

# Declaration of Premium Deposit Account (PDA) Operation Rules

## 保費儲備戶口 (簡稱戶口) 運作規章聲明書



Application No. 保單號碼	Name of Life to be Insured 被保人姓名	ID Card No. 身份證號碼
Premium Deposit Amount: USD/HKD/RMB 存款金額：美元 / 港元 / 人民幣		

### Premium Deposit Account (PDA) Operation Rules 保費儲備戶口 (簡稱戶口) 運作規章

Premium Deposit Account is an account maintained on a policy basis. It will be used automatically to pay future premium when due.

- The PDA operates only where the Policy is in force and the premium is paid yearly.
- For each deposit into the PDA account, the minimum deposit amount is the total sum of 2-year premium (except for designated plans with premium payment terms of 2-year).
- For each policy year, no more than three deposits into the PDA account are allowed. The total deposit in the PDA cannot exceed the total policy premiums for 20 years or that for the remaining premium payment term of the basic plan, whichever is fewer.
- Simple daily interest applies from the date of receipt of deposit and compounds on each policy anniversary. The Interest rate which is non-guaranteed and subject to change at our sole discretion shall be declared.
- No partial withdrawal from the PDA Balance is allowed. PDA is for the deposit of premium payment, and as such an administration charge will be levied for the withdrawal of PDA Balance or refund of PDA Balance upon policy surrender within the first 3 years. The administration charge is determined as a percentage of the PDA Balance:

Years from respective PDA deposit date	Administration Charge rate of PDA Balance
Less than 1 year	3.5%
1 year or more, but less than 2 years	2.5%
2 years or more, but less than 3 years	1.5%
3 years or more	0%

This PDA administration charge is subject to change from time to time at the Company's sole discretion. If the policy is terminated due to a claim or death of insured, no administration charge will be levied.

- Annual premium will be debited from PDA when the payment is due. The Policy Owner will be billed for the outstanding premium when the amount remaining in the PDA is insufficient to cover one full annual premium.
- The PDA is independent of the Policy and any other account of the Policy, and is an account for the sole purpose of settling the future premium due under the Policy. Before the actual payment, any amount in the PDA shall not be treated as money already paid into any account of the Policy. Hence, it does not relate to and shall not be taken into account in the coverage or death benefits of the Policy and their calculation.
- The Policy Owner is the sole person having the ownership of the amount outstanding in the PDA. When the Insured of the Policy passes away, the PDA balance (if any) will be payable to the Policy Owner, or the estate of the Policy Owner if the Policy Owner and the Insured are the same person, rather than paying to the Beneficiary of the Policy. The Beneficiary shall not in any event be entitled to the PDA balance or to deal with it in any manner.
- Once the Policy is paid up, the remaining balance in PDA will be returned to the Policy Owner.
- The above conditions and operation rules of PDA are subject to change at our sole discretion.
- If there is any inconsistency or ambiguity between the English and Chinese version, Chinese version shall prevail.

Please note that the PDA rules are subject to change without further notice.  
請注意，上述戶口之運作規章會按時宜修改而不作另行通知。

保費儲備戶口用以支付整份保單之未來保費。在到期繳費日，保費便會從戶口扣除，繳付保費。

- 保費儲備戶口只於該保單生效期間及保費按年繳交時運作。
- 每次存放於保費儲備戶口之最低款項為兩年保費 (除本公司指定的 2 年保費供款年期之計劃外)。
- 每個保單年度只限於保費儲備戶口存款三次。保費儲備戶口存款總額不可超過二十年之保單總保費，或基本計劃餘下之保費供款年期內應繳之保費 (以金額較少者為準)。
- 利息由收到存款之日起按日息計算，並於保單週年日作本利複息計算。年利率為非保證，及可由本公司全權酌情調整，並會由本公司公佈。
- 閣下不可從保費儲備戶口結餘作部分提款。保費儲備戶口旨在接受存款以繳付保費，故此，本公司將就閣下於首三年內提取保費儲備戶口結餘或因該保單退保而退回保費儲備戶口結餘而徵收行政費用。該行政費用為保費儲備戶口結餘的某個百分比：

相關金額存入保費儲備戶口的日期 開始計算之年期	行政費用率 (按保費儲備戶口結餘計算)
少於 1 年	3.5%
1 年或以上，但不多於 2 年	2.5%
2 年或以上，但不多於 3 年	1.5%
3 年或以上	0%

此保費儲備戶口的行政費用可由本公司不時全權酌情修改。如該保單因作賠償或被保人身故而終止，本公司將不會徵收任何行政費用。

- 本公司將於保費到期日從保費儲備戶口扣取一期年保費。如保費儲備戶口的結餘不足以支付一期的年保費，本公司將發出保費通知書予該保單權益人以收取尚欠的保費。
- 保費儲備戶口獨立於該保單及該保單之任何其他戶口，而此保費儲備戶口只作繳付將來該保單到期保費之用。在實際繳付保費前，保費儲備戶口內之任何款項均不當作為已存入該保單任何戶口的款項。因此，保費儲備戶口與該保單本身所提供之保障及身故權益及其計算無關。
- 保單權益人為保費儲備戶口結餘的唯一擁有人。當被保人身故，保費儲備戶口結餘 (如有) 將予保單權益人，或其遺產承繼人 (若保單權益人與被保人為同一人)，而非予保單受益人。保單受益人沒有任何權利享有或處理保費儲備戶口結餘。
- 當該保單之保費供款年期完結後，保費儲備戶口內之保費結餘將會退回予保單權益人。
- 保費儲備戶口之條款及運作規章會由本公司全權酌情修改。
- 中英文本如有歧異，概以中文本為準。

### Declaration 聲明

I hereby declare that I understand and accept the above operation rules.  
本人瞭解並接受上述之運作規章，謹此聲明。

Signature of Life to be Insured 被保人簽署	Signature of Applicant (if different from Life to be Insured) 投保人簽署 (若與被保人不同)	Date (DD/MM/YY) 日期 (日 / 月 / 年)
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## Personal Information Collection Statement (“PICS”)

1. From time to time, it is necessary for you to supply **FWD Life Insurance Company (Macau) Limited** (the “Company”) or agents and representatives acting on its behalf with personal information and particulars in connection with our services and products. Failure to provide the necessary information and particulars may result in the Company being unable to provide or continue to provide these services and products to you.
  2. The Company may also generate and compile additional personal data using the information and particulars provided by you. All personal data collected, generated and compiled by the Company about you from time to time is collectively referred to in this PICS as “Your Personal Data”.
  3. “Your Personal Data” will also include personal data relating to your dependents, beneficiaries, authorised representatives and other individuals in relation to which you have provided information. If you provide personal data on behalf of any person you confirm that you are either their parent or guardian or you have obtained that person’s consent to provide that personal data for use by the Company for the purposes set out in this PICS.
  4. As detailed in this PICS, Your Personal Data may also be processed by the Company’s subsidiaries, holding companies, associated or affiliated companies and companies controlled by or under common control with the Company (collectively, “the Group”).
  5. The purposes for which Your Personal Data may be used are as follows:
    - (i) providing our services and products to you, including administering, maintaining, managing and operating such services and products;
    - (ii) processing, assessing and determining any applications or requests made by you in connection with our services or products and maintaining your account with the Company;
    - (iii) developing insurance and other financial services and products;
    - (iv) developing and maintaining credit and risk related models;
    - (v) processing payment instructions;
    - (vi) determining any indebtedness owing to or from you, and collecting and recovering any amount owing from you or any person who has provided any security or other undertakings for your liabilities;
    - (vii) exercising any rights that the Company may have in connection with our services and/or products;
    - (viii) carrying out and/or verifying any eligibility, credit, physical, medical, security, underwriting and/or identity checks in connection with our services and products;
    - (ix) any purposes in connection with any claims made by or against or otherwise involving you in respect of any of our services or products, including, making, defending, analysing, investigating, processing, assessing, determining, responding to, resolving or settling such claims, detecting and preventing fraud (whether or not relating to the policy issued in respect of this application);
    - (x) performing policy reviews and needs analysis (whether or not on a regular basis);
    - (xi) meeting disclosure obligations and other requirements imposed by or for the purposes of any laws, rules, regulations, codes of practice or guidelines (whether applicable in or outside Macau) binding on the Company or any other member of the Group, including making disclosure to any legal, regulatory, governmental, tax, law enforcement or other authorities (including for compliance with sanctions laws, the prevention or detection of money laundering, terrorist financing or other unlawful activities) or to any self-regulatory or industry bodies such as federations or associations of insurers;
    - (xii) for statistical or actuarial research undertaken by the Company or any member of the Group; and
    - (xiii) fulfilling any other purposes directly related to (i) to (xii) above.
  6. Your Personal Data will be kept confidential, but to facilitate the purposes set out in paragraph 5 above, the Company may transfer, disclose, grant access to or share Your Personal Data with the following:
    - (i) other members of the Group;
    - (ii) any person or company carrying on insurance-related and/or reinsurance-related business which is engaged by the Company in connection with the Company’s business;
    - (iii) any physicians, hospitals, clinics, medical practitioners, laboratories, technicians, loss adjusters, risk intelligence providers, claims investigators, organizations that consolidate claims and underwriting information for the insurance industry, fraud prevention organizations, other insurance companies (whether directly or through fraud prevention organizations or other persons named in this paragraphs), the police and databases or registers (and their operators) used by the insurance industry to analyze and check information provided against existing information, legal advisors and/or other professional advisors engaged in connection with the Company’s business;
    - (iv) any agent, contractor or service provider providing administrative, distribution, credit reference, debt collection, telecommunications, computer, call centre, data processing, payment processing, printing, redemption or other services in connection with the Company’s business; and/or
    - (v) any official, regulator, ministry, law enforcement agent or other person (whether within or outside Macau) to whom the Company or another member of the Group is under an obligation or otherwise required or expected to make disclosures under the requirements of any law, rules, regulations, codes of practice or guidelines (whether applicable in or outside Macau).
  7. Your Personal Data may be transferred or disclosed to any assignee, transferee, participant or sub-participant of all or any substantial part of the Company’s business.
  8. The Company is only allowed to (i) use Your Personal Data in direct marketing; or (ii) provide Your Personal Data to another person or company for its use in direct marketing, if you provide your consent or do not object in writing.
  9. In connection with direct marketing, the Company intends:
    - (i) to use your name, contact details (such as phone number, email address, and mailing address), gender, services and products portfolio information, financial background and demographic data held by the Company from time to time in direct marketing to market the following classes of services and products offered by the Company, other members of the Group and/or Our Business Partners (being providers of the services and products described below) from time to time:
      - a. insurance services and products;
      - b. wealth management services and products;
      - c. pensions, investments, brokering, financial advisory, credit and other financial services and products;
      - d. health-check and wellness services and products;
      - e. media, entertainment and telecommunications services;
      - f. reward, loyalty or privileges programmes and related services and products; and
      - g. donations and contributions for charitable and/or non-profit-making purposes; and
    - (ii) to provide your name and contact details (such as phone number, email address and mailing address), gender, services and products portfolio information, financial background and demographic data to any members of the Group and/or Our Business Partners for their use in direct marketing for the classes of services and products described in paragraph 9(i) above (including, in the case of Our Business Partners, for money or other commercial benefit).
- The Company intends to send you marketing communications or materials and use Your Personal Data in accordance with paragraphs 8 & 9 above. If you do NOT agree to receive such marketing communications or the Company’s intended use of Your Personal Data, you may write to the Corporate Data Protection Officer of the Company at the address below to opt out from direct marketing at any time:**
- Corporate Data Protection Officer  
FWD Life Insurance Company (Macau) Limited  
12/F, Fortuna Business Centre,  
No. 301-355, Avenida Comercial De Macau  
Macau
10. To facilitate the purposes set out in paragraphs 5 and 9 above, the Company may transfer, disclose, grant access to or share Your Personal Data with the parties set out in paragraphs 6 and 9(ii) and you acknowledge that those parties may be based outside Macau and that Your Personal Data may be transferred to places where there may not be in place data protection laws which are substantially similar to, or serve the same purposes as, the Personal Data Protection Act.
  11. Under the Personal Data Protection Act you have the right to request access to Your Personal Data held by the Company and request correction of any of Your Personal Data which is incorrect and the Company has the right to charge you a reasonable fee for processing and complying with your data access request.
  12. Requests for access to or correction of Your Personal Data should be made in writing to the Corporate Data Protection Officer of the Company at the address above. Should you have any queries, please do not hesitate to call our Customer Service Hotline on 8988 6060.
  13. In case of discrepancies between the English and Chinese versions of this PICS, the Chinese version shall apply and prevail.
  14. The Company reserves the right, at any time effective upon notice to you, to add to, change, update or modify this PICS.

Aug 2021

## 收集個人資料聲明

1. 閣下需要不時向富衛人壽保險（澳門）股份有限公司（「本公司」）或本公司的代理及代表就本公司的服務及產品提供個人資料及詳情。如未能提供所需資料及詳情，可能會導致本公司無法向閣下提供或繼續提供有關服務及產品。
2. 本公司亦可以利用閣下提供的資料及詳情製作及匯編額外的個人資料。本公司不時收集、製作及匯編的所有個人資料，以下統稱為「閣下的個人資料」。
3. 「閣下的個人資料」亦包括由閣下提供有關閣下的受養人、受益人、獲授權代表及其他人士的資料。如閣下代表他人提供個人資料，閣下確認閣下乃是他們的父母或監護人或閣下已取得有關人士之同意提供有關人士之個人資料予本公司作本聲明之用途。
4. 如本聲明所述，閣下的個人資料亦可能被本公司的附屬公司、控股公司、聯營或聯屬公司或本公司控制的公司或與本公司受共同控制的公司（統稱「本集團」）處理。
5. 閣下的個人資料可能用於以下用途：
  - (i) 向閣下提供本公司的服務及產品包括管理、維持、處理及運作有關服務及產品；
  - (ii) 處理、評估及決定閣下就本公司的服務或產品而提出的任何申請或要求，以及維持閣下在本公司的賬戶；
  - (iii) 發展保險及其他金融服務及產品；
  - (iv) 發展及維持本公司信貸及風險之相關模型；
  - (v) 處理付款指示；
  - (vi) 釐訂任何欠付閣下或閣下所欠的負債，及向閣下或任何為閣下的債務提供擔保或其他承諾的人士收取及追討欠款；
  - (vii) 行使與本公司的服務及 / 或產品有關的任何權利；
  - (viii) 就本公司之服務及產品作出資格、信貸、身體、醫療、擔保、承保及 / 或身份核証；
  - (ix) 用於任何因本公司的產品或服務而由閣下提出或本公司對閣下提出的申索，包括作出、抗辯、分析、調查、處理、評核、決定、回應、解決或和解有關申索以及偵測和防止欺詐行為（無論是否與就此申請而發出的保單有關）所需的目的；
  - (x) 進行保單審閱及需求分析（不論是否定期進行）；
  - (xi) 本公司或本集團的其他成員根據任何法律、規則、規例、實務守則或指引（不論在澳門境內或境外適用）要求而須作出披露，包括向任何法定機構、監管機構、政府機構、稅務機構、執法機構或其他機構（包括為遵守制裁法、避免或偵查洗錢、恐怖分子資金籌集或其他不法活動）或向任何獨立監管或行業團體（如保險業聯會或協會等）作出披露；
  - (xii) 作本公司或本集團的任何成員的統計或精算研究；及
  - (xiii) 履行與上文第 (i) 至 (xii) 段直接有關的其他用途。
6. 閣下的個人資料將被保密但為達成上文第 5 段列出的用途，本公司可能將閣下的個人資料轉移、披露、讓其查閱或與以下各方共同使用：
  - (i) 本集團的其他成員；
  - (ii) 任何因本公司業務而聘用之經營保險相關及 / 或再保險相關業務之人士或公司；
  - (iii) 任何因本公司業務而聘用的治療師、醫院、診所、醫生、化驗所、技師、損失理算人、風險情報供應商、索賠調查人、整合保險業申索和承保資料的組織、防欺詐組織、其他保險公司（無論是直接地，或是通過防欺詐組織或本段中指名的其他人士）、警察、和保險業就現有資料而對所提供的資料作出分析和檢查的數據庫或登記冊（及其運營者）、法律顧問及 / 或其他專業顧問；
  - (iv) 任何向本公司之業務提供行政、分銷、信貸資料庫、債務追討、電訊、電腦、熱線中心、資料處理、付款處理、印刷、贖回或其他服務的代理人、承包商或服務供應商；及 / 或
  - (v) 任何本公司或本集團的其他成員負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（不論在澳門境內或境外適用）作出披露的官員、規管者、部門、執法代理或其他人士（不論在澳門境內或境外）。
7. 閣下的個人資料可能被轉移或披露予任何承讓人、受讓人、本公司業務的任何實質部分的參與人或次參與人。
8. 本公司只可在閣下作出書面同意或不反對的情況下 (i) 使用閣下的個人資料作直接促銷用途，或 (ii) 將閣下的個人資料提供予其他人士或公司作其直接促銷用途。
9. 就直接促銷而言，本公司擬：
  - (i) 使用本公司持有閣下的資料作不定期直接促銷用途，資料包括閣下的姓名、聯絡資料（例如：電話號碼、電郵地址、郵寄地址）、性別、於本公司的服務及產品組合、及財務背景，以及人口統計資料。此等直接促銷涵蓋本公司、本集團其他成員及 / 或本公司之業務夥伴（即以下服務及產品的供應商）提供的下列服務及產品：
    - a. 保險服務及產品；
    - b. 財富管理服務及產品；
    - c. 退休金、投資、經紀、財務諮詢、信貸及其他金融服務及產品；
    - d. 健康檢查及健康服務及產品；
    - e. 媒體、娛樂及電信服務；
    - f. 獎賞、客戶忠誠或優惠計劃及相關服務及產品；及
    - g. 為慈善及 / 或非牟利用途的捐款及捐贈。
  - (ii) 將閣下的姓名及聯絡資料（例如：電話號碼、電郵地址、郵寄地址）、性別、服務及產品組合資料，及財務背景，以及人口統計資料提供予本集團任何成員及 / 或本公司之業務夥伴，讓其用於直接促銷上文第 9(i) 段所載的服務及產品（如為業務夥伴，則包括作金錢或其他商業利益）。

本公司有意向閣下送交推廣訊息或資料及根據上述第 8 及第 9 段使用閣下的個人資料。如閣下不同意接收有關的推廣訊息或本公司擬對閣下的個人資料的使用，閣下可於任何時間致函本公司的資料保護主任並將函件郵寄至以下地址，藉以行使閣下不同意此項安排的權利：

資料保護主任  
富衛人壽保險（澳門）股份有限公司  
澳門商業大馬路 301-355 號財神商業中心 12 樓

10. 為達成上文第 5 及第 9 段所列出的目的，本公司可能將閣下的個人資料轉移、披露、讓其查閱或與上文第 6 及第 9(ii) 段所列的各方共同使用及閣下知悉有關一方可能設在澳門以外的地方及閣下的個人資料可能被轉往的地方未必設有與《個人資料保護法》大致相同或用作同一用途的資料保護法。
11. 根據《個人資料保護法》，閣下有權要求查閱本公司所持有閣下的個人資料，並要求改正閣下的不正確個人資料及本公司有權就處理及遵行閣下的查閱資料要求而收取合理費用。
12. 查閱或改正閣下的個人資料要求，應以書面形式向本公司的資料保護主任提出並將函件郵寄至上述地址。如閣下有任何疑問，敬請致電本公司之客戶服務熱線 8988 6060。
13. 中英文本如有歧異，概以中文本為準。
14. 本公司保留隨時增補、更改、更新及修訂本聲明之權利，並任何更改將於發出通知時起生效。

2021年8月