

## Frequently Asked Questions

### 1. What is OnePlatform Wealth Management Limited (“OWM”)?

- A member of the Group, OnePlatform is a licensed insurance broker company with Hong Kong Insurance Authority (License No. FB1452) and a registered MPF Intermediary of Mandatory Provident Fund Schemes Authority (MPF Registration No. IC000579). OWM is committed to providing a diversified portfolio of financial products to customers. It will also continue to enhance the breadth of its product line-up for customers to manage their wealth with peace of mind.

### 2. Could you tell me more about your platform business? Will you stop providing financial consulting services?

- OnePlatform, our one-stop platform of financial products powered by cutting-edge technology, is committed to providing a diversified portfolio of financial products and services, covering insurance, MPF, funds, securities, international real estate and mortgage. OWM, a member of OnePlatform, is a licensed insurance broker company with Hong Kong Insurance Authority (License No. FB1452) and a registered MPF Intermediary of Mandatory Provident Fund Schemes Authority (MPF Registration No. IC000579). Providing comprehensive financial products to customers, OWM will continue to enhance the breadth of its product line-up, and provide premium and professional financial consulting services for customers to manage their wealth with peace of mind.

### 3. What is the difference between OWM and Convoy Financial Services Limited (“CFS”) ? Why would you transfer my policies to OWM? Can I still enjoy the same service support?

- The migration of service right will not affect the terms of your existing policies. Migrating the servicing rights to OWM allows us to maintain the same financial consulting services, provide a more diversified portfolio of financial products via OnePlatform for customers and all consumers as a whole to enjoy enhanced convenience and service quality. Our customer service commitment and support will not be impacted.

### 4. Why does CFS stop operating? Is there any problem with the company?

- Consultants from CFS (and their teams) will continue to provide services as insurance and MPF intermediaries with the licenses from OWM. They will assist customers in selecting appropriate financial products on the platform of OnePlatform.
- The Group maintains a healthy financial position with adequate funds. Looking forward, the Group will continue to hire more employees to expand its platform business.

### 5. To put it simply, what benefits do I have as a customer after transferring my account and the servicing rights of my policies to OWM?

- OnePlatform provides customers with a more diversified portfolio of financial products, and enhanced convenience and service quality. Our consultants will continue to engage in business development as insurance and MPF intermediaries with the licenses from OWM. They will also respond to customers' needs in terms of financial planning by providing them with financial products and services under appropriate licenses. In this way, customers can enjoy the best and most comprehensive solutions and support for financial planning purposes. On the other hand, if the servicing rights of the customers' policies are maintained at CFS, our consultants will only be able to provide customer services for their existing policies.
- For your benefit to experience the premium and holistic services of OnePlatform, we cordially invite you to migrate the servicing rights of your life policies and MPF schemes from CFS to OnePlatform. You can complete this by submitting a written notification.

(此中文譯本僅供參考之用，如果中英文版本之間有任何衝突或差異，應以英文版本為準，並被視為正確版本。)

## 常見問題

### 1. 環一財富管理有限公司（「環一」）是什麼公司？

- 環一是集團旗下公司，持有香港保險業監管局發出的持牌保險經紀公司（牌照號碼 FB1452），同時亦是香港強制性公積金計劃管理局註冊強積金主事中介人（強積金註冊編號：IC000579），為客戶提供一籃子不同理財產品，未來不斷豐富產品選擇，協助客戶輕鬆管理財富。

### 2. 什麼叫平台業務？是否將來不再有理財顧問提供服務？

- 環一（OnePlatform）乃以嶄新科技驅動的一站式業務及產品平台，提供多元化理財產品及服務，涵蓋保險、強積金、基金、證券、海外物業及按揭。旗下的環一為香港保險業監管局持牌保險經紀公司（牌照號碼 FB1452），也是香港強制性公積金計劃管理局註冊強積金主事中介人（強積金註冊編號：IC000579），為客戶提供一籃子不同理財產品，未來不斷豐富產品選擇，同時仍以顧問提供優質及專業理財服務，以協助客戶輕鬆管理財富。

### 3. 環一與康宏理財服務有限公司（「康宏理財」）有什麼分別？為何要將我的保單轉到環一？服務上有同等配套嗎？

- 今次將保單服務權由康宏理財轉至環一並不會對保單內容做成任何改變。是次將保單服務權轉至環一，會維持原有理財顧問提供服務，並憑藉希望借助 OnePlatform 平台上更多元化的理財產品選擇，讓客戶及廣大消費者得到更方便優質的服務，對客戶服務承諾及配套支援並沒有影響。

### 4. 康宏理財為何不再營運？是否出現了什麼問題？

- 原有康宏理財顧問（及其團隊）將以環一牌照繼續提供保險及強積金中介服務，並在 OnePlatform 平台上為客戶揀選適合的理財產品。
- 集團資金充裕、財務穩健，未來亦增聘人手拓展平台業務。

### 5. 簡單說，從客戶角度看，請問將我及我的保單服務權轉到環一，對我有甚麼好處？

- OnePlatform 是一個嶄新科技驅動的一站式產品平台，客戶能透過 OnePlatform 平台上獲得更多元化的理財產品選擇，更方便優質的服務。而顧問亦會以環一牌照繼續其保險及強積金中介的業務發展，當客戶有任何財務策劃上的需要，顧問須以合適之牌照提供理財產品與服務予客戶，以達致提供最佳及全面的財務策劃方案及配套支援。若客戶的保單服務權保留於康宏理財，顧問只能就現有保單提供客戶服務。
- 為能盡早享用及體驗環一全面的優質服務，我們誠邀您將現有的人壽保險及強積金計劃之服務權由康宏理財轉移至環一財富管理。手續非常簡單，只要提交書面通知即可。