

# Request for withdrawal/surrender payment

## 提款或退保申請

Online submission is now available, you may access online to submit your request directly (<https://portal.fpinternational.com/fpi-portal-fe/login.html#/>). 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.

現在您可透過網上系統提交服務指示，您可經以下網址按指示直接提交所需服務 (<https://portal.fpinternational.com/fpi-portal-fe/login.html#/>)。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。

**Please write in English and in BLOCK CAPITALS.**  
請用英文正楷填寫。

Policy details must be completed.  
必須填寫保單資料。

### Policy details 保單資料

Policy number(s) 保單號碼	<input type="text"/>							
	<b>First (or only) policyholder</b> 第一 (或唯一) 保單持有人		<b>Second policyholder</b> 第二保單持有人					
Title 稱謂	Mr <input type="checkbox"/>	Mrs <input type="checkbox"/>	Miss <input type="checkbox"/>	Ms <input type="checkbox"/>	Mr <input type="checkbox"/>	Mrs <input type="checkbox"/>	Miss <input type="checkbox"/>	Ms <input type="checkbox"/>
Surname 姓氏	<input type="text"/>		<input type="text"/>					
First name 名字	<input type="text"/>		<input type="text"/>					
Residential address 住宅地址	<input type="text"/>		<input type="text"/>					
	<input type="text"/>		<input type="text"/>					
	<input type="text"/>		<input type="text"/>					
Contact telephone number 聯絡電話號碼	<input type="text"/>		<input type="text"/>					
Financial adviser's email address (for correspondence copy) 理財顧問的電郵地址 (以作副本發送之用)	<input type="text"/>							

**You will be required to provide a copy of supporting document that verifies your residential address. The document should be no more than three months' old.**

您需提供住址證明文件以確認您的住宅地址。該文件均不應超過三個月。

### Reason for withdrawal or surrender 提款或退保原因

Please complete and provide the reason for withdrawal of more than 30% of the premium paid or surrender your policy.  
請填寫提款 (提取款額多於已繳保費的30%)或退保之原因

Please tick the required change(s) 請選擇所需更改

**Part 1 Withdrawal details 第1部分 提款資料**

It can sometimes be more tax-efficient to surrender individual policies rather than take a withdrawal.  
在不同情況下，獨立保單退保在稅務方面或許會比提款更為適合。

**Important: UK residents will be subject to tax if they take withdrawals (including regular withdrawals and adviser fees) in excess of 5% per annum of the total premium. We recommend that you seek guidance from your financial adviser. If you require further information about this, please call our Customer hotline on +852 3550 6188.**

請注意：英國居民如每年提取款項（包括定期提款及顧問費用）多於總本金的5%，須就有關提款繳納稅項。我們建議您向理財顧問尋求意見。如需更多資料，請致電我們的客戶服務熱線 +852 3550 6188。

Withdrawal amounts are subject to minimum/maximum limits specified by Friends Provident International Limited.  
提款額受英國友誠國際有限公司訂定的最低或最高限額限制。

I/We request Friends Provident International Limited to make the following withdrawal:  
本人/我們向英國友誠國際有限公司申請提取以下款項：

- 1 Currency 貨幣 USD 美元  GBP 英鎊  EUR 歐羅  HKD 港元
- 2 Withdrawal amount 提款額 Amount金額  or 或總本金的  % of total premium  
OR maximum withdrawal without triggering a surrender penalty (please tick box) 或在引致退保費用的情況下的最高提款額 (請填上「✓」號)
- 3 Frequency (tick one) 提款次數 (「✓」一項) once only 只一次  Yearly 每年  Half-yearly 每半年  Quarterly 每季  Monthly 每月
- 4 Date the regular withdrawal is due to commence (For Portfolio Bonds please indicate preferred date 1st or 14th of the month) 開始定期提款日期 (如保單是投資組合計劃，請註明首選日期，每月的第1日或14日)

These instructions cancel any previously held withdrawal instructions.  
這些指示將取消任何過往提出的提款指示。

**Part 2 Surrender details 第2部分 退保資料**

**Important: The full or partial surrender of your policy may have tax consequences. We recommend that you seek guidance from your financial adviser.**

請注意：全數或部分退保或會帶來稅務後果。我們建議您向您的理財顧問尋求意見。

**If you are surrendering your policy in full and use a bank standing order to pay the premiums, please remember to contact your bank to cancel the regular payment instruction and prevent future payments.**

如您作全數退保而正使用銀行常行指示繳付保費，請緊記自行與有關銀行辦理取消定期保費繳付指示，以避免繼續繳付保費。

- Please tick: 請選擇：
- Full surrender of policy 全數退保保單  Surrender individual policy 退保獨立保單
- Full surrender of policy at the option date or upon the end of premium payment term (regular premium policies only) 於保單行權日或保費支付期完結日全數退保 (只適用於定期保費保單)  Number of individual policy to be surrendered (e.g. 1-10) 退保獨立保單的數目 (例如 1-10)  -

**Part 3 Sales of Assets 第3部分 出售資產**

Please list any holdings and the amount or number shares/units you wish to sell.  
請列出您擬出售的股份/單位的金額或數量。

Sale of shares or units is only applicable for Reserve or Reserve II.  
出售股份或單位只適用於豐裕計劃或豐裕計劃II。

For all other products, please specify withdrawal in monetary value.  
其他產品，請提供指定基金提取金額。

Assets 資產	Amount or Number of Shares/Units 股份/單位的金額或數量

**Payment instructions BACS/TT 收款指示 – BACS / 電匯****PAYMENT TYPE 付款方法**BACS (GBP account in the UK only)  
BACS (只適用於在英國的英鎊戶口) BACS has three day clearance  
BACS有三天結算期**(Please ensure that the correct BACS sort code is quoted. Your bank will have full details.)**  
**(請確定引用正確的BACS分類編號，您的銀行會有全部資料。)**Telegraphic transfer  
電匯 TT charges will be incurred by you  
您需支付電匯費用**PAYMENT DETAILS 付款資料**Payment should be made direct to my/our bank or building society account (must be policyholder's account):  
款項將轉至本人/我們的銀行或建築協會帳戶 (必須是保單持有人的戶口)Name of bank or building society  
銀行或建築協會名稱Bank address  
銀行地址  
(postcode, if applicable 郵政編碼 [如適用])Account holder name  
戶口持有人姓名Account number  
戶口號碼Sort code (if applicable)  
分類編號 (如適用) |  | SWIFT/BIC code (if applicable)  
SWIFT/BIC 編碼 (如適用)IBAN (if applicable)  
IBAN (如適用)Branch code (Hong Kong payments)  
分行編碼 (香港付款)ABA number (US payments)  
ABA編碼 (美國付款)**(If held in joint names, please provide joint account holders information in details)**  
**(若聯名持有，請加進所有聯名保單持有人的資料)**Joint account holder(s) name(s)  
聯名戶口持有人姓名Joint account holder(s) nationality  
聯名戶口持有人國籍Joint account holder(s) date of birth  
聯名戶口持有人出生日期Joint account holder(s) phone number  
聯名戶口持有人電話號碼Joint account holder(s) residential address  
聯名戶口持有人住址**Additional Information 附加資料**Please give any further details to help us remit your payment successfully, e.g. corresponding bank details (if applicable)  
請詳列任何更多有助成功匯出款項的資料，例如相關銀行的資料 (如適用)

**Important notes 重要事項**

- 1 As early encashment charges or surrender fees may apply, we strongly recommend you obtain a surrender quotation before completing this form. Please note that all charges will be deducted from the amount payable. For details of the charges, please refer to the Summary of Charges in the relevant product Principal Brochure.  
由於提早贖回或退保費用或會適用，我們建議您填寫此申請表格前先索取退保估值。請留意所有費用將從可付的金額中扣除。有關費用的詳細可參閱相關產品主要說明書的收費摘要。
- 2 All payments will be made in the currency of the policy, unless otherwise requested.  
除非另有要求，所有款項將以保單貨幣支付。
- 3 No action will be taken on any request to surrender, until this written notification, signed by all policyholders, has been received by Friends Provident International Limited at its registered address. The payment of surrender benefits may be delayed until all necessary documentation has been received.  
所有退保申請，英國友誠國際有限公司須於其登記地址收妥由所有保單持有人簽妥的書面通知方獲處理。退保款項的支付或被延遲直至收妥所有需要文件。
- 4 We will accept faxed instructions. However, no money will be released until all original documentation has been received and verified. Please fax to +852 2868 4983.  
我們接受傳真指示。不過，款項需待所有正本文件收妥並核實後方可發放。請傳真文件至+852 2868 4983。
- 5 If you wish to surrender individual policies which make up part of the policy or portfolio bond, you should specify the policies to be surrendered, and also provide dealing instructions to cancel sufficient units to cover the value of the policies being surrendered.  
如您擬退保個別保單，而該保單是您的保單或投資組合計劃的部分，您應註明需退保的個別保單，並提供買賣指示以賣出足夠單位以支付需退保的價值。
- 6 If you have a portfolio bond, we will debit all withdrawals to your General Transaction Account (GTA). If this causes the GTA to go overdrawn, we will charge debit interest to the account. To avoid this, you or your adviser should give us dealing instructions to credit the account.  
如您持有投資組合計劃，我們會把提款從您的一般交易戶口(GTA)扣減。如提款導致戶口透支，我們會向該戶口收取透支利息。為避免此情況發生，您或您的顧問應提供買賣指示，為戶口準備足夠資金。
- 7 The surrender of your contract may have taxation consequences in your country of residence. We suggest, therefore, that you contact your financial adviser to discuss these implications.  
退保可能為您在居留的國家帶來稅務後果，因此我們建議您先聯絡理財顧問有關退保對您的影響。
- 8 Friends Provident International, which has underwritten your policy, is a member of The Association of International Life Offices (AILO). This note is designed to ensure that investors are made aware of the potential consequences of surrender of policies, particularly in circumstances where the early encashment of an existing policy is followed by a new proposal to another life office. The costs involved in establishing a life assurance policy for an investor are generally passed on to the investor in the form of charges payable upon the taking up of the policy, or upon its ultimate surrender. For this reason, AILO member companies endeavour to ensure that the investor is aware at the outset that such a policy should be regarded as a medium to long-term investment. In most cases, the policy will also provide that early encashment is subject to a surrender penalty. Investors should therefore be aware that the surrender of an existing policy in favour of a new proposal to another life office will in most cases necessitate the further payment of at least one and possibly more sets of charges by the policyholder. Investors are accordingly advised to examine carefully the level of charges payable upon surrender of one policy in favour of another and to consult their professional advisers when considering such a change. It may, for example, be that your present policy provides switching facilities, which allow a change of investment strategy at minimum cost, without the need for surrender.  
The purpose of this note is to ensure that the investor is made fully aware of the potential costs of transferring from one policy to another. It is not a substitute for independent investment advice and investors should consult their own professional advisers.  
英國友誠國際有限公司是您保單的承保人並為 The Association of International Life Offices (AILO) 的會員。此註釋旨在使投資者清楚明白退保可帶來的後果，特別是當您於現有保單提早提款以洽購另一人壽公司的保單。  
成立人壽保單時所涉及的費用一般會以成立保單或最終退保的收費轉嫁至投資者。因此，AILO 的會員公司盡力確保投資者一開始時已明白此類保單應視為中長線的投資。在大部分的情況下，保單均會在提早提款時收取退保費用。因此，投資者應留意大部分情況下為購買另一人壽公司的保單而退保現有保單時可導致保單持有人支付最少一項或可能多項費用。投資者因而在轉買另一保單前應先了解清楚因轉換保單而退保所需繳付的費用，而考慮轉換保單時也應諮詢他們的專業顧問，例如，或可利用現有保單的基金轉換設施，以最少費用改變投資策略而無須退保。此註釋的目的是為確保投資者完全清楚從一保單轉移至另一保單的潛在費用。這並不代替獨立理財顧問的意見，而投資者應諮詢自己的專業顧問。
- 9 Any incomplete instruction will result in a delay in processing your instruction and Friends Provident International Limited shall not be liable for any direct, indirect, special or consequential loss or damages arising from such delay.  
任何不完整的指示會引致延遲處理您的指示。英國友誠國際有限公司將毋須為這些延遲引起的任何直接、間接、特別或相應的損失或損害負上責任。
- 10 If for any reason this form is incomplete and your instruction cannot be processed completely, Friends Provident International Limited will not process any portion of the instruction.  
此申請表格如因任何理由沒有完整填妥，而您的指示未能完全處理，英國友誠國際有限公司將不會處理此申請表格的任何部分。

## 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](http://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](https://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。

**Declaration 聲明**

UK residents' reporting requirements – any policyholder who is UK-resident has an obligation, under the UK self-assessment tax regime, to report to HM Revenue & Customs (HMRC) any chargeable event arising in relation to the contract. Under UK law, we have a statutory requirement to supply information to HMRC about UK- resident policyholders in certain circumstances.

英國居民呈報規定：任何為英國居民的保單持有人根據英國自願繳納稅制，均有義務呈報任何由保單引起的應納稅項目至HM Revenue & Customs (HMRC)。英國法律規定本公司於指定情況下必須提供有關英國居民保單持有人的資料予HMRC。

I/We hereby confirm that I/we have read and agreed with the content of the "Important notes" and all Notes specified in the relevant sections above. I/We warrant to Friends Provident International Limited that no proceedings in bankruptcy or insolvency have been instituted or are pending against me/us.

本人／我們謹此確認本人／我們已細讀並同意「重要事項」的內容以及以上各部分所註明的所有事項。本人／我們向英國友誠國際有限公司保證本人／我們並無任何破產或無力償還訴訟進行或排期中。

I/We request that Friends Provident International Limited make a payment by withdrawal or surrender from the Policies listed above in accordance with the Policy conditions. I/We acknowledge that a payment by Friends Provident International Limited in accordance with the information contained in this form will discharge Friends Provident International Limited's liability for all claims under the Policies.

本人／我們要求英國友誠國際有限公司根據保單條款所列，從上列的保單作出提款或退保並支付款項。本人／我們明白英國友誠國際有限公司根據於本申請表格內提供的資料付款代表英國友誠國際有限公司已履行保單中所有賠償責任。

**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**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](mailto: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](http://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](http://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  
電話：+44(0) 1624 821212 | 傳真：+44(0) 1624 824405 | 網址：www.fpinternational.com  
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