

Application Addendum

附加資料申請書



Name of the Applicant 投保人姓名	Application No. 申請書號碼	Applicant I.D.No. 投保人身份証號碼
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I/We submit the following information as an Addendum to my Application for Life Insurance dated _____.

吾等現遞交以下資料，作為吾等 _____ (日期) 之人壽保險申請書之附加資料。

I/We hereby declare, agree and acknowledge that

- FWD Life Insurance Company (Bermuda) Limited (the "Company") and/or its affiliates are obliged to comply with the requirements of the laws, regulations, orders, guidelines, codes, and requirements including the applicable requirements under the Foreign Account Tax Compliance Act of or agreements with any public, judicial, taxation, governmental and/or other regulatory authorities, including the Internal Revenue Service of the United States of America (the "Authorities" and each an "Authority") in various jurisdictions as promulgated and amended from time to time (the "Applicable Requirements").
- The answer below is true and accurate.**
Are you, or are you acting for and on behalf of, a United States person, being a U.S. citizen, U.S. resident for U.S. federal income tax purposes or U.S. Resident Alien (i.e. a so-called U.S. green card holder), whether or not you reside outside of the U.S.? If you are a body corporate, do you have any beneficial owner(s) holding a 10% or more direct or indirect interest in you who is a U.S. citizen, resident or U.S. entity.
☐ Yes (and I/we hereby provide the Company with my/our IRS Form W-9) ☐ No
- I/We agree to notify the Company in writing within 30 days if there is any change of any of the details previously provided to the Company whether at time of application or at any other times, in particular, my/our nationality/place of incorporation, tax status or tax residency changes or if I/we become tax resident in more than one country. If any of these changes occurs or if any other information comes to light concerning such changes, the Company may need to request certain documents or information from me/us, including duly completed and/or executed (and, if necessary, notarized) tax declarations or forms.
- I/We agree that the Company may disclose my/our particulars or any information to any Authority (in or outside Hong Kong) in connection or adherence with the Applicable Requirements. For the purposes of the foregoing and notwithstanding anything contained in this form or any other agreements between the Company and myself/ourselves, I/we may need to provide the Company with further information and within such time as may be required for disclosure to any Authority. I/We also agree to provide the Company with such assistance as may be necessary to enable the Company to comply with its obligations under all Applicable Requirements concerning myself/ourselves or my/ our policies with the Company.
- If I/we do not provide the Company with the information or documents requested in a timely manner or if any information or documents provided are not up-to-date, accurate or complete such that the Company is unable to ensure its ongoing compliance or adherence with the Applicable Requirements, I/we agree that the Company may withhold payment of any amount due to myself/ourselves or my/our personal representatives/representatives under my/our policy(ies) in compliance with the Applicable Requirements and/or pay the same to any relevant Authority on my/our behalf as the relevant Authority may require. I/We also agree that the Company reserves the right and shall be entitled to terminate my/our policy(ies) and return to me the cash value (if any) without interest which shall be calculated pursuant to applicable terms and conditions and provisions of such policy(ies) net of any outstanding amounts relating to such policy(ies), or take any such other action(s) as may be reasonably required including but not limited to making adjustments to the values, balances, benefits or entitlements under such policy(ies).
- (Applicable for juvenile trust policy) In relation to the juvenile trust policy issued to an insured whose age is below 18 and to which I/we act as a trustee, notwithstanding any provisions under such policy to the contrary, I/we may assign the legal ownership of such policy to the insured upon the insured attaining age 18 by completing the required forms and providing all information and such documents as the Company may require at the time of application for the transfer of ownership.
- (Applicable for policies with Assignment clause) In relation to a policy where the policy owner has a right to assign the policy as collateral for a loan in accordance with the policy provisions, notwithstanding any provisions under such policy to the contrary, I/we (as policy owner) may assign the policy by completing (and procuring the proposed assignee to complete) the required forms and providing (and procuring the proposed assignee to provide) all information and such documents as the Company may require.

本人 / 吾等謹此聲明、同意及承認：

- 富衛人壽保險 (百慕達) 有限公司 (以下簡稱「公司」) 及 / 或任何其他附屬機構須遵從法律、法規、命令、指引、守則和包括《外國帳戶稅務合規法》適用規定的要求，或任何公眾、司法、稅務、政府及 / 或其他監管機構協定的要求，包括美國國家稅務局 (以下簡稱「監管機構」) 在不同司法管轄區不時頒布及修訂的協定 (以下簡稱「適用規定」)。
- 以下回答乃真確無誤。
閣下是否美國人士，即美國公民、符合美國所得稅目的之美國居民、或擁有美國居民身份之外僑 (即美國綠卡持有人)，不論閣下是否在美國境外定居 (或閣下是否代表上述美國人士行事)？如閣下為法人，閣下之實益擁有人中是否有美國公民、美國居民或美國機構直接或間接持有大於 10% 閣下之股權？
☐ 是 (本人 / 吾等在此向公司提供本人 / 吾等之 IRS W-9 表格) ☐ 否
- 就本人 / 吾等任何在申請時或其他時間向公司提供的任何資料，尤其是對於本人 / 吾等的國籍 / 註冊地、稅務狀況或稅籍所在地的變動，或若本人 / 吾等擁有多於一個國家的稅籍，本人 / 吾等同意在三十天內書面通知公司。若發生這些變動，或若任何這種變動的其他資料已為大家所知，公司可能會要求本人 / 吾等提供某些文件或資料，包括正式填妥及 / 或簽署 (並且如有需要，由公證人作出公證) 的稅務申報或表格。
- 本人 / 吾等同意公司可能會根據適用規定的要求，向任何在香港境內或境外的監管機構披露本人 / 吾等的個人資料或任何資料。基於前述的原因，以及儘管在本表格或公司與本人 / 吾等之間的任何其他協議所載的任何內容，本人 / 吾等可能需要向公司在要求的時間內提供進一步資料，以便公司應任何監管機構向其透露。本人 / 吾等亦同意向公司提供協助，使公司能夠就本人或本人 / 吾等從公司購買的保單，遵行公司在適用規定下的義務。
- 如果本人 / 吾等未能及時向公司提供資料或文件，或本人 / 吾等所提供的資料或文件並非最新、準確或完整，引致公司無法確定它可以持續遵從適用規定，本人 / 吾等同意公司可以按適用規定的要求，就公司於本人 / 吾等保單應支付本人 / 吾等或本人 / 吾等的個人代表 / 代表的任何款項中作出扣留，並 / 或按相關監管機構的要求，代本人 / 吾等向相關監管機構支付所扣留的款項。本人 / 吾等且同意公司保留權利，有權終止本人 / 吾等之保單及根據保單適用的條款條件及規定計算現金價值 (如有)，扣除保單的相關欠款後無息還給本人 / 吾等，或採取任何行動，包括但不限於對根據保單計算得出的保單價值、結餘、保險賠償或享有權作出調整。
- (適用於兒童信託保單) 就尚未滿 18 歲的受保人簽發且以本人 / 吾等為信託人的兒童信託保單而言，儘管該保單的保單條款另有規定，於受保人年滿 18 歲後，本人 / 吾等可填妥公司就更改保單權益人的申請所要求的表格及提供所有公司要求的資料和文件，將該保單的權益轉給受保人。
- (適用於含有權益轉讓條款的保單) 如保單權益人根據保單條款有權將該保單轉讓以作貸款之抵押，儘管該保單的保單條款另有規定，本人 / 吾等 (即保單權益人) 可填妥 (及促使擬受讓人填妥) 所要求的表格以及提供 (及促使擬受讓人填妥) 所有公司要求的資料和文件，將該保單的權益轉讓。

DECLARATION 聲明

I/We agree that this Application Addendum (including all the declarations, agreement and acknowledgements herein) shall amend or supplement the application(s) for all of my/our policy(ies) with the Company. This Application Addendum and such application(s) shall form part of the terms and conditions and provisions of all of my/our policy(ies) with the Company.

本人 / 吾等同意本附加資料申請書 (包括在此作出的所有聲明、同意及承認事項) 將更改或補充本人 / 吾等從公司購買的所有保單之申請書。本附加資料申請書及該些保單之申請書將一并構成本人 / 吾等從公司購買的所有保單之條款條件及規定之一部份。

Signature of the Applicant 投保人簽署	Witness 見證人	Date 日期
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