

Subject: 為居住於大埔宏福苑的個人壽險保單客戶提供額外支援措施

各位業務夥伴：

為進一步支援居住於大埔宏福苑受火災影響的客戶，宏利特別推出**額外支援措施**，助其減輕財務壓力。這些措施適用於居住在大埔宏福苑的**個人壽險保單客戶**。

主要措施

- **延長受影響保單的寬限期：**寬限期延長至 **12 個月**，讓客戶在此期間繼續享有重要保障。
 - 適用於 2025 年 11 月 26 日至 2026 年 12 月 31 日期間內到期的保費。
- **一次性豁免保單貸款利息：**適用於現有及未來的保單貸款，最高免息金額相當於**一年累積利息** (適用於附有保單貸款條款的保單)。
 - **保單現時已有貸款：**不論先前未償還的貸款或及後的新貸款，所有於 2025 年 11 月 26 日至 2026 年 11 月 25 日期間產生的利息均可獲一次性豁免。
 - **保單現時未有貸款：**2025 年 11 月 26 日至 2026 年 12 月 31 日期間內新增的保單貸款將可享一次性利息豁免。

須知事項

- 上述措施僅適用於登記住址為大埔宏福苑的個人壽險保單客戶。其他個案將根據實際情況酌情考慮。
- 公司不會就此次額外支援措施再向受影響客戶發出通知。
- 延長寬限期將自動生效，客戶無需提出申請。
- 延長寬限期內，逾期通知及提示將暫停發送。
- 上述措施生效前已設定且有效的自動轉帳指示將繼續執行。如自動轉帳被拒，拒付通知將暫停，自動轉帳亦會停止，後續逾期通知亦將暫停發送。

常見問答

1. 客戶如何確認其保單已獲延長寬限期？

客戶可繼續透過客戶網站查閱其保單資料。即使保費逾期，在延長寬限期內，保單狀態仍保持有效。

2. 顧問可在哪裡查閱相關資訊？

顧問可於 ManuTouch 查看相同的保單資料。客戶名單已於早前提供，保單明細將於稍後準備好後發送給您。

3. 我的客戶因為這次事故面臨財政困難，宏利是否能提供免息貸款予客人？

豁免保單貸款利息的適用範圍僅限於具有現金價值並提供保單貸款的產品，且以保單的可貸金額為準。我們不會向客戶提供其他形式的貸款。

4. 若客戶通訊地址並非宏福苑，但實際居住於宏福苑，應如何處理？

請向客戶索取住址證明。一經確認，我們將為該客戶提供相同的支援。

感謝大家支持，幫助我們在此充滿挑戰的期間內為受影響客戶提供所需協助。

Subject: Additional Support Measures for IFP Customers Residing in Wang Fuk Court

Dear Distribution Partners,

As part of our continued commitment to supporting customers residing in Wang Fuk Court who were affected by the fire, Manulife is introducing **additional special arrangements** to help ease financial pressures for these impacted customers with **individual life insurance policies**.

Key Measures

- **Extended Grace Period:** Extended to **12 months**, allowing customers to maintain their valuable coverage during this extended period.
 - Applies to premiums with due dates between Nov 26, 2025 and Dec 31, 2026.
- **One-off Interest Waiver:** On existing and future policy loans, with the maximum waiver amount equal to **one year's accumulated interest (applicable to policies with a policy loan feature)**.
 - **Policies with existing loans:** For any policy loan not repaid yet or newly applied policy loan, interest incurred from the policy loan between Nov 26, 2025 and Nov 25, 2026 will be eligible for a one-off waiver.
 - **Policies without loans at the moment:** Any policy loan triggered between Nov 26, 2025 and Dec 31, 2026 will be eligible for a one-off waiver.

What You Need to Know

- These special arrangements apply to customers with individual life insurance policies whose registered residential address is Wang Fuk Court. Special requests outside this list will be considered on a case-by-case basis.
- The company is not issuing any further notifications to affected customers regarding these additional support measures.
- Customers do not need to submit an application for the grace period extension; it will be applied automatically.
- Overdue notices and reminders will be suppressed during the extended grace period.
- Autopay will continue for payment instructions that were set up and valid prior to this arrangement. If an autopay is rejected, the reject notice will be suppressed, autopay will be suspended, and subsequent overdue notifications will also be suppressed.

FAQs

1. Where can the client confirm that their policy is under the extension?

Customers can continue to check their policy information on the customer website. The policy status will remain in-force, even if the premium is overdue during the extended grace period.

2. Where can advisors check this information?

Advisors can view the same policy information on ManuTouch. The customer list has already been provided to you previously, and a detailed policy list will be shared once it is ready.

3. My client has financial hardship due to the accident. Is the company offering an interest-free loan to the client?

The applicable scope of the one-off policy loan interest waiver is limited to products with cash value and offering policy loans, and is subject to the loanable value of the policy. We are not offering loans in any other form to the customer.

4. If the correspondence address is not Wang Fuk Court, but the client resides there, how should this case be handled?

Please obtain address proof from the customer. Once confirmed, the same support will be provided to the customer.

Thank you for your continued support in helping customers through this challenging time.