



請將填妥的會員申請表電郵至 wecare@cpiclif.com.hk
Please return the completed Membership Application Form by email at wecare@cpiclif.com.hk



太保尊尚會

CPIC Elite Club

會員申請表

Membership Application Form

太保尊尚會

關於太保尊尚會

太保尊尚會（「尊尚會」）由中國太平洋人壽保險（香港）有限公司（「太保壽險香港」、「本公司」、「我們」）成立及管理，旨在為尊尚會會員（「會員」）提供多元化禮遇，以達致更完善的健康、財富及養老規劃。

會員專享禮遇		禮遇	
會籍級別	太保尊尚會積分	專享禮品及服務	太保家園禮遇*#
白銀會籍	300,000以下	<ul style="list-style-type: none"> 公司紀念品 驗身優惠券 太醫管家禮遇# 	不適用
黃金會籍	300,000 – 499,999		太保家園禮遇 – 黃金版
鉑金會籍	500,000 – 799,999		太保家園禮遇 – 鉑金版
鈦金會籍	800,000 或以上		太保家園禮遇 – 鈦金版

* 太保家園禮遇 – 為持有黃金會籍、鉑金會籍及鈦金會籍的會員（「合資格會員」）帶來對應不同版本的「太保家園港客共享入住資格函」（由太平洋保險養老產業投資管理有限責任公司（「太保養老投資」）¹提供）。

有關太保家園禮遇及太醫管家禮遇的詳情，請參考相關資料（只提供中文版）介紹。

尊尚會的條款及細則

1. 如何加入尊尚會？

方法1: 個人保單申請人可於投保太保壽險香港的保險計劃時，同時填妥我們的「太保尊尚會-會員申請表」，申請加入尊尚會成為會員；或

方法2: 現已持有一張或以上生效保單的個人保單持有人，可隨時填妥我們的「太保尊尚會-會員申請表」加入尊尚會成為會員。

我們保留自行決定授予或拒絕會籍的權利，並會向成功加入尊尚會的會員發出會籍確認信。每位會員僅會獲授予一份會籍。加入尊尚會毋須繳付會費。會籍不可轉移、轉讓或兌換現金。

2. 如何獲取太保尊尚會積分？

會員投保太保壽險香港的保險計劃若屬於合資格獲取積分的產品（「合資格產品」）²，就每1美元的「總應繳保費」（定義見下文），會員便可獲取1太保尊尚會積分（「積分」）。積分可以累積³，並沒有到期日。

「總應繳保費」是根據會員所有合資格產品的生效保單（「合資格保單」）合共應繳的保費而計算，即相等於合資格保單的每年總保費（包括基本計劃及附加保障的總保費，不扣除保費折扣）乘以保費繳付期（以年計）³。

在計算積分時，已失效、退保或終止的合資格產品保單（期滿保單除外）將不包括在內，所有已獲取的積分將會被取消⁴。如合資格保單的保費於保費繳付期內減少，減少後的保費將會被當作是適用於整個保費繳付期，相關已獲取的積分會因而調整。如尊尚會會籍因任何原因終止（請參閱問答題5了解可導致會籍終止的情況），所有積分均會被取消。所有已獲取的積分均不可轉移、轉讓或兌換現金⁵。

請查詢本公司網站或聯絡我們查詢合資格產品。

3. 如何享有禮遇？

我們將不時提供不同的禮遇，會員將根據其會籍級別享有對應的禮遇。我們提供的禮遇均不可轉讓或兌換現金。有關禮遇之供應或會受存貨所限⁶，及/或受我們或第三方供應商所訂之條款及細則所約束^{7,8}。

當您成為尊尚會的會員，您可選擇是否查詢或使用尊尚會所提供的禮遇。如果您選擇行使或使用相關禮遇，除了這些條款和細則之外，您還將受到該禮遇相關宣傳資料中規定的任何附加條款和細則，以及可能由第三方供應商不時以書面或電子形式規定及提供的任何其他要求所約束。

4. 太保壽險香港可終止尊尚會嗎？

我們保留隨時暫停或終止尊尚會及取消所有已獲取積分之權利。我們將盡合理努力向會員提供適切的通知，並在我們的網站上發佈變更詳情。然而，我們不能保證相關效果及效率。如果我們提供事先通知，將可能以書面或電子方式發送，例如通過短訊或電子郵件，發送到您最後通知我們的手提電話號碼或電子郵件地址。

5. 在什麼情況下會籍會終止？

尊尚會的會籍將會在以下任何情況發生時終止：

- 當會員沒有任何生效的太保壽險香港保單⁹；
- 當會員以書面通知我們取消其會籍；
- 當我們發現或懷疑有關於尊尚會或禮遇的任何異常、不正常、可疑、欺詐、未經授權的使用、濫用、誤用或不當活動或行為；
- 當出現任何損害太保壽險香港的利益或會員威脅或實際違反尊尚會或禮遇的任何條款和細則的情況；或
- 當我們終止營運尊尚會。

在會籍終止時，所有已獲取的積分亦會即時被取消。我們亦會以書面或電子方式通知相關會員。

其他重要條款和細則

- 太保壽險香港保留不時更新和調整尊尚會及獲取積分及相關禮遇的條款和細則之權利。我們擁有不時解釋、應用和不應用這些條款和細則的唯一權利。
- 如對本條款和細則有任何疑問，請致電 (852) 3169 5500 與我們的客戶體驗大使聯絡。
- 申請成為尊尚會會員即視為您已閱讀並同意受這些條款和細則的約束。
- 如對尊尚會相關的會籍級別、積分或禮遇有任何爭議，我們擁有最終解釋權和決定權，並有權在合理的情況下，終止會員的會籍。
- 本文中的任何內容均不得視為我們表示尊尚會及/或尊尚會下提供的禮遇可用於香港以外的地理區域或司法管轄區。此資料/小冊子僅供在香港分發，不得在香港以外之司法管轄區推廣、提供和招攬我們的產品、尊尚會和禮遇。
- 如出於任何原因，我們發現任何規定或部分的條款和細則無效或不可執行，則該規定或部分的條款和細則應被視為已被中斷，而該規定的其餘部分仍具有完全效力及有效，並可能在最大程度內得以執行。
- 如果您的聯絡資料（包括電話、電郵地址及通訊地址）有所更改，請盡快通知我們，並確保您的聯絡電話及電郵地址保持最新且暢通無阻。如果您未能依上述情況通知我們，我們對未能向您發出通知不承擔任何責任。
- 如果發現不誠實、欺詐、虛假陳述或濫用尊尚會的禮遇，則可能不會授予禮遇，並且您的會員資格可能會被取消。我們保留將相關個案提交有關機關並採取符合我們合法權利的其他行動的權利。
- 對於因我們無法控制的情況，包括但不限於無法提供、任何服務供應商或其他第三方的缺失、商家倒閉、罷工或勞資糾紛、不可抗力、洪水、天氣、自然災害、戰爭、敵對行動（無論是否宣戰）、恐怖主義、叛亂、革命、起義、軍事或黨派權力或沒收或內亂，而導致的任何尊尚會的中斷或任何延遲或無法提供任何禮遇，我們均不承擔任何責任。
- 對於因尊尚會或通過尊尚會獲得的任何信息、產品、服務、利益或內容，或您與提供尊尚會相關的禮遇之第三方供應商直接或間接引起或與之相關的任何類型的損害或損失，我們均不承擔任何責任。
- 這些條款和細則無意也不給予任何會員以外的人士，根據《合約（第三者權利）條例》（香港特別行政區法律第 623 章）執行其中任何條款的權利。
- 本條款及細則受香港特別行政區法律管轄並按其解釋，香港特別行政區法院對因本條款及細則引起的所有爭議具有專屬管轄權。
- 太保壽險香港無法或延遲執行或行使任何權利、權力或特權不應視為放棄，對任何權利、權力或特權的單一或部分行使也不妨礙進一步行使該權利、權力或特權或行使任何其他權利、權力或特權。

註：

- 太保養老投資及太保壽險香港均由中國太平洋人壽保險股份有限公司全資擁有。
- 除非相關產品手冊或宣傳資料另有訂明，所有太保壽險香港的保險計劃均為合資格產品。我們保留隨時更改合資格產品範圍之權利。
- 太保壽險香港對會員的積分結存擁有最終決定權，並將由我們根據規則統計及決定。在某些情況下，積分可能需要大約30天才能反映。對於會員的積分之授予、任何延遲授予或更新，我們不承擔任何控制權、責任或義務。會員可隨時聯絡我們查詢其積分結存及最新的規則。
- 如會員持有的合資格產品保單之總應繳保費已被繳清，且保單生效維持滿8年或以上後方被終止（包括失效和退保），在該會員仍擁有至少一張本公司生效的合資格保單條件下，其已獲取的會員積分則不會因為保單終止而減少。
- 我們保留隨時更改獲取積分方法的權利，並不會作事先通知。然而，當會員已獲取的積分或其會籍級別有所調整時，我們亦會適時向相關會員發出通知。
- 某些禮遇可能無法立即獲取，或需要一段時間處理或等待期。相關禮遇的宣傳資料及當中的條款與細則會說明可獲取該禮遇的時間。
- 就提供禮遇的第三方供應商，它們與太保壽險香港是完全分開及獨立的實體。第三方供應商提供的產品及服務並非由太保壽險香港營銷或銷售，我們也不對供應商的任何招攬行為負責。第三方供應商可能會對其提供的產品及服務附設有關供應和資格的附加條款和細則。太保壽險香港不設尊尚會提供的任何產品及服務的時間性、有用性或適用性作出任何明示或暗示的陳述或保證。任何由第三方供應商提供禮遇的任何產品及服務所產生的爭議必須直接與相關的供應商解決。我們在本公司的網站、通訊渠道和社交媒體提供與第三方供應商相關的任何信息僅為方便您參考。這並不意味著我們作出任何批准或認可，我們無法控制相關內容並且不承擔任何責任或義務。太保壽險香港保留隨時更改第三方供應商的身份和範圍，以及獲取禮遇的資格條件之權利。
- 我們不就任何因禮遇之供應或使用（包括由第三方供應商提供之禮遇）而引致之任何索償、損失、費用、開支或損害負責。我們不會就任何禮遇之服務、產品保證或質量問題承擔任何責任。我們保留隨時更改或停止供應任何禮遇之權利，並不會作事先通知。
- 包括會員身故或其所有太保壽險香港保單已自動終止或退保。

太保尊尚會 — 會員申請表 CPIC Elite Club - Membership Application Form

請將填妥的會員申請表電郵至 wecare@cpiclif.com.hk
Please return the completed Membership Application Form by email at wecare@cpiclif.com.hk

申請人資料 Applicant's Information	
姓名 (姓氏先行) Name (Surname First)	
身份證號碼 / 護照號碼 Identity Card / Passport No.	(須與保單申請表或現有保單資料存檔相同 must be consistent with the insurance application form or our Company's existing record)
聯絡電話號碼 Contact Phone No.	

注意事項 Notes
<ol style="list-style-type: none"> 請以正確填寫本申請表。 申請人（以下簡稱「申請人」）必須為中國太平洋人壽保險（香港）有限公司（以下簡稱「太保壽險香港」或「本公司」）的保單申請人或保單持有人。 申請人之簽署必須與本公司之存檔相符，並必須在此表格內任何更改或修改的地方以完整簽署作實。 請於簽署日起計30天內遞交至本公司辦理手續。 請細閱本表格內之「個人資料收集聲明」。 如需協助，歡迎聯絡我們的客戶體驗大使。我們非常樂意為您服務。 <ul style="list-style-type: none"> (香港) 客戶服務熱線: (852) 3169 5500 (內地) 客戶服務熱線: 95500 電郵: wecare@cpiclif.com.hk
<ol style="list-style-type: none"> Please complete this form in BLOCK LETTERS. The Membership Applicant ("Applicant") must be the insurance applicant or policy owner in China Pacific Life Insurance (H.K.) Company Limited (hereafter called "CPIC Life (HK)" or "the Company") The signature(s) of the Applicant must be consistent with the record in the Company, and any changes or amendments in this form must be endorsed in full signature. This form must be received by the Company within 30 days from the date of its signing. Please read carefully the "Personal Information Collection Statement" ("PICS") appended in this form. For any assistance, please feel free to contact our Customer Experience Ambassador. We are always delighted to serve you. <ul style="list-style-type: none"> Hong Kong Customer Service Hotline: (852) 3169 5500 Mainland Service Hotline: 95500 Email: wecare@cpiclif.com.hk

申請人聲明 Declaration by Applicant				
<p>本人（申請人）確認已閱讀並明白尊尚會的條款及細則，並同意申請加入尊尚會成為會員及接受該會之條款及細則。本人明白及同意加入尊尚會後，太保壽險香港可能會不時以不同方式聯絡本人以處理及管理本人的尊尚會會籍的事宜及通知本人會籍禮遇的相關通訊。</p> <p>本人確認已閱讀並明白太保壽險香港的個人資料收集聲明。本人特此確認並同意太保壽險香港根據個人資料收集聲明使用及轉移本人的個人資料。本人確認並同意為個人資料收集聲明中所述之目的將本人的個人資料轉移至香港境外給該聲明所述的承轉人的類別。</p> <p>I (the Applicant) confirm that I have read and understood the terms and conditions of the CPIC Elite Club ("the Club"), and agree to apply to join the Club as a member and accept the terms and conditions of the club. I understand and agree that after I joined the Club, CPIC Life (HK) may contact me in different ways from time to time to handle and manage my membership matters of the Club and to notify me of the membership benefits.</p> <p>I confirm that I have read and understood the PICS of CPIC Elite Club. I hereby acknowledge and agree to the use and transfer of my personal data by CPIC Life (HK) in accordance with the Personal Information Collection Statement. I acknowledge and consent to the transfer of my personal data outside Hong Kong for the purposes stated in the Personal Information Collection Statement to the categories of transferees stated in the Statement.</p>				
<table border="0"> <tr> <td style="width: 50%;"><input type="text"/></td> <td style="width: 50%;"><input type="text"/></td> </tr> <tr> <td>申請人簽署 Signature of Applicant / Policy Owner</td> <td>簽署日期 (日 / 月 / 年) Sign on (DD/MM/YYYY)</td> </tr> </table>	<input type="text"/>	<input type="text"/>	申請人簽署 Signature of Applicant / Policy Owner	簽署日期 (日 / 月 / 年) Sign on (DD/MM/YYYY)
<input type="text"/>	<input type="text"/>			
申請人簽署 Signature of Applicant / Policy Owner	簽署日期 (日 / 月 / 年) Sign on (DD/MM/YYYY)			

請參閱下頁的太保尊尚會 - 個人資料收集聲明。
Please read the CPIC Elite Club - Personal Information Collection Statement on next page.

中國太平洋人壽保險 (香港) 有限公司
客戶服務熱線：香港：(852) 3169 5500或中國內地：95500
服務時間：星期一至五上午9時至下午6時，星期六、日及公眾假期休息
客戶服務電郵：wecare@cpiclif.com.hk
客戶服務中心：香港銅鑼灣希慎道33號利園一期18樓1802室
網站：hklife.cpic.com.cn

China Pacific Life Insurance (H.K.) Company Limited
Customer Service Hotline: Hong Kong: (852) 3169 5500 or Mainland China: 95500
Service Hours: Mon-Fri: 9:00am – 6:00pm, Sat, Sun & Public Holidays Closed
Customer Service Email: wecare@cpiclif.com.hk
Customer Service Centre: Room 1802, 18/F, Lee Garden One, 33 Hysan Avenue, Causeway Bay, Hong Kong
Website: hklife.cpic.com.cn

大保尊尚會-個人資料收集聲明 CPIC Elite Club - Personal Information Collection Statement

大保壽險香港（「本公司」、「我們」）尊重和保障您的私隱及承諾遵守〔個人資料（私隱）條例〕（香港特別行政區（「香港」）法例第486章）（「私隱條例」）的要求。本聲明適用於由本公司成立及管理的太保尊尚會（「尊尚會」、「本會」）所提供的所有相關服務及禮遇，並闡述我們收集申請人及會員個人資料的原因、資料的擬定用途，可能獲提供及轉移個人資料的人士，以及有關查閱、檢視及修改個人資料的方法。本聲明適用於本會會員。

1. 大保壽險香港所收集及/或持有的個人資料

於本聲明內，「個人資料」的含義與私隱條例中的定義相同，其意包括(a)直接或間接與一名在世的個人有關的；(b)從該資料直接或間接地確定有關的個人的身分是切實可行的；及(c)該資料的存在形式令予以查閱及處理均是切實可行的數據。本公司所收集及/或持有的個人資料包括但不限於您的姓名、身份證號碼、聯絡資料。

大保壽險香港將保留您的個人資料直至達到收集個人資料的目的及符合法例要求。如果本公司不再需要您的個人資料以作任何用途，我們將會採取合理的步驟，安全地刪除或銷毀您的個人資料。

2. 未能提供個人資料的影響

提供您的個人資料視屬自願。如果您不向我們提供所需的個人資料，我們可能無法向您提供或繼續提供所需的服務及禮遇。

3. 大保壽險香港收集個人資料的目的

大保壽險香港將處理向您收集的個人資料用作以下用途：

- 處理您申請加入本會或終止本會會籍的要求；
- 管理及維持您在本會中的會員賬戶；
- 核實您的身份及登記成為本會會員的資格；
- 驗證您於大保壽險香港的保單持有人之身份；
- 向您提供本會的服務及/或相關禮遇；
- 處理及回覆您就本會及/或相關禮遇提出的查詢；
- 處理您就獲取、領取及使用本會提供的禮遇；
- 為本會設計全新或提升現有服務；
- 進行統計及分析研究；
- 本公司根據任何法律、規則、規例、實務守則或指引（不論適用於香港境內或境外）的要求而須作出的披露；
- 向您發送本會的資訊（包括但不限於本會提供的禮遇）；
- 在收集時列明的其他用途；及
- m) 與上述任何一項直接有關的其他用途。

4. 轉交

大保壽險香港收集的個人資料將保密處理，但可能會轉交給及向以下不論是位於香港境內或境外的任何一方披露，以作上述第a) 至m)項之用途。

- 中國太平洋保險（集團）股份有限公司（「大保集團」）及集團內的其他公司；
- 任何與大保壽險香港有合約的特牌保險中介人；
- 提供本會之禮遇、獎賞或優惠的業務夥伴；
- 就業務經營關係向大保壽險香港提供行政、技術、數據處理、電訊、電腦、支付、債務追收、電話中心服務或其他服務的任何代理、承包商或第三方管理人員；
- 大保壽險香港有責任或需要或預期要根據任何法律、規則、規例、實務守則或指引（不論適用於香港境內或境外）向其作出披露的任何政府部門及司法機構或監管機構（不論在香港境內或境外）；及
- vi) 在收集個人資料時已通知您的任何其他團體。

5. 查閱及修改

根據私隱條例，您有權要求查閱及/或修改由本公司持有的您的個人資料。如果您想要查閱及/或修改由本公司持有的個人資料，請向本公司的（客戶）資料保護主任作出書面要求，地址是香港銅鑼灣希慎道33號利園一期18樓1802室。

CPIC Life (HK) ("The Company", "we", "us", "our") respects and protects your privacy and pledges to comply with the requirements of the Personal Data (Privacy) Ordinance (Cap. 486 of the laws of Hong Kong Special Administrative Region ("Hong Kong")) (the "Ordinance"). This statement applies to all services and benefits provided by the CPIC Elite Club ("Elite Club", "the Club") established and managed by the Company and sets out why we collect the personal data about the applicant(s) and member(s), how it is intended to be used, to whom it may be provided to and how to access, review and correct the personal data. This statement is applicable to the Club members.

1. Personal data collected and /or held by CPIC Life (HK)

In this statement, "personal data" bears the same meaning as defined under the Ordinance. It includes any data (a) relating directly or indirectly to a living individual; from which it is practicable for the identity of the individual to be directly or indirectly ascertained; and (c) in a form in which access to or processing of the data is practicable. The personal data that the Company collects and/or holds includes but is not limited to name, identity card number, contact information.

CPIC Life (HK) will keep the personal data for as long as necessary to achieve the purpose for which it was collected and to comply with prevailing legal requirements. If the Company no longer needs the personal data for any purposes, we will take reasonable steps to securely delete or destroy personal data.

2. Consequence of failing to provide personal data

The provision of the personal data is voluntary. If you do not provide us with the requested personal data, it may inhibit our ability to provide or continue to provide your requested services and benefits.

3. Purposes of personal data collected by CPIC Life (HK)

Personal data held by CPIC Life (HK) may be used for the following purposes:

- processing your application for or termination of the membership;
- administering and maintaining your membership account with the Club;
- verifying your identity and eligibility to register as a member;
- verifying your identity as a policy owner with CPIC Life (HK);
- providing you with our services and/or related benefits;
- processing and responding to your enquiries about the Club and/or related benefits;
- processing your acquisition, collection and use of the benefits provided by the Club;
- designing new or enhancing existing services provided by the Club;
- conducting statistical and analytical research;
- making disclosures required by the Company pursuant to any laws, rules, regulations, codes of practice or guidelines (whether applicable within or outside Hong Kong)
- sending you the information of the Club (including but not limited to the benefits provided by the Club);
- other purposes as notified at the time of collection; and
- m) other purposes directly relating to any of the above.

4. Transfer

The personal data collected by CPIC Life (HK) will be kept confidential but may be transferred and disclosed to any of the following parties, whether within or outside Hong Kong, for the purposes as specified in a) to m) above:

- China Pacific Insurance (Group) Co., Ltd ("CPIC Group") and any other companies within the Group;
- any licensed intermediaries or insurance intermediaries who have an agreement with CPIC Life (HK);
- any business partners who provides the Club's benefits, rewards or privileges;
- any agents, contractors or third parties administrators who provide administration, technology, data processing, telecommunications, computers, payment, debt collection, call centre services or other services to CPIC Life (HK) in connection with the operation of its business;
- any governmental and judicial bodies or regulators (whether within or outside Hong Kong) to whom CPIC Life (HK) is obliged, required or expected to make disclosure under any law, rule, regulation, code of practice or guidance (whether applicable within or outside Hong Kong); and
- vi) any other parties as notified to you at the time of collection.

5. Access and Correction

In accordance with the provision of the Ordinance, you have the right to request access to and / or correction of your personal data held by CPIC Life (HK). If you want to access and / or correct your personal data held by CPIC Life (HK), please make such a request by writing to our (Customer) Data Protection Officer at Room 1802, 18/F, Lee Garden One, 33 Hysan Avenue, Causeway Bay, Hong Kong.

CPIC Elite Club

About CPIC Elite Club

CPIC Elite Club (the "Club") is set up and managed by China Pacific Life Insurance (H.K.) Company Limited ("CPIC Life (HK)", "our Company", "we", "us" or "our") to offer members of the Club ("Member(s)") a variety of benefits so as to provide Members with more holistic solutions for health, wealth and retirement planning.

Benefits for Members		Benefits	
Membership Tier	CPIC Elite Club Points		Pacific Care Home Benefits*#
	Silver	Below 300,000	N/A
	Gold	300,000 – 499,999	
	Platinum	500,000 – 799,999	Pacific Care Home Benefits - Platinum Version
	Titanium	800,000 or above	Pacific Care Home Benefits - Titanium Version

* Pacific Care Home Benefits – Different versions of options to apply for residence in Pacific Care Home (provided by Pacific Insurance Senior Living Investment Management ("CPIC Senior Living Investment")) will be offered to members with membership tiers of Gold, Platinum and Titanium ("Eligible Member").

For the details of Pacific Care Home Benefits and Taiyi Guanjia Benefits, please refer to the relevant introduction materials (Chinese version only).

Terms and Conditions of the Club

1. How to join the Club?

Method 1: Individual policy owner ("Policy Owner") can opt to join the Club as a member during the application of our insurance policy by completing our "CPIC Elite Club Membership Application Form"; or

Method 2: Existing individual policy owner can join the Club subsequently as a member by completing our "CPIC Elite Club Membership Application Form", provided that he/she holds at least one in-force policy with us.

We reserve the right to grant or refuse the membership at our own discretion, and will issue membership confirmation notices to members who have successfully applied to join the Club. No membership fees are required to join the Club. The memberships are not transferrable and assignable and for cash.

2. How to earn CPIC Elite Club Points?

Members will get 1 CPIC Elite Club Point ("Point(s)") for every 1 US dollar equivalent of Total Premium Payable (as defined below) under CPIC Life (HK)'s eligible products for which Points can be earned ("Eligible Product(s)"). The Points would be accumulative³ and have no expiry date.

"Total Premium Payable" is calculated based on the total amount of premium payable under all in-force policies of Eligible Product(s) ("Eligible Policy(ies)") of the Member, which equals to the Annual Gross Premium (Premium Discount is not deducted and including premium of basic plan and supplementary benefit(s)) of the Eligible Policy(ies) times the premium payment period (in terms of years)³.

For the Points calculation, the eligible policies with lapsed, surrendered or terminated status (except matured policy) would be excluded from Points accumulation, the earned Points would be cancelled⁴. If the premium payable under the eligible policy is reduced during the premium payment period, the premium after reduction would be deemed to be applicable to the entire premium payment period, as such the relevant earned Points will be adjusted accordingly. If for any

reasons the membership is terminated (please refer to Q&A 5 for situations that may lead to membership termination), all Points will be cancelled. The Points earned are not transferrable and assignable and cannot be exchanged for cash⁵.

Please visit our website or contact us for the enquiry of Eligible Products.

3. How to enjoy the benefits?

A variety of benefits will be made available by us from time to time. Members will enjoy the benefits corresponding to their membership tier. The benefits offered by us are not transferrable and cannot be exchanged for cash, and may be subject to availability⁶ and/or other terms and conditions required by us or the third-party provider(s)^{7,8}.

Once you are a member of the Club, you have a choice on whether or not to access or use the benefits under the Club. If you choose to access or use a benefit, in addition to these terms and conditions, you will be bound by any additional terms and conditions set out in the relevant leaflet of that benefit, as well as any other requirements which may be stipulated in writing or electronically by the third-party provider from time to time.

4. Can CPIC Life (HK) terminate the Club?

We reserve the right to suspend or terminate the Club and cancel all Points earned at any time, we will use reasonable endeavors to provide appropriate notice to members and to post details of changes on our website. However, we cannot guarantee the effectiveness and efficiency. If we will provide a prior notice, it may be in writing or electronically, for example by sms or email to your mobile phone number or email address last notified to us.

5. Under what circumstances will the membership be terminated?

Membership of the Club will be terminated upon the occurrence of any of the following:

- when the Member no longer has any in-force policy⁹ with us;

- when the Member submits a written notice to us to cancel his/her membership;
- when we become aware of or suspect any unusual, irregular, suspicious, fraudulent, unauthorized use, fraudulent use, misuse or inappropriate activity with respect to the Club or the benefits;
- in the event of any damage to the interests of CPIC Life (HK) or the member's threatened or actual violation of any terms and conditions of the Club or the benefits; or
- when we terminate the operations of the Club.

Upon termination of the membership, all Points earned will be cancelled immediately. We shall also acknowledge the relevant Members in writing or electronically.

Remark:

- "CPIC Senior Living Investment" and "CPIC Life (HK)" are wholly owned subsidiaries of China Pacific Life Insurance Co., Ltd.
- Unless otherwise specified in the relevant product brochures or promotional materials, all CPIC Life (HK)'s launched insurance plans are eligible products. We reserve the right to change the scopes or list of eligible products from time to time.
- CPIC Life (HK) has the final decision on the member's Points balance, which will be calculated and determined by us according to our rules. In some cases, it may take approximately 30 days for Points to reflect. We do not assume any control, responsibility or liability with respect to the awarding, any delay in awarding or renewal of a Member's Points. Members can contact us at any time to check their Points balance and the latest rules.
- If the Total Premium Payable for the Eligible Policy held by the Member has been fully paid, and the policy has been in effect for 8 years or more, provided that the member still owns at least one in-force Eligible Policy with us, the Points earned will not be reduced due to the termination of the policy (including lapse and surrender).
- We reserve the right to modify the earning method(s) of Points at any time without prior notice. However, when there are any adjustments to the Points that members have already earned or his/her memberships, we will notify the relevant members in due course.
- Certain benefits may not be accessible immediately and may be subject to a processing or waiting period. The relevant benefit leaflet and terms and conditions will explain when that benefit will be available.
- Certain benefits are provided by third-party providers. These providers are separate and independent entities to CPIC Life (HK). The products and services offered by these providers are not marketed or sold by CPIC Life HK, we shall not be responsible

Other Key Terms and Conditions

- CPIC Life HK reserves the right to update and adjust these terms and conditions from time to time. We have the sole right to interpret, apply and disapply the terms and conditions from time to time.
- Should you have any enquiries about these terms and conditions, please feel free to contact our Customer Experience Ambassador at (852) 3169 5500.
- By applying to become a member of this Club, you will be deemed to have read and agreed to be bound by these terms and conditions,
- Should there be any dispute over the membership tier, Points or benefits related to the Club, our interpretation and decision shall be final and conclusive. We have the right to terminate any membership under reasonable conditions.
- Nothing herein shall be construed as a representation by us that the Club and/or the benefit available under the Club is/are available for use in geographic areas or jurisdictions other than Hong Kong. The information/leaflet is only for distribution in Hong Kong and should not be used as promotion, provision and solicitation of our products, the Club and benefits in jurisdictions outside of Hong Kong.
- If for any reason, any provision or part of the terms and conditions is found to be void or unenforceable, such provision or part of the terms and conditions shall be deemed to be severed on and the remainder of such provision shall remain in full force and effect and may be enforced to the fullest extent possible.
- Please inform us of any change in your contact details (including phone number, email and correspondence address) and ensuring that your contact phone or email address remains current and unblocked. We shall not be liable for failure to deliver a notice to you where you have not informed us with the foregoing.
- Where dishonesty or fraud or misrepresentation or abuse of the benefits offered under the Club is detected, benefits may not be awarded and your membership may be cancelled. We reserve our right to refer such matter to the appropriate authorities and take other actions consistent with our legal rights.
- We shall not be liable for any disruption to the Club or any delay to or inability to provide any of the benefits caused by circumstances beyond our control, including but not limited to, unavailability, failure of any service provider or other third-party, merchant closure, strikes or industrial disputes, acts of God, flood, weather, natural disaster, war, hostilities (whether war be declared or not), terrorism, rebellion, revolution, insurrection, military or usurped power or confiscation or civil disturbance.
- We shall not be liable for any damage or loss of any kind directly or indirectly arising from or in connection with the Club, any information, products, services, benefits or content obtained through the Club, or your dealings with the third-party provider who provides the benefit under the Club.
- These terms and conditions are not intended to, and do not give any person who is not our member any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong SAR) to enforce any of the provisions hereof.
- These terms and conditions are governed by and shall be interpreted in accordance with the laws of the Hong Kong SAR and the courts of Hong Kong SAR shall have exclusive jurisdiction to consider and determine all disputes arising from these terms and conditions.
- No failure or delay by CPIC Life HK in exercising any or enforcing any right, power or privilege hereof shall operate as a waiver nor shall any single or partial exercise of any right, power or privilege preclude any further exercise of the same or the exercise of any other right, power or privilege.

for any solicitation efforts by these providers. These providers may apply additional terms and conditions with regard to the availability and eligibility of the products or service offered by a benefit. CPIC Life (HK) makes no representations or warranties, express or implied, of any kind with respect to the timeliness, usefulness or fitness of any product or service provided as part of a benefit offered by the Club. Any dispute about any products or services provided by third-party providers as part of a benefit must be resolved directly with the relevant providers. Any information provided or related to the third-party providers provided by us on any of our websites, communication channels and social media are provided for your convenience only. It does not imply any approval or endorsement by us and we have no control over the content and accept no responsibility or liability in respect of it. CPIC Life HK reserves the right to change the identity and range of third-party providers, and eligibility conditions of the benefits at any time.

We shall not be responsible for any claims, losses, costs, expenses or damages of whatever nature resulting from the provision or use of the benefits, including those supplied by third-party provider(s). We shall not be liable for any product warranty or quality issues of the services and products related to the benefits. We reserve the right to change or discontinue the benefits at any time without prior notice.

Including the death of a member or all of his/her CPIC Life (HK) policies have been automatically terminated or surrendered.