



To: ZUU Digital Financial Services Ltd

LETTER OF APPOINTMENT

Dear Sirs/Madams,

Name of Applicant : _____

Applicant's ID No./BR No. : _____

I/We hereby appoint "ZUU Digital Financial Services." to be my/our Insurance Broker with immediate effective and agree the terms and conditions set out in the Client Agreement enclosed with this letter.

{This item is only applicable to business involved with referrer(s)}

I/We authorize and consent the **Referrer(s)** to obtain our company/my personal insurance related information from your company. I/We shall bear the legal liability thereof. Yes ☐ / No ☐ (Please check the box)

(Applicant's Signature) / (Authorized Signature with company chop)

Date

Name of Authorized person : _____

Company's Capacity : _____

Contact number and email address: _____ / _____

(Important Notice from ZUU Digital Financial Services Ltd)

Please read carefully with the Client Agreement attached to this letter and sign with your company chop (if applicable). This Appointment letter together with the Client Agreement constitute the complete agreement with respect to the Services and Obligations. If you do not find the attached Client Agreement, please call us for the copy. Otherwise, we assumed you had received the "Client Agreement" when you signed this letter. Please send back this letter either by post or email: ops@zuu.com.hk.

Should you have further questions, please contact our company at (852) 2111 8489

Notice: There are some differences between English and Chinese version. The agreement is based on the English version.

注意：英文與中文的翻譯可能有差異，一切以英文版本為準。

ZUU Digital Financial Services Limited
Rm 1309, Capital Centre, 151 Gloucester Road, Wanchai, Hong Kong
Insurance Authority Licence No. FB1554
MPF Registration No. IC000901

致: 資遇數字金融服務有限公司

委任授權書

敬啟者:

申請人名稱 : _____

申請人身份證號碼/商業登記證 : _____

本人/本公司正式委任“資遇數字金融服務有限公司”為本人/本公司的保險經紀人，即時生效；並同意及知悉隨函的客戶協議書上所訂立的條文。

(此項只適用於業務涉及轉介人) 本人/本公司授權及允許轉介人從貴公司獲取本公司或本人保險相關的資料，所產生的法律責任由本人/本公司承擔。 是 ☐ / 否 ☐ (請在方格內剔選)

(申請人簽署) / (授權人簽署及公司蓋章)

日期

授權人姓名 : _____

公司職位 : _____

本人/本公司 聯絡電話及電郵地址: _____ / _____

(資遇數字金融服務有限公司重要事項)

請細心閱讀隨函的客戶協議書並在此委託授權書上簽署及蓋章（如適用）。此委任授權書連同客戶協議書構成客戶和本公司之間就服務及雙方責任的完整協議。如未能收到客戶協議書，請立即通知本公司。否則在此文件簽署後，即示為“客戶協議書”已確認收到。請將此函以郵寄或電郵 (ops@zuu.com.hk) 方式寄回本公司。

如有任何疑問，請致電 (852) 2111 8489 與本公司聯絡

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Client Agreement

This is the agreement between **ZUU Digital Financial Services Ltd.** (“we”, “us”, “our”) and you. The purpose of this agreement is to provide service for protecting and enhancing you or your business with insurance products.

This agreement (“**Client Agreement**”) together with the Appointment Letter constitute the complete agreement and set out the basis upon for which the services we agree to provide.

1 Our Services

The services (“**Services**”) that we will provide you including but not limited to the insurance placement, negotiation with insurance companies, claims service and insurance advice.

2 Obligations of Information

In order to obtain the fair and valid quotations, you must provide the complete, accurate and timely information. This is your legal duty to disclose all material facts when entering into a contract of insurance. You will take the full responsibility of the information accuracy for the insurance placement. Failure to provide the relevant information may prejudice your rights under a contract of insurance.

You must carefully review all documents once received (including policies and endorsements) and let us know immediately if you find any discrepancy or the contents do not reflect what you have requested.

Should a loss or injury occur, you should notify us the details of loss as soon as possible and within the time required under your contract of insurance. Failure to report a claim to insurance company could prejudice your rights under your contract of insurance.

3 Privacy and Confidentiality

We recognise the responsibilities in relation to the collection, holding, processing, use and/or transfer of personal data under the Personal Data (Privacy) Ordinance (Cap. 486) (“PDPO”). You agree and consent us to collect and use your personal data in order to manage, provide and administer the Services.

We will keep all your information in confidential, and only use it for purpose of providing the Services except that:

- ✦ the information was in the public domain
- ✦ you have given us the permission to disclose the information
- ✦ the information is lawfully in our possession at the time it is communicated to us
- ✦ disclosure is required to satisfy legal obligations or regulatory requirements
- ✦ disclosure is reasonably required to carry out the Services

4 Remuneration

You understand and acknowledge that we earn and retain remuneration in connection with insurance that we place for you. The insurers will pay us commission or any form of remuneration during the continuance of the policy including renewals.

5 Roles and responsibilities of a Referrer

When a business involved a Referrer, you should understand the role and responsibility of this person.

(A referrer basically means any person who is not our current Technical Representative. The role is mainly for the purpose of referring an insurance business to us)

- (i) we represent you for the insurance placement and you should only deal directly with us but not with the Referrer
- (ii) the Referrer does not represent us and should not involve any arrangement of the insurance policy
- (iii) we have no liability on any advice and arrangement on the insurance policy given by the Referrer
- (iv) premium should be paid directly, either to us or the insurer depending on the payment arrangement but not to the Referrer
- (v) we may pay remuneration to the Referrer

6 No Guarantee of Insurer

We are in the position to represent you requesting the insurance companies for the quotations with your best interest in the market. We have no guarantee the availability of insurance for your risks and the solvency of any insurer. The final decision of engaging an insurer will be made by you.

7 Payments

You must pay all premium, fees, levy, our out of pocket expenses and other amounts we are entitled to be paid in respect of the provision of the Services, unless otherwise agreed in writing.

Please pay attention to your policy if there is a “premium payment warranty or condition clause” imposed, for which failure to make the payment within the time specified will result in policy cancellation.

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8 Updates or Amendment and Termination of this Client Agreement

We may update or amend the terms and conditions of this Client Agreement at any time and we shall notify you of any change within 30 days. If you continue to deal with us in the usual course of business after receipt of our notification, you will be considered to have agreed such changes without reservation. Either party can terminate this agreement by providing the other party with 30 days' written notice of termination or this agreement remains in force.

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客戶協議書

此協議書是閣下/貴公司（下稱“客戶”）和 資遇數字金融服務有限公司（下稱“本公司”）之間的協議。目的是通過提供保險產品和服務，提高客戶或客戶的業務保障。

本協定《客戶協議書》與《委任授權書》構成完整的協議，並列明雙方同意的基本服務範圍。

1 本公司的服務

本公司將為客戶提供的服務包括但不限於保險安排，與保險公司磋商，理賠服務和保險建議。

2 資料提供的責任

為了獲得公平及有效的報價，客戶必須提供完整、準確和適時的資料。在訂立保險合同時，客戶在法律上有責任披露所有有關的重要資料。對於資料內容的準確性，客戶需承擔所有責任。若未能提供相關資料可能會損害客戶在保險合同上的權利。

客戶必須仔細閱讀所收到的文件（包括保單和批單），若客戶發現內容有任何差異或認為部分的内容並不符合客戶的要求，請立即告知本公司。

若發生財物損失或人身傷害的索賠時，應盡快通知本公司，客戶並須注意保險合同內所規定的申報時間。如客戶未能在指定時間內向保險公司報告傷亡或損失，這可能會損害客戶在保險合同上所享有的權利。

3 隱私和保密

本公司明白就《個人資料（隱私）條例》（香港法例第 486 章）收集、處理、使用和/或轉移個人資料所負的責任。

客戶明白及同意本公司收集和使用其個人的資料，目的是作本公司管理及提供相應的服務。本公司將會為客戶所提供的資訊嚴加密，並僅將用於提供所需的服務。以下情況除外：

- § 此類資料屬於公共資訊
- § 客戶授予本公司披露資料的許可權
- § 本公司在客戶提供資料前，已經獲得相關的法律擁有權
- § 基於法律上的義務或法規上的要求，而有所披露
- § 當提供服務時，本公司需要將資料披露

4 酬金

客戶明白及認同本公司在保單安排後會獲取酬金，保險公司將會因此發放任何形式的酬金給予本公司。

5 轉介人的角色和責任

（轉介人基本上指非本公司的持牌業務代表，其主要角色是業務介紹）當業務涉及轉介人時，客戶應該瞭解此人的角色和責任

- （1）本公司是代表客戶安排保險的負責方，有關保險的事宜應直接與本公司聯繫，而不應與轉介人商討
- （2）轉介人並不代表本公司，亦不應參與安排保單的過程
- （3）對於當中轉介人所提供有關保單上任何的建議和安排，本公司絕不承擔任何責任
- （4）客戶應直接把保費支付給本公司或保險公司，而不應交托或透過轉介人代為轉交
- （5）本公司可能會向轉介人支付介紹費。

6 對保險公司的保證

本公司會代表客戶在市場上向保險公司索取報價，並以閣下最大的利益為前提，但本公司並不能保證客戶所要求投保的險種能夠獲得承保或保證客戶所選用的保險公司其償付能力。對於保險公司的選擇權，將取決於客戶最終的決定。

7 付費

除另有書面約定，客戶必須支付所有保費、徵費、代付費用及其他客戶應負責的額外支出和費用。

請留意客戶保單內是否含有“保費付款保證期”的條款。若未能在此條款規定的時間內交付保費，保單會因此被取消。

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8 本客戶協議的更新或修訂及終止

本公司會根據情況隨時更新或修改此客戶協定的條款。若有任何更改，本公司將會在 30 天內通知客戶。如果客戶收到最新的更改通知後，依然繼續與本公司進行日常業務來往和交易而並沒有作出任何異議，將視為客戶同意及接受本公司的更新或修改。如任何一方需要終止此協議，須不少於 30 天以書面通知另一方，否則協議將繼續生效。

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