

Guidelines on Handling of Premiums

The Code of Practice for the Administration of Insurance Agents (the Code) specifies that the Insurance Agents Registration Board (IARB) may issue Guidance Notes from time to time as to how it intends to exercise its powers and fulfil its responsibilities under the *Code*. This Guidance Note is intended to help both insurers and insurance agents comply with the *Code* and in particular Part F of the *Code* which stipulates that an insurance agent shall at all times conduct business in good faith and with integrity.

Failure to comply may constitute a breach of the *Code* by either a Principal/an insurance agent under Part C or an insurance agent under Part F.

Handling of Premiums

More than one third of complaints handled by the IARB relate to misappropriation or mishandling of premium. Customers will want to pay their premiums in a variety of ways including cash, credit card, cheque and bank transfer. It is up to the Principal to decide which methods are acceptable but the following methods are recommended:

Cheque in favour of the Principal or

Credit card/direct deposit/bank transfer from the customers' account to the Principal.

Any other method of payment or credit facilities extended to an agent should be subject to clear rules set out by the Principal designed to avoid the mixing of customers' money with agents' personal funds.

代理人應如何處理客戶保費指引

《保險代理管理守則》（《守則》）訂明保險代理登記委員會（委員會）可以不時發出「指引」，說明意欲如何行使《守則》賦予委員會的權力及履行《守則》授予委員會的職責。《代理人應如何處理客戶保費指引》旨在協助保險公司及保險代理遵守《守則》，特別是《守則》內已部有關保險代理必須時刻本著誠信及以正直的態度進行業務之規定。

觸犯《代理人應如何處理客戶保費指引》者可能導致違反《守則》，《守則》的丙部適用於保險公司／保險代理，已部則適用於保險代理。

代理人應如何處理客戶保費

委員會收到的投訴中，超過三分之一涉及保險代理挪用保費或處理保費失當。查顧客可能會選擇以不同方式支付保費，包括：現金、信用咭、支票或銀行轉賬等，惟保險公司可以自行決定接納哪類付款方式，以下是一些建議：

以支票付款，抬頭為保險公司或

用信用咭／直接存款／由顧客銀行戶口直接轉賬至保險公司戶口付款

任何其他支付予代理人之付款或信貸方式，必須符合保險公司的明文規定，以防代理把顧客的保費與個人款項混集在一起。