形式可於英國海關稅務總署網站<https://www.gov.uk/government/organisations/hm-revenue-customs>查閱。

The occasion of a periodic charge or exit charge also needs to be reported even if no IHT liability arises unless the cumulative total of the assumed transferor does not exceed 80% of the then nil rate band. The forms to use here, when relevant, are IHT 100c and d, and form D34.

即使並無引起遺產稅責，定期繳稅或豁免繳稅亦須予以申報，惟承擔稅責的轉讓人累計納稅總額不超過當時免徵額的80%。此處所用收入形式（如相關）為IHT 100c及d，以及形式D34。

The Succession Trust 遺產繼承信託

Declaration of Trust 信託聲明

THIS SETTLEMENT is made the
此結算安排於

D		D	M		M	Y		Y		Y		Y
---	--	---	---	--	---	---	--	---	--	---	--	---

This is the date the Trust will take effect and should not pre-date the policy commencement date.
此乃信託生效日期，惟不可早於保單生效日期。

(i) BETWEEN [] of []
訂約方之間 的 (the Settlor(s)) (財產委託人)

and [] of []
與 的

The Settlor(s) of the first part and
第一部分的一名或兩名財產委託人，與

The name and address of the Settlor (or both Settlor(s)) should be inserted here. The Settlor(s) is/are automatically included as a Trustee unless the relevant words are deleted.

請在此處填寫財產委託人（或兩名財產委託人）的姓名及地址。財產委託人將自動成為受託人，惟相關規定遭刪除則另作別論。

(ii) THE SETTLOR(S) AND (delete if not applicable)
一名或兩名財產委託人及（如不適用，請刪除）

[] of []
的

and [] of []
與 的

("the Trustees") of the second part
第二部分的（「受託人」）

The name and address of the additional Trustees should be inserted here. Please note proof of identity will be required for all Trustees, i.e. passport, plus confirmation of each Trustee's residential address, i.e. utility bill.

請在此處填寫額外受託人的姓名及地址。請注意，需要提供所有受託人的身份證明（如護照），以及確認所有受託人居住地址的證明（如公用服務帳單）。

WHEREAS the Settlor is the absolute beneficial owner of the policies detailed in the First Schedule to this Trust ("the Scheduled Policies") and the Settlor being desirous of transferring the policy into Trust hereby declares that from the date first before written the Trust Fund shall be held by ***[the Settlor and]*** the Trustees ("the Trustees") together as Trustees of the Trust set out below:

鑒於財產委託人為本信託附表一（「保單附表」）所載保單的絕對受益擁有人，有意將保單轉入信託的財產授予人謹此宣佈，自本契約文首所載日期起，信託基金將由***[財產授予人及]***受託人作為信託的受託人（「相關受託人」）合共持有，詳情載列如下：

* If the Settlor is not to be a Trustee please delete the wording in italics, and date and initial the deletion.

* 倘財產授予人並非相關受託人，請刪除斜體格式的內容及日期，並簡簽相關刪除內容。

NOW THIS DEED WITNESSETH as follows:

本契約內容如下：

1 The Fund 基金

(1) In this Trust the expression the "Fund" shall mean the Scheduled Policies and any further assets hereinafter transferred to the Trustees or made by them and held on the terms of this Trust together with the proceeds or income or accumulated income thereof or such part or parts thereof as shall for the time being remain undistributed.

於本信託中，「基金」一詞指保單附表，以及受託人根據本信託條款於下文獲轉讓或作出及持有的任何其他資產，連同該等資產的所得款項或收入或累計收入，或當時仍未分派的任何一部分或多部分的該等資產。

(2) In this Trust the expression "the Trust Period" means the period of one hundred and fifty years from the date first before written.

於本信託中，「信託期間」一詞指自本契約文首所載日期起計為期150年。

2 Beneficiaries 受益人

The Trustees shall hold the Fund and the income and capital of the Fund on the following Trusts:

相關受託人將按下列信託持有基金以及基金的收入及資金：

(1) The Trustees shall have power during the Trust Period to pay, transfer or apply all or part of the Fund to or for the benefit of the Primary Beneficiary, the Settlor (and where there is more than one, for all Settlor(s) or the survivor(s) thereof jointly)

於信託期間，相關受託人有權向主要受益人（即財產委託人（倘超過一名，則為所有財產授予人或尚存者））或以彼等為受益人支付、轉讓或為彼等動用全部或部分的基金。

- (2) Subject to paragraph (1) of this clause 2 for the benefit of such of the Named Beneficiaries identified in the Third Schedule to this Trust as the Trustees may by deed or deeds revocable during the Trust Period or irrevocable, appoint and if more than one in such shares and for such interests and subject to such Trusts powers and provisions as the Trustees shall in their absolute discretion think fit Provided Always that no such appointment shall affect the entitlement of any person to any benefit previously received by him under this Trust.

在本第2條第(1)段規限下，以本信託附錄三確定的指定受益人為受益人，相關受託人於信託期間透過一份或多份可撤銷或不可撤銷契約委任指定受益人，倘超過一名指定受益人享有該等股份，則就有關權益而言，須受限於有關信託權力及相關受託人全權酌情認為適當的條款，且總以有關委任不得影響任何人士先前於本信託項下收到的利益份額為條件。

- (3) Subject to and in default of any appointment made under paragraphs (1) and (2) of this Clause 2 for the benefit of the Named Beneficiary during the Trust Period, and if there shall be more than one Named Beneficiary, then they shall be entitled to the Fund in the shares stated in the Third Schedule hereto and if no shares are stated at any time then in equal shares per capita.

受限於且在並無作出本第2條第(1)及(2)段項下的委任的情況下，以信託期間的指定受益人為受益人，倘有多於一名指定受益人，則彼等將有權享有本契約附表三所列股份內的基金，而倘於任何時間內並無股份列賬，則以同等人均股份列賬。

- (4) During his lifetime the Settlor (and if more than one all of them acting jointly) shall have full power to exclude or add or otherwise change the entitlements of Named Beneficiaries or a Named Beneficiary described in the Third Schedule of this Deed by delivering to the Trustees a notice in writing signed by the Settlor stating the Named Beneficiaries or Named Beneficiary to be excluded from or added to the Third Schedule of this Deed or detailing the alteration to their entitlement, such notice to be attached to and form part of this Trust.

於在世期間，財產委託人（倘多於一名，則彼等共同行事）將具全權移除、增加或以其他方式更改指定受益人或本契約附表三所述指定受益人的利益份額，方式為向受託人寄發一份獲財產授予人簽署的書面通知，列明指定受益人或本契約附表三中待剔除或新增的指定受益人或有關該等受益人利益份額變動的詳情，有關通知將隨附於本信託，並構成本信託的一部分。

- (5) If the Trustees shall be in doubt as to whether any person or entity shall have survived the Settlor it shall be presumed conclusively that such person predeceased the Settlor.

倘受託人對任何人士之壽命或實體之存在時間是否較財產委託人之壽命為長存疑，受託人可假設最終該等人士較財產委託人較早身故。

3 Authorised Investments 授權投資

Any moneys for the time being representing the Fund may be invested in or applied in the purchase of or at interest upon the security of such stocks, funds, policies of assurance, securities or other investments or property of whatever nature as the Trustees in their absolute discretion think fit to the extent that the Trustees shall have the same and unrestricted powers of investing and varying investments in all respects as if they were absolutely and beneficially entitled thereto.

凡當時代表基金的款項均可投資或用於購買受託人全權酌情認為適當的股份、基金、保單、證券或其他任何性質的投資或財產的抵押或有關抵押權益，惟受託人於所有方面均擁有相同且不受限制的投資及更改投資的權力，猶如彼等絕對且實益享有有關權力。

4 Fees 費用

Any Trustee being an advocate or other person (including any company engaged in any profession or business) shall be entitled to charge and be paid all usual and professional or other charges for business done and services rendered or time spent by it, him or his firm in the administration of the Trusts hereof including acts which a Trustee not engaged in any profession or business could have done personally.

凡作為代訟人或其他人士（包括從事任何專業或業務的公司）的受託人均有權就彼或彼之公司管理本契約信託所開展的業務、提供的服務或耗用的時間（包括並未從事任何專業或業務的受託人可獨自完成的行動）收取及獲付一切正常、專業或其他費用。

5 Appointment of Trustees 委任受託人

- (1) A Trustee may at any time retire from its functions and duties under this Trust by giving to the Settlor not less than thirty days written notice at the expiry of which the Fund shall be transferred to the continuing Trustees, providing that after such retirement there remains at least two Trustees.

受託人可隨時透過向財產委託人發出不少於30日書面通知的形式辭去其於本信託項下的職責及職務，有關通知屆滿後，基金將移交至繼任受託人，惟於有關辭任後仍有至少兩名受託人。

- (2) During his lifetime the Settlor shall have full power to remove a Trustee by delivering to such Trustee thirty days written notice of such removal at the expiry of which notice the Fund shall be transferred to the remaining Trustees. The Settlor cannot exercise this power unless after such removal there remains at least two Trustees.

財產委託人於在世期間可全權罷免受託人，需提前三十天向該受託人寄發有關罷免的書面通知，有關通知屆滿後，基金將移交至繼任受託人。僅在有關罷免後仍有至少兩名受託人的情況下，財產委託人方可行使此特權。

- (3) The power to appoint new or additional Trustees shall vest in the Settlor during his lifetime and after his death shall vest in the Trustees.

委任新任或新增受託人的權力在財產委託人在世期間歸其本身擁有，於彼離世後，將歸受託人所有。

6 Governing Law 管轄法律

This Deed shall be governed by and construed in accordance with the laws of the Isle of Man and all parties to this Deed hereby submits to the non-exclusive jurisdiction of the Courts of the Isle of Man.

本契約受馬恩島法律管轄並按馬恩島法律詮釋，且本契約各訂約方謹此同意受馬恩島法院非專屬管轄權所管轄。

7 Miscellaneous 其他事項

- (1) In the management and administration of the Fund the Trustees shall accept as a good and sufficient discharge a receipt by a parent or guardian of any minor Named Beneficiary in respect of capital or income payable to or for the benefit of such Named Beneficiary.

於管理基金時，受託人將視任何未成年指定受益人父母或監護人接獲應付該指定受益人或以該指定受益人為受益人應付的資金或收入為合理充分履約。

- (2) The Trustees shall have the power to delegate the power of making managing realising or otherwise dealing with any investment comprised in the Trust Fund to any person or persons upon such terms as to remuneration or otherwise as the Trustees may think fit and no Trustee shall be responsible for the default of any such agent if the Trustees in question employed or incurred expense in employing him in good faith.

受託人有權根據與薪酬有關的條款或受託人可能認為屬適當的其他條款，向任何一名或多名人士授權作出管理、變現或以其他方式處理納入信託基金的任何投資的權力，且受託人毋須就任何該等代理人的違約行為負責，惟有關受託人以真誠原則僱用該等代理人或就有關僱用產生開支。

- (3) Every discretion or power conferred on the Trustees shall be absolute and uncontrolled.

每項賦予受託人的酌情權或權力均屬絕對且不可控制。

- (4) Words denoting any gender shall include all genders and words denoting persons shall include firms and corporations as well as actual persons and words denoting the singular shall include the plural and vice versa.

意指任何性別的詞語應包括所有性別；意指人士的詞語應包括公司、法團及實人；意指單數的詞語應包括複數，反之亦然。

- (5) In the professed execution of this Trust no Trustee shall be liable for any loss to the Trust Fund arising by reason of any investment made in good faith or by reason of any mistake or omission made in good faith by any Trustee hereof or by reason of any other matter except wilful and individual fraud or wrong doing on the part of the Trustee who is sought to be liable.

於宣稱簽立本信託時，受託人毋須就因任何以真誠原則作出的投資，或因任何本契約受託人因真誠原因所犯的錯誤或疏忽，或因任何其他事宜而引致的信託基金虧損負責。惟代表須承擔責任的受託人蓄意作出的個人欺詐或錯失行為除外。

It is important that the policies to be included in the Trust be identified by policy number.

信託所載保單應標註保單編號，此乃屬重要。

Alternatively, if the policy has not been issued, the policy type and date appearing on the application should be entered.

此外，倘已發行保單，則須填寫申請時顯示的保單類型及日期。

First Schedule 附表一

The Fund 基金

Please insert the name by which you wish the Trust to be known. This will appear on all future correspondence.

請填寫您欲令其獲悉信託的人士的姓名。有關名稱將於日後所有通訊中顯示。

Second Schedule 附表二

Trust Name 信託名稱

This settlement may be referred to as

是次授產安排可稱作

Enter the name(s) of the people you would like to receive the benefit and the relevant percentage.

填寫您擬定接受利益及相關利益份額的接收人姓名。

Please do not leave this blank.

此處必須填寫

Third Schedule 附表三

The named Beneficiaries and their appropriate share Name

指定受益人及彼等合適的股份

Name

姓名

Date of Birth

出生日期

D D	M M	Y Y Y Y
-------	-------	---------------

Address

地址

Share %

股份百分比

Name

姓名

Date of Birth

出生日期

D D	M M	Y Y Y Y
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Policy number(s):
保單號碼：

Address
地址

Share %
股份百分比

NOTE 註

In the event of a payment request to pay a Beneficiary directly, we will require proof of the address of the payee.
倘要求直接向受益人付款，則我們將要求提供受款人的地址證明。

IN WITNESSETH whereof the parties hereto have executed this Deed the day and year first above written
本契約由各訂約方於文首所述日期簽立，特立此證

The signatures of the Settlor(s) and Trustees should be included here. Please ensure that all signatures are witnessed by an independent person. The same person may witness all signatures.
財產委託人及受託人的簽名應在此處填寫。請確保所有簽名均由一名獨立人士見證。所有簽名可由同一人士見證。

SIGNED AND DELIVERED AS A DEED by the said Settlor

由上述財產授予人以契約形式簽署及交付

Name of **Settlor**
財產委託人簽名

Signature
簽名

In the presence of
見證人

Signature
簽名

Address of Witness
見證人地址

SIGNED AND DELIVERED AS A DEED by the said Settlor

由上述財產委託人以契約形式簽署及交付

Name of **Settlor**
財產委託人簽名

Signature
簽名

In the presence of
見證人

Signature
簽名

Address of Witness
見證人地址

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SIGNED AND DELIVERED AS A DEED by the said Trustee

由上述受託人以契約形式簽署及交付

Name of **Trustee**

受託人姓名

--

Signature

簽名

--

In the presence of

見證人

--

Signature

簽名

--

Address of Witness

見證人地址

SIGNED AND DELIVERED AS A DEED by the said Additional Trustee

由上述額外受託人以契約形式簽署及交付

Name of **Trustee**

受託人姓名

--

Signature

簽名

--

In the presence of

見證人

--

Signature

簽名

--

Address of Witness

見證人地址

Cautionary notes 注意事項

The information given in this document is based on Friends Provident International Limited's understanding of UK and Isle of Man tax law and HM Revenue & Customs practice as at May 2018, which may change in the future. Individuals are advised to seek professional independent advice and no liability can be accepted for the personal tax consequences of this Trust or for the effect of future tax and legislative changes.

本文件所載資料均以英國友誠國際有限公司對日期為2018年5月的英國及馬恩島稅務法以及英國皇家稅務與海關總署條例的了解為基準，日後可能有所變動。建議您尋求專業獨立意見，且概不會就本信託的個人稅務後果或日後稅務及法例變動產生的影響承擔任何責任。

Each policy is governed by and shall be construed in accordance with the law of the Isle of Man. If your client effects a policy whilst resident in the United Arab Emirates, all disputes regarding the policy shall be subject to the non-exclusive jurisdiction of the courts of the United Arab Emirates.

各保單受馬恩島法律管轄並按馬恩島法律詮釋。倘您客戶在居於阿拉伯聯合酋長國時執行保單，則與保單有關的一切爭議均受阿拉伯聯合酋長國法院的非專屬管轄權所規限。

Some telephone communications with the Company are recorded and may be randomly monitored or intruded into.

本公司可能會對部分來電進行記錄，並可能會隨機監錄或插話。

All policy holders will receive the protection of the Life Assurance (Compensation of Policyholders) Regulations 1991 of the Isle of Man, wherever their place of residence.

所有保單持有人，無論居於何地，均將受馬恩島1991年人壽保險（保單持有人的賠償）規例的保障。

Investors should be aware that specific investor protection and compensation schemes that may exist in relation to collective investments and deposits accounts are unlikely to apply in the event of failure of such an investment held within insurance policies.

投資者應注意，倘人壽保單內持有的投資失敗，就有關集體投資及存款戶口而可能存在的指定投資者保障及賠償計劃可能不大適用。

Complaints we cannot settle can be referred to the Financial Services Ombudsman Scheme for the Isle of Man. (Not applicable to Corporate Trustees.)

我們未能處理的投訴，可轉介到馬恩島金融服務申訴專員計劃處理。（不適用於公司受託人。）

A written statement of the policy terms and conditions of the products may be obtained from Friends Provident International Limited on request.

有關產品的保單條款及細則的聲明可向英國友誠國際有限公司索取。

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Personal Data (Privacy) Ordinance ('PDPO') Personal information collection statement ('PICS')

個人資料(私隱)條例(「個人資料(私隱)條例」)收集個人資料聲明(「聲明書」)

- 1 We take the responsibility of handling your personal data very seriously and we will only ask you for details required to process your requests to us. Please be aware of our privacy policy - please visit www.fpinternational.com.hk/legal/privacy-and-cookies.jsp to view the full policy or this can be provided on request from our Data Protection Officer.

我們十分重視處理個人資料的責任，我們只會向您查詢所需的資料以處理有關指示。請瀏覽<https://zh.fpinternational.com.hk/legal/privacy-and-cookies.jsp>以查閱完整的私隱政策；您亦可向本公司的資料保護主任索取此政策。

- 2 Friends Provident International Limited ('FPIL', 'we', 'our' or 'us') is committed to protecting the privacy of its customers. We are bound by the Data Protection Principles set out in the PDPO. We only collect, use or disclose your personal data in accordance with the PDPO and this PICS.

英國友誠國際有限公司(「英國友誠國際」或「本公司」)致力保護本公司客戶的私隱。本公司須受個人資料(私隱)條例所載的保障個人資料原則約束。本公司只會根據個人資料(私隱)條例及本聲明書而收集、使用或披露您的個人資料。

- 3 It is mandatory for you to provide all of the personal data requested on this form. Failure to provide all the personal data requested on this form may mean that we are unable to process your application.

您必須提供本表格中要求提供的所有個人資料。如您未能提供本表格要求提供的所有個人資料，則可能導致本公司無法處理您的申請。

- 4 The personal data collected or held by FPIL which includes all the personal data contained in the application form you have completed, or in any document to be provided to FPIL which forms part of the application form, or is otherwise authorised by you to be provided to FPIL, may be used by us for the following purposes (all purposes in this paragraph 4 shall collectively be referred to as the 'purposes'):

英國友誠國際所收集或持有的個人資料(包括您填妥的申請表格或將向英國友誠國際提供並構成投保申請表格一部分的任何文件所載的所有個人資料，或其他已獲您授權提供予英國友誠國際的所有個人資料)均可由英國友誠國際用作以下用途(在第4段詳列的所有用途統稱為「有關用途」):

- (i) processing the policy application form including underwriting;
處理投保申請表格(包括承保)；
- (ii) administering your policy and providing services in relation to your policy;
管理您的保單及提供與您保單相關的服務；
- (iii) investigating and processing claims made under your policy;
調查及處理您根據保單提出的索償；
- (iv) conducting research, surveys, customer analysis and data matching for statistical purposes;
研究、調查、客戶分析、資料核對及統計用途；
- (v) keeping you informed about other insurance and financial products and services provided by FPIL, and other financial services providers with whom FPIL maintains business referral or partnership arrangements;
讓您了解由英國友誠國際及與英國友誠國際保持業務轉介關係或業務夥伴安排的其他理財服務供應商所提供的其他保險及理財產品及服務；
- (vi) facilitating direct debits, requests for payment of premiums, surrender values and death benefit claims;
接受直接付款，支付保費要求、退保價值及身故利益索償要求；
- (vii) communicating with you, the insured, and your financial adviser for purposes relating to the policy;
就與保單相關的事項與您、受保人及您的理財顧問聯繫；
- (viii) communicating with government authorities, any industry association or federation such as the Hong Kong Federation of Insurers or similar organisation ('Federation'), any members of the Federation to allow these parties to carry out their regulatory functions or such other functions that may be assigned to them from time to time and are reasonably required in the interest of the insurance industry or any member(s) of the Federation;
與政府機構、任何行業協會或聯會(例如香港保險業聯會或類似機構)(「聯會」)、聯會的任何成員聯繫，以便有關方面可履行其監管職責或者可能不時委派予聯會而且對保險業界或聯會任何成員的利益而言是合理需要的其他職責；
- (ix) meeting any disclosure requirements imposed by any local or foreign law or court order binding on FPIL or pursuant to guidelines issued by regulatory or other relevant authorities with which FPIL is expected to comply;
符合對英國友誠國際具約束力的任何本地或外地法例或法庭命令，或根據監管或其他相關機構所要求英國友誠國際遵守的指引而提出的任何披露要求；
- (x) meeting any tax assessment and tax collection obligations;
履行任何評稅及徵稅責任；
- (xi) allowing government authorities (such as the Insurance Authority) to carry out their regulatory functions;
允許政府機構(例如保險業監管局)履行其監管職責；
- (xii) prevention of crime or detection of fraud, debt collection, enabling assets to be rightfully claimed; and
防止罪行或偵查欺詐及收集債務，使資產得以適當方式索償；及
- (xiii) enabling actual or proposed assignee or transferee of FPIL to evaluate FPIL.
讓英國友誠國際的實際或建議承讓人或受讓人能夠評估英國友誠國際。

Personal Data (Privacy) Ordinance ('PDPO') Personal information collection statement ('PICS') (cont.)**個人資料(私隱)條例(「個人資料(私隱)條例」)收集個人資料聲明(「聲明書」)(續)**

- 5 The passing of personal data to other third parties whether within or outside Hong Kong by FPIL for the purposes:
英國友誠國際移交個人資料予香港境內或境外的其他第三方作有關用途：
For the purposes, FPIL may provide your personal data to the following:
英國友誠國際可就有關用途而向以下人士提供您的個人資料：
- (i) your financial adviser;
您的理財顧問；
 - (ii) companies carrying on reinsurance related business;
經營再保險相關業務的公司；
 - (iii) medical examiners and practitioners;
醫生；
 - (iv) claims investigation companies in the event of a claim;
索償調查公司(在出現索償情況下)；
 - (v) any professional adviser, data processor, IT service provider, mailing house or third party service providers providing administration services to FPIL;
向英國友誠國際提供任何專業顧問、資料處理員、資訊科技服務供應商、郵遞公司或提供管理服務的第三方供應商；
 - (vi) researchers;
調查機構／人員；
 - (vii) any actual or proposed assignee of FPIL or transferee of FPIL's rights in respect of the customer;
英國友誠國際的任何實際或建議承讓人或承繼英國友誠國際對客戶的權利的任何實際或建議受讓人；
 - (viii) government agencies and authorities as required or permitted by law;
法律規定或允許的政府機構及部門；
 - (ix) any industry association or Federation; and
任何保險業協會或聯會；及
 - (x) any person pursuant to a court order.
根據法院命令所指的任何人士。
- 6 You have various rights in relation to your personal data including accessing your data, and in some limited circumstances objecting to processing or having your data erased. You can find out more information about how to exercise these rights and details of who to contact with queries on our privacy practices by viewing our full privacy policy available on our website www.fpinternational.com.hk/legal/privacy-and-cookies.jsp or it can be provided upon request from our Data Protection Officer, Friends Provident International Limited, Royal Court, Castletown, Isle of Man, British Isles IM9 1RA.
您就您的個人資料擁有各種權利，包括查閱您的資料，以及在某些有限的情況下反對處理或刪除您的資料。您可以瀏覽本公司的網站 <https://zh.fpinternational.com.hk/legal/privacy-and-cookies.jsp> 查閱完整的私隱政策，進一步了解有關如何行使這些權利以及查詢有關私隱慣例。您亦可向本公司的資料保護主任(地址：Friends Provident International Limited, Royal Court, Castletown, Isle of Man, British Isles IM9 1RA)索取完整的私隱政策。
- 7 Nothing in this PICS shall limit the rights of customers or insured persons under the PDPO.
本聲明書所載內容不會限制您根據個人資料(私隱)條例享有的權利。

8 Declarations 聲明

I/We have read and understood this PICS.

本人／我們已閱讀並明白本聲明書。

First (or only) policyholder
第一(或唯一)保單持有人**Second policyholder**
第二保單持有人Signature(s)
簽署Date
日期

D | D

M | M

Y | Y | Y | Y

D | D

M | M

Y | Y | Y | Y

PLEASE SIGN & SEND THE COMPLETED FORM NO LATER THAN 14 DAYS TO US**請將已填妥及簽署的表格於14天內交予本公司****Email 電郵** : polycyservicing@fpihk.com**Mail 郵寄** : Friends Provident International Hong Kong office, 803, 8/F., One Kowloon, No.1 Wang Yuen Street, Kowloon Bay, Hong Kong.

英國友誠國際香港辦事處，香港九龍灣宏遠街1號一號九龍803室。

Friends Provident International Limited: Registered and Head Office: Royal Court, Castletown, Isle of Man, British Isles, IM9 1RA. Telephone: +44 (0)1624 821212 | Fax: +44 (0)1624 824405 | Website: www.fpinternational.com. Isle of Man incorporated company number 11494C. Authorised and regulated by the Isle of Man Financial Services Authority. Provider of life assurance and investment products. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. **Hong Kong branch:** 803, 8/F., One Kowloon, No.1 Wang Yuen Street, Kowloon Bay, Hong Kong. Telephone: +852 2524 2027 | Fax: +852 2868 4983 | Website: www.fpinternational.com.hk. Authorised by the Insurance Authority of Hong Kong to conduct long-term insurance business in Hong Kong. Friends Provident International is a registered trademark and trading name of Friends Provident International Limited.

英國友誠國際有限公司：註冊及總辦事處：Royal Court, Castletown, Isle of Man, British Isles, IM9 1RA
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馬恩島的註冊公司號碼為11494C 獲Isle of Man Financial Services Authority認可及監管
人壽保險及投資產品的供應商 獲Prudential Regulation Authority認可 受Financial Conduct Authority監管及
受Prudential Regulation Authority有限度監管 有關Prudential Regulation Authority之監管程度可向本公司查詢
香港分公司辦事處：香港九龍灣宏遠街1號一號九龍803室 電話：+852 2524 2027 | 傳真：+852 2868 4983
網址：www.fpinternational.com.hk 獲香港保險業監管局授權在香港經營長期保險業務
英國友誠國際為英國友誠國際有限公司的註冊商標及商號