

保单逆按计划 让您实现无忧退休生活

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

忠意保险的**挚爱相伴**为保单逆按计划之合资格寿险计划。为您提供稳定收入以提升退休生活素质。

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.



甚么是保单逆按？

What is a Policy Reverse Mortgage?

保单逆按计划由香港按揭证券有限公司（「按揭证券公司」）之全资附属机构香港按证保险有限公司（「按证保险公司」）营运，旨在让55岁或以上人士申请保单逆按贷款。

保单逆按是一项贷款安排，让您利用您的寿险保单作为抵押品，向贷款机构提取保单逆按贷款。您可选择于固定的年金年期内（5年、10年、15年或20年）或终身每月收取年金至您的寿险保单到期为止。如有需要，您亦可申请一笔过贷款以满足个人需要。

一般情况下，您可终身毋须还款，除非您的保单逆按贷款在特定情况下被终止。

保单逆按计划没有限制借款人提取保单逆按贷款的数目，但每宗贷款只接受以一份寿险保单作为抵押。而所有已抵押及拟抵押的寿险保单合共可用作计算年金的身故赔偿总额一律以1,500万港元为上限。如申请贷款时该身故赔偿总额超过有关上限，其申请将按个别情况考虑。

在大部份情况下，保单逆按贷款会在您去世时到期偿还。贷款机构将于指定时间内动用您的寿险保单以全数偿还您的保单逆按贷款，而用于清还保单逆按贷款的款项将会是您寿险保单的身故赔偿金额。

如身故赔偿金额超过您的保单逆按贷款总结欠，贷款机构将会把清还保单逆按贷款后的余额全数退还给您（或您的遗产代理人）。如有差额，将根据贷款机构与按证保险公司之间的保险安排，由按证保险公司承担。

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.

挚爱相伴为保单逆按计划之合资格寿险计划。

LionPatron is an eligible life insurance plan under the PRMP.



我是否符合保单逆按揭贷款的资格？ Am I eligible for a policy reverse mortgage loan?

您必须：

- 为55岁或以上，并持有有效香港身份证；及
- 现时没有破产或涉及破产呈请或受个人自愿安排所规限（有关个人自愿安排下的所有债务将于贷款起始日以一笔过贷款全数清还除外）。

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).

一般情况下，您的寿险保单必须：

- 由您作为寿险保单的持有人及受保人
- 由获授权于香港经营人寿保险业务的公司所发出
- 以港元或美金作为计算单位
- 不涉及任何投资成份（例如受香港证券及期货事务监察委员会规管之投资相连寿险计划）
- 已完全清缴保费
- 没有受保单抵押或更改受益人限制

另外，您的寿险保单受益人必须为您本人或您的遗产代理人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 详情请参阅按揭证券公司网站www.hkmc.com.hk有关保单逆按揭计划之《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.



保单逆按计划的主要特色和优点

Key features and benefits of the PRMP

灵活的年金年期 Flexible payment term	<p>您可选择于5年、10年、15年或20年的固定年期内，或终身每月收取年金至您的寿险保单到期为止。</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>
一笔过贷款 Lump-sum payout	<p>您可于申请保单逆按贷款时及/或在所选定年金年期的任何时间，申请一笔过贷款以满足个人需要。</p> <p>如您提取的一笔过贷款金额越高，其后的每月年金则会相应地减少；如您提取的一笔过贷款已达金额上限，您将不会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>
两种按揭利率计划 Two options of mortgage plans	<p>为配合您的财务需要，您可选择浮息按揭或定息按揭计划。</p> <p>To meet your financial needs, you can choose either a floating-rate or fixed-rate mortgage plan.</p>
终身毋须还款 No repayment during your lifetime	<p>一般情况下，您可终身毋须还款，除非您的保单逆按贷款在特定情况下被终止。</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>
不设提前清还贷款的罚款 No penalty for early full repayment	<p>您可随时全数清还保单逆按贷款以赎回您的寿险保单而毋须缴交任何罚款。然而，部分还款不获接受。</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>
六个月的冷静期 Six-month cooling-off period	<p>如您不论任何原因于首六个月内通知贷款机构决定终止您的保单逆按贷款，并于指定日期全数清还贷款总结欠，相关的按揭保费将获全数退还及豁免。然而，您仍须清还保单逆按贷款的总结欠，包括累计利息和其他已加借入总结欠的费用。</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>

资料来源：以上资料节录自按揭证券公司之保单逆按计划资料册（2024年1月），只供参考，详情请浏览按揭证券公司网站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.

有关保单逆按计划的详细资料，包括费用（利息开支、按揭保费、手续费、其他费用及开支）、每月年金金额例子及一般申请流程等，请浏览按揭证券公司网站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.

注 Notes

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HKMC网站：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 hkmcetire3@hkmc.com.hk.

HKMC website: www.hkmc.com.hk

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如欲了解保单逆按计划之合资格寿险计划—**挚爱相伴**之详情，请联络您的顾问。

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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