

GLOSSARY FOR REVISED INSURANCE TERMINOLOGY (經修訂保險用語詞彙表)

Please be informed that to comply with the insurance-related regulation, some insurance terminologies previously being used in product documents and policy correspondences have been replaced by the new terminologies. The use of new terminology will not alter the original meaning, and such changes will not impact your policy. The tables below summarize the changes for your easy reference.

請注意，為符合保險相關法規，產品文件及保單通信先前所用的部份保險用語已由新用語取代。使用新用語並不會改變原有用語的涵義，有關變更亦不會影響閣下的保單。為方便閣下參考，下表列載了有關變更的摘要。

(Changes With effect from 更改生效日期 06-11-2023)

	Existing Terminology 現時用語	New Terminology 新用語
Traditional Life insurance (Applicable to prepayment 傳統人壽保險 (適用於預繳保費))	Surrender charge 退款手續費	Refund charge 退款手續費

(Changes With effect from 更改生效日期 24-04-2017)

	Existing Terminology 現時用語	New Terminology 新用語
Traditional Life insurance 傳統人壽保險	Face amount 保額	Notional amount (for basic plan) / Protection amount (for supplementary benefit)* 名義金額 (適用於基本計劃) / 保障額 (適用於附加保障)*
	Step up protection 遞增保障	Paid up addition 紅利繳清保險
	Terminal bonus 終期花紅	Terminal bonus 終期紅利
	Realization option 花紅鎖定權益	Realization option 終期紅利鎖定權益
	Non-guaranteed annual income 非保證每年入息	Non-guaranteed annual dividends 非保證每年紅利
Universal Life insurance 萬用壽險保險	Face amount 保額	Notional amount 名義金額
	Policy value 保單價值	Account value 戶口價值
	Guaranteed interest account interest rate 保證利息帳戶利率	Guaranteed interest account crediting interest rate 保證利息帳戶派息率
	Guaranteed rate 保證年利率	Guaranteed crediting interest rate 保證派息率
	Rate of loan interest credited 貸款帳戶的貸款給付利息率	Loan account crediting interest rate 貸款帳戶派息率
	Rate of loan interest charged 保單貸款利息	Policy loan charging interest rate 保單貸款息率
	Initial current rate 初始現時年利率	Initial current crediting interest rate 初始現時派息率
	Current rate / Assumed interest rate 現時年利率	Current crediting interest rate 現時派息率
Interest crediting rate / Crediting rate 年利率	Crediting interest rate 派息率	

* For applicable plans only 只適用於有關計劃

If customers have any questions for the above, please contact our Customer Service Hotline at 25103941.
若客戶對上述有任何疑問，請致電 2510 3941 與本公司聯絡。