

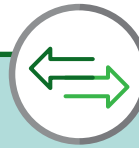


你的保單 你的權益

你了解自己的人壽保單權益嗎？請參閱以下要點，知多點，更放心！



計劃書所列任何非保證現金價值只可用作參考用途。



如果想知道保單價值何時足以彌償已付保費，你可以用保證現金價值來對比一下。



即使你的人壽保單包含儲蓄成份，但並不同銀行的儲蓄計劃，並不受香港存款保證計劃所保障。



售賣保險作為申請其他服務的先決條件，即屬捆綁銷售。如果你向恒生銀行購買的任何人壽保單屬捆綁銷售，請與我們聯絡。



決定退保前，請先了解清楚退保時的淨現金價值，以免跟心目中的預算有偏差。



每份保單都設有「冷靜期」，讓你考慮清楚保障是否符合所需。在冷靜期內，你有權提出取消保單。除投資相連壽險及整付保費人壽保單等例外情況，我們會退回所有已繳保費。



你的保單繳款包括保費（當中包含各類收費）以及由保險業監管局徵收的保費徵費。

如有任何疑問，請致電**恒生保險熱線 (852) 2596 6262**或親臨任何分行查詢

我們樂意為你提供協助！





恒生保險

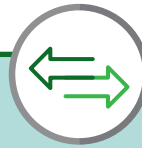
HANG SENG INSURANCE

YOUR POLICY YOUR RIGHTS

Do you understand your rights as a life insurance policyholder?
Check out the key points below. Stay informed, stay at ease!



Any non-guaranteed cash values in the illustration are presented for reference only.



If you want to know when the policy value covers the premiums paid, you may look up the guaranteed cash values as a cross reference.



Your life insurance policy may include a savings element, but it is not a bank savings plan protected under the Deposit Protection Scheme in Hong Kong.



Selling life insurance as a pre-requisite for providing other services is considered as bundle-selling. If you have purchased any life insurance policy in such a way from Hang Seng Bank, please let us know.



Before surrendering your policy, please check carefully the up-to-date net cash value, to avoid any misfit from what you have in mind.



Each policy has a "Cooling-off Period", where you can reconsider whether the coverage really meets your needs. You have the right to cancel the policy within the Cooling-off Period. For all life insurance policies other than investment-linked assurance schemes and single premium life policies, all the premiums paid will be refunded to you.



Your every payment for your policy includes the premium (inclusive of various fees and charges), as well as the levy imposed by the Insurance Authority.

For enquiries, please call the **Hang Seng Insurance hotline (852) 2596 6262** or **visit any of our branches.**



Serving you is our pleasure!

A wholly-owned subsidiary of Hang Seng Bank