



交銀保險「智高海外留學保障計劃」 CBI SMARTOP - Study Aboard Protector

投保書
PROPOSAL FORM

請以英文正楷填寫，並在適當的空格內填上☐ Please fill in this form in English block letters and tick the boxes where appropriate☐

I. 投保人資料 PROPOSER DETAILS (必須填寫 MANDATORY INFORMATION)

#投保申請人姓名 - (必須與香港身份證相同) Name of Proposer/Applicant - (as on HKID)	姓 Surname	名 Given Name	性別 Sex	
通訊地址 Correspondence Address			<input type="checkbox"/> 香港 HK <input type="checkbox"/> 九龍 KLN <input type="checkbox"/> 新界 NT	
手提電話號碼 Mobile No	公司電話號碼 Office Tel. No	住宅電話號碼 Home Tel. No	電郵地址 Email	職業/職位 Occupation/Job Position

#投保人必須年滿18歲的中國香港居民。若投保人不是被保險人本人，他必須是被保險人的父母或合法監護人。 Insured/Proposer must be 18 years old or above Hong Kong, China Resident(s). If the Insured is not the Insured Person, the Insured/Proposer must be either parent or legal guardian of the Insured Person.

II. 被保險人資料 INSURED'S PERSON DETAILS (必須填寫 MANDATORY INFORMATION)

被保險人姓名 - (必須與香港身份證相同) Name of Proposer/Applicant - (as on HKID)	姓 Surname	名 Given Name	性別 Sex		
通訊地址 Correspondence Address			<input type="checkbox"/> 香港 HK <input type="checkbox"/> 九龍 KLN <input type="checkbox"/> 新界 NT		
香港身份證號碼 HKID Card No	出生日期 (日 / 月 / 年) Date of Birth (dd/mm/yyyy)	國籍Nationality	身高 (厘米) Height (cm)	體重 (公斤) Weight (kg)	婚姻狀況 Marital Status <input type="checkbox"/> Single 單身 <input type="checkbox"/> Married 已婚
手提電話號碼 Mobile No	公司電話號碼 Office Tel. No	住宅電話號碼 Home Tel. No	電郵地址 Email	慣用的手 Dominant hand <input type="checkbox"/> Right Handed 右手 <input type="checkbox"/> Left Handed 左手	

III. 入讀之海外學府資料 DETAILS OF ADMITTED EDUCATION INSTITUTION (必須填寫 MANDATORY INFORMATION)

名稱 Name	:	
城市 City / 國家 Country	:	
科目名稱 Course Name	:	
學期開始日 Semester start date	:	

IV. 投保細則 INSURANCE COVER (必須填寫 MANDATORY INFORMATION)

計劃選擇 Select Plan	<input type="checkbox"/> 計劃 A Plan A	<input type="checkbox"/> 計劃 B Plan B	<input type="checkbox"/> 計劃 C Plan C
*每年保費 *Annual Premium	HK\$3,903.90	HK\$6,006.00	HK\$9,009.00

*上述保費包括保險業監管局保費徵費

*The above premium include IA Levy

本保單由 _____ (日 / 月 / 年) 起一年內有效
Policy to commence on _____ (dd/mm/yyyy) for one year.

投保申請必須於離港前不少於7天提交。保單之生效日期必須為受保人離港當日。建議所就讀之課程學期在保單保險期限之內。而此保單所提供的保障，必須在本公司確定接納投保後及收妥保險費後，才能正式生效。

Application must be submitted at least 7 days before departure date from Hong Kong. Policy effective date must be same as the insured person's departure date from Hong Kong. This is to advise that the Insured should ensure that the academic year falls within the period of insurance under this insurance contract.

The liability of the Company does not commence until this proposal has been accepted by the Company and the premium is received.

V. 保險有關資料 INSURANCE INFORMATION (必須填寫 MANDATORY INFORMATION)

1. 被保險人是否曾經在投保人身意外險、旅遊保險、人壽保險、醫療保險或與本保障相類似的保險時被保險公司拒絕，☐ 是 Yes
被延期，在特別條款和情況下被接受，或被拒絕續保？☐ 否 No
Has any person to be insured ever been rejected, postponed, accepted under special terms and conditions for a Personal Accident, Travel Insurance, Life, Health or any insurance protection similar or alike to the cover provided in this insurance proposal by an insurance company, or its renewal been refused?
2. 被保險人是否持有仍然生效的醫療保單？若有請提供詳細資料。☐ 是 Yes
Does any person to be insured have any Health insurance policy currently in force? If yes, please give full detail. ☐ 否 No
3. 曾否在最近三年內在人身意外險、旅遊保險、人壽保險、醫療保險或與本保障相類似的保險有索償保險紀錄？若有請提供詳細資料。☐ 是 Yes
In the past 3 years have you been made any insurance claims from personal accident, travel insurance, life insurance, health insurance or any insurance protection similar or alike to the cover provided in this insurance proposal? If yes, please give full detail. ☐ 否 No

若空位不敷應用，請另加紙張填寫。Should there be insufficient space, please continue on a separate sheet.

VI. 繳付保費方法 PREMIUM PAYMENT METHOD (必須填寫 MANDATORY INFORMATION)

請選擇下列方法繳付保費 Please select the premium payment method below:

☐ 銀行轉賬* Bank Transfer* ☐ 支票* Cheque*

*閣下可將應付保費轉賬至下列指定賬戶內並將轉賬收據或入數紙副本連同已簽署之投保書正本遞交至本公司辦理。

You can transfer the required premium to designated bank accounts below and return the original executed proposal form together with the copy of transfer/deposit slip to us.

銀行名稱 Bank Name	銀行賬戶編號 Bank Account Number
中國銀行(香港) Bank of China (Hong Kong)	031-350-1-0336036
恒生銀行 Hang Seng Bank	256-220138-668

*如選擇以支票付款，支票抬頭需填寫「中國交銀保險有限公司」。If paid by cheque, it should be made payable to "China BOCOM Insurance Co., Ltd."

投保申請人特別須知:

由 2018 年 1 月 1 日起，保險業監管局將會根據《保險業(徵費)令》及《保險業(徵費)規例》，向保單持有人收取保費徵費。有關徵費為應付保費的特定百分比，而且每份保單每保單周年均設有徵費上限，並透過保險公司向保單持有人收取。詳情請瀏覽保監局網頁 www.ia.org.hk。

Special Note to Insurance Applicant:

From 1 January 2018 onwards, a levy on insurance premiums for insurance policies will be payable to the Insurance Authority (IA) by policyholders pursuant to the Insurance (Levy) Order and Insurance (Levy) Regulation. Levy is a specific percentage to the premium payable with a levy cap applied per policy per policy year. The levy will be collected from policyholders through insurance companies. For details, please visit IA's website at www.ia.org.hk.

VII. 收集個人資料的聲明 PERSONAL INFORMATION COLLECTION STATEMENT ("PICS")**部分1: 收集及使用個人資料**

中國交銀保險有限公司(下稱“本公司”)可能會使用客戶提供的個人資料(不論是否在投保申請書內所載或從其他途徑所取得)作以下用途:

- (i) 處理及審批閣下的保險申請或閣下將來提交的保險申請;
- (ii) 執行閣下保單的行政工作及提供與閣下保單相關的服務;
- (iii) 調查、處理及支付閣下保單有關的索償;
- (iv) 發出繳交保費通知及向閣下收取保費、自負額及欠款;
- (v) 執行直接付款方式授權繳付保費;
- (vi) 為客戶設計產品及/或服務;
- (vii) 為統計或其他目的進行市場研究;
- (viii) 不時就本條款所列的任何目的核對所持有的與閣下有關的任何資料;
- (ix) 進行身份和/或信用核查和/或債務追收;
- (x) 開展與本公司業務經營有關的其他服務;
- (xi) 向閣下提供本公司最新的產品優惠、推廣、新產品及服務資訊;
- (xii) 就以上用途聯絡閣下;
- (xiii) 其它與上述用途有直接關係的附帶用途;及
- (xiv) 遵循適用法律、條例及業內守則及指引。

本公司僅將為合法和相關的目的收集個人資料，並將採取一切切實可行的步驟，確保本公司所持個人資料的準確性。本公司將採取一切切實可行的步驟，確保個人資料的安全性，及避免發生未經授權或者因意外而擅自取得、刪除或另行使用個人資料的情況。

本公司亦可因應上述用途披露閣下的個人資料予下列各方:

- (a) 就上述用途，向本公司提供行政、通訊、電腦、付款、保安及其它服務的第三方代理、承包商及顧問(包括:醫療服務供應商、緊急救援服務供應商、電話促銷商、郵寄及印刷服務商、資訊科技服務供應商、執行直接付款方式繳付保費之銀行及數據處理服務商);
- (b) 處理索賠個案的理賠師、理賠調查員及醫療顧問;
- (c) 追討欠款的收數公司或索償代理;
- (d) 保險資料服務公司及信貸資料服務公司;
- (e) 再保公司及再保經紀;
- (f) 閣下的保險經紀(若有);
- (g) 本公司的法律及專業業務顧問;
- (h) 本公司的關連公司;
- (i) 香港保險業聯會(或同類的保險公司聯會)及其會員;
- (j) 保險索償投訴局及同類的保險業機構;
- (k) 法例要求或許可的政府機關。

經閣下同意，本公司可能會以其它方式使用及披露閣下的個人資料。

“關連公司”是指本公司的控股公司『交通銀行股份有限公司』其中亦包括交通銀行股份有限公司屬下之分行、附屬公司及代表處及/或任何被交通銀行股份有限公司在管理上控制的公司及/或中國交銀保險有限公司的附屬公司及代表處，不論其所在地。

部分2: 直銷促銷

經閣下同意，本公司可能使用閣下的聯絡資料、個人基本資料及保單資料，通過書信、電郵、電話或流動短訊與閣下聯絡，提供金融及保險產品的直接促銷通訊。若閣下不欲接收有關直接促銷通訊，請在以下的方格內填上☐。

經閣下同意，本公司亦可能提供閣下的聯繫資料、個人基本資料及保單資料給本公司的關連公司，關連公司可以以書信、電郵、或流動短訊與閣下聯絡，提供金融及保險產品的直接促銷通訊。若閣下反對本公司將閣下個人資料提供給關連公司及不欲接收關連公司的直接促銷通訊，請在以下的方格內填上☐。

☐ 若閣下反對接收本公司的直接促銷通訊，請在方格內填上☐

☐ 若閣下反對接收關連公司的直接促銷通訊，請在方格內填上☐。

如閣下遞交此聲明書而沒有在以上方格內以☐顯示閣下的選擇，即代表閣下並不拒絕接收任何形式的直銷推廣。

若閣下在此聲明書中已表明不同意接收關連公司的直接促銷通訊，我將停止提供閣下的個人資料給本公司的關連公司，但這並不代表閣下反對本公司的關連公司使用由其公司原本擁有閣下的個人資料或其公司從自己的途徑或從其他非經由本公司的途徑收集獲得閣下之個人資料所作出的直接促銷用途。

申請人需留意的重要事項

(1) 敬請注意，如果閣下不向本公司提供閣下的個人資料，本公司可能無法提供閣下所需的資料、產品或服務，或無法處理閣下的要求。

(2) 以上部分2代表閣下現在接收直銷推廣資料的選擇，這亦取代任何閣下之前已告知中國交銀保險有限公司的選擇。

(3) 閣下如欲撤回閣下給予本公司的同意，請發信至下文“個人資料的查閱和更正”部份所列的地址通知本公司。本公司會在不收取任何費用的情況下確保不會將閣下納入日後的直接促銷活動中。

(4) 閣下如欲了解更多本公司為促銷目的使用閣下的個人資料的政策，歡迎與本公司聯絡索取進一步資料。

個人資料的查閱和更正

根據條例，閣下有權查閱本公司是否持有閣下的個人資料，獲取該資料的副本，以及更正任何不準確的資料。閣下還可以要求本公司告知閣下本公司所持個人資料的種類。查閱和更正的要求，或有關獲取政策、常規及本公司所持的資料種類的資料，均應以書面形式發送至：中國交銀保險有限公司位於香港中環紅棉路8號東昌大廈18樓個人資料保護主任收。

PART 1: COLLECTION AND USE OF PERSONAL DATA

China BOCOM Insurance Co., Ltd. (hereafter called “the Company”) may use the personal data the Company collects from you (whether contained in the insurance application or otherwise) for the following purposes:

- (i) processing and evaluating your insurance application and any future insurance application you may make;
- (ii) administering your insurance policy and providing services in relation to your insurance policy;
- (iii) investigating, processing and paying claims made under your insurance policy;
- (iv) invoicing and collecting premiums, deductibles for claim settlement and/or any outstanding amounts from you;
- (v) executing the Direct Debit Payment Authorization for premium payment;
- (vi) designing products/services for customers;
- (vii) conducting market research for statistical or other purposes;
- (viii) matching any data held which relates to you from time to time for any of the purposes listed herein;
- (ix) conducting identity and/or credit checks and/or debt collection;
- (x) carrying out other services in connection with the operation of the Company's business;
- (xi) promotion of insurance and/or financial products or services and/or providing of latest product privilege, new product and/or services information when they become available;
- (xii) contacting you for any of the above purposes;
- (xiii) other ancillary purposes which are directly related to the above purposes; and
- (xiv) complying with applicable laws, regulations or any industry codes or guidelines.

Personal data will be collected only for lawful and relevant purposes and all practicable steps will be taken to ensure that personal data held by the Company is accurate. The Company will take all practicable steps to ensure security of the personal data and to avoid unauthorized or accidental access, erasure or other use.

The Company may disclose your personal data for the above purposes to the following classes of transferees:

- (a) third party agents, contractors and advisors who provide administrative, communications, computer, payment, security or other services which assist the Company to carry out the above purposes (including medical service providers, emergency assistance service providers, telemarketers, mailing houses, IT service providers, bank for executing direct debit payment and data processors);
- (b) in the event of a claim, loss adjudicators, claims investigators and medical advisors;
- (c) in the event of default, debt collectors and recovery agents;
- (d) insurance reference bureaus or credit reference bureaus;
- (e) reinsurers and reinsurance brokers;
- (f) your insurance broker (if you have one);
- (g) our legal and professional advisors;
- (h) our related companies;
- (i) the Hong Kong Federation of Insurers (or any similar association of insurance companies) and its members;
- (j) the Insurance Claims Complaints Bureau and similar industry bodies; and
- (k) government agencies and authorities as required or permitted by law.

The Company may also use and disclose your personal data otherwise with your consent.

“Related companies” in this form means the holding company of the China BOCOM Insurance Co., Ltd (Bank of Communications Co., Ltd.) which includes branches, subsidiaries, representative offices and/or any corporations or legal entity under the effective management control by the Bank of Communications Co., Ltd. and/or any subsidiaries and/or representative offices of China BOCOM Insurance Co., Ltd, wherever situated.

PART 2: DIRECT MARKETING

With your consent, the Company may also use your contact details, demographic information and policy details to contact you with direct marketing communications regarding financial and insurance products by mail, email, telephone or mobile message. Please tick the box ☑ below to inform us if you do not consent to receive such direct marketing communications.

With your consent, the Company may also provide your contact details, demographic information and policy details to our related companies who may send you direct marketing communications regarding financial and insurance products by mail, email, telephone or mobile message. Please tick the box ☑ below to inform us if you do not consent to us providing your personal data to our related companies and do not wish to receive direct marketing communications from our related companies.

☐ I/We do not consent to receive marketing communications from the Company.

☐ I/We do not consent to receive marketing communications from the related companies of the Company.
If you return this form without ticking the above box it means that you do not wish to opt-out from any form of direct marketing of the Company and/or its related companies
In the event you have informed us in this statement you do not consent to receive direct marketing communications from the related companies of the Company, we will not provide your personal information to the related companies of the Company. However it does not mean that you are not consent the use of personal data by related companies who held or collected your personal information either by its own way or from other channels other than the Company for the purpose of direct marketing communications.

IMPORTANT NOTE TO INSURANCE APPLICANT:

- (1) It is mandatory to provide all of the personal data requested on the insurance application/proposal form. Failure to provide all the personal data requested on this insurance application/proposal form may mean the Company are unable to process your application.
- (2) The above statement at Part 2 represents your present choice whether or not to receive direct marketing materials and it will supersede all previous choices communicated by you to the Company prior to this application.
- (3) You may in future withdraw your consent to the use and provision of your personal data for direct marketing. If you wish to withdraw your consent, please inform us in writing to the address in the section on **"ACCESS AND CORRECTION OF PERSONAL DATA"**. The Company shall, without charge to you, ensure that you are not included in future direct marketing activities.
- (4) If you want to know the use and provision of personal data in direct marketing, please contact the Company for further information.

ACCESS AND CORRECTION OF PERSONAL DATA:

Under the Personal Data (Privacy) Ordinance (Cap. 486) ("PDPO"), you have the right to ascertain whether the Company holds your personal data, to obtain a copy of the data, and to correct any data that is inaccurate. You may also request the Company to inform you of the type of personal data held by it. Requests for access and correction or for information regarding policies and practices and kinds of data held by the Company should be addressed in writing to: **Data Privacy Officer of China BOCOM Insurance Co., Ltd. 18/F., Fairmont House, 8 Cotton Tree Drive, Central, Hong Kong.**

VIII. 投保人聲明 DECLARATION

請細閱下列各項條文及投保人須知，然後在指定空位內簽署。

Please read the following statements and Important Notes to Proposer carefully and sign in the space provided.

本人聲明 I declare that

1. 本人謹就本人所知及所聲明，上述資料全部屬實無訛。 I declare that the information given above is true and complete to the best of my knowledge and belief.
2. 本人明白本投保書被中國交銀保險有限公司接受後保障才正式生效，及同意該投保書和聲明將被用作雙方合約之根據。 I understand that this application will not become effective until this proposal has been accepted by China BOCOM Insurance Co., Ltd. and agree that this Proposal and Declaration shall be the basis of the contract between me and China BOCOM Insurance Co., Ltd.
3. 本人確認已填報一切重要的有關資料，絕無隱瞞或保留，並同意將本投保書和聲明作為與中國交銀保險有限公司和本人所訂合約之根據，並以保單上各條款為準則。 I confirm that I have not withheld any material information and accept that this application and declaration shall be the basis of, and be incorporated in the contract between China BOCOM Insurance Co., Ltd. and myself.
4. 本人同意授權中國交銀保險有限公司從註冊醫生獲取與本人或被保險人有關的病歷並同意提供有關的資料及自付所需費用。 I and the Insured Person hereby authorize China BOCOM Insurance Co., Ltd. to obtain medical information from my or his medical practitioner(s) and I agree to supply additional information relevant to this insurance policy at my own expense.
5. 本人/本公司確認本人/本公司已閱讀並明白收集個人資料的聲明。本人/本公司確認本人/本公司已被通知本人/本公司須詳細閱讀該聲明，而本人/本公司已詳細閱讀該聲明對貴公司所收集或持有之本人/本公司的個人資料的影響(不論是否投保申請書內所載或從其他途徑所取得)。根據以上所述，本人/本公司特此確認並同意中國交銀保險有限公司根據該聲明使用及轉移本人/本公司的個人資料，包括根據本人/本公司在上述收集個人資料聲明部分 2 中給予貴公司的指示在直接促銷中是否使用及將本人/本公司個人資料提供予其他人士。 I/WE ACKNOWLEDGE AND CONFIRM that I/we have read and understood the Personal Information Collection Statement ("PICS"). I/WE confirm that I/we have been advised to read carefully the PICS, and I/we have read it carefully its effect and impact in respect of my/our personal data collected or held by the Company (whether contained in the insurance proposal/application or otherwise). Based on the foregoing, I/we hereby give my/our acknowledgement and agree to the use and transfer of my/our personal data by China BOCOM Insurance Co., Ltd. in accordance with the PICS, including the use and provision of my/our personal data for the purpose of direct marketing based on my/our instruction stated at PICS Part 2 above.

投保申請人簽署 Proposer's / Applicant's Signature

請勿於空白投保書上簽署 Do not sign a blank form

日期 Date

(日/月/年 dd/mm/yyyy)

IX. 投保人須知 IMPORTANT NOTES TO PROPOSER

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