



**American International Assurance
Company (Bermuda) Limited**

Room 4002, 40/F., Hopewell Centre
183 Queen's Road East, Wanchai,
Hong Kong
T: (852) 3972 8899

AIA.COM.HK

Memo

Attn: All Business Partners

From: Raymond Young

Dept: Brokerage and IFA Services

Date: July 14, 2010

Total page: 1 + enclosure

Subject: **RefA2010079**
Updates on Premium Collection Guidelines
收取保費指引之更新

由即日起, 客戶可透過花旗銀行繳交保費費用, 詳情請參閱 2.2 及 3 部份。

請將以上訊息傳予相關合資格業務代表。如有任何疑問, 請致電保險及理財顧問熱線 3972 8899。

Please be informed that **with immediate effect**, we would accept premium payments through Citibank, N.A., Hong Kong Branch. Please refer to sections 2.2 and 3 for details.

Kindly please convey the above message to all your fellow qualified Technical Representative. For enquiries, please feel free to call our Brokerage & IFA Hotline 3972 8899.

Regards

Raymond Young
Assistant Vice President and
Head of Brokerage and IFA Services

注意 Note:

於這通告內(包括所有附件)所提及的「AIA」或「我們」是指美國友邦保險(百慕達)有限公司。

"AIA" or "we" as used herein (including all appendixes) refers to American International Assurance Company (Bermuda) Limited.



Memo

收取保費

要則 / 注意事項

- 保費必須由保單持有人、受保人或受益人繳付，若由保單持有人或受保人之直系親屬（夫妻、父母及子女）代為繳交保費，則可能需要提交雙方關係之證明。
- 業務代表不得使用其個人支票、信用卡或銀行戶口（用作設立直接付款授權）為其客戶繳付保費。
- 我們不再接受抬頭為「AIA」的支票。所有支票請劃線並抬頭註明「美國友邦保險(百慕達)有限公司」。
- 恕不接受以澳門幣、新台幣、人民幣、菲律賓披索、馬幣及其他受限制貨幣透過任何方式（例如現金 / 支票 / 銀行本票 / 電匯 / 信用卡）繳付保費。
- 月繳保費須以自動轉賬形式繳付，恕不接受於繳費處繳交每月保費而未有遞交適當填妥之直接付款授權書以便辦理自動轉賬繳費。請預繳三個月的保費，以配合自動轉賬的生效日期。
- 為免保單失效，若保單的寬限期屆滿，請於繳費處直接繳付保費。
- 為投資連繫式保單繳交保費並更改投資分配 / 繳交額外投資保費 / 繳交靈活錢 / 重繳暫停繳費期間之保費，須連同「投資連繫式/萬用壽險計劃服務申請表」一併交予繳費處。
- 為每張保單之續保而注入保費儲備金的一筆過保費金額，最高限額為兩年之全年保費。
- 若未能提供適當之身份證明或關係證明，本公司保留權利拒絕接受所繳付的保費。

付款途徑

1. 繳費處

地址	辦公時間	付款方法
香港北角電氣道一八三號 友邦廣場十五樓	星期一至五： 上午八時四十五分至下午五時 十五分	現金 支票 銀行本票 信用卡
香港銅鑼灣希慎道十八號 友邦中心七樓	星期一至五： 上午八時四十五分至下午五時 十五分	現金 支票 銀行本票 信用卡
九龍九龍灣宏泰道 23 號 Manhattan Place 1501B 室	星期一至五： 上午八時四十五分至下午五時 十五分	現金 支票 銀行本票 信用卡
尖沙嘴港威大廈六期十一 樓 1110 室	星期一至五： 上午八時四十五分至下午五時 十五分	支票 銀行本票 信用卡

付款方法：

- 現金（只接受美金及港幣）

適用於香港保單

- 以每份保單計算，現金繳款上限為美金 10,000 元或港幣同等幣值，由 2010 年 5 月 1 日開始生效。



Memo

- 在某些情況下，由於在匯率報價或交易上的差價或其他配套運作上的原因，業務代表可獲許在繳費處為其客戶以現金支付保費差額，上限為港幣 200 元。

● 個人支票

適用於香港保單

- 支票須由香港銀行發出。由中國以外之海外銀行發出的個人支票，則只限於保單持有人持有中國以外之海外地址及其保單為非投資連繫式保單的情況下，方獲接受。
- 我們不再接受抬頭為「AIA」的支票。所有支票請劃線並抬頭註明「美國友邦保險(百慕達)有限公司」。
- 必須於支票背面清楚註明保單號碼。
- 恕不接受期票。
- 我們只接受以港元個人支票繳付投資連繫式保單的保費。由於其他貨幣支票結算需時約 4-5 個星期，所有用作繳付投資連繫式保單保費之其他貨幣的支票，均不獲接受，唯香港本地銀行發出之美元支票除外。

注意事項：

- 保單持有人須於申請表上註明 / 確立其與公司之關係，我們方會接受由公司發出的支票。

● 銀行本票

適用於香港保單

- 港元及美元銀行本票必須由香港銀行發出。
- 我們只接受以港元銀行本票繳付投資連繫式保單的保費。由於其他貨幣的銀行本票結算需時約 4-5 個星期，所有用作繳付投資連繫式保單保費之其他貨幣的銀行本票均不獲接受。
- 如銀行本票金額美金 60,000 元或以上，保單持有人須提供銀行收據證明該本票由其本人購買。

● 信用卡

適用於香港保單

- 必須壓印信用卡資料。
- 我們**不接受**以信用卡繳付整付保費、清還欠款、繳付保費儲備金及額外投資保費及靈活錢。
- 信用卡付款只適用於以自動轉賬方式繳付月繳保費（AIG 資本匯聚友邦投資計劃 / 「卓薈之選」 / 卓智投資計劃及財富萬用保的保單除外）。

收費：

- 中國建設銀行(亞洲)財務有限公司（前身為美國國際信貸(香港)有限公司）的信用卡—不設收費
- 其他信用卡（Visa, 萬事達或美國運通）：-
 - 首期存款—2%
 - 月繳續保保費—不設收費
- 非月繳續保保費—3%
- 按個別要求，客戶可以信用卡繳付非月繳之保費，但我們會從經紀公司戶口中收取 3%手續費。

- 中國建設銀行(亞洲)財務有限公司（前身為美國國際信貸(香港)有限公司）— 信用卡分期付款計劃

只適用於香港保單

- 必須壓印信用卡資料。
- 信用卡持有人必須是保單持有人 / 受保人 / 受益人。
- 只限用作繳付保費。



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- 最低分期付款金額為港幣 500 元。
- 還款期可分為六個月，九個月，十二個月及十八個月。

2.1 永亨銀行香港各分行（只適於港幣付款）

只適用於香港保單

付款方式：

- 現金
- 個人支票
- 銀行本票

2.2 花旗銀行香港分行 (港幣及美金付款)

只適用於香港保單

付款方式：

- 現金
- 個人支票 (由本地銀行發出)
- 銀行本票 (由本地銀行發出)

注意事項：

- 請保留美國友邦保險發出之保費存款單（客戶存根）作為正式收據。
- 經此方式付款需時三個營業日處理。
- 此付款方式不適用於清還欠款 / 額外投資保費 / 靈活錢。

3. 銀行電匯 / 銀行電子過賬系統

適用於香港保單

- 電匯之款項必須來自保單持有人的戶口。
- 若需繳交年繳 / 半年繳 / 季繳保費，可經電匯 / 銀行電子過賬系統將款項轉至以下銀行戶口：

收款銀行：花旗銀行
銀行地址：香港中環花園道三號萬國寶通廣場花旗銀行大廈
收款人名字：美國友邦保險（百慕達）有限公司
收款人賬號：00639117721113 (美元匯款)
00639161581186 (港元匯款)
銀行代碼：CITIHKHX

收款銀行：永亨銀行
銀行地址：香港灣仔司徒拔道 1 號友邦大廈地下
收款人名字：美國友邦保險（百慕達）有限公司
收款人賬號：841668672062 (美元匯款)
841668672003 (港元匯款)
銀行代碼：WIHBKHH



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Memo

注意事項:

- 所有匯款須同時提供保單號碼、保單持有人姓名及保費銀碼於電匯申請表內。
- 當收到匯款後，公司會即時將正式收據直接寄往保單持有人的地址。

4. 每月自動轉賬

只適用於香港保單

- 經香港任何一間銀行的港元戶口自動轉賬繳費。
- 透過由世界任何一間銀行發出的信用卡 (Visa, 萬事達或美國運通) 繳付月繳保費 (惟此信用卡自動轉賬方式不適用於AIG資本匯聚友邦投資計劃 / 「卓薈之選」 / 卓智投資計劃及財富萬用保)。
- 不設收費。

注意事項:

- 請預繳三個月的保費，以配合自動轉賬的生效日期。

5. 自動櫃員機 (只適用於港幣付款)

只適用於香港保單

- 銀通自動櫃員機
- 匯豐自動櫃員機

注意事項:

- 選擇「繳付賬單」 → 選擇「保險機構」 → 「選擇美國友邦保險」 → 輸入「賬單類別*」 → 輸入10個位的保單號碼*。
- 有關賬單類別*及保單號碼* / 繳費賬號，請參閱附錄 I。
- 請保留付款單作為正式收據。
- 經此方式付款需時三個營業日處理。

6. 「繳費靈」 (只適用於已登記繳費靈服務之客戶)

只適用於香港保單

友邦保險商戶號碼: 41

注意事項:

- 客戶使用此方法繳費將不會獲發收據，請寫下「繳費靈」付款編號以作記錄。
- 截數時間為星期一至五下午七時正。
- 經此方式付款需時三個營業日處理。
- 有關賬單類別*及保單號碼* / 繳費賬號，請參閱附錄 I。

7. 互聯網

只適用於香港保單

- 「繳費靈」網頁 (適用於繳費靈登記用戶): <http://www.ppshk.com>。有關繳費詳情，請參閱上述第6項。
- JETCO 網頁 (適用於已登記 JETCO 成員銀行網上理財服務之客戶): <http://www.jetpayment.com.hk/jet/SELbank.html>。有關繳費詳情，請參閱上述第5項。
- HSBCETC 網頁 (適用於已登記匯豐網上理財服務之客戶): <http://www.ebank.hsbc.com.hk>。有關繳費詳情，請參閱上述第5項。



Memo

注意事項：

- 客戶使用此方法繳費將不會獲發收據，請保留網上付款收據作憑證及記錄。
- 經此方式付款需時三個營業日處理。
- 有關賬單類別*及保單號碼# / 繳費賬號，請參閱附錄 I。

附錄 I

賬單類別*	保單號碼# / 繳費賬號	
01 : 繳付保單保費 / 續保保費	如保單號碼上的首個英文字母為：	請按：
02 : 清還保單欠款	“B”	“1”
03 : 保單更改或復效費用	“E”	“2”
	“P”	“3”
	“A”	“4”
	“C”	“5”
	“M”	“8”
	沒有英文字母	“0” (須於保單號碼數目前加上)

其他資料：

1. 海外繳費服務

- 美國友邦保險位於海外辦事處提供的所有海外繳費服務已於 2009 年 6 月 1 日停止服務。
- 請將保費付款直接寄往香港的繳費處。
- 對於持海外（例如新加坡、加拿大、澳洲、紐西蘭及英國）地址的保單持有人，我們會將相等於當地貨幣的保費印於保費通知書上，保單持有人可於我們的繳費處選擇以保單貨幣或當地貨幣繳付保費，惟對限制貨幣的國家（例如菲律賓、中國及台灣）則不適用。

2. 接納手續費回條

- 經紀公司若接受因使用信用卡付款（只適用非月繳保費形式）而收取的手續費，請將表格遞交至繳費處。

3. 溫馨提示

- 我們鄭重建議業務代表邀請其客戶就沒有受益人記錄之舊有保單補充受益人姓名及個人資料，使得受益人可於日後繳付保費。又就欠缺客戶身份証文件副本之若干舊有保單，我們亦鄭重建議業務代表能邀請客戶遞交有關文件。

注意：於這通告內（包括所有附件）所提及的「公司」或「AIA」或「我們」是指美國友邦保險(百慕達)有限公司。



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Premium Collection

Ground rules/Important Notes

- Premium collection must be made by policyholder, insured or beneficiary. For payment by immediate family members (spouse, parents and children) of policyholder or insured, documentary proof of relationship may be required
- Technical Representatives are not allowed to use their own cheques, credit cards or bank accounts (for DDA set up) to pay premiums for their customers
- Cheques made payable to "AIA" will no longer be accepted. All cheques must be crossed and made payable to "AIA Company (Bermuda) Limited" or "AIA Co. (Bermuda) Ltd."
- Currencies in any forms of payment (such as cash / cheque / bank draft / TT / credit card) in Macau Pataca (MOP), Taiwan NT\$, China RMB, Philippine Pesos, Malaysian Ringgit and all other restricted currencies are not accepted
- Monthly mode premium has to be paid via autopay. Monthly payment at cashier office without submission of a properly completed DDA form for setting up monthly payment will not be accepted. 3 months' premium have to be paid in advance before the autopay becomes effective.
- To avoid policy lapse, payments should be made directly at Cashier Offices if the policy's "grace period" expires
- Investment Linked Premium with change of investment allocation / TopUp premium / FlexiMoney / Repayment of Premium Holiday, payment should be submitted together with Request for Investment Linked Service Form to Cashier Offices
- The maximum lump sum payment to Future Premium Deposit Account for the renewal premium of each policy is limited to 2 years' premium
- The company reserves the right to reject premium payment if proper identity proof or relationship proof is not provided

Payment Channels

1. At Cashier Offices

Location	Opening Hours	Payment Methods
15/F, AIA Tower, 183 Electric Road, North Point, Hong Kong.	Mon-Fri 8:45 a.m. to 17:15 p.m.	Cash Cheque Bankdraft Credit Card
7/F, AIA Plaza, 18 Hysan Avenue, Causeway Bay, Hong Kong.	Mon-Fri 8:45 a.m. to 17:15 p.m.	Cash Cheque Bankdraft Credit Card
Suite 1501B, Manhattan Place, 23 Wang Tai Road, Kowloon Bay, Kowloon.	Mon-Fri 8:45 a.m. to 17:15 p.m.	Cash Cheque Bankdraft Credit Card
Unit 1110, Tower 6, Gateway, TST, Kowloon	Mon-Fri 8:45 a.m. to 17:15 p.m.	Cheque Bankdraft Credit Card



Memo

Payment Methods:

- **Cash (USD and HKD only)**

HK policies

- Effective May 1, 2010, limited to USD10,000 or its HKD equivalent per policy.
- Occasionally, due to difference in exchange rates quoted or transacted or various other operational logistics, Technical Representatives are allowed to pay cash at cashier office for their customers for premium shortage up to HKD200

- **Personal Cheque**

HK policies

- Cheques must be drawn against banks in Hong Kong. Personal cheques issued by banks overseas (other than PRC bank) would only be accepted if policyholder has an overseas address (other than PRC address) and is a non Investment Linked policy).
- Cheques payable to "AIA" are no longer accepted. All cheques must be crossed and made payable to "AIA Company (Bermuda) Limited" or "AIA Co. (Bermuda) Ltd."
- Policy number must be stated clearly at the back of the cheque.
- Post-dated cheques will not be accepted
- Only HKD personal cheque is accepted for Investment Linked policy payment. All other currency cheque **EXCEPT for "local US\$ cheque" (i.e. US\$ cheque issued by and drawn against banks in Hong Kong)** will not be accepted for Investment Linked policy payments due to the turnaround time for cheque clearing may take up to 4-5 weeks

Important Note :

- Cheques issued by a corporation will only be accepted if relationship with the policyholder is indicated / established on the application form

- **Bank draft**

HK policies

- HKD and USD Bank draft must be issued by banks in Hong Kong
- Bank draft in HKD is accepted for Investment Linked policy payment. All other currency bank draft will not be accepted for Investment Linked policy payments due to the clearing time may take up to 4-5 weeks.
- It is required to provide bank receipt to prove that the bank draft is purchased by the policyholder for USD60,000 and above

- **Credit card**

HK policies

- Imprint card number required
- Credit card is **NOT** accepted for single premium, loan repayment, future premium deposit account and top up premium and FlexiMoney
- Credit Card payment is only applicable for monthly payment by autopay. (except AIG Capital Saver by AIA, Treasure Accumulator, Treasure Advantage, and Wealth FlexiProtector policy)

Charges:

- CCB (Asia) Finance (Formerly AIG Finance HK) Credit cards – No Charge
- Other credit cards (Visa, Master or AE) :-
Initial deposit - 2%
Renewal premium monthly mode – no charge
Renewal premium non-monthly mode – 3%
- Upon special request, customers could make non monthly mode payments via credit card, but a 3% service fee will be charged to the broker firm's account



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- **CCB (Asia) Finance** (Previously known as AIG Finance HK) **Credit card Installment Plan**

HK policies only

- Imprint card number required
- Cardholder must be the policyholder/ insured/beneficiary.
- For premium payment only
- Minimum installment amount HKD500.
- Repayment periods vary from 6, 9, 12, and 18 months

2.1 At any branch of Wing Hang Bank (For Hong Kong Dollar payment only)

HK policies only

Payment Methods:

- Cash
- Personal Cheque
- Bank draft

2.2 At Citibank, N.A., Hong Kong Branch Limited (HKD and USD)

HK policies only

Payment Methods:

- Cash
- Personal Cheque (Issued by and drawn against banks in Hong Kong)
- Bankdraft (Issued by and drawn against banks in Hong Kong)

Important Notes:

- Please retain the AIAB pay-in slip (customer's copy) as an official receipt.
- The Company requires 3 business days to process payments made via this channel
- Repayment of loan / TopUp premium / FlexiMoney is not acceptable via this channel

3. By Bank Telegraphic Transfer

HK policies

- The remittances must come from an account held by policyholder
- For Annual/Semi-Annual/Quarterly Premium, TT/CHATS could be sent to

Bank: Citibank, N.A., Hong Kong Branch
Bank Address: Citi Tower, Citibank Plaza, 3 Garden Road, Central, Hong Kong
Bank Account Name: A.I.A. Co. (Bermuda) Ltd.
Bank Account Number: 00639117721113 (For USD remittance)
00639161581186 (For HKD remittance)
Swift code: CITIHKHX

Bank: Wing Hang Bank Limited
Bank Address: G/F, AIA Building, 1 Stubbs Road, Hong Kong
Bank Account Name: A.I.A. Co. (Bermuda) Ltd.
Bank Account Nos: 841668672062 (For USD remittance)
841668672003 (For HKD remittance)
Swift code: WIHBKHH



**American International Assurance
Company (Bermuda) Limited**

Room 4002, 40/F., Hopewell Centre
183 Queen's Road East, Wanchai,
Hong Kong
T: (852) 3972 8899

AIA.COM.HK

Memo

Important Notes:

- All remittances must be provided with policy number, policyholder's name and premium amount on remittance applications.
- Official receipt will be sent directly to policyholder's correspondence address upon receipt of remittance.

4. By Monthly Autopay

HK policies only

- Via a Hong Kong Dollar bank account with any bank in Hong Kong
- Via credit cards (Visa, Master or AE) issued by any bank worldwide for monthly mode premium payment (except AIG Capital Saver by AIA, Treasure Accumulator, Treasure Advantage, and Wealth FlexiProtector for which autopay by credit cards is not acceptable)
- No charge

Important Note:

- 3 months' premiums have to be paid in advance before the autopay becomes effective

5. At ATMs (Automatic Teller Machines) (Hong Kong Dollar payment only)

HK policies only

- ATMs of JETCO
- ETC of HSBC

Important Notes :

- Select "Bill Payment"> Select "Insurance">Select "AIA">Key in Bill Type*> key in 10 digit Policy Number#
- For Bill Types* and Policy Number# / Reference Number, please refer to Appendix I.
- Please retain the deposit slip as an official receipt.
- The Company requires 3 business days to process the payment via this channel

6. By PPS (for registered customers of Payment by Phone Service)

HK policies only

AIA Merchant Code is "41"

Important Notes :

- No receipt will be issued for payment by this channel. Please write down the PPS transaction reference number for your record.
- The cut-off time is 7:00 p.m. from Monday to Friday.
- The Company requires 3 business days to process the payment via this channel.
- For Bill Types* and Policy Number# / Reference Number, please refer to Appendix I.

7. Through Internet

HK policies only

- PPS Homepage (for registered customers): <http://www.ppschk.com>. For payment procedure, please refer to No.6



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- JET Payment Home Page (for registered customers of JETCO member banks' Internet Banking Services) : <http://www.jetpayment.com.hk/jet/selbank.html>. For payment procedure, please refer to no. 5
- HSBCETC Home Page (For registered customers of HSBC Internet Banking Services): <http://www.ebank.hsbc.com.hk> For payment procedure, please refer to no. 5

Important Notes :

- No receipt will be issued for payment by this channel. Please keep the confirmation acknowledgement as payment proof for your record.
- The Company requires 3 business days to process the payment via this channel
- For Bill Types* and Policy Number# / Reference Number, please refer to Appendix I.

Appendix I

Bill Type*	Policy Number# / Reference Number	
01 : Policy Premium Payment / Renewal Premium	For policy no. started with	Please press :
02 : Policy Loan Repayment	"B"	"1"
03 : Policy Adjustment or Reinstatement Payment	"E"	"2"
	"P"	"3"
	"A"	"4"
	"C"	"5"
	"M"	"8"
	Without alphabet	"0" (before the number)

Other Useful Information:

1. Overseas premium collection service

- All overseas premium collection services via other AIA offices overseas have been suspended effective from June 1, 2009
- Premium payments should be sent directly to Cashier office in Hong Kong.
- For policyholders with overseas address such as Singapore, Canada, Australia, New Zealand and United Kingdom, premium amount in local currency equivalent will be printed on the premium notice. Policyholder can choose to pay in policy currency or local currency equivalent at our Cashier Office. Not applicable to overseas countries with restricted currency such as Philippines, China and Taiwan

2. Visa Handling Acceptance Slip

- For acceptance of service fee on credit card payment (non monthly mode) by the broker firm, please submit the form at the Cashier Office

3. Friendly tips

- Technical Representatives are suggested to invite their customers to update name and personal details of beneficiary on the existing policies which such data is not captured previously so as to enable future payment be made by the beneficiary. For policies with no record of customer ID card copy on file, Technical Representatives are also suggested to ask their customer to submit the relevant document.

Note: "Company" or "AIA" or "we" as used herein (including all appendixes) refers to American International Assurance Company (Bermuda) Limited.