

Hong Kong Public Offering — White Form 香港公開發售 — 白色申請表格
Please use this form if you want the Hong Kong Offer Shares to be issued in your name(s) 如欲以閣下的名義登記獲配發的香港發售股份，請使用本表格

NOTE: Unless otherwise defined herein, terms and expressions used in this Application Form bear the same meanings as defined in the prospectus issued by New China Life Insurance Company Ltd. (the "Company") dated December 2, 2011 (the "Prospectus") together with any supplement thereto.
附註：除本申請表格另有定義外，本申請表格所用的詞彙和用語具有新華人壽保險股份有限公司（本公司）於2011年12月2日刊發的招股書（招股書）及其任何補充文件所界定的涵義。

Staple your payment here 請將股款緊釘在此

Hong Kong Exchanges and Clearing Limited, The Stock Exchange of Hong Kong Limited (the "Hong Kong Stock Exchange") and Hong Kong Securities Clearing Company Limited ("HKSCC") take no responsibility for the contents of this Application Form, make no representation as to its accuracy or completeness and expressly disclaim any liability whatsoever for any loss howsoever arising from or in reliance upon the whole or any part of the contents of this Application Form.
香港交易所及結算有限公司、香港聯合交易所有限公司（香港聯交所）及香港中央結算有限公司（香港結算）對本申請表格的內容概不負責，對其準確性或完整性亦不發表任何聲明，並明確表示概不就因本申請表格全部或任何部分內容而產生或可能因倚賴該等內容而引致的任何損失承擔任何責任。
A copy of this Application Form, together with a copy of each of the YELLOW and GREEN Application Forms, the Prospectus and the other documents specified in the paragraph entitled "Documents Delivered to the Registrar of Companies and Available for Inspection" in Appendix X to the Prospectus, have been registered by the Registrar of Companies in Hong Kong as required by Section 342C of the Companies Ordinance (Chapter 32 of the Laws of Hong Kong). The Securities and Futures Commission of Hong Kong (the "SFC") and the Registrar of Companies in Hong Kong take no responsibility for the contents of any of these documents.
本申請表格連同黃色及綠色申請表格、招股書及招股書附錄十「送呈公司註冊處及備查文件」一段所列的其他文件，已遵照香港法例第342C條的規定，送呈香港公司註冊處註冊。香港證券及期貨事務監察委員會（香港證監會）及香港公司註冊處對任何此等文件的內容概不負責。
The information contained in this Application Form is not for distribution, directly or indirectly, in or into the United States (including its territories and dependencies, any State of the United States and the District of Columbia). These materials do not constitute or form a part of any offer or solicitation to purchase or subscribe for securities in the United States. The H Shares mentioned herein have not been, and will not be, registered under the United States Securities Act of 1933 as amended (the "Securities Act").
本申請表格所載資料，不得在或向美國（包括其領土及屬地、美國各州及哥倫比亞特區）境內直接或間接分發。該等資料並不構成或成為在美國購買或認購證券之任何要約或徵求的一部分。本申請表格所述H股並未且不會根據美國1933年證券法（經修訂）（「美國證券法」）登記。
The H Shares may not be offered or sold in the United States except pursuant to registration or an exemption from the registration requirements of the Securities Act. No public offering of the securities will be made in the United States. 除非進行登記或獲得豁免遵守美國證券法之登記規定，否則不得於美國發售或出售H股。證券不會在美國公開發售。



新華人壽保險股份有限公司
NEW CHINA LIFE INSURANCE COMPANY LTD.

(A joint stock company incorporated in the People's Republic of China with limited liability)
(於中華人民共和國註冊成立的股份有限公司)

GLOBAL OFFERING

NUMBER OF OFFER SHARES UNDER THE GLOBAL OFFERING	:	358,420,000 H SHARES (SUBJECT TO THE H SHARE OVER-ALLOTMENT OPTION)
NUMBER OF HONG KONG OFFER SHARES	:	17,921,000 H SHARES (SUBJECT TO ADJUSTMENT)
NUMBER OF OFFER SHARES UNDER THE INTERNATIONAL OFFERING	:	340,499,000 H SHARES (SUBJECT TO ADJUSTMENT AND THE H SHARE OVER-ALLOTMENT OPTION)
MAXIMUM OFFER PRICE	:	HK\$34.33 PER HONG KONG OFFER SHARE, PLUS 1% BROKERAGE, SFC TRANSACTION LEVY OF 0.003%, AND A HONG KONG STOCK EXCHANGE TRADING FEE OF 0.005% (PAYABLE IN FULL ON APPLICATION IN HONG KONG DOLLARS AND SUBJECT TO REFUND)
NOMINAL VALUE	:	RMB1.00 PER H SHARE
STOCK CODE	:	1336

全球發售

全球發售的發售股份數目	:	358,420,000股H股（視乎H股超額配股權的行使情況而定）
香港發售股份數目	:	17,921,000股H股（可予調整）
國際發售的發售股份數目	:	340,499,000股H股（可予調整及視乎H股超額配股權的行使情況而定）
最高發售價	:	香港發售股份每股34.33港元，另加1%經紀佣金、0.003%香港證監會交易費及0.005%香港聯交所交易費（須於申請時以港元繳足股款，可予退還）
面值	:	每股以人民幣1.00元
股份代號	:	1336

Application Form 申請表格

Applications will be accepted until 12:00 noon on Wednesday, December 7, 2011

You must read the conditions and instructions attached to this Application Form. To be valid, you must complete all applicable parts of this Application Form. Please write clearly.

截止接受申請時間為

2011年12月7日（星期三）中午十二時正

閣下必須細閱本申請表格所附載的條件及指示。

本申請表格各適用部分必須全部清楚填寫，方為有效。

To: New China Life Insurance Company Ltd.
China International Capital Corporation Hong Kong Securities Limited
UBS AG, Hong Kong Branch
Goldman Sachs (Asia) L.L.C.
The Hong Kong Underwriters

I/We: apply for the desired number of Hong Kong Offer Shares set out below, on the terms and conditions of the Prospectus and this Application Form, and subject to the Articles of Association of the Company;
• endorse payment in full for the Hong Kong Offer Shares applied for, including brokerage of 1%, SFC transaction levy of 0.003% and Hong Kong Stock Exchange trading fee of 0.005%;
• undertake and agree to accept the Hong Kong Offer Shares applied for, or any lesser number allotted to me/us under this application;
• declare that this is the only application made and the only application intended by me/us whether on a WHITE or YELLOW Application Form or by giving electronic application instructions to HKSCC via CCASS or to the WHITE Form eIPO Service Provider under the WHITE Form eIPO Service (www.eipo.com.hk), to benefit me/us or the person for whose benefit I am/we are applying;
• represent, warrant and undertake that (a) I am not/we are not/none of the persons for whose benefit I am/we are applying is restricted by any applicable laws of Hong Kong or elsewhere from making this application, paying any application money for, or being allotted or taking up, any Hong Kong Offer Shares; and that I am not/we are not/none of the persons for whose benefit I am/we are applying is within the United States (as defined in Regulation S under the U.S. Securities Act of 1933, as amended) and I/we the persons for whose benefit I am/we are applying will acquire the Hong Kong Offer Shares in an offshore transaction (within the meaning of Regulation S under the U.S. Securities Act of 1933, as amended); or (b) I am, or the person for whose benefit I am applying, is, a qualified institutional buyer within the meaning of Rule 144A under the U.S. Securities Act of 1933, as amended;
• undertake, confirm and declare that, other than as evidenced by this Application Form, I/we the person or persons for whose benefit I am/we are applying has/have not applied for or taken up or indicated an interest in or received or been placed or allocated (including conditionally and/or provisionally), and will not apply for or take up or indicate an interest in, any International Offer Shares, or otherwise participate in the International Offer;
• understand that this declaration and representation will be relied upon by the Company, the Joint Global Coordinators, the Joint Sponsors, the Underwriters, the Joint Bookrunners and the Joint Lead Managers in deciding whether or not to make any allotment of Hong Kong Offer Shares in response to this application;
• authorize the Company to place my/our name(s) on the register of members of the Company as the holder(s) of any Hong Kong Offer Shares to be allotted to me/us and (subject to the terms and conditions set out on the pages attached to this Application Form) to send any H Share certificate(s) and/or any refund cheque(s) (where applicable) by ordinary post at my/our own risk to the address given on this Application Form except where I/we have applied for 1,000,000 or more Hong Kong Offer Shares and have indicated on this Application Form that I/we wish to collect any H Share certificate(s) and/or refund cheque(s) (where applicable) in person in accordance with the procedures prescribed in this Application Form and the Prospectus;
• request that any refund cheque(s) be made payable to me or, in the case of joint applicants, to the first-named of us in this Application Form;
• have read the terms and conditions and application procedures set out on the pages attached to this Application Form and in the Prospectus and agree to be bound by them;
• agree that this application, any acceptance of it and the resulting contract, will be governed by and construed in accordance with the laws of Hong Kong.

Signed by (all) applicant(s) (all joint applicants must sign):
由(所有)申請人簽署(所有聯名申請人必須簽署):

Date: 日期: / /
D M Y
日 月 年

致: 新華人壽保險股份有限公司
中國國際金融香港證券有限公司
UBS AG香港分行
高盛(亞洲)有限責任公司
香港承銷商

本人/吾等: 按照招股書及本申請表格的條款及條件，並在貴公司的公司章程所載的各項規定規限下，申請以下合意數目的香港發售股份；
• 夾附申請所需的全數款項（包括1%經紀佣金、0.003%香港證監會交易費及0.005%香港聯交所交易費）；
• 承諾及同意接納本人/吾等根據本申請所申請認購的香港發售股份，或本人/吾等獲配發的任何較少數目的香港發售股份；
• 聲明是項申請是為本人/吾等的利益，或本人/吾等所代表人士的利益以白色或黃色申請表格或透過中央結算系統向香港結算或根據白表eIPO服務(www.eipo.com.hk)向白表eIPO服務供應商發出電子認購指示作出及擬作出的唯一申請；
• 聲明、保證及承諾(a)本人/吾等或本人/吾等為其利益而提出申請的人士並不受香港或其他地方的任何適用法律限制提出本申請，就任何香港發售股份支付任何申請款項，或獲配發或接納任何香港發售股份；且本人/吾等或本人/吾等為其利益而提出申請的人士均不在美國境內（定義見美國1933年證券法（經修訂）S條例），以及本人/吾等或本人/吾等為其利益而提出申請的人士會透過納岸交易（定義見美國1933年證券法（經修訂）S條例）收購香港發售股份；或(b)本人或本人為其利益而提出申請的人士是（美國1933年證券法（經修訂）規則144A所指的合資格機構買家）；
• 承諾、確認及聲明除本申請表格所證明者外，本人/吾等或本人/吾等為其利益而提出申請的人士並無申請或認購或表示有意認購或收取或獲配發或分配（包括有條件及/或暫時），亦將不會申請或認購或表示有意認購任何國際發售股份，亦不會以其他方式參與國際發售；
• 明白，敝公司、聯席全球協調人、聯席保薦人、承銷商、聯席聯席簿管理人及聯席牽頭經銷人將依賴本聲明及陳述，以決定是否就是項申請配發任何香港發售股份；
• 授權 敝公司將本人/吾等的名稱列入 貴公司股東名冊內，登記為任何將配發予本人/吾等的香港發售股份的持有人，並（在符合本申請表格附載各項所載的條款及條件的情況下）按本申請表格上所示地址以普通郵遞方式寄發任何H股股票及/或退款支票（如適用），郵遞風險概由本人/吾等承擔（除非本人/吾等申請1,000,000股或以上香港發售股份，並已於本申請表格上表明擬按本申請表格及招股書所述程序親自領取任何H股股票及/或退款支票（如適用））；
• 要求發出的任何退款支票以本人或（就聯名申請人而言）本申請表格內吾等中排名首位者為抬頭人；
• 已細閱並同意遵守本申請表格附載各頁及招股書所載的條款、條件及申請手續；
• 同意本申請、任何對申請的接受以及因而產生的合約，將由香港法律管轄，並按照香港法律詮釋。

For Broker use 此欄供經紀填寫

Lodged by 由以下經紀遞交

Broker No. 經紀號碼	
Broker's Chop 經紀印章	

Warning:
• It is important that you read the terms and conditions and application procedures on the pages attached overleaf.
• You must complete this application in English unless otherwise stated, otherwise this application is liable to be rejected.
• You must sign this Application Form in writing (and not by way of personal chop), otherwise this application is liable to be rejected.
• It is important that you follow the application procedures on the pages attached overleaf, otherwise the Company reserves the right to reject the application.
• Only one application may be made for the benefit of any person on a WHITE or YELLOW Application Form or by way of giving electronic application instructions to HKSCC via CCASS or to the White Form eIPO Service Provider under the White Form eIPO Service (www.eipo.com.hk). Multiple or suspected multiple applications on WHITE and/or YELLOW Application Forms and/or by way of giving electronic application instructions to HKSCC via CCASS or to the White Form eIPO Service Provider, applications made by one applicant on either a WHITE or YELLOW Application Form or by way of giving electronic application instructions to HKSCC via CCASS or to the White Form eIPO Service Provider (www.eipo.com.hk) for more than 8,960,500 H Shares, being the maximum number of Hong Kong Offer Shares initially comprised in pool B in the Hong Kong Public Offering, and applications where cheques or banker's cashier orders are dishonoured upon first presentation are liable to be rejected.
• You may be prosecuted if you make a false declaration.

警告:
• 閣下必須細閱背頁的條款和條件及申請手續。
• 除非另有說明，閣下必須以英文填寫本申請，否則本申請可遭拒絕受理。
• 閣下必須親筆簽署本申請表格，不得以個人印章代替，否則本申請可遭拒絕受理。
• 閣下務須遵守背頁的申請手續，否則本公司保留拒絕受理有關申請的權利。
• 為任何人士的利益僅限以白色或黃色申請表格或透過中央結算系統向香港結算或根據白表eIPO服務(www.eipo.com.hk)向白表eIPO服務供應商發出電子認購指示作出一項申請。以白色或黃色申請表格及/或透過中央結算系統向香港結算或白表eIPO服務供應商發出電子認購指示作出的重複或疑似重複申請，或由一位申請人以白色或黃色申請表格或透過中央結算系統向香港結算或白表eIPO服務供應商發出電子認購指示認購超過8,960,500股H股（即香港公開發售乙組初步發售之香港發售股份數目上限）的申請及支票或銀行本票於首次過戶時不獲兌現的申請，均會被拒絕受理。
• 閣下如作出虛假聲明，可能會遭檢控。

Please use this form if you want the Hong Kong Offer Shares to be issued in your name(s) 如欲以 閣下的名義登記獲配發的香港發售股份，請使用本表格

Number of Hong Kong Offer Shares applied for, not to exceed 8,960,500 Hong Kong Offer Shares being 50% under the Hong Kong Public Offering
申請香港發售股份數目(不超過8,960,500股香港發售股份(即香港公開發售項下50%))

Cheque/banker's cashier order number
支票/銀行本票號碼

Total amount of payment
付款總額

HK\$ 港元

Name of bank on which cheque/banker's cashier order is drawn*
支票/銀行本票的付款銀行名稱*

* Cheque(s) or banker's cashier order(s) should be crossed "Account Payee Only" and made payable to "HSBC Nominees (Hong Kong) Limited — NCI Public Offer".
支票或銀行本票須以「只准入抬頭人賬戶」方式劃線開出，並須註明抬頭人為「滙豐代理人(香港)有限公司—新華保險公開發售」。

To be completed in BLOCK letters in English in ink, except as stated otherwise. Joint applicants should give the address of the first-named applicant only.
除另有說明外，請用墨水筆或原子筆以英文正楷填寫。聯名申請人只須填寫排名首位申請人的地址。

Name in English
英文姓名/名稱

Family name or company name 姓氏或公司名稱

Forename(s) 名字

Name in Chinese
中文姓名/名稱

Family name or company name 姓氏或公司名稱

Forename(s) 名字

Occupation
(in English)
職業(以英文填寫)

Hong Kong Identity Card No./Passport No./
Hong Kong Business Registration No.**
(Please delete as appropriate)
香港身份證號碼/護照號碼/
香港商業登記號碼**
(請刪去不適用者)

Names of all other
joint applicants in
English (if any)
所有其他聯名申請人的
英文姓名/名稱(如有)

(1)

(2)

(3)

Hong Kong Identity Card No./Passport No./
Hong Kong Business Registration No. of
all other joint applicants**
(Please delete as appropriate)
所有其他聯名申請人的香港身份證號碼/
護照號碼/香港商業登記號碼**
(請刪去不適用者)

(1)

(2)

(3)

Address (in English)
(joint applicants should
give the address and
telephone number of the
first-named applicant only)
地址(以英文填寫)
(聯名申請人只須填寫排名
首位申請人的地址及電話號碼)
Only an address in Hong Kong
will be accepted
只接受香港地址

Telephone No. 電話號碼

For nominees:
由代名人遞交:

Please provide an account number or identification code for each (joint) beneficial owner(s).
請填寫每一名(聯名)實益擁有人的賬戶號碼或識別編碼。

If you are a nominee and you do not complete this section, this application will be treated as being made for your benefit. The account number or identification code for each (joint) beneficial owner must be provided.

如閣下為代名人，而並無填妥本節，則是項申請將視為閣下本身利益提出。必須填寫各(聯名)實益擁有人的賬戶號碼或識別編碼。

** (a) For individuals, you must provide your Hong Kong Identity Card number or passport number. If you hold a Hong Kong Identity Card, please provide your Hong Kong Identity Card number. If you do not hold a Hong Kong Identity Card, please provide your passport number. For a body corporate, please provide your Hong Kong Business Registration number. All joint applicants must give (if they are individuals) their Hong Kong Identity Card numbers, where appropriate, passport numbers, or (if they are bodies corporate) their Hong Kong Business Registration numbers. Your Hong Kong Identity Card/Passport/Hong Kong Business Registration numbers will be used for checking the validity of this Application Form and otherwise for processing the application for the Hong Kong Offer Shares and such data would be transferred to a third party for the accomplishment of such purposes.

如屬個人人士，閣下必須填寫香港身份證號碼或護照號碼。如閣下有香港身份證，請填寫香港身份證號碼；否則，請填寫護照號碼。如屬法人團體，請填寫香港商業登記號碼。所有聯名申請人(如屬個人人士)須填寫其香港身份證號碼(如適用)、護照號碼或(如屬法人團體)香港商業登記號碼。閣下之香港身份證/護照/香港商業登記號碼將會用作核對本申請表格是否有效及處理香港發售股份申請，並會轉交第三方以達上述目的。

(b) Part of your Hong Kong Identity Card number/passport number (or, in the case of joint applicants, part of the Hong Kong Identity Card number/passport number of the first-named applicant) provided by you may be printed on your refund cheque, if any. Such data would also be transferred to a third party for refund purpose. Your banker may require verification of your Hong Kong Identity Card number/passport number before encashment of your refund cheque. Inaccurate completion of your Hong Kong Identity Card number/passport number may lead to delay in encashment or may invalidate, your refund cheque.

閣下所提供的香港身份證號碼/護照號碼的一部分(或者，在聯名申請的情況下，名列首位的申請人的香港身份證號碼/護照號碼的一部分)可能被印刷在閣下的退款支票(如有)上。為退款之目的，該等資料也將被轉交至第三方。在兌現閣下的退款支票之前，銀行可能要求查證閣下的香港身份證號碼/護照號碼。如果閣下的香港身份證號碼/護照號碼填寫不準確，可能會導致閣下退款支票兌現延遲或無效。

Applicants who have applied for 1,000,000 or more Hong Kong Offer Shares and wish to collect (where relevant) refund cheque(s) and/or (where relevant) H Share certificate(s) in person from the Company's H Share Registrar, Computershare Hong Kong Investor Services Limited, Shops 1712-1716, 17th Floor, Hopewell Centre, 183 Queen's Road East, Wanchai, Hong Kong on the date for collection of (where relevant) refund cheques, and (where relevant) H Share certificate(s), which is expected to be on Wednesday, December 14, 2011, or such other date as notified by the Company in the newspapers as at the date of despatch/collection of H Share certificates/e-Refund payment instructions/refund cheques, should mark, in the box on the left. Please see the sections overleaf headed "If your application for Hong Kong Offer Shares is successful (in whole or in part)" and "Refund of the money" for details of when, where and how to collect your refund cheques (if any).

凡申請1,000,000股或以上香港發售股份，並擬親自領取退款支票(如適用)及/或H股股票(如適用)日期(預計為2011年12月14日(星期三)或本公司於報章公佈發送/領取H股股票/電子退款指示/退款支票的其他日期)在本公司的H股證券登記處香港中央證券登記有限公司(地址為香港灣仔皇后大道東183號合和中心17樓1712-1716室)領取退款支票(如適用)及/或H股股票(如適用)的申請人，請在左方空格內填上「X」號。有關領取退款支票(如有)的時間、地點及方法詳情，請參閱背頁「倘成功申請香港發售股份(全部或部分)」及「退還款項」。

ADDRESS LABEL 地址標貼

Please repeat your name(s) and address as set out above in BLOCK letters
請用正楷填寫上表所示姓名/名稱及地址

Name(s) 姓名/名稱

Address 地址

For Bank use 此欄供銀行填寫

Please use this form if you want the Hong Kong Offer Shares to be issued in your name(s)

新华保险

新華人壽保險股份有限公司

NEW CHINA LIFE INSURANCE COMPANY LTD.

(A joint stock company incorporated in the People's Republic of China with limited liability)

GLOBAL OFFERING

Conditions of your application

Unless otherwise stated, terms used in these conditions have the same meanings ascribed thereto in the Prospectus.

A. Who can apply

1. You, the applicant(s), and any person(s) for whose benefit you are applying, must be 18 years of age or older and must have a Hong Kong address.
2. If you are a firm, the application must be in the names of the individual members, not in the name of the firm.
3. If you are a body corporate, the application must be stamped with the company chop (bearing the company name) and signed by a duly authorized officer, who must state his or her representative capacity.
4. Save under the circumstances permitted by the Rules Governing the Listing of Securities on the Hong Kong Stock Exchange (the "Listing Rules") or otherwise permitted by the Hong Kong Stock Exchange, you cannot apply for any Hong Kong Offer Shares if you are or any person(s) for whose benefit you are applying is/are:
 - an existing beneficial owner of Shares in the Company;
 - the chief executive, a Director or a Supervisor of the Company or any of its subsidiaries;
 - an associate (as defined in the Listing Rules) of any of the above;
 - a connected person (as defined in the Listing Rules) of the Company or a person who will become a connected person of the Company immediately upon completion of the Global Offering;
 - a person who has been allocated or will receive any Offer Shares under the International Offering or otherwise participated in the International Offering or indicated an interest in the Offer Shares under the International Offering;
 - a legal or natural person (except qualified domestic institutional investors) in the People's Republic of China (other than Hong Kong, Macau and Taiwan);
 - a United States person (as defined in Regulation S under the United States Securities Act 1933 as amended);
 - a person inside the United States (as defined in Regulation S under the United States Securities Act 1933, as amended) when completing and submitting this Application Form and you are not a person described in paragraph (b)(3) of Rule 902 of Regulation S under the United States Securities Act 1933, as amended; or
 - a person who does not have a Hong Kong address.
5. The total number of joint applicants may not exceed four.

B. If you are a nominee

- If you are a nominee, you may make more than one application by: (1) giving electronic application instructions to HKSCC via CCASS if you are a CCASS Participant; or (2) using a WHITE or YELLOW Application Form, and lodge more than one application in your own name on behalf of different beneficial owners. In the box on this Application Form marked "For nominees", you must include, for each beneficial owner or, in the case of joint beneficial owners, for each such beneficial owner:
- an account number or;
 - some other identification code.
- If you do not include this information, the application will be treated as being made for your benefit.
- A nominee who submits this Application Form on behalf of another person is deemed to have represented to and undertaken with the Company, the Joint Global Coordinators, the Joint Sponsors, the Underwriters, the Joint Bookrunners and the Joint Lead Managers that he/she has been duly authorized.

C. Lodge only one application for your benefit (or your and any of your joint applicant's benefit)

- Multiple applications or suspected multiple applications will be rejected as referred to in B above, all of your applications (including that of the applicant made by HKSCC Nominees acting on electronic application instructions) will be rejected as multiple applications if you, or you and your joint applicant(s) together:
- make more than one application (whether individually or jointly) on a WHITE or YELLOW Application Form or by giving electronic application instructions to HKSCC via CCASS (if you are a CCASS Investor Participant or applying through CCASS Clearing Participant or Custodian Participant) or to the White Form eIPO Service Provider via the White Form eIPO Service (www.eipo.com.hk);
 - both apply (whether individually or jointly) on one WHITE Application Form and one YELLOW Application Form or on one WHITE or YELLOW Application Form and give electronic application instructions to HKSCC via CCASS (if you are a CCASS Investor Participant or applying through CCASS Clearing Participant or Custodian Participant) or to the White Form eIPO Service (www.eipo.com.hk) for more than 8,960,500 H Shares, being the maximum number of Hong Kong Offer Shares initially comprised in pool B in the Hong Kong Public Offering; or
 - have applied for or taken up, or indicated an interest for, or have been or will be placed (including conditionally and/or provisionally) Offer Shares under the International Offering.
- Save as referred to above, all of your applications will also be rejected as multiple applications if more than one application is made for your benefit (including the part of an application made by HKSCC Nominees acting on electronic application instructions). If an application is made by an unlisted company and:
- the principal business of that company is dealing in securities; and
 - you exercise statutory control over the company;
- then the application will be treated as being made for your benefit.
- Unlisted company means a company with no equity securities listed on the Hong Kong Stock Exchange.**
- Statutory control means you:**
- control the composition of the board of directors of the company;
 - control more than half of the voting power of the company; or
 - hold more than half of the issued share capital of the company (not counting any part of it which carries no right to participate beyond a specified amount in a distribution of either profits or capital).

D. Allocation of Hong Kong Offer Shares — Pools A and B

The 17,921,000 Hong Kong Offer Shares initially being offered for subscription by the public under the Hong Kong Public Offering (after taking into account any application for the International Offering and any application for the Global Offering) will be divided into two pools for allocation purposes: pool A and pool B with any odd lots being allocated to pool A. Accordingly, the maximum number of Hong Kong Offer Shares initially comprised in pool A and pool B will be 8,960,500 and 8,960,500 respectively. The H Shares in pool A will be allocated on an equitable basis to successful applicants who have applied for H Shares with an aggregate price of HK\$5 million (excluding 1% brokerage, 0.003% SFC transaction levy and 0.005% Hong Kong Stock Exchange trading fee, payable) or less. The H Shares in pool B will be allocated on an equitable basis to successful applicants who have applied for H Shares with an aggregate price of more than HK\$5 million (excluding 1% brokerage, 0.003% SFC transaction levy and 0.005% Hong Kong Stock Exchange trading fee, payable) and up to the total value of pool B. You should be aware that applications in pool A and applications in pool B may receive different allocation rates. The H Shares in one pool (but not both pools) that are not subscribed, the surplus H Shares will be transferred to the other pool, as equally demanded in the pool and be allocated accordingly. For the purpose of this paragraph only, "subscription price" for the Hong Kong Offer Shares means the price payable in application (without regard to the Offer Price as finally determined). You can only receive an allocation of H Shares from either pool A or pool B but not from both pools. In addition, multiple applications or suspected multiple applications and any application for more than 8,960,500 H Shares, being the maximum number of Hong Kong Offer Shares initially comprised in pool B in the Hong Kong Public Offering, will be rejected. No application will be accepted from applicants applying for more than the total number of Hong Kong Offer Shares originally allocated to each pool. Allocation of H Shares to investors under the Hong Kong Public Offering, both in relation to pool A and pool B, will be based solely on the level of valid applications received under the Hong Kong Public Offering. The basis of allocation in each pool may vary, depending on the number of Hong Kong Offer Shares initially subscribed. Although the allocation of Hong Kong Offer Shares should, where appropriate, consist of balloting, some applicants may receive a higher allocation than others who have applied for the same number of Hong Kong Offer Shares, and those applicants who are not successful in the ballot may not receive any Hong Kong Offer Shares.

E. Supplemental Information

If any supplement to the Prospectus is issued, applicant(s) who have already submitted an application may or may not (depending on the information contained in the supplement) be notified that they can withdraw their applications. If applicants have not been so notified, or if applicants have been notified but have not withdrawn their applications in accordance with the procedure so notified, all applications that have been submitted remain valid and may be accepted. Subject to the above, an application once made is irrevocable and applicant(s) shall be deemed to have applied on the basis of the Prospectus as supplemented.

F. Effect of completing and submitting this Application Form

- By completing and submitting this Application Form, you (and if you are joint applicants, each of you jointly and severally) for yourself or as agent or nominee and on behalf of each person for whom you act as agent or nominee:
- **instruct and authorize** the Company and/or the Joint Global Coordinators as agent for the Company (or their respective agents or nominees) to execute any transfer forms, contracts, notes or other documents on your behalf and to do on your behalf all things necessary to register any Hong Kong Offer Shares allotted to you in your name(s) or HKSCC Nominees, as the case may be, as required by the Articles of Association and otherwise to give effect to the arrangements described in the Prospectus and this Application Form;
 - **undertake to sign all documents and to do all things necessary** to enable you to be registered as the holder of the Hong Kong Offer Shares allotted to you, and authorized by the Articles of Association;
 - **confirm** that you have received and/or read a copy of the Prospectus and have only relied on the information and representations in the Prospectus in making your application and will not rely on any other information and representations save as set out in any supplement to the Prospectus;
 - **agree** that the Company, the Joint Global Coordinators, the Joint Sponsors, the Underwriters, the Joint Bookrunners, the Joint Lead Managers and any of their respective directors, officers, employees, agents or advisers and any other parties involved in the Global Offering are not liable for any information and representations not contained in the Prospectus, the Application Form and any supplement to the Prospectus;
 - **agree** (without prejudice to any other rights which you may have) that once your application has been accepted, you may not rescind it because of an innocent misrepresentation and you may not revoke it other than as provided in the Prospectus;
 - (if the application is made for your own benefit) **warrant** that this is the only application which will be made for your benefit on a WHITE or YELLOW Application Form or by giving electronic application instructions to HKSCC via CCASS or to the White Form eIPO Service Provider via the White Form eIPO Service (www.eipo.com.hk);
 - (if the application is made by an agent on your behalf) **warrant** that you have validly and irrevocably conferred on your agent all necessary power and authority to make this application;
 - (if you are an agent for another person) **warrant** reasonable enquiries have been made of that other person that this is the only application which will be made for the benefit of that other person on a WHITE or YELLOW Application Form or by giving electronic application instructions to HKSCC or to the White Form eIPO Service Provider via the White Form eIPO Service (www.eipo.com.hk), and that you are duly authorized to sign this Application Form as that other person's agent;
 - **undertake and confirm** that you, (if the application is made for your benefit) or the person(s) for whose benefit you have made this application have not applied for or taken up, or indicated an interest for or received or been placed or allocated (including conditionally and/or provisionally), and will not apply for, take up or indicate an interest for, any Offer Shares under the International Offering nor otherwise participate in the International Offering;
 - **agree** that your application, any acceptance of it and the resulting contract will be governed by and construed in accordance with the laws of Hong Kong;
 - **warrant** the truth and accuracy of the information contained in your application;
 - **agree** to disclose to the Company, the H Share Registrar, the receiving bankers, the Joint Global Coordinators, the Joint Sponsors, the Underwriters, the Joint Bookrunners, the Joint Lead Managers and their respective advisers and agents personal data and any information which they require about you or the person(s) for whose benefit you have made this application;
 - **agrees** with the Company, for itself and for the benefit of each shareholder of the Company and each director, supervisor, manager and other senior officer of the Company (and so that the Company will be deemed by its acceptance in whole or in part of this application to have agreed, for itself and on behalf of each shareholder of the Company and each director, supervisor, manager and other senior officer of the Company, with each CCASS Participant giving electronic application instructions):
 - (a) to refer all differences and claims arising from the Articles of Association of the Company or any rights or obligations conferred or imposed by the PRC Company Law or other relevant laws and administrative regulations concerning the affairs of the Company to arbitration in accordance with the Articles of Association of the Company;
 - (b) that any award made in such arbitration shall be final and conclusive; and
 - (c) that the arbitration tribunal may conduct hearings in open sessions and publish its award;

- **agree** with the Company and each shareholder of the Company, and the Company agrees with each of its shareholders, to observe and comply with the Hong Kong Companies Ordinance, PRC Company Law, the Special Regulations and the Articles of Association;
 - **agree** with the Company and each shareholder of the Company that the H Shares in the Company are freely transferable by the holders thereof;
 - **authorize** the Company to enter into a contract on your behalf with each Director, Supervisor, manager and officer of the Company whereby each such Director, Supervisor, manager and officer undertakes to observe and comply with his or her obligations to shareholders as stipulated in the Articles of Association;
 - **authorize** the Company to place your name(s) on the register of members of the Company, as the holder(s) of any Hong Kong Offer Shares allotted to you, and the Company and/or agents to send any H Shares certificate(s) and/or refund cheque(s) (where applicable) to you or (in case of joint applicants) the first-named applicant in the Application Form by ordinary post at your own risk to the address stated in your Application Form (except that if you have applied for 1,000,000 Hong Kong Offer Shares or more, and have indicated in your Application Form that you will collect your H Share certificate(s) and refund cheque(s) (where applicable) in person, you can collect your H Share certificate(s) and/or refund cheque(s) (where applicable) in person between 9:00 a.m. and 5:00 p.m. on Wednesday, December 14, 2011 or such other date as notified by the Company in the newspapers as the date of despatch/collection of H Share certificate(s)/refund payment instructions/refund cheques from Computershare Hong Kong Investor Services Limited);
 - **represent, warrant and undertake** that you are not, and none of the other person(s) for whose benefit you are applying, is a U.S. person (as defined in Regulation S);
 - **represent and warrant** that you understand that the H Shares have not been and will not be registered under the U.S. Securities Act and you are outside the United States (as defined in Regulation S) when completing the Application Form or are a person described in paragraph (b)(3) of Rule 902 of Regulation S;
 - **understand** and warrant that you understand that the H Shares will be relied upon by the Company, the Joint Global Coordinators, the Joint Sponsors, the Underwriters, the Joint Bookrunners and the Joint Lead Managers in deciding whether or not to allocate any Hong Kong Offer Shares in response to your application and that you may be prosecuted for making a false declaration;
 - **confirm** that you have read the terms and conditions and application procedures set out in the Prospectus and this Application Form and agree to be bound by them;
 - **undertake and agree** to accept the H Shares applied for, or any lesser number allocated to you under your application; and
 - if the laws of any place outside Hong Kong are applicable to your application, **agree and warrant** that you have complied with all such laws and none of the Company, the Joint Global Coordinators, the Joint Sponsors, the Underwriters, the Joint Bookrunners, the Joint Lead Managers nor any of their respective directors, officers, employees, partners, agents, advisers or any other person to make collection on your offer to purchase, or any actions arising from your rights and obligations under the terms and conditions contained in the Prospectus.
- The Company, the Joint Global Coordinators, the Joint Sponsors, the Underwriters, the Joint Bookrunners, the Joint Lead Managers and any other parties involved in the Global Offering and their respective directors, officers, employees, partners, agents, advisers are entitled to rely on any warranty, representation, declaration and obligations expressed to be made, given or assumed by or imposed on the joint applicants, all the warranties, representations, declarations and obligations expressed to be made, given or assumed by or imposed on the joint applicants shall be deemed to have been made, given or assumed by or imposed on the applicants jointly and severally.

G. Power of attorney

If your application is made by a duly authorized attorney, the Company or the Joint Global Coordinators (or their respective agents and nominees), as its agents, may accept it at their discretion and subject to any conditions as any of them may think fit, including production of evidence of the authority of your attorney. The Company, the Joint Global Coordinators in their capacity as agents for the Company have full discretion to reject or accept any application, in full or in part, without assigning any reason.

H. Determination of Offer Price and/or number of Offer Shares

The Offer Price is expected to be fixed by agreement between the Company and the Joint Global Coordinators (on behalf of the Hong Kong Underwriters) on or around Thursday, December 8, 2011 and on any event, not later than Wednesday, December 14, 2011. Applicants for the Hong Kong Offer Shares are required to pay, on application, the maximum Offer Price of HK\$34.33 for each H Share together with a brokerage fee of 1%, SFC transaction levy of 0.003% and Hong Kong Stock Exchange trading fee of 0.005%, subject to refund of any resulting surplus application monies to successful applicants, without interest, if the Offer Price should be lower than HK\$34.33. The Offer Price will be announced on **December 9, 2011** in South China Morning Post (in English) and Hong Kong Economic Times (in Chinese) and the website of the Hong Kong Stock Exchange. The Joint Global Coordinators, on behalf of the Underwriters, may with the consent of the Company, reduce the number of Offer Shares being offered pursuant to the Global Offering and/or the indicative offer price range below that stated in the Prospectus (which is HK\$28.20 to HK\$34.33 per H Share) at any time on or prior to the morning of the last day for lodging applications under the Hong Kong Public Offering. In such a case, a notice of the reduction of the number of Offer Shares and/or the indicative offer price range will be published in South China Morning Post (in English) and Hong Kong Economic Times (in Chinese) and on the website of the Hong Kong Stock Exchange not later than the morning of the day which is the last day for lodging applications under the Hong Kong Public Offering. If applications pursuant to the Hong Kong Public Offering have been submitted prior to the day which is the last day for lodging applications under the Hong Kong Public Offering, then even if the offer price and/or the number of Offer Shares is reduced pursuant to the Global Offering is so reduced, such applications cannot be subsequently withdrawn. If, for any reason, the Offer Price is not agreed between the Company and the Joint Global Coordinators (on behalf of the Hong Kong Underwriters) on or before Wednesday, December 14, 2011, the Global Offering will not proceed.

Allotment of Hong Kong Offer Shares

No proceedings will be taken on applications for the H Shares and no allotment of any such H Shares will be made until after the closing of the application lists. The Company expects to announce the indication of levels of interest in the International Offering, levels in the applications of the Hong Kong Public Offering and the basis of allotment of the Hong Kong Offer Shares on Wednesday, December 14, 2011 in South China Morning Post (in English) and Hong Kong Economic Times (in Chinese) and the website of the Hong Kong Stock Exchange at www.hkexnews.hk and the Company's website at www.nclife.com. The Hong Kong Identity Card/passport/Hong Kong Business Registration numbers of successful applicants under the Hong Kong Public Offering will be available at the times and date and in the manner specified in the section headed "How to Apply for Hong Kong Offer Shares — Publication of Results" in the Prospectus.

If your application for Hong Kong Offer Shares is successful (in whole or in part)

If you have applied for 1,000,000 Hong Kong Offer Shares or more on a WHITE Application Form and have indicated your intention in your Application Form to collect your H Share certificate(s) (where applicable) from Computershare Hong Kong Investor Services Limited and have provided all information required by your Application Form, you may collect them in person from:

Computershare Hong Kong Investor Services Limited
Shops 1712-1716
17th Floor, Hopewell Centre
183 Queen's Road East
Wanchai
Hong Kong

between 9:00 a.m. and 1:00 p.m. on Wednesday, December 14, 2011 or such other place and date as notified by the Company in the newspapers as the place and date of collection/despatch of e-Refund payment instructions/refund cheques/H Share certificate(s).

If you are an individual who opts for personal collection, you must not authorize any other person to make collection on your behalf. You must produce evidence of identity (which must be acceptable to Computershare Hong Kong Investor Services Limited) to collect each H Share certificate. If you are a corporate applicant which opts for personal collection, you must attend by your authorized representative bearing a letter of authorisation from your corporation stamped with your corporation's chop. Such authorized representative must produce, at the time of collection, evidence of identity acceptable to Computershare Hong Kong Investor Services Limited.

If you do not collect your H Share certificate(s) (where applicable) personally within the time specified for collection, they will be despatched to you by ordinary post to the address as specified on this Application Form at your own risk.

If you apply for less than 1,000,000 Hong Kong Offer Shares or if you have applied for 1,000,000 or more Hong Kong Offer Shares but have not indicated on your Application Form that you wish to collect your H Share certificate(s) in person then your H Share certificate(s) will be sent to the address on this Application Form on or around Wednesday, December 14, 2011, by ordinary post and at your own risk.

The Company will not issue temporary documents of title. No receipt will be issued for sums paid on application.

In the event that the Offer Price is less than the price per Hong Kong Offer Share paid by you, the surplus application monies (including the related 1% brokerage, SFC transaction levy of 0.003% and Hong Kong Stock Exchange trading fee of 0.005%) will be refunded to you without interest.

H Share certificate(s) will only become valid certificates of title at around 8:00 a.m. on Thursday, December 15, 2011 provided that the Hong Kong Public Offering has become unconditional in all respects and the right of termination described in the paragraph headed "Hong Kong Public Offering — Grounds for Termination" under the section in the Prospectus entitled "Underwriting" has not been exercised.

Circumstances in which you will not be allotted Hong Kong Offer Shares

You may not be allotted Hong Kong Offer Shares for any of the following reasons:

1. **Full discretion of the Company or its agents to reject or accept your application:**

The Company and the Joint Global Coordinators (as agents for the Company), the White Form eIPO Service Provider or their respective agents and nominees, have full discretion to reject or accept any application, or to accept only part of any application.

No reason has to be given for any rejection or acceptance.
2. **If your application is rejected:**

You will not receive any allotment if:

 - you make multiple applications or suspected multiple applications;
 - you or the person for whose benefit you are applying have applied for or taken up, or indicated an interest for, or have been or will be placed or allocated (including conditionally and/or provisionally) Hong Kong Offer Shares and/or Offer Shares in the International Offering.

By filling in any of the WHITE or YELLOW Application Forms or applying by giving electronic application instructions to HKSCC or the White Form eIPO Service Provider, you agree not to apply for Offer Shares in the International Offering. Reasonable steps will be taken to identify and reject applications in the Hong Kong Public Offering from investors who received Offer Shares in the International Offering, and to identify and reject in indications of interest in the International Offering from investors who have received Hong Kong Offer Shares in the Hong Kong Public Offering;

 - your Application Form is not completed in accordance with the instructions as stated in the Application Form (if you apply by an Application Form);
 - your payment is made correctly;
 - you pay by cheque or banker's cashier order and the cheque or banker's cashier order is dishonored upon its first presentation;
 - your application is for more than 8,960,500 H Shares, being 50% of the Shares initially being offered under the Hong Kong Public Offering; either of the Hong Kong Underwriting Agreement or the International Purchasing Agreement is not entered into on an unconditional basis;
 - either of the Hong Kong Underwriting Agreement or the International Purchasing Agreement is terminated in accordance with its respective terms; or
 - the Company or the Joint Global Coordinators believe that by accepting your application, they would violate applicable securities or other laws, rules or regulations of the jurisdiction in which your application is completed and signed.
3. **If your application is revoked or withdrawn:**

By completing and submitting an Application Form you agree that your application cannot be revoked on or before January 1, 2012. This agreement will take effect as a collateral contract with the Company and will become binding when you lodge your Application Form.

This collateral contract will be in consideration of the Company agreeing that it will not offer any Hong Kong Offer Shares to any person before December 7, 2011, except by means of one of the procedures referred to in the Prospectus.

Your application may be revoked on or before January 1, 2012 if a person responsible for the Prospectus under section 40 of the Companies Ordinance (as applied by section 42E of the Companies Ordinance) gives a public notice under that section which excludes or limits the responsibility of that person for the Prospectus.

If any supplement to the Prospectus is issued, applicant(s) who have already submitted an application may or may not (depending on the information contained in the supplement) be notified that they can withdraw their applications. If applicants have not been so notified, or if applicants have been notified but have not withdrawn their applications in accordance with the procedure so notified, all applications that have been submitted remain valid and may be accepted. Subject to the above, an application once made is irrevocable and applicant(s) shall be deemed to have applied on the basis of the Prospectus as supplemented.

If your application has been accepted, it cannot be revoked or withdrawn. For this purpose, acceptance of applications which are not rejected will be constituted by notification of the publication of the indication of allocation, and where such basis of allocation is subject to certain conditions or provides for allocation by ballot, such acceptance will be subject to the satisfaction of such condition or results of the ballot, respectively.

Please use this form if you want the Hong Kong Offer Shares to be issued in your name(s)

4. If your allotment of Hong Kong Offer Shares is void:
- Your allotment of the Hong Kong Offer Shares will be void if the Listing Committee of the Hong Kong Stock Exchange does not grant permission to list the H Shares either:
- within 3 weeks from the closing date of the application lists; or
 - within a longer period of up to 6 weeks if the Listing Committee of the Hong Kong Stock Exchange notifies the Company of that longer period within 3 weeks of the closing date of the application lists.

Refund of the money

If you do not receive any Hong Kong Offer Shares for any of the above reasons, the Company will refund to you your application monies, including the related brokerage of 1% SFC transaction levy of 0.003% and Hong Kong Stock Exchange trading fee of 0.005%. No interest will be paid thereon.

If your application is accepted only in part or if the Offer Price finally determined is less than the maximum offer price paid on application, the Company will refund to you the appropriate portion of your application monies, including the related brokerage of 1% SFC transaction levy of 0.003% and Hong Kong Stock Exchange trading fee of 0.005% without interest. If the Offer Price as finally determined is less than the initial offer price per H Share (excluding brokerage of 1% SFC transaction levy of 0.003% and Hong Kong Stock Exchange trading fee of 0.005% thereon) paid on application, the Company will refund to you the surplus application monies, together with the related brokerage of 1% SFC transaction levy of 0.003% and the Hong Kong Stock Exchange trading fee of 0.005% without interest. All such interest accrued on such monies prior to the date of despatch of refund cheques will be retained for the benefit of the Company. In a contingency situation involving a substantial oversubscription, at the discretion of the Company and the Joint Lead Managers, cheques for applications for certain small denominations of Hong Kong Offer Shares (apart from successful applications) may not be cleared. Refund cheques will be crossed "Account Payee Only" and made out to you, or, if you are joint applicants, to the first named applicant on your Application Form. Part of your Hong Kong Identity Card number/passport number (or, in the case of joint applicants part of the Hong Kong Identity Card number/passport number of the first-named applicant) provided by you may be printed on your refund cheque, if any. Such data would also be transferred to a third party for refund purpose. Your banker may require verifications of your Hong Kong Identity Card number/passport number before encashment of your refund cheque. Inaccurate completion of your Hong Kong Identity Card number/passport number may lead to delay in encashment or may invalidate your refund cheque.

If you have applied for 1,000,000 Hong Kong Offer Shares or above and have indicated on your Application Form that you wish to collect your refund cheque in person, you may collect it from:

Computershare Hong Kong Investor Services Limited
Shops 1712-1716
17th Floor, Hopewell Centre
183 Queen's Road East
Wanchai
Hong Kong

between 9:00 a.m. and 1:00 p.m. on Wednesday, December 14, 2011 or any other place and date notified by the Company in the newspaper as the place and date of despatch of re-Refund payment instructions/refund cheques/despatch of H Share certificates.

If you are an individual who opts for personal collection, you must not authorize any other person to make collection on your behalf. You must produce evidence of identity (which must be acceptable to Computershare Hong Kong Investor Services Limited) for collection of your refund cheque. If you are a corporate applicant for personal collection, you must attend by your authorized representative bearing a letter of authorization from such corporation stamped with your corporation's chop. Such authorized representative must produce at the time of collection, evidence of identity acceptable to Computershare Hong Kong Investor Services Limited.

If you do not collect your refund cheques (where applicable) and/or H Share certificate(s) (where applicable) in person within the time specified for its collection, it will be despatched to you by ordinary post to the address on this Application Form at your own risk.

If you have applied for less than 1,000,000 Hong Kong Offer Shares or you have applied for 1,000,000 Hong Kong Offer Shares or above but have not indicated on your Application Form that you will collect your refund cheques (where applicable) and/or H Share certificate(s) (where applicable) personally, your refund cheques (where applicable) and/or H Share certificate(s) (where applicable) will be sent to the address on your Application Form or before Wednesday, December 14, 2011, by ordinary post and at your own risk.

It is intended that special efforts will be made to avoid any undue delay in refunding application monies where appropriate.

Application by HKSCC Nominees Limited ("HKSCC Nominees")

Where this Application Form is signed by HKSCC Nominees on behalf of persons who have given electronic application instructions to apply for the Hong Kong Offer Shares, the provisions of this form which are inconsistent with those set out in the Prospectus shall not apply and provisions in the Prospectus shall prevail. Without limiting the generality of this paragraph, the following sections of the Application Form are inapplicable where this form is signed by HKSCC Nominees:

- all warranties on the first page, except the first warranty concerning application for Hong Kong Offer Shares on the terms and conditions of the Prospectus and this Application Form, and subject to the Articles of Association;
- "Warning" on the first page;
- "If you are a nominee";
- "Lodge only one application for your benefit" (or your and any of your joint applicant's benefit);
- all representations and warranties under the section headed "Effect of completing and submitting this Application Form", except the first two regarding registration of Hong Kong Offer Shares in the applicant's name and the signing of documents to enable the applicant to be registered as the holder of the Hong Kong Offer Shares applied for;
- "If your application for Hong Kong Offer Shares is successful (in whole or in part)";
- "Circumstances in which you will not be allotted Hong Kong Offer Shares"; and
- "Refund of the money".

How to make your application

- Use the table set out below to calculate how much you must pay for the number of Hong Kong Offer Shares you want to subscribe for. Your application must be for a minimum of 10 Hong Kong Offer Shares. Applications must be in one of the numbers set out in the table below. No application for any other number of Hong Kong Offer Shares will be considered and any such application is liable to be rejected. The table also sets out the total amount payable for such numbers of Hong Kong Offer Shares up to 8,960,500 Hong Kong Offer Shares. On application, you must pay the maximum offer price of HK\$54.33 per H Share, plus brokerage of 1% SFC transaction levy of 0.003% and Hong Kong Stock Exchange trading fee of 0.005%. The table below sets out the total amount payable for certain numbers of Hong Kong Offer Shares.
- Complete this Application Form and sign it. Only written signatures will be accepted.
- Each application must be accompanied by either one cheque or one banker's cashier order.
- Staple your cheque or banker's cashier order to the form. You must pay for the Hong Kong Offer Shares applied for by one cheque or by one banker's cashier order.

If you pay by cheque, the cheque must:

- be in Hong Kong dollars;
- be drawn on your Hong Kong dollar bank account in Hong Kong;
- the cheque must bear an account name (or, in the case of joint applicants, the name of the first-named applicant) (either preprinted on the cheque or entered on the reverse of the cheque by an authorized signatory of the bank on which it is drawn), which must be the same as the name on your Application Form (or, in the case of joint applicants, the name of the first-named applicant). If the cheque is drawn on a joint account, one of the joint account names must be the same as the name of the first-named applicant;
- be made payable to "HKSCC Nominees (Hong Kong) Limited — NCI Public Offer";
- be crossed "Account Payee Only"; and
- the cheque must not be post-dated.

Your application will be rejected if your cheque:

- does not meet all these requirements; or
- is dishonoured on its first presentation.

If you pay by banker's cashier order:

- the banker's cashier order must be in Hong Kong dollars;
- the banker's cashier order must be issued by licensed banks in Hong Kong, and have your name certified on the back by a person authorized by the bank. The name on the back of the banker's cashier order must be the same as the name of the first-named applicant. If it is a joint application, the name on the back of the banker's cashier order must be the same as the name of the first-named applicant;
- the banker's cashier order must be made payable to "HKSCC Nominees (Hong Kong) Limited — NCI Public Offer";
- the banker's cashier order must be crossed "Account Payee Only"; and
- the banker's cashier order must not be post-dated.

Your application will be rejected if your banker's cashier order does not meet all these requirements.

- Tear off the Application Form, fold the form once and lodge it in one of the special collection boxes at any one of the following branches of:

a. The Hongkong and Shanghai Banking Corporation Limited

Branch Name	Address
Hong Kong Island:	Level 3, 1 Queen's Road Central, Hong Kong
Chai Wan Branch	Shop No. 1-11, Block B, C/E, Walton Estate, Chai Wan, Hong Kong
128 Queen's Road Central Branch	V Heun Building, 128-140 Queen's Road Central, Central, Hong Kong
Hopewell Centre Branch	Shops 2A, 2E, Hopewell Centre, 183 Queen's Road East, Wan Chai, Hong Kong
Kowloon:	No. 4, Yue Man Square, Kwun Tong, Kowloon
Mong Kok Branch	Basement & 6/F, 473 Nathan Road, Mong Kok, Kowloon
New Territories:	Shop 1, UOL Shopping Arcade Phase II, Tuen Mun Town Plaza, Tuen Mun, New Territories
Shatin Plaza Branch	Shop 49, Level 1, Shatin Plaza, 21-27 Sha Tin Centre Street, Sha Tin, New Territories

b. Bank of China (Hong Kong) Limited

Branch Name	Address
Hong Kong Island:	Bank of China Tower Branch
	3/F, 1 Garden Road
Kowloon:	Prince Edward Branch
	774 Nathan Road, Kowloon
	Kowloon Plaza Branch
	Unit 1, Kowloon Plaza, 483 Castle Peak Road
	Hung Hom (Elder Industrial Building) Branch
	21 Ma Tau Wai Road, Hung Hom
New Territories:	Tai Po Branch
	68-70 Po Heung Street, Tai Po Market

Personal data

Personal Information Collection Statement

The main provisions of the Personal Data (Privacy) Ordinance (the "Ordinance") came into effect in Hong Kong on December 20, 1996. This Personal Information Collection Statement informs the applicant for and holder of Hong Kong Offer Shares of the policies and practices of the Company and the H Share Registrar in relation to personal data and the Ordinance.

1. Reasons for the collection of your personal data

From time to time it is necessary for applicants for securities or registered holders of securities to supply their latest correct personal data to the Company and the H Share Registrar when applying for securities or transferring securities into or out of their names or in procuring the services of the H Share Registrars. Failure to supply the requested data may result in your application for securities being rejected, delay or the inability of the Company and the H Share Registrar to effect transfers or otherwise render their services. It may also prevent or delay registration or transfer of the Hong Kong Offer Shares which you have successfully applied for and/or the despatch of the H Share certificate(s) and/or refund cheque(s) to which you are entitled. It is important that holders of securities inform the Company and the H Share Registrar immediately of any inaccuracies in the personal data supplied.

2. Purpose

- The personal data of the applicants and the holders of securities may be used, held and/or stored (by whatever means) for the following purposes:
- processing of your application and refund cheque, where applicable, and verifications of compliance with the terms and application procedures set out in this Application Form and the Prospectus and announcing results of allocations of Hong Kong Offer Shares;
 - enabling compliance with all applicable laws and regulations in Hong Kong and elsewhere;
 - registering new issues or transfers into or out of the name of holders of securities including, where applicable, in the name of HKSCC Nominees;
 - maintaining or updating the registers of holders of securities of the Company;
 - conducting or assisting the conduct of signature verifications, any other verification or exchange of information;
 - establishing benefit entitlements of holders of securities of the Company, such as dividends, rights issues and bonus issues, etc.;
 - distributing communications from the Company and its subsidiaries;
 - compiling statistical information and shareholder profiles;
 - making disclosures as required by laws, rules or regulations;
 - disclosing relevant information to facilitate claims on entitlements; and
 - any other incidental or associated purposes relating to the above and/or to enable the Company and the H Share Registrar to discharge their obligations to holders of securities and/or regulators and/or any other purposes to which the holders of securities may from time to time agree.

3. Transfer of personal data

- Personal data held by the Company and the H Share Registrar relating to the applicants and the holders of securities will be kept confidential but the Company and the H Share Registrar may, to the extent necessary for achieving the above purposes, or any of them, make such enquiries as they consider necessary to confirm the accuracy of the personal data and in particular, they may disclose, obtain, transfer (whether within or outside Hong Kong) the personal data of the applicants and the holders of securities to, from or with any and/or all of the following persons and entities:
- the Company or its appointed agents such as financial advisers, receiving bankers and overseas principal registrars;
 - where applicants for securities request deposit into CCASS, to HKSCC and HKSCC Nominees, who will be the personal data for the purposes of operating the CCASS;
 - any agents, contractors or third-party service providers who offer administrative, telecommunications, computer, payment or other services to the Company or the H Share Registrar in connection with the operation of their respective businesses;
 - any regulatory or governmental bodies (including the Hong Kong Stock Exchange and the SFC); and
 - any other persons or institutions with which the holder of securities have or propose to have dealings, such as their bankers, solicitors, accountants or stockbrokers, etc.

4. Access and correction of personal data

The Ordinance provides the holders of securities with rights to ascertain whether the Company or the H Share Registrar hold their personal data, to obtain a copy of that data, and to correct any data that is inaccurate. In accordance with the Ordinance, the Company and the H Share Registrar have the right to charge a reasonable fee for the processing of any data access request. All requests for access to data or correction of data or for information regarding policies and practices of the Company should be addressed to the Company at its registered address disclosed in the "Corporate Information" section of the Prospectus or as notified from time to time in accordance with applicable law, for the attention of the Company Secretary or (as the case may be) the H Share Registrar for the attention of the Privacy Compliance Officer.

By signing this form or by giving electronic application instructions to HKSCC, you agree to all of the above.

c. Standard Chartered Bank (Hong Kong) Limited

Branch Name	Address
Hong Kong Island:	Hennessy Road Branch
	399 Hennessy Road, Wanchai
Kowloon:	Kwun Tong Hoi Yuen Road
	G/F, Fook Cheong Building, No. 63 Hoi Yuen Road, Kwun Tong, Kowloon
	68 Nathan Road Branch
	Basement, Shop B1, G/F, Golden Crown Court, 66-70 Nathan Road, Tsimshatsui
New Territories:	Tsuen Wan Branch
	Shop C, G/F & 1/F, Jade Plaza, 298 Sha Tsui Road, Tsuen Wan

d. Bank of Communications Co., Ltd. Hong Kong Branch

Branch Name	Address
Hong Kong Island:	Hong Kong Branch
	20 Pedder Street, Central
New Territories:	Tiu Keng Leng Sub-branch
	Unit L2-064 & 065, Metro Town Shopping Mall, 8 King Ling Road

6. Your application form can be lodged at these times:

Friday, December 2, 2011	— 9:00 a.m. to 4:30 p.m.
Saturday, December 3, 2011	— 9:00 a.m. to 1:00 p.m.
Monday, December 5, 2011	— 9:00 a.m. to 4:30 p.m.
Tuesday, December 6, 2011	— 9:00 a.m. to 4:30 p.m.
Wednesday, December 7, 2011	— 9:00 a.m. to 12:00 noon

- The latest time for lodging your application is 12:00 noon on December 7, 2011, or if the application lists are not open on that day then by 12:00 noon on the next day the lists are open. The application lists will be open between 11:45 a.m. and 12:00 noon on that day, subject only to the weather conditions. The application lists will not open if there is:
 - a tropical cyclone warning signal number 8 or above, or
 - a "black" rainstorm warning signal in force in Hong Kong at any time between 9:00 a.m. and 12:00 noon on December 7, 2011. Instead they will be open between 11:45 a.m. and 12:00 noon on the next business day which does not have either of those warnings in force in Hong Kong at any time between 9:00 a.m. and 12:00 noon. Business day means a day that is not a Saturday, Sunday or public holiday in Hong Kong.
- The right is reserved to present all or any remittances for payment. However, your cheque or banker's cashier order will not be presented for payment before 12:00 noon on December 7, 2011. The Company will not give you a receipt for your payment. The Company shall keep all interest accrued on your application monies. The right is also reserved to retain any H Share certificates and/or any surplus application monies or refunds pending clearance of your cheque or banker's cashier order.

NUMBER OF HONG KONG OFFER SHARES THAT MAY BE APPLIED FOR AND PAYMENTS

Number of Hong Kong Offer Shares applied for	Amount payable on application HK\$	Number of Hong Kong Offer Shares applied for	Amount payable on application HK\$	Number of Hong Kong Offer Shares applied for	Amount payable on application HK\$	Number of Hong Kong Offer Shares applied for	Amount payable on application HK\$
100	3,467.60	3,000	104,028.14	50,000	1,733,802.33	900,000	31,208,441.76
200	6,935.20	6,000	208,056.28	60,000	2,080,562.78	1,000,000	34,676,046.40
300	10,402.81	4,000	138,704.19	70,000	2,427,323.25	2,000,000	69,352,092.80
400	13,870.42	4,500	156,042.20	80,000	2,774,083.71	3,000,000	104,028,139.20
500	17,338.02	5,000	173,380.23	90,000	3,120,844.18	4,000,000	138,704,185.60
600	20,805.63	6,000	208,056.28	100,000	3,467,604.64	5,000,000	173,380,232.00
700	24,273.23	7,000	242,732.33	200,000	6,935,209.28	6,000,000	208,056,278.40
800	27,740.83	8,000	277,408.37	300,000	10,402,813.92	7,000,000	242,732,324.80
900	31,208.44	9,000	312,084.42	400,000	13,870,418.56	8,000,000	277,408,371.20
1,000	34,676.05	10,000	346,760.47	500,000	17,338,023.20	8,960,500 ⁽¹⁾	310,714,713.77
1,500	52,014.06	20,000	693,520.93	600,000	20,805,627.84		
2,000	69,352.09	30,000	1,040,281.40	700,000	24,273,232.48		
2,500	86,690.11	40,000	1,387,041.86	800,000	27,740,837.12		

⁽¹⁾ Maximum number of Hong Kong Offer Shares you may apply for.

如欲以 閣下的名義登記獲發的香港發售股份，請使用本表格



新華人壽保險股份有限公司
NEW CHINA LIFE INSURANCE COMPANY LTD.
(於中華人民共和國註冊成立的股份有限公司)

全球發售

申請條件

除另有註明外，以下條件所用詞彙具有招股書賦予的涵義。

甲、申請人資格

- 1. 閣下作為申請人及 閣下為其利益作出申請的任何人士必須年滿18歲或以上並須有香港地址。
2. 閣下屬商號，則須以個人成員而非以商號的名義作出認購申請。
3. 閣下屬法人團體，申請表格須蓋上印刷公司名稱的公印並蓋由該法人團體正式授權的負責人士簽署，並須註明簽署人的職銜。
4. 除非是在獲得香港聯合交易所有限公司證券上市規則(「上市規則」)准許或香港聯交所准許的情況下，倘 閣下為下列人士或為下列任何人士的利益而提出申請，則不得申請認購任何香港發售股份：
(1) 本公司股份的現有實益擁有人；
(2) 本公司或其任何附屬公司的最高行政人員、董事或監事；
(3) 上述任何人士的聯繫人(定義見上市規則)；
(4) 本公司或將收到國際發售項下的任何發售股份或已經以其他方式參與國際發售或有意認購國際發售項下的發售股份的人士；
(5) 中華人民共和國(不包括香港、澳門和台灣)的法人或自然人(不包括合格境內機構投資者)；
(6) 美國人士(定義見美國1933年證券法(經修訂)S條例)；
(7) 於填寫及提交申請表格時身處美國境內的人士(定義見美國1933年證券法(經修訂)S條例)且 閣下並非美國1933年證券法(經修訂)S條例第902條(b)(3)段所述之人士；或
(8) 並無香港地址的人士。
5. 聯名申請人總數不得超過四名。

乙、閣下為代理人

- 如 閣下為代理人，則 閣下可透過以下方式遞交超過一份申請：(1) 閣下為中央結算系統參與者)經中央結算系統向香港結算發出電子認購指示；或(2) 使用白色或黃色申請表格以本身名義或代表不同實益擁有人遞交超過一份申請。 閣下必須於申請表格上「由代理人遞交」一欄填寫每名實益擁有人(如屬聯名實益擁有人，則須填寫每名相關實益擁有人)的：
(1) 賬戶號碼；或
(2) 其他身份識別編號。
如未有列明以上資料，則該份申請將視為 閣下本身利益而遞交。
代表他人遞交申請表格的代理人被視為已向本公司、聯席全球協調人、聯席保薦人、承銷商、聯席賬簿管理人及聯席牽頭經銷人聲明及承諾其已獲正式授權。

丙、僅可為 閣下本身(或 閣下與任何聯名申請人)的利益提交一份申請

- 僅可為 閣下本身(或 閣下與任何聯名申請人)的利益提交一份申請。閣下不得遞交或擬遞交的申請概不受理。除非符合上文乙項所述的規定，如 閣下或 閣下連同 閣下的聯名申請人作出以下任何一項行為，則 閣下的所有申請(包括香港結算代理人根據電子認購指示提出的申請所包括的部分)將會視為重複申請而不獲受理：
(1) (不論個別或與他人共同)以白色或黃色申請表格或透過中央結算系統(如 閣下為中央結算系統投資者戶口持有人或透過中央結算系統結算或託管商參與者提出申請)向香港結算發出或透過白表eIPO服務(www.eipo.com.hk)向白表eIPO服務供應商發出電子認購指示遞交超過一份認購申請；
(2) (不論個別或與他人共同)同時以一份白色或一份黃色申請表格及一份白色或一份黃色申請表格及透過中央結算系統(如 閣下為中央結算系統投資者戶口持有人或透過中央結算系統結算或託管商參與者提出申請)向香港結算或白表eIPO服務供應商(www.eipo.com.hk)發出電子認購指示遞交申請；
(3) (不論個別或與他人共同)以一份白色或黃色申請表格或透過中央結算系統(如 閣下為中央結算系統投資者戶口持有人或透過中央結算系統結算或託管商參與者提出申請)向香港結算發出或透過白表eIPO服務(www.eipo.com.hk)向白表eIPO服務供應商發出電子認購指示申請超過8,960,500股H股(即香港公開發售項下的初步發售的香港發售股份數目上限)；
(4) 已經申請或認購或表示有意認購或將獲得配售(包括有條件及/或暫時)國際發售的發售股份(除上述各項外，如後獲超過一份 閣下的利益提出的認購申請(包括香港結算代理人根據電子認購指示提出的申請所包括的部分)，則 閣下所有認購申請均將視為重複的認購申請而不獲受理。如申請人為非上市公司，且：
(1) 該公司主要從事證券買賣業務；及
(2) 閣下對該公司行使法定控制權。
則認購申請將視為 閣下本身利益提出。
非上市公司指其股本證券並沒有在香港聯交所上市的公司。
法定控制權指 閣下：
(1) 控制該公司董事會的組成；
(2) 控制該公司一半以上投票權；或
(3) 持有該公司一半以上已發行股本(不計及無權獲分派超過某個特定金額的溢利或資本的部分股本)。

丁、香港發售股份的分配—甲組及乙組

該分配情況。根據香港公開發售項下提供公眾人士申請認購的香港發售股份17,941,000股(已扣除國際發售及香港公開發售之間所分配的任何發售股份數目的調整)，將分為甲組及乙組。受務的，一手股份分配予甲組。因此，甲組及乙組所獲的香港發售股份數目，其比例分別為8,960,500股及8,980,500股。甲組的H股將按公平基準分配予成功申請認購總額為五百萬港元(不包括應付的1%經紀佣金、0.003%香港證監會交易徵費及0.005%香港聯交所交易費)或以上的H股申請人。乙組的H股將按公平基準分配予成功申請認購總額為五百萬港元(不包括應付的1%經紀佣金、0.003%香港證監會交易徵費及0.005%香港聯交所交易費)以上及不低於乙組總額的H股申請人。閣下應注意，甲組與乙組申請所獲的分配比例可能有所不同。如任何一組(並非兩組)的H股出現認購不足的情況，則剩餘的H股將撥往另一組，以滿足該組的需求，並作適當分配。閣下或可獲分配甲組或乙組的H股，但不可從兩組獲分配H股。此外，重複申請或擬遞交的申請及認購8,960,500股H股(即香港公開發售項下的初步發售的香港發售股份數目上限)以上的申請將被拒絕受理。申請人如申請超過原本分配予各組的香港發售股份數目總額，則該項申請概不受理。分配予香港公開發售項下投資者的H股(甲組及乙組)，將純粹按所獲獲的香港公開發售項下的有效申請的數量而定。每一組的分配情況亦依據各申請人有效申請的香港發售股份數目而有所不同。雖然分配香港發售股份可能(如適用)涉及抽籤，但部分申請人獲分配的香港發售股份數目可能較其他申請同一香港發售股份數目的人士為高，而不獲獲抽中的申請人則可能不獲任何香港發售股份。

戊、補充資料

如招股書須刊登任何增補，可通知或不通知(視乎招股書所載資料而定)已遞交申請的申請人，其申請可予撤回。倘申請人未獲通知或倘申請人已獲通知但未根據所通知的手續撤回申請，則所有已遞交的申請仍屬有效及可能被接納。在上文及下述的規程下，申請一經提出即不可撤回，而申請人應根據已增補的招股書提出申請。

己、填寫及遞交本申請表格的效用

- 本申請表格一經填寫及遞交，即表明 閣下(如屬聯名申請人，即聯名申請人共同及個別)為本身或以代理或代名人的身份，代表 閣下作為其作為代理或代名人的地位人士。
指示及授權本公司及/或(作為本公司代理人的)聯席全球協調人(或其各自的代理人或代名人)代表 閣下簽立任何轉讓表格、成交單據及其他文件及代表 閣下辦理一切必需手續，以根據本公司章程致使 閣下所獲分配的任何香港發售股份以 閣下或香港結算代理人(視情況而定)的名義登記及使招股書及本申請表格所述的安排生效。
承諾簽署所有必需文件及辦理所有必需手續，使 閣下可按照公司章程的規定，登記成為 閣下獲發的香港發售股份的持有人；
確認 閣下已收到及/或閱覽招股書的副本；以及在作出認購申請時，僅依據招股書載列的資料及陳述，及不會倚賴招股書任何增補所載以外的任何資料及陳述；
同意本公司、聯席全球協調人、聯席保薦人、承銷商、聯席賬簿管理人及其各自的董事、高級職員、僱員、代理人或顧問及參與全球發售的任何其他各方毋須對任何並非招股書、申請表格及招股書的任何增補所載的資料及聲明負責；
同意(在不影響 閣下可能擁有的任何其他權利的情况下)是項認購申請一經接納，便不可因非故作出的失實陳述而將其撤銷，且除按照招股書的規定外， 閣下不可將其撤銷；
(如是項認購申請是為 閣下本身的利益提出)保證這是為 閣下本身利益以白色或黃色申請表格或透過中央結算系統發出或透過白表eIPO服務(www.eipo.com.hk)向白表eIPO服務供應商發出電子認購指示作出的唯一認購申請；
(如是項申請是由代理人代表 閣下提出)保證 閣下已有效及不可撤回地向 閣下的代理人轉提出是項申請所需的「一切權力及授權」；
(如 閣下為「其他人士」的代理人)保證已向 閣下本人作出合理查詢，證實這是否為該人士利益以白色或黃色申請表格或向香港結算或透過白表eIPO服務(www.eipo.com.hk)向白表eIPO服務供應商發出電子認購指示作出的唯一認購申請；而 閣下已獲正式授權，以該人士代理人的身份簽署本申請表格；
承諾及確認 閣下(如 閣下利益作出認購申請)或 閣下為其利益作出是項認購申請的人士並不會申請或認購或表示有意認購或接收或獲配售或分配(包括有條件及/或暫時)亦將不會申請、認購或表示有意認購國際發售項下的任何發售股份或以任何其他形式參與國際發售；
同意 閣下的認購申請，對該申請的任何接納及由此而產生的合約，均受香港法律管轄，並須按其詮釋；
保證 閣下申請所載的資料真實準確；
同意向本公司、H股證券登記處、收款銀行、聯席全球協調人、聯席保薦人、承銷商、聯席賬簿管理人、聯席牽頭經銷人及其各自的顧問及代理律師所需任何有關 閣下或 閣下為其利益提出申請的人士的個人資料及任何資料；
向本公司(為其本身及代表本公司各股東及本公司各董事、監事、管理人員及其他高級人員的利益)表示同意(而通過接納全部或部分此項申請，本公司將被視為為其本身及代表本公司各股東、以及本公司各董事、監事、管理人員及其他高級人員向發出電子認購指示的中央結算系統參與者表示同意)：
(a) 將本公司的公司資料或中國公司法或其他有關法律及行政法規賦予或給予的任何權利或義務所引致的一切有關本公司事務的分歧及後，按本公司的公司章程規定進行仲裁；
(b) 該仲裁中作出的裁決為最終及不可推翻的決定；及
(c) 仲裁庭可進行公開聆訊及公佈裁決結果；

- 向本公司及本公司各股東表示同意，而本公司亦向其各股東表示同意遵守及符合香港公司條例、中國公司法、特別規定及公司章程；
向本公司及本公司各股東表示同意，本公司的H股可由持有人自由轉讓；
授權本公司及/或其代理人按 閣下的申請表格上所示地址以普通郵遞方式寄發 閣下或(如屬聯名申請人)名列首列之申請人寄發任何H股股票及/或退還支票(如適用)，郵遞風險概由 閣下承擔(如 閣下申請1,000,000股或以上香港發售股份，並已於 閣下的申請表格上表明擬自領取任何H股股票及退還支票(如適用)，則 閣下可視自於2011年12月14日(星期三)上午九時正至下午一時正，或本公司於報章公佈發售/領取H股股票、電子退還指示/退還支票的其他日期自香港中央證券登記有限公司領取H股股票及/或退還支票(如適用)；
聲明、保證及承諾 閣下及 閣下為其利益而代為提出申請的任何其他人士並非美國人士(定義見S條例)；
聲明及保證 閣下明白H股並無亦不會根據美國證券法登記，而 閣下於填寫申請表格時身處美國境外(定義見S條例)，或 閣下屬S條例第902條(b)(3)段所述之人士；
明白本公司、聯席全球協調人、聯席保薦人、承銷商、聯席賬簿管理人及聯席牽頭經銷人將將上述聲明及陳述及/或其代理人按 閣下提出的申請表格上所示地址以普通郵遞方式寄發 閣下或(如屬聯名申請人)名列首列之申請人寄發任何H股股票及/或退還支票(如適用)，郵遞風險概由 閣下承擔(如 閣下申請1,000,000股或以上香港發售股份，並已於 閣下的申請表格上表明擬自領取任何H股股票及退還支票(如適用)，則 閣下可視自於2011年12月14日(星期三)上午九時正至下午一時正，或本公司於報章公佈發售/領取H股股票、電子退還指示/退還支票的其他日期自香港中央證券登記有限公司領取H股股票及/或退還支票(如適用)；
承諾及同意接納所申請的H股或退還支票(如適用) 閣下所分配較少數目的H股及/或退還支票(如適用)；
倘香港以外任何地區的法院法律適用於 閣下的申請，則 閣下同意及保證已遵從一切有關法律，而本公司、聯席全球協調人、聯席保薦人、承銷商、聯席賬簿管理人、聯席牽頭經銷人及彼等各自的任何顧問或顧問均不會因 閣下的購買要約被接受或 閣下根據招股書所載條款及條件所享有權利與承擔的責任所引起之任何訴訟而違反香港以外地區的任何法律；
本公司、聯席全球協調人、聯席保薦人、承銷商、聯席賬簿管理人、聯席牽頭經銷人及參與全球發售的任何其他各方及其各自的董事、高級職員、僱員、各代理人、顧問均擁有權限 閣下在本申請表格上作出的任何保證、陳述或聲明。如為聯名申請人提出的申請，聯名申請人明確地作出、提供、承擔或施加的所有保證、陳述、聲明及責任應視為聯名申請人共同及個別作出、提供、承擔或施加。

庚、授權書

如 閣下透過獲得正式授權的人士提出申請，本公司或作為其代理人的聯席全球協調人(或其各自的代理人及代名人)可在符合彼等當中任何一人認為適當的情況下，包括出示 閣下的代表已獲授權的證明、酌情接納有關申請。本公司及作為本公司代理人的聯席全球協調人可全權酌情拒絕或接納任何申請的全部或部分而毋須解釋任何理由。

辛、發售價及/或發售股份數目的釐定

發售價預期由本公司及聯席全球協調人(代表香港承銷商)於2011年12月8日(星期四)或前後且無論如何不遲於2011年12月14日(星期三)協定。申請香港發售股份的申請人於申請時須支付每股H股的最高發售價34.33港元，另加1%經紀佣金、0.003%香港證監會交易徵費及0.005%香港聯交所交易費，倘發售價低於34.33港元，則多繳的申請款項可計息退還成功申請人。發售價將於2011年12月9日(星期五)在《南華早報》(以英文)及《香港經濟日報》(以中文)及香港聯交所網站上公布。聯席全球協調人(代表香港承銷商)經本公司同意可接受香港公開發售項下申請日期上或之前調減根據全球發售項下發售股份數目及/或指示發售股份範圍至低於招股書所述者(即每股H股28.20港元至34.33港元)。在這種情況下，本公司將會不遲於香港公開發售項下申請最後日期上或在《南華早報》(以英文)及《香港經濟日報》(以中文)及香港聯交所網站上刊登發售股份數目及/或指示發售股份範圍的公佈。倘申請人於香港公開發售項下遞交申請的最後日期前根據香港公開發售項下遞交申請，則即使如此調減發售價範圍及/或根據全球發售項下發售股份數目，申請人亦不得撤回申請。倘本公司及聯席全球協調人(代表香港承銷商)於2011年12月14日(星期三)或之前因任何原因未能接納申請，則全球發售將不會進行。

配發香港發售股份

在遞交申請表格時，不會處理任何H股的申請，亦不會配發任何該等H股。本公司預期於2011年12月14日(星期三)在《南華早報》(以英文)及《香港經濟日報》(以中文)及香港聯交所網站www.hkexnews.hk及本公司網站www.newchinalife.com公佈有關國際發售股份的辦理進度，認購香港公開發售項下的辦理進度以及香港發售股份發售的配發基準。香港公開發售項下的成功申請者的香港身分證/護照/香港商業登記證號碼將投招股書(如申請認購香港發售股份一公佈結果一節所述的格式)申請者。

倘成功申請香港發售股份(全部或部分)

如 閣下以白色申請表格申請認購1,000,000股或以上香港發售股份，且已在 閣下的申請表格上表明擬親自往香港中央證券登記有限公司領取H股股票(如適用)，同時亦已提供 閣下的申請表格所要求的一切資料，則 閣下可於2011年12月14日(星期三)上午九時正至下午一時正日期，親自前往以下地點取票，或在本公司於報章上公佈有關領取/發送電子退還指示/退還支票/H股股票之其他地點及日期領取H股股票(如適用)：

香港中央證券登記有限公司
香港
灣仔
皇后大道東183號
合和中心17樓
1712-1716室

如 閣下為選擇親自領取個人申請人，則不得授權任何其他人士代為領取。 閣下必須於領取H股股票時出示 閣下的身份證明文件(必須為獲得香港中央證券登記有限公司接納的身份證明文件)。如 閣下為選擇親自領取申請人，則必須由獲代表備圖上 閣下的公司印章的授權書領取。有關獲代表須於領取時出示獲得香港中央證券登記有限公司接納的身份證明文件。
如 閣下未有在指定領取時間內親自領取H股股票(如適用)，則H股股票(如適用)會以普通郵遞方式寄往本申請表格上所填地址，郵遞風險概由 閣下承擔。
如 閣下申請認購少於1,000,000股香港發售股份，或如 閣下申請認購1,000,000股或以上香港發售股份但並沒有在 閣下的申請表格上表明擬親自領取H股股票，則 閣下的H股股票將於2011年12月14日(星期三)或前後以普通郵遞方式寄往本申請表格上所填地址，郵遞風險概由 閣下承擔。
本公司不會發出證明所有權的臨時文件，亦不會就申請時支付的認購申請款項發出收據。

如發售被撤回 閣下文件的每股香港發售股份價格為低，則多收的認購申請款項(包括相關的1%經紀佣金、0.003%香港證監會交易徵費及0.005%香港聯交所交易費)將不計利息退還 閣下。
H股股票僅在香港公開發售項下交易已成為無條件，以及招股書「承銷」一節「香港公開發售—終止理由」一段所述的終止權利沒有被行使的情況下，方會於2011年12月15日(星期四)上午八時正前後成為有效的所有權憑證。

導致 閣下不獲配發香港發售股份的情況
閣下可因下列原因不獲配發香港發售股份：
1. 本公司或其代理人可全權決定拒絕或接納 閣下的認購申請；
本公司、聯席全球協調人(作為本公司代理人)及白表eIPO服務供應商或其各自的代理人及代名人，可全權酌情決定拒絕或接納任何認購申請，或僅接納任何認購申請的某部分。
拒絕或接納申請均毋須解釋任何理由。
2. 如 閣下的申請遭拒絕：
在下列情況下， 閣下將不獲配發股份：
(1) 閣下的申請為重複或疑屬重複申請；
(2) 閣下或其利益作出申請的人士已申請或認購或表示有意認購或已經或即將獲得配售或分配(包括有條件及/或暫時)香港發售股份及/或國際發售的發售股份。填寫任何白色或黃色申請表格或向香港結算或透過白表eIPO服務供應商發出電子認購指示遞交申請。閣下表示 閣下將不獲配發香港發售股份。本公司將採取合理措施，識別並拒絕已在國際發售中獲得發售股份的投資者所提出的香港公開發售申請，並將識別並拒絕已在香港公開發售中獲得香港發售股份的投資者在國際發售中的認購申請。
閣下不可根據申請表格上的指示正確地填寫申請表格(如 閣下以申請表格提出申請)；
閣下未根據指定方式付款；
閣下以支票或銀行本票付款，但該支票或銀行本票在首次過戶時不獲兌現；
閣下申請的股份總數超過8,960,500股H股，即香港公開發售項下的初步發售股份的50%；
香港承銷協議或國際購買協議未能成為無條件；
香港承銷協議或國際購買協議根據其各自的條款終止；或
本公司及聯席全球協調人相信 閣下的申請一經接納，會違反 閣下填妥及簽署申請表格在司法轄區適用的證券或其他法律、規則或法規。

3. 如 閣下的認購申請遭撤銷或撤回：
申請表格一經遞交及遞交，即表明 閣下同意不得於2012年1月1日之前撤回認購申請。本協議將成為與本公司訂立的附屬合約，當 閣下呈交申請表格時，本協議即具有約束力。
作為本附屬合約的代價，本公司同意，除招股書所指的任何一項程序外，不會於2011年12月7日前向任何人士提呈發售任何香港發售股份。
閣下可在與本公司條例第40條(引用公司條例第42條)對招股書負責的人士按該條發出公告，免除或限制其對招股書負責的情況下，於2012年1月1日之前撤回申請。 閣下同意：
如招股書須刊登任何增補，可通知或不通知(視乎招股書所載資料而定)已遞交申請的申請人申請可予撤回。倘申請人未獲通知或倘申請人已獲通知但未根據所通知的手續撤回申請，則所有已遞交的申請仍屬有效及可能被接納。在本文的規程下，申請一經提出即不可撤回，而申請人應根據已增補的招股書提出申請。
閣下的申請一經接納，概不得撤回或拒絕。就此而言，公佈分配的結果，即構成對未獲拒絕的申請的接納，而倘分配的標準須受若干條件限制或規定以抽籤方式作出分配，則接納須待該等條件達成後方可作實或以抽籤結果為準。

如欲以閣下的名義登記獲配發的香港發售股份，請使用本表格

4. 如閣下所獲配發的香港發售股份作廢：
如香港聯交所上市委員會在下列期間並未批准H股上市，閣下獲配發的香港發售股份將會作廢：
• 辦理登記申請截止登記後3星期內；或
• 香港聯交所上市委員會在辦理登記申請截止登記後3星期內知會本公司的較長期限內，該期限最長不超過6個星期。

退還款項

閣下因上述任何原因而未獲得任何香港發售股份，本公司將不計利息退還閣下的申請款項，連同有關的1%經紀佣金，0.003%香港證監會交易徵費及0.005%香港聯交所交易費。
閣下的申請將獲部分接納，或如最終釐定的發售價低於在申請時所支付的最高發售價，本公司將不計利息退還閣下的申請款項的適當部分，包括有關的1%經紀佣金、0.003%香港證監會交易徵費及0.005%香港聯交所交易費。如最終釐定的發售價低於於申請時所支付的每股H股初步發售價（不包括1%經紀佣金、0.003%香港證監會交易徵費及0.005%香港聯交所交易費），則本公司將不計利息退還閣下多繳的申請款項，連同有關的1%經紀佣金、0.003%香港證監會交易徵費及0.005%香港聯交所交易費。於發還退還款項日期前多繳的申請款項，本公司將撥歸本公司所有。假如出現涉及大量超額認購的情況，按本公司及聯席牽頭經辦人的酌情決定，若干小額的香港發售股份申請（不包括成功申請的）支票可能不會退回。退還支票將劃線註明「只准入抬頭人賬戶」，並以閣下作為收款人；或如屬聯名申請人，則以閣下申請表格上排名首位的申請人為收款人。閣下所提供閣下的香港身份證/護照號碼的一部分（如屬聯名申請人，則排名首位的申請人的香港身份證/護照號碼的一部分）或會印於閣下的退還支票（如有）。有關資料亦將會轉交予第三方支付退還用途。在兌現退還支票前，閣下的銀行或會要求核實閣下的香港身份證/護照號碼。閣下的香港身份證/護照號碼填寫不正確或導致閣下的退還支票出現延誤或失效。

倘閣下申請1,000,000股或以上的香港發售股份，且已在閣下的申請表格上表明擬親自領取退還支票，閣下可於2011年12月14日上午九時正至下午一時正期間，親自前往以下地點領取，或在本公司於報章上公佈有關發送退還支票指示/退還支票/發還H股股票之其他地點及日期，領取退還支票：
香港中央證券登記有限公司
香港
灣仔
皇后大道東183號
合和中心1樓
1712-1716室

如閣下為選擇親自領取個人申請人，則閣下不得授權任何其他人士代為領取。閣下必須於領取退還支票時出示身份證明文件（必須為獲香港中央證券登記有限公司接納的身份證明文件）。如閣下為選擇親自領取公司的申請人，則閣下必須由授權代表攜同蓋有公司印章的授權書領取。有關授權代表須於領取時出示獲香港中央證券登記有限公司接納的身份證明文件。

閣下未有按指定時間內親自領取閣下的退還支票（如適用）及/或H股股票（如適用），該支票（如適用）及/或H股股票（如適用）將以普通郵遞方式寄往本申請表格所示地址，郵誤風險概由閣下承擔。
閣下申請認購少於1,000,000股香港發售股份或如閣下申請認購1,000,000股或以上香港發售股份，但並無在閣下的申請表格上表明擬親自領取退還支票（如適用）及/或H股股票（如適用），則退還支票（如適用）及/或H股股票（如適用）將於2011年12月14日（星期三）或之前以普通郵遞方式寄往閣下申請表格上所示地址，郵誤風險概由閣下承擔。
在適當情況下，本公司擬作出特別安排，以避免不當延遲退還申請款項。

香港中央結算(代理人)有限公司(「香港結算代理人」)提出申請

如此申請表格由香港結算代理人代表發出，閣下應字認購指示申請香港發售股份的人士簽署，則本表格中與招股書不符的一切規定將不適用，而以招股書的規定為準，在不限制此段一般性的前提下，本申請表格以下部分在香港結算代理人作為簽署人的情況下並不適用：

- 第一頁所載的所有保證，惟第一項有關表示根據招股書及本申請表格的條款與條件並在公司章程的規限下申請認購香港發售股份的保證除外；
- 第一頁的「警告」；
- 「如閣下為代名人」；
- 「僅可為閣下或閣下與任何聯名申請人」本身利益提交一份申請」；
- 「填妥及遞交本申請表格的效力」一節的所有聲明及保證，惟首兩項有關申請人名義登記香港發售股份及簽署文件使申請人可登記成為所申請香港發售股份持有人的部分除外；
- 「倘成功申請香港發售股份(全部或部分)」；
- 「導致閣下不獲配發香港發售股份的情況」；及
- 「退還款項」。

申請手續

- 請按照下表計算閣下擬申請認購的香港發售股份數目所應繳的認購申請款項。申請股數最少須為100股香港發售股份，並須按照下表載列的其中一個數目作出申請。申請任何其他數目的香港發售股份將不予考慮，而任何有關申請將概不受理。下表亦列出上述數目申請認購不多於8,960,500股香港發售股份的應付款項總額。申請人須於申請時繳付每股H股的最高發售價34.33港元，另加1%經紀佣金、0.003%香港證監會交易徵費及0.005%香港聯交所交易費。下表列出申請認購若干香港發售股份數目的應繳款項總額。
 - 填妥並簽署本申請表格，只填「認購數量」。
 - 每份申請必須附有一張支票或一張銀行本票。
 - 閣下的支票或銀行本票須緊釘於表格上。閣下必須以一張支票或一張銀行本票支付香港發售股份的認購申請款項。如以支票付款，該支票必須：
 - 為港元支票；
 - 從閣下在香港的港元銀行賬戶付款；
 - 支票必須附有賬戶名稱（如屬聯名申請人，則為名列首位之申請人名稱），名稱須預先印在支票上或由付款銀行的任何授權簽署人在支票背書，而且該名稱必須與申請表格上的名稱相同（如屬聯名申請人，則為名列首位之申請人名稱）。如果支票由聯名戶口開出，則聯名戶口的其中一個名稱，必須與名列首位之申請人名稱相同；
 - 註明收款人為「**運豐代理人(香港)有限公司—新華保險公開發售**」；
 - 劃線註明「只准入抬頭人賬戶」；及
 - 該支票不得為期票。
- 下列情況將導致閣下的申請不獲接納：
- 支票未能符合所有上述要求；或
 - 支票首次過戶不能兌現。
- 如以銀行本票付款：
- 銀行本票必須為港元本票；
 - 銀行本票必須由本港持牌銀行發出，並由發出銀行本票的銀行授權的人士在銀行本票背面簽署核實。閣下的姓名必須與本票背面的姓名相同，且必須與申請表格中的申請人的姓名相同。如屬聯名申請，則在銀行本票背面的姓名必須與名列首位的申請人的姓名相同；
 - 必須註明銀行本票收款人為「**運豐代理人(香港)有限公司—新華保險公開發售**」；
 - 必須在銀行本票上劃線註明「只准入抬頭人賬戶」；及
 - 銀行本票不得為期票。
- 如閣下的銀行本票不符合所有上述要求，閣下的申請將概不獲受理。

- 撕下申請表格，對摺一次，然後投入下列任何一間銀行分行內特設收集箱內。
 - 香港上海滙豐銀行有限公司**

香港總行	分行名稱	地址
香港總行	香港總行	香港皇后大道中1號3樓
柴灣分行	柴灣分行	柴灣宏德徑B座地下1-11號舖
128皇后大道中分行	128皇后大道中分行	中環皇后大道中128-140號康夫大廈
合和中心分行	合和中心分行	香港灣仔皇后大道東183號合和中心2樓2A舖
九龍：觀塘分行	觀塘分行	觀塘裕民坊1號
旺角分行	旺角分行	旺角彌敦道673號地庫及高層地下
新界：屯門市廣場分行	屯門市廣場分行	屯門市廣場第二期高層地下1號舖
沙田廣場分行	沙田廣場分行	新界沙田正街21-27號沙田廣場1樓49號舖
 - 中國銀行(香港)有限公司**

香港總行	分行名稱	地址
香港總行	中銀大廈分行	花園道1號3樓
九龍：太子分行	太子分行	九龍彌敦道774號
九龍廣場分行	九龍廣場分行	青洲山道485號九龍廣場1號
紅磡寶達大廈分行	紅磡寶達大廈分行	紅磡馬頭圍道21號
新界：大埔分行	大埔分行	大埔墟寶鄉街68-70號

可申請認購的香港發售股份數目及應繳款項

申請香港發售股份數目	申請時應繳款項 港元	申請香港發售股份數目	申請時應繳款項 港元	申請香港發售股份數目	申請時應繳款項 港元	申請香港發售股份數目	申請時應繳款項 港元
100	3,467.60	3,000	104,028.14	50,000	1,733,802.33	900,000	31,208,441.76
200	6,935.21	3,500	121,366.16	60,000	2,080,562.78	1,000,000	34,676,046.40
300	10,402.81	4,000	138,704.19	70,000	2,427,323.25	2,000,000	69,352,092.80
400	13,870.42	4,500	156,042.20	80,000	2,774,083.71	3,000,000	104,028,139.20
500	17,338.02	5,000	173,380.23	90,000	3,120,844.18	4,000,000	138,704,185.60
600	20,805.63	6,000	208,056.28	100,000	3,467,604.64	5,000,000	173,380,232.00
700	24,273.23	7,000	242,732.33	200,000	6,935,209.28	6,000,000	208,056,278.40
800	27,740.83	8,000	277,408.37	300,000	10,402,813.92	7,000,000	242,732,324.80
900	31,208.44	9,000	312,084.42	400,000	13,870,418.56	8,000,000	277,408,371.20
1,000	34,676.05	10,000	346,760.47	500,000	17,338,023.20	8,960,500 ⁽¹⁾	310,714,713.77
1,500	52,014.06	20,000	693,520.93	600,000	20,805,627.84		
2,000	69,352.09	30,000	1,040,281.40	700,000	24,273,232.48		
2,500	86,690.11	40,000	1,387,041.86	800,000	27,740,837.12		

個人資料

個人資料收集聲明

個人資料(私隱)條例(「條例」)中的主要條文於1996年12月20日在香港生效，此個人資料收集聲明是向香港發售股份申請人及持有人說明本公司及H股證券登記處就個人資料及條例而制訂的政策及慣例。

- 收集閣下個人資料的原因**

證券申請人申請認購證券時或證券登記持有人將證券轉讓予他人，或要求H股證券登記處提供服務時，須不時向本公司及H股證券登記處提供其最新的準確個人資料。
若未能提供所需資料，可能會導致閣下證券的認購申請遭拒絕受理或延誤或本公司及H股證券登記處無法進行過戶或提供服務，亦可能妨礙或延誤閣下成功申請認購的香港發售股份的登記或過戶及/或寄發閣下有權收取的H股股票及/或退還款項。
證券持有人所提供的個人資料如有任何不準確，必須即時知會本公司及H股證券登記處。

資料用途

- 申請人及證券持有人的個人資料可以任何方式採用、持有及/或保存，以作下列用途：
- 處理閣下的認購申請及退還款項（如適用）及核實是否遵守本申請表格及招股書所載條款及申請步驟，以及公佈香港發售股份的分配結果；
 - 使香港及其他地區的有關適用法律及規定得到遵守；
 - 登記新發行的股份或為證券持有人登記轉讓其名下或由其名下轉讓予他人的證券，包括（如適用）以香港結算代理人的名義登記；
 - 保存或更新本公司證券持有人名冊；
 - 進行或協助進行簽名核對或任何其他核對或交換資料；
 - 確定本公司證券持有人的代理人，例如股息、供股及紅股等資格；
 - 寄發本公司及其附屬公司的公司通訊；
 - 編製統計資料及股東資料；
 - 遵照法律、規則或規例的規定作出披露；
 - 披露有關資料以便作出權利索償；及
 - 與上述有關的任何其他附帶或相關的及/或以便本公司及H股證券登記處能夠履行其對證券持有人及/或監管機構的責任及/或證券持有人不時同意的任何其他目的。

轉移個人資料

- 本公司及H股證券登記處會對證券申請人及持有人的個人資料保密，但本公司及H股證券登記處可能會作出必要的查詢以確定個人資料的準確性，以便資料可用作上述任何用途，尤其可能會向與下列任何人士及機構披露，獲取或轉移證券申請人及持有人的個人資料（不論在香港或外地）：
- 本公司或其委任的代理人，例如財務顧問、收款銀行及海外主要過戶登記處；
 - 當申請人要求將證券存入中央結算系統時，香港結算及香港結算代理人（其須為了中央結算系統的運作而使用個人資料）；
 - 任何向本公司或H股證券登記處提供與其各自業務連帶有關的行政、通信、電腦、付款或其他服務的代理人、承包商或第三者服務供應商（包括香港聯交所及香港證監會）；及
 - 與證券持有人有業務往來或擬有業務往來的任何其他人士或機構，例如銀行、律師、會計師或股票經紀等。

查閱及更正個人資料

條例賦予證券持有人查閱本公司或H股證券登記處是否持有其個人資料，並索取該資料副本及更正任何不準確的資料的權利。依據條例，本公司及H股證券登記處有權處理任何有關資料的要求收取合理費用，所有有關查閱資料或更正資料或索取資料政策及程序及持有資料類別的要求，應按照招股書「公司信息」一節中披露的註冊處或根據適用法律不時通知的地址向本公司的公司秘書或H股證券登記處屬下的私隱權條例專主任（視情況而定）提出。簽署本表格或向香港結算發出電子認購指示後，即表示閣下同意上述各項。

c. 渣打銀行(香港)有限公司

香港總行	分行名稱	地址
香港總行	軒尼詩道分行	灣仔軒尼詩道399號
九龍：觀塘開源道分行	觀塘開源道分行	九龍觀塘開源道63號福昌大廈地下
新界：荃灣分行	68彌敦道分行	尖沙咀彌敦道66-70號金冠大廈地庫、地下B1號舖及中層
	荃灣分行	荃灣沙咀道298號翡翠商場地下C舖及一樓

d. 交通銀行(香港)有限公司

香港總行	分行名稱	地址
香港總行	香港分行	中環畢打街20號
新界：調景嶺支行	調景嶺支行	景嶺路8號都會廣場L2-064及065號舖

- 閣下可於下列時間內遞交申請表格：

2011年12月2日(星期五)	上午九時正至下午四時三十分
2011年12月3日(星期六)	上午九時正至下午一時正
2011年12月5日(星期一)	上午九時正至下午四時三十分
2011年12月6日(星期二)	上午九時正至下午四時三十分
2011年12月7日(星期三)	上午九時正至中午十二時正
- 申請最遲須於2011年12月7日中午十二時正或（如該日並無開始辦理申請登記的日期中午十二時正遞交，本公司將於當日上午十一時四十五分至中午十二時正期間辦理登記申請，惟須視乎當日天氣情況而定。如下列警告信號在2011年12月7日上午九時正至中午十二時正期間內任何時間在香港生效，將不會辦理登記申請：
 - 八號或以上熱帶氣旋警告信號；或
 - 「黑色」暴雨警告信號取代之。將改為在下一個上午九時正至中午十二時正內任何時間在香港並無上述任何一項警告信號生效的營業日上午十一時四十五分至中午十二時正期間進行認購申請登記。
營業日指星期六、星期日或香港公眾假期以外的日子。
- 本公司保留將所有或任何認購申請款項過戶的權利，惟閣下的付款支票或銀行本票將不會於2011年12月7日中午十二時正前過戶。本公司不會向閣下發出付款收據。本公司保留閣下的申請認購款項的所有利息。本公司亦有權在閣下的支票或銀行本票過戶之前保留任何H股股票及/或任何多繳的申請認購款項或退還款項。