

保單逆按計劃 讓您實現無憂退休生活

Policy Reverse Mortgage Programme provides you with regular income for a worry-free retirement life

忠意保險的**摯愛相伴**為保單逆按計劃之合資格壽險計劃。為您提供穩定收入以提升退休生活質素。
Generali's **LionPatron** is an eligible life insurance plan under Policy Reverse Mortgage Plan, providing you with a steady stream of income to elevate the fulfilment of your retirement.



甚麼是保單逆按？

What is a Policy Reverse Mortgage?

保單逆按計劃由香港按揭證券有限公司（「按揭證券公司」）之全資附屬機構香港按揭保險有限公司（「按揭保險公司」）營運，旨在讓55歲或以上人士申請保單逆按貸款。

保單逆按是一項貸款安排，讓您利用您的壽險保單作為抵押品，向貸款機構提取保單逆按貸款。您可選擇於固定的年金年期內（5年、10年、15年或20年）或終身每月收取年金至您的壽險保單到期為止。如有需要，您亦可申請一筆過貸款以滿足個人需要。

一般情況下，您可終身毋須還款，除非您的保單逆按貸款在特定情況下被終止。

保單逆按計劃沒有限制借款人提取保單逆按貸款的數目，但每宗貸款只接受以一份壽險保單作為抵押。而所有已抵押及擬抵押的壽險保單合共可用作計算年金的身故賠償總額一律以1,500萬港元為上限。如申請貸款時該身故賠償總額超過有關上限，其申請將按個別情況考慮。

在大部份情況下，保單逆按貸款會在您去世時到期償還。貸款機構將於指定時間內動用您的壽險保單以全數償還您的保單逆按貸款，而用於清還保單逆按貸款的款項將會是您壽險保單的身故賠償金額。

如身故賠償金額超過您的保單逆按貸款總結欠，貸款機構將會把清還保單逆按貸款後的餘額全數退還給您（或您的遺產代理人）。如有差額，將根據貸款機構與按揭保險公司之間的保險安排，由按揭保險公司承擔。

The Policy Reverse Mortgage Programme (“PRMP”) is operated by HKMC Insurance Limited (“HKMCI”), a wholly-owned subsidiary of The Hong Kong Mortgage Corporation Limited (“HKMC”), for people who are aged 55 or above to apply for policy reverse mortgage loans.

Policy reverse mortgage is a loan arrangement. It enables you to use your life insurance policy as collateral to borrow from a lender. You can opt to receive monthly payouts either over a fixed period of 5, 10, 15 or 20 years or throughout your entire life until the maturity of your life insurance policy. You may also apply for lump-sum payouts to suit personal needs.

In general, you do not need to repay your policy reverse mortgage loan during your lifetime, unless your policy reverse mortgage loan is terminated under specific circumstances.

There is no limit on the number of policy reverse mortgage loans to be taken out by a borrower, but each loan can only have one life insurance policy as collateral. The aggregate amount of death benefits of all your life insurance policies assigned or to be assigned as collateral under the programme is capped at HK\$15 million. For any application with the aggregate amount of death benefits exceeding such capped amount, such application will be considered on a case-by-case basis.

In most cases, your policy reverse mortgage loan will become due and payable when you pass away. The lender will enforce your life insurance policy within a specified timeframe to repay in full the outstanding loan amount. The amount recoverable from your life insurance policy to be used for repayment of your policy reverse mortgage loan will be the death benefits of your life insurance policy.

If the amount of the death benefits exceeds the outstanding loan amount under the policy reverse mortgage loan, the lender will pass the surplus to you (or your personal representative) after repaying the outstanding loan amount in full. If there is any shortfall, it will be borne by the HKMCI under an insurance arrangement between the lender and the HKMCI.

摯愛相伴為保單逆按計劃之合資格壽險計劃。

LionPatron is an eligible life insurance plan under the PRMP.



我是否符合保單逆按貸款的資格？ Am I eligible for a policy reverse mortgage loan?

您必須：

- 為55歲或以上，並持有有效香港身份證；及
- 現時沒有破產或涉及破產呈請或受個人自願安排所規限（有關個人自願安排下的所有債務將於貸款起始日以一筆過貸款全數清還除外）。

You must:

- be aged 55 or above and a holder of a valid Hong Kong identity card; and
- not be an undischarged bankrupt or otherwise subject to bankruptcy petition or individual voluntary arrangement (except if the indebtedness under the relevant individual voluntary arrangement is to be repaid in full at closing by way of lump-sum payout).

一般情況下，您的壽險保單必須：

- 由您作為壽險保單的持有人及受保人
- 由獲授權於香港經營人壽保險業務的公司所發出
- 以港元或美金作為計算單位
- 不涉及任何投資成份（例如受香港證券及期貨事務監察委員會規管之投資相連壽險計劃）
- 已完全清繳保費
- 沒有受保單抵押或更改受益人限制

另外，您的壽險保單受益人必須為您本人或您的遺產代理人¹。

In general, your life insurance must:

- be taken out by you as both the policyholder and the insured
- be issued by an authorized insurer in Hong Kong
- be denominated in Hong Kong Dollars or United States Dollars
- not be associated with any investment features (such as Investment-Linked Assurance Schemes regulated by the Securities and Futures Commission of Hong Kong)
- have the premium fully paid up
- be assignable and not contain any restriction on change of beneficiary

Furthermore, it is necessary that the beneficiary of your life insurance policy be yourself or your estate¹.

¹ 詳情請參閱按揭證券公司網站www.hkmc.com.hk有關保單逆按計劃之《重要通知》。

¹ Please refer to the Important Notice of the PRMP on the website of the HKMC www.hkmc.com.hk for further information.



保單逆按計劃的主要特色和優點

Key features and benefits of the PRMP

靈活的年金年期 Flexible payment term	<p>您可選擇於5年、10年、15年或20年的固定年期內，或終身每月收取年金至您的壽險保單到期為止。</p> <p>You can choose to receive monthly payouts either over a fixed period of 5, 10, 15 or 20 years or throughout your entire life (until the maturity of your life insurance policy).</p>
一筆過貸款 Lump-sum payout	<p>您可於申請保單逆按貸款時及／或在所選定年金年期內的任何時間，申請一筆過貸款以滿足個人需要。</p> <p>如您提取的一筆過貸款金額越高，其後的每月年金則會相應地減少；如您提取的一筆過貸款已達金額上限，您將不會再收取任何每月年金。</p> <p>You may apply for lump-sum payouts at the time of policy reverse mortgage loan application and/or any time during the selected payment term to suit your personal needs.</p> <p>If you withdraw a larger lump-sum payout amount, there will be a correspondingly lower monthly payout amount. If you withdraw the maximum amount of lump-sum payout, you will not receive any monthly payouts thereafter.</p>
兩種按揭利率計劃 Two options of mortgage plans	<p>為配合您的財務需要，您可選擇浮息按揭或定息按揭計劃。</p> <p>To meet your financial needs, you can choose either a floating-rate or fixed-rate mortgage plan.</p>
終身毋須還款 No repayment during your lifetime	<p>一般情況下，您可終身毋須還款，除非您的保單逆按貸款在特定情況下被終止。</p> <p>In general, you do not need to repay the outstanding loan amount during your lifetime, unless your policy reverse mortgage loan is terminated under specific circumstances.</p>
不設提前清還貸款的罰款 No penalty for early full repayment	<p>您可隨時全數清還保單逆按貸款以贖回您的壽險保單而毋須繳交任何罰款。然而，部分還款不獲接受。</p> <p>You may fully repay the outstanding loan amount and redeem your life insurance policy at any time without penalty. However, you may not repay only a part of the outstanding loan amount.</p>
六個月的冷靜期 Six-month cooling-off period	<p>如您不論任何原因於首六個月內通知貸款機構決定終止您的保單逆按貸款，並於指定日期全數清還貸款總結欠，相關的按揭保費將獲全數退還及豁免。然而，您仍須清還保單逆按貸款的總結欠，包括累計利息和其他已加借入總結欠的費用。</p> <p>If you terminate your policy reverse mortgage loan for whatever reason, provided that you notify the lender within the first six months and repay in full the outstanding loan amount on the proposed repayment date, you will be given a full refund and waiver of the relevant mortgage insurance premiums. However, you still need to bear any accrued interest and financed fees in the outstanding loan amount.</p>

資料來源：以上資料節錄自按揭證券公司之保單逆按計劃資料冊（2024年1月），只供參考，詳情請瀏覽按揭證券公司網站www.hkmc.com.hk。

Source: The above information is extracted from the Policy Reverse Mortgage Information Pack (January 2024) of the HKMC, and is for reference only. Please refer to the website of the HKMC www.hkmc.com.hk for further information.

有關保單逆按計劃的詳細資料，包括費用（利息開支、按揭保費、手續費、其他費用及開支）、每月年金金額例子及一般申請流程等，請瀏覽按揭證券公司網站www.hkmc.com.hk。

Please refer to the website of the HKMC www.hkmc.com.hk for further information of the PRMP, including costs (interest expense, mortgage insurance premium, handling fee, and other fees and expense), example of monthly payout amounts, general application flow, etc.

註 Notes

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HKMC網站：www.hkmc.com.hk

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The PRMP is operated by the HKMCI. The customer and the customer's life insurance policy must meet all the eligibility requirements set out by the HKMCI before applying for a policy reverse mortgage loan under the PRMP. All mortgages under the PRMP are subject to relevant terms and conditions. For enquiries, please call the HKMC Retire 3 Hotline at 2536 0833 or send an email to hkmciret3@hkmc.com.hk.

HKMC website: www.hkmc.com.hk

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如欲了解保單逆按計劃之合資格壽險計劃—**摯愛相伴**之詳情，請聯絡您的顧問。

Please contact your Insurance Advisors if you want to obtain more information about **LionPatron**, the eligible life insurance plan for PRMP.

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