中銀人壽
BOC LIFE

Application

1. What is the eligibility to apply for this plan?

The applicant (i.e. policy owner) and the Insured must be the same person. The applicant must be between the ages of 18 and 74 (both ages inclusive). This plan is only applicable to Hong Kong Identity Card holders, Macau Resident Identity Card holders and People's Republic of China Resident Identity Card / Passport holders. This plan is only applicable to BOCHK e-banking (mobile banking / internet banking) account holders, and the applicant must be in Hong Kong upon application.

2. Can I make the premium payment by Joint Account?

Joint Account is not applicable for the premium payment of this plan.

3. When does the policy become effective?

Once your policy is approved and issued successfully, you will be covered by the policy starting from the date when you submit the application. If you apply for the policy on 29th to 31st (both days inclusive) of a month, the policy date (i.e. the policy effective date) will be auto-changed to the 28th of that month.

4. How do I know if my application has been submitted and approved successfully?

After completing application procedure, a notification with the reference number assigned for such application will be shown on the interface. A confirmation of application by SMS and e-mail from BOCHK will also be sent. After the application being approved successfully, a confirmation by SMS and e-mail from BOC Life will also be sent. For enquiry on the application, you can call BOC Life's customer service hotline (Tel: 2860

0688) during office hour for assistance.

5. When will I receive the policy after policy application? How will I receive the policy?

The policy documents will be uploaded to BOC Life eService Platform by BOC Life by way of e-policy by default around 3 business days and the applicant will be informed of the upload by email after the successful approval of application. To change the policy delivery method, you can contact BOC Life ' s customer service hotline (2860 0688) during office hour for assistance.

6. Upon application system requests uploading immigration proof, how do I get the related documents?

If you are the holder of People's Republic of China Resident Identity Card / Passport or Macau Special Administrative Region Resident Identity Card, you have to upload a valid immigration proof including the page of travel document (such as entry permit or passport) with personal details and landing slips issued upon immigration). You may visit the homepage of Immigration Department of Hong Kong Special Administrative Region for the details of the application for immigration proof.

Policy Servicing

7. Can I apply for premium amount reduction after the policy is issued?

You can apply for reducing premium amount within the cooling-off period or one month before the next premium due date. After reducing premium amount, the Guaranteed Cash Value, Total Cash Value and Total Death Benefit will be reduced accordingly. Please refer to the product leaflet for the minimum premium for iTarget 3 Years Savings Insurance Plan.

To reduce premium amount, you must fill in and complete "Application For Policy Change – Benefits", which can be downloaded from the website of BOC Life (https://www.boclife.com.hk/), and deliver the form to the following address:

BOC Group Life Assurance Company Limited
13/F, 1111 King's Road, Taikoo Shing, Hong Kong

8. What should I do if I want to change the account that I use for making the premium payments by direct debiting?

You must fill in and complete "Application For Autopay", which can be downloaded from the website of BOC Life (https://www.boclife.com.hk/), and deliver the form to the following address:

BOC Group Life Assurance Company Limited
13/F, 1111 King's Road, Taikoo Shing, Hong Kong

9. Will my policy be terminated if I cannot pay the premium on time?

A grace period of 31 days is applicable to the policy. If any premium remains unpaid after the end of the grace period, the policy shall lapse forthwith without notice to you and BOC Life will pay the non-forfeiture value (if any) to you.

10. Can I increase premium payment amount after the policy is issued?

The premium payment amount cannot be increased after policy issuance. Please note the maximum premium for this plan and refer to the product leaflet for the details.

11. After the policy is issued, can I change the premium payment method of renewal premium?

After the policy is issued, you can change the premium payment method of renewal premium. This plan accepts direct debiting through bank account (HKD/RMB) or direct billing but does not accept direct debiting through credit card.

To change the premium payment method of renewal premium, you can fill in and complete "Application For Policy Change – General", which can be downloaded from the website of BOC Life (https://www.boclife.com.hk/), and deliver the form to the following address:

BOC Group Life Assurance Company Limited
13/F, 1111 King's Road, Taikoo Shing, Hong Kong

12. How to pay the premium?

Except for the renewal premium of USD policy (annual premium payment mode), all initial and renewal premiums will be directly paid from BOCHK e-Banking Account.

Please note: regarding the renewal premium of USD policy (annual premium payment mode), BOC Life will not debit the renewal premium via "Autopay". You will need to pay the renewal premium directly to BOC Life yourself via "e-Bill Service" or other available payment methods (e.g. internet banking, bank transfer, cheque etc.) on or before the premium due date. You will receive a reminder via SMS before the renewal premium is due.

13. After the policy is issued, can I change the premium payment mode?

After the policy is issued, you can change the premium payment mode. This plan accepts annual / monthly / single premium (not applicable to the change of the premium payment mode) payment mode, under the condition that the change request is made during cooling-off period.

To change the premium payment mode, you can fill in and complete "Application For Policy Change – General", which can be downloaded from the website of BOC Life (https://www.boclife.com.hk/), and ensure that the form is delivered to the following address within the cooling-off period:

BOC Group Life Assurance Company Limited
13/F, 1111 King's Road, Taikoo Shing, Hong Kong

14. Is it possible to check policy information online?

You can check the relevant policy information online by logging in BOCHK online banking or mobile banking account. You can also log in the BOC Life eService platform (https://www.boclifeonline.com/online/mobile/eserviceLogin.do) to check policy information and submit applications for designated policy change via eService.

15. What is the arrangement for receiving the maturity payment?

The maturity payment will be paid on the next working day after the policy matures. BOC Life will inform policy owners to give instructions for the method of releasing maturity payment around one month before the date of policy maturity. If no instruction is given, the maturity payment of the

policy will be paid in the currency of the initial premium payment, to the bank account used by the customer to pay the initial premium (according to the existing record of BOC Life) by default.
If the transfer is unsuccessful, payment will be made by cheque in the currency of the corresponding bank account for HKD, USD and CNY policies. For AUD, CAD and GBP policies, payment will be made by cheque in HKD, and the equivalent amount in HKD will be calculated based on the currency exchange rate quoted by BOC Life at the time the cheque is issued. Please note that the exchange rate between RMB / foreign currency and HKD will be the market-based prevailing exchange rate determined by BOC Life from time to time, which may not be the same as the spot rate of banks, and the fluctuation in exchange rate may result in losses.

In order to collect the maturity payment efficiently, securely and conveniently, you may give instruction at least two weeks before the date of policy maturity to BOC Life for depositing the maturity payment, e.g. to your sole name account under Bank of China (HK) Ltd, which is more convenient than receiving cheques. Please note that a joint account cannot be used for receiving maturity payment.

To give instruction on receiving maturity payment, you can update it in BOC Life eService platform after the policy becomes effective or fill in and complete "Application For Policy Change - General", which can be downloaded from the website of BOC Life (https://www.boclife.com.hk/), and ensure that the form is delivered to following address at least two weeks before the date of policy maturity:

BOC Group Life Assurance Company Limited

13/F, 1111 King' s Road, Taikoo Shing, Hong Kong

16. Where can I get more information about this plan?

For enquiry on the product information, you can call BOC Life' s customer service hotline (Tel: 2860 0688) during office hour for assistance or refer to the webpage of this plan and product brochure.

Product Features

17. Is annual dividend available to this plan?

Annual dividend is not available to this plan.

18. Can I date back the Policy Date?

Back-dating of Policy Date is not available to this plan.

19. What is the maximum premium for this plan?

The maximum premium option for this plan is HKD 2,000,000 / RMB 2,000,000 / USD 250,000 / GBP 160,000 / AUD 250,000 / CAD 250,000. The aggregate of the total annualized premium (for GBP, AUD and CAD Single Premium policies, it is calculated based on the single premium divided by two) of all policies under this plan for each Insured should not exceed HKD 4,000,000 / RMB 4,000,000 / USD 500,000 / GBP 320,000 / AUD 500,000 / CAD 500,000.

The above FAQs are intended as a general summary of information for reference only. Details of the coverage of this plan are subject to the terms and conditions stipulated in the policy issued by BOC Life. Please refer to the policy provisions for details.

Please refer to the sales documents, including product brochure, benefit illustration and policy documents and provisions issued by BOC Life for details (including but not limited to the insured items and coverage, detailed terms, key risks, conditions, exclusions, policy costs and fees) of this plan.