

Post-sale Call 售後跟進電話服務

Process 程序

This process applies to all Life Insurance Members (LIMs) of the Hong Kong Federation of Insurers and to all “non-bancassurance” ILAS Sale with regard to (1) “Vulnerable Customers”, (2) any customers selecting either box B or C of Section II of the Applicant’s Declarations and (3) any customers wishing to procure ILAS products for the purpose of the Capital Investment Entrant Scheme (“CIES”), including sale through insurance brokers. The objective of the Post-sale Call is to seek confirmation from customers as to their consents to both the Disclosure Declaration and the Suitability Declaration.

售後跟進電話程序適用於由香港保險業聯會屬下所有壽險會員（包括透過經紀銷售）及所有非經銀行銷售予下列人士的投資相連壽險計劃：

- (1) 需要特別關顧的客戶，
- (2) 在《申請人聲明書》乙部選擇B項或C項之客戶，以及
- (3) 為申請「資本投資者入境計劃」而投購投資相連壽險計劃的客戶。

此舉旨在向客戶確認他們同意簽署的「披露聲明」及「產品適合性聲明」。

The Post-sale Call must be made before the expiry of the Cooling-off Period and by an authorized person of LIMs who was not the person selling the insurance product to the customer.

售後跟進電話服務必須在冷靜期屆滿前，由壽險會員之授權人士負責執行，而非由該保險產品之銷售人員執行。

LIMs are entitled to develop their own process for making Post-sale Call provided that it incorporates the following:

壽險會員可自行制訂售後跟進電話服務之程序，但必須包括以下各項：

- At the beginning of the call, the caller should introduce himself/herself by name and company;
在電話接通後，致電者必須先報上姓名及介紹自己所屬公司的名稱；
- Explaining the purpose of the Post-sale Call and that it is a regulatory requirement that the call be made and recorded;
解釋售後跟進電話服務之用意，並說明此為監管要求，保險公司必須於銷售過程完成後致電客戶，而電話的談話內容會被錄音；
- Securing agreement to the call and stressing that the purpose is to ensure that the customer’s rights are fully respected and protected;
確保客戶同意電話對話，並強調致電是為了確保客戶的權益獲得充分尊重及保障；
- Verifying the customer’s identity;
核實客戶的身分；
- The call should be terminated if the customer does not agree to proceed;
如客戶不同意進行有關程序，應終止通話；

- For a customer who is unwilling to answer the Post-sale Call, or cannot be contacted, a written communication should be sent to the customer before the expiry of the Cooling-off Period at the address held on file. The content of the letter should follow the core questions for the Post-sale Call. Where the customer does not reply to the letter within the timeframe indicated (e.g. one week from date of the letter), the LIM can assume that this will not be contested and the file closed;
如客戶不欲接受跟進電話服務，或者壽險會員無法用電話聯絡該名客戶，則壽險會員必須在冷靜期屆滿前，根據檔案內之地址，以書面聯絡該名客戶。信件的內容須包含售後跟進電話服務之主要問題。假如客戶沒有在限期內回覆（例如：以發信日期起計的一星期內），壽險會員可以假設該名客戶對信件內容並無異議，可作結案論；
- Post-sale Calls are to be made to non-Hong Kong residents as well. Where contact cannot be established, then the procedure is the same for those customers who are unwilling to participate in the process, i.e. a letter should be sent to the customer;
售後跟進電話服務同時適用於非本港居民。如壽險會員無法用電話聯絡該名客戶，則應按照處理不願接受跟進電話服務的客戶的程序，以書面聯絡該名客戶；
- Reasonable efforts should be made to establish contact with the customer and respect the Post-sale Call process; sending letters to customers should not be considered as an alternative and every effort should be made to establish contact with customers by telephone. LIMs are reminded that logs should be maintained and be available for inspection upon request.
壽險會員在合理的情況下，應盡其所能與客戶聯絡，並遵守售後跟進電話之程序。壽險會員不應以發信予客戶代替跟進電話，而應盡能力以電話聯絡客戶，並謹記保存有關紀錄，以備查核。

Post-sale Call Content 售後跟進電話的內容

LIMs are also entitled to develop their own Script for the Post-sale Call which must include the following questions:

壽險會員可自行制訂售後跟進電話之內容，但必須包括以下問題：

Purchase of an investment-linked assurance product from an insurance agent/broker
經由保險代理／經紀購買投資相連產品

Question: Can you please confirm if you have purchased an ILAS product from an agent/a broker (insert name of the relevant insurance agent/broker) of Company (insert name of the Company)?

問題：請問你是否透過 xx 公司（填上公司名稱）的保險代理／經紀（填上有關保險代理／經紀的姓名）購買一份投資相連壽險產品？

Understand and accept all items set out under Section I - the Disclosure Declaration and Section II - the Suitability Declaration;

明白及接受甲部 - 「披露聲明」及乙部 - 「適合性聲明」內之所有項目；

Section I - Disclosure Declaration

甲部 - 「披露聲明」

Product features

產品特色

Question: Did you receive any marketing literature that explains the key features of the policy and that you understand, especially the length of the policy term and all charges and fees?

問題：你有否收到介紹保單主要特色的銷售資料？你是否明白當中的內容，特別是有關保單年期及所有收費與費用的詳情？

Amount of premium and premium term

保費金額及繳付保費年期

Question: Can you please confirm whether the premium for the policy purchased by you is (insert the amount) and the premium term is (insert the contract period)?

問題：請問你購買的保單保費金額是否（請填寫金額）？繳付保費年期是否（請填寫年期）？

Any loss that the customer may suffer as a result of early surrender, any cash withdrawal, premium reduction and permissible premium suspension/premium holiday entitlement

任何因客戶選擇提早退保、提取現金、遞減保費及保單提供的暫停繳付保費／行使保費假期權利等而引致之損失

Question: Did your insurance agent/broker explain the types of penalties, fees or charges as a result of your exercising certain rights under the policy such as early encashment, withdrawal and temporary suspension of premium payment?

問題：你的保險代理／經紀有否解釋你行使保單權利時，例如：提早領取現金價值、提款和暫緩繳交保費，需要繳付的罰款、費用或收費？

Investment returns are not guaranteed

投資回報並非保證

Question: Have you read and understood the respective warning and risk disclosure statements as contained in the Product Key Facts Statement and Principal Brochure and the supporting materials of the product for which you have applied?

問題：你有否細閱及明白所購買的產品資料概要、主要推銷刊物及相關資料內刊印的提示及風險披露說明？

Examples of the Product Key Facts Statement and risk disclosure statements are that the value of investments may go up as well as down. Investment returns are not guaranteed and past performance is not indicative of future performance. Have you been advised to read carefully the Product Key Facts Statement and Principal Brochure prior to making your investment decision?

風險披露說明例子包括：投資價值可升可跌、投資回報並非保證，過去的投資表現不能作為日後表現的指標。你作出投資決定前，保險代理／經紀有否建議你小心細閱產品資料概要和主要推銷刊物呢？

Potential loss associated with any Market Value Adjustment (MVA)

與任何市值調整有關之潛在損失

Question: Are you aware that each investment choice is subject to market and interest rate fluctuations and to the risks inherent in all investments?

問題：你是否知道每項投資選擇都會受市場及利率波動影響，亦會受投資固有的風險影響？

[MVA: LIMs are only required to explain the implications of MVA if this is a feature of the policy; otherwise questions related to this feature can be ignored.]

〔市值調整：假如保單有市值調整的元素，壽險會員只須解釋其含意；假如保單並無市值調整一項，則毋須理會相關之問題。〕

Charges and change in risk level of the investment choice in switching

轉換投資選擇之費用及風險水平的改變

Question: Are you aware of the possible charges and the possible change in risk level of the investment choice when switching? You have the right to seek professional financial advice when in doubt.

問題：你是否知道轉換投資選擇可能需要支付費用，以及可能引致風險水平產生變化？如有疑問，你有權尋求專業的財務意見。

Product Features of ILAS under the CIES

資本投資者入境計劃的產品特色

Question: Did you buy this policy for the purpose of the CIES? If yes, did you receive any marketing literature which drew your attention to the policy risks, term and all charges/fees involved? Did you understand them?

問題：你是否為了申請「資本投資者入境計劃」而投購此保單呢？如是者，你曾否收到任何銷售資料，提醒你留意此保單的風險、年期及所有涉及的收費／費用？你是否明白該等銷售資料呢？

For brokers, the Insurance Company does not assess the investment or asset allocation risk during the process

由保險經紀銷售的投資相連壽險計劃，保險公司在整個過程中並不會評估投資或資產分配之風險

Question: Are you aware the broker has completed the *Financial Needs Analysis form/ Risk Profile Questionnaire* based on the information provided by you? Do you understand that the Insurance Company does not assess the investment or asset allocation risk at any time during the process and therefore does not take any responsibility for investment choices/decisions made by you or your broker?

問題：你是否知道保險經紀根據你提供的資料填寫《財務需要分析表格》/《風險承擔能力問卷》？你是否明白保險公司在整個過程中並不會評估你的投資或資產分配之風險？因此，你或你的保險經紀所作出的投資選擇／決定，保險公司並不會承擔任何責任。

Section II - Suitability Declaration

乙部 – 適合性聲明

Question: You have ticked Box [A/B/C], which means [Describe the Declaration Content and any written statements made by the Applicant]. Do you understand the implication of ticking this box and is this consistent with your understanding?

問題：你在「適合性聲明」內，選擇了〔A/B/C〕項，即表示（註明聲明中的內容，以及客戶親筆填寫之聲明）。你是否明白所選擇的答案的含意？這答案又是否和你所理解的一致？

- If the underlying investment choices fall within the “high risk” category, secure confirmation of the understanding and implications; and
如相關投資選擇屬「高風險」類別，客戶需確認明白其風險及含意；以及
- The customer’s Cooling-off Rights.
客戶可享有的冷靜期權益。