



HSBC Insurance (Singapore) Pte. Limited (Reg. No. 195400150N)
 21 Collyer Quay #02-01 Singapore 049320 Monday to Friday 9:30am to 5pm www.insurance.hsbc.com.sg
 Customer Care Hotline: (65) 6225 6111 Fax: (65) 62212188
 Mailing Address: Robinson Road Post Office P.O. BOX 1538 Singapore 903038

**Withdrawal/Surrender Form
 (Investment-Linked Insurance Plan)**

Name of policyowner	Policy no.	
	Contact no.	
Mailing Address: (This address will replace your existing address in our records, if they differ)		
Name and contact no. of Financial Planner:		
For Takaful policy, please read "certificate" for policy, "certificate holder" for policyowner, "wakil" for financial planner, "participant" for life insured, "takaful benefit" for sum insured.		

PART A: WHAT YOU SHOULD KNOW ABOUT EARLY WITHDRAWAL/SURRENDER OF POLICY

An insurance policy is intended to meet your long-term financial needs. Therefore, an early withdrawal/surrender of your policy may cause you to lose valuable benefits, and it may not be possible for you to obtain a similar level of protection on the same terms you had enjoyed in the future.

Additional Fees/Charges: If you withdraw from your existing policy and buy or top-up on a new policy or other investment product, you will incur new charges and these will impact your overall investment return. Charges may include:

- **Distribution Fees:** Commission is paid to your financial planner on all new insurance policies or investment products.
- **Administration Charges:** The sales charge can be as high as 5% of the value of your investment fund. For example, on a single premium investment of S\$10,000 an up-front charge of S\$500 would be payable.
- **Policy Fee:** You will ordinarily have to pay a policy fee for each new policy.
- **Withdrawal Fee:** You may have to pay a withdrawal fee for the withdrawal from or surrender of your existing policy.

Fund Switching Facility / Other Options: If any of the funds you have invested in is not meeting your investment objectives, you may switch your investment to other funds offered by HSBC Insurance (Singapore) Pte. Limited at its bid price without incurring any charges. To meet your short term financial needs, you should consult your financial planner and explore other available options under the policy.

Changes in Terms and Conditions: Withdrawing from your existing insurance policy and investing the proceeds in a new policy could result in higher premiums and loss of specific policy features due to changes in your age or health.

Should you need any clarification on the risks and implications of your policy change request(s), you should consult your financial planner, who will assess and advise you on the suitability of your request, before proceeding.

PART B: FULL SURRENDER
 I wish to fully surrender my policy.

PART C-1: PARTIAL WITHDRAWAL

I wish to apply for a partial withdrawal from the investment-linked fund(s) as indicated below:

Fund name/Fund code	Withdrawal Amount / Percentage (S\$/%)	Leaving Behind	
		S\$500	S\$1000

I would like to exercise the option of maintaining the original sum insured. Yes No

- Important Notes on Partial Withdrawals:**
- The partial withdrawal amount must be at least S\$250, and in multiples of S\$10. You must retain a balance of at least S\$1,000 in your policy if you invest in a single fund or at least S\$500 in each fund if you invest in more than one fund through the policy.
 - Please indicate the fund names or fund codes in CAPITAL LETTERS. The list of funds can be found in Annex A.

PART C-2: MAINTENANCE OF ORIGINAL SUM INSURED (FOR PARTIAL WITHDRAWALS)

Warning: Pursuant to Section 25(5) of the Insurance Act Cap. 142, you are to disclose in this section, fully and faithfully, all the facts which you know or ought to know, otherwise the request effected hereunder may be void.

- Complete this section only if you wish to exercise the option of maintaining the original sum insured.
 - This section is only applicable to non-CPFIS policies **excluding** the following basic plans:
 - i) Accumulation Manager, Growth Cultivator, Takaful Anugerah
 - ii) Policies after Alpha Conversion
 - iii) Asset Manager I / Takaful Asset Manager I (Option 1)
 - iv) Asset Manager II / Takaful Asset Manager II
 - v) Growth Manager
- 1) Have you ever suffered or do you now suffer from heart disorder, high blood pressure, chest pains, kidney disorder, diabetes, asthma, blood disorder, liver disease, hepatitis, cancer growths or other malignancies, mental disorder, HIV infection or any other serious illness / physical disabilities? Yes No
- If the answer to question 1 is 'yes', please provide details (including dates, duration, name and address of doctor, place of treatment and present condition).

PART D: DECLARATION AND AUTHORISATION

Please tick one option which applies to you:

- I am advised by my financial planner and I am fully aware of the risks and implications of this/these policy change request(s). A Personal Financial Review (PFR), which includes a Customer Knowledge Assessment (CKA), must be submitted together with this form.
- I do not want to be advised by any financial planner and I make this/these policy change request(s) of my own accord. I have read and understood **Part A** and it is my responsibility to ensure the suitability of my request(s).

I understand and agree that:

- only an original, duly completed and signed application form is considered a valid request. The request is irrevocable once it is received by HSBC Insurance (Singapore) Pte. Limited; and
- the original signed application form must reach HSBC Insurance (Singapore) Pte. Limited by 3:30pm on a business day for the request to be processed on the same business day. Units will be sold based on the fund price on the next valuation date, and the proceeds will be paid out within 6 business days.

Signature of life insured

Signature of policyowner/trustee/assignee

Date (dd/mm/yyyy)

Annex A

Name of fund	Code	Name of fund	Code
HSBC-Link Asia Balanced Fund	ABFS	HSBC-Link GEM Balanced Fund	GEFS
HSBC-Link Asia Equity Fund	KMF1	HSBC-Link Global Bond Fund	GBOS
HSBC-Link Asian Bond Fund	ASBS	HSBC-Link Global Equity Fund	GEQS
HSBC-Link Asian Dividend Equity Fund	ADFS	HSBC-Link India Equity Fund	IGFS
HSBC-Link China Balanced Fund	CBFS	HSBC-Link Japan Equity Fund	JGFS
HSBC-Link China Equity Fund	CGFS	HSBC-Link Pacific Equity Fund	PEQF
HSBC-Link Climate Change Equity Fund	CCES	HSBC-Link Premium Balanced Fund	KBFS
HSBC-Link Commodity Fund	COMS	HSBC-Link Premium Property Equity Fund	PPFS
HSBC-Link Emerging Europe Equity Fund	EEES	HSBC-Link SGD Reserve Fund	SRFS
HSBC-Link Emerging Markets Equity Fund	EMFS	HSBC-Link Singapore Balanced Fund	SBFS
HSBC-Link Ethical Asia Equity Fund	TAPF	HSBC-Link Singapore Bond Fund	KLBS
HSBC-Link Ethical Global Equity Fund	TMF1	HSBC-Link World Selection 1 Fund	WSF1
HSBC-Link Ethical Managed Fund	TSFS	HSBC-Link World Selection 3 Fund	WSF3
HSBC-Link Europe Equity Fund	EGFS	HSBC-Link World Selection 5 Fund	WSF5

Fund information as of 30 March 2012