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# 金融消费者 权益保护手册

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## 前言

本手册旨在帮助您了解金融消费者的基本权利和责任，丰富您的金融知识，提升风险防范能力，从而在金融消费过程中做出更加明智的决策。

## Introduction

This manual is designed to help financial consumers understand the basic rights and responsibilities of financial consumption, in order to enrich consumers' financial knowledge and risk prevention ability, so that consumers can make more informed decisions in the process of financial consumption.



# CONTENTS 目录

第一章 金融消费者权益保护的意义	02
第二章 金融消费者的八项基本权利	04
一、财产安全权	05
二、知情权	07
三、自主选择权	09
四、公平交易权	11
五、依法求偿权	13
六、受教育权	15
七、受尊重权	17
八、信息安全权	19
第三章 金融消费者的责任与义务	21
一、学习掌握基础金融知识	22
二、遵守法律法规和合同约定	23
三、理性投资消费	24
四、积极参与金融知识普及活动	25
结语	26





## 第一章 金融消费者权益保护的意义

金融消费者权益保护是金融市场健康发展的重要基石，金融消费者作为金融市场的重要参与者，其权益得到有效保护，不仅能够增强消费者对金融市场的信心，也是维护社会和谐稳定的重要保障。为维护公平公正的金融市场环境，切实保护银行业保险业消费者合法权益，促进行业高质量健康发展，监管部门制定了《银行保险机构消费者权益保护管理办法》，明确了银行保险机构应承担保护消费者合法权益的主体责任，阐明了金融消费者可依法享有的各项权利。

### Chapter 1: The significance of the protection of financial consumer rights and interests

The protection of financial consumer rights and interests is an important cornerstone for the healthy development of financial markets. Financial consumers are important participants in financial market. Effective protection of financial consumer rights and interests can not only enhance consumer confidence in the financial market, but also serve as an important guarantee for social harmony and stability. In order to maintain a fair and equitable financial market environment, effectively protect the legitimate rights and interests of consumers in the banking and insurance industry, and promote the high-quality and healthy development of the industry, the regulatory authorities have formulated the Measures for the Administration of Protection of Consumer Rights and Interests of Banking and Insurance Institutions. It stipulates that banking and insurance institutions should take the main responsibility for protecting the legitimate rights and interests of consumers, and clarifies the rights that financial consumers can enjoy in accordance with the law.

中意人寿高度重视消费者权益保护，始终坚持监管引领，守住合规底线，不断夯实消费者权益保护基础，坚持消保为民，积极履行消费者权益保护主体责任，扎实开展金融消费者教育宣传、员工消保培训、消保审查、消保绩效考核、消保专项检查等各项工作，主动将消费者权益保护纳入公司业务经营的各环节，切实维护消费者八项基本权益。



GCL attaches great importance to consumer rights protection work. The company has always been adhering to regulatory guidance, maintaining a compliance bottom line, continuously strengthening the foundation of consumer rights protection, adhering to protect consumers' rights and interests, actively fulfilling the main responsibility of consumer rights protection. GCL carries out financial consumer education, conducts consumer-protection training, makes consumer protection review, sets consumer protection performance evaluation, and carries out consumer-protection special inspections word, in order to proactively incorporate consumer rights protection into all aspects of the company's business daily operations to truly safeguard the eight basic rights of consumers.





## 第二章

学习了解消费者权益保护知识，是金融消费者保护自身权益的重要方式。金融消费者所享有的八项基本权益包括财产安全权、知情权、自主选择权、公平交易权、依法求偿权、受教育权、受尊重权、信息安全权，以下是这八项权益的具体内容。

## Chapter 2: Eight basic rights of financial consumers

Learning about consumer rights protection knowledge is an important way for financial consumers to protect their own rights. The eight basic rights that financial consumers enjoy include the right of property security, the right to be informed, the right of independent choice, the right of fair trade, the right of legal claim, the right of receiving education, the right to be respected, the right of information security. Here are the specific contents of these eight rights.

## 一、财产安全权

金融消费者在购买金融产品和接受金融服务过程中依法享有财产不受威胁、侵害的权利。金融机构应当依法保障金融消费者在购买金融产品和接受金融服务过程中的财产安全。金融机构应当审慎经营，采取严格的内控措施和科学的技术监控手段，严格区分机构自身资产和客户资产，不得挪用、占用客户资金。



### 2.1 Right of property security

Financial consumers have the right to protect their property from threats and infringements in the process of purchasing financial products and receiving financial services. The financial institutions shall guarantee the property safety of financial consumers in accordance with the law when they are purchasing financial products and receiving financial services. Financial institutions shall operate prudently, adopt strict internal control measures and scientific and technical monitoring measures to strictly distinguish customers' assets from their own assets, and shall not misappropriate or occupy customers' funds.

**中意做法：**

中意人寿制定了各项工作规范与管理办法，明确了公司开展消费者权益保护工作专项审计的工作要求，按年度开展消费者权益保护工作的专项审计，并将结果及时向董事会汇报。公司已将消保审查纳入公司风险管理和内部控制体系，线上线下并重，风险关口前移。

**GCL POLICY:**

GCL has established the work specification and regulations, clearly stipulates the work requirements for conducting the special audit on consumer rights protection. The company conducts a special audit on consumer rights protection annually and reports the results to the board of directors timely. The company has incorporated consumer rights protection review into its risk management and internal control system, while giving equal emphasis to both online and offline channels to advance the company's risk threshold.

**二、知情权**

金融消费者享有知悉所购买金融产品或所接受金融服务的真实情况的权利。金融机构应当以通俗易懂的语言，及时、真实、准确、全面地向金融消费者披露可能影响其决策的信息，充分提示风险，不得发布夸大产品收益、掩饰产品风险等欺诈信息，不得作虚假或引人误解的宣传。

**2.2 Right to be informed**

Financial consumers have the right to know the real situation of the financial products they purchase or the financial services they receive. The financial institutions shall disclose timely, true, accurate and comprehensive information which may affect their decision-making to the financial consumers in plain language, and fully prompt the financial risks. The financial institutions shall not make false or misleading propaganda.



**中意做法：**

中意人寿在售前、售中、售后全流程进行了产品和服务的信息披露，注重从源头预防风险。通过官方途径，以年度信息披露报告的方式对消费者权益保护工作重大信息进行披露，保障消费者的知情权。中意人寿在产品条款启用前均经内部消费者权益保护及法律合规审核，以足以引起金融消费者注意的字体、字号、颜色、符号、标识等显著方式，提醒金融消费者注意产品和服务中与其有重大利害关系的内容，在产品说明书上对风险提示进行显著标注。

**GCL POLICY:**

GCL discloses product and service information throughout the pre-sales, sales and post-sales process to prevent risks from the source. The company discloses major information on consumer rights protection work through official channels, in the form of annual information disclosure reports to ensure consumers' right to know. GCL conducts internal consumer protection and legal compliance reviews of its products before they are launched. Prominent fonts, sizes, colors, symbols, and identifiers are used to alert financial consumers to the materially significant content of its products and services to catch consumers' attention. The company also highlights risk disclosures in the product brochures.

**三、自主选择权**

金融消费者享有自行决定是否购买金融产品或接受金融服务的权利，可以自主选择、自行决定是否购买金融产品或接受金融服务。金融机构应当在法律法规和监管规定允许范围内，充分尊重金融消费者意愿，不得强买强卖，不得违背金融消费者意愿搭售产品和服务，不得附加其他不合理条件，不得采用引人误解的手段诱使金融消费者购买其他产品。

**2.3 Right of independent choice**

Financial consumers have the right to decide for themselves whether to purchase financial products or receive financial services. The consumers can choose and decide on their own whether to purchase financial products or accept financial services. The financial institutions shall fully respect the will of financial consumers within the scope permitted by laws, regulations and regulatory provisions. The financial institutions shall not make any forced sell or attach any unreasonable conditions on products. Misleading information shall not be used to induce financial consumers to buy other products.



**中意做法：**

中意人寿充分尊重消费者的选择意愿，规范产品开发设计，提供多样化的保险产品及服务，以满足不同消费者的需求。中意人寿建立了产品和服务营销宣传管理办法、可回溯管理办法等多项制度，规范日常经营行为，加强从业人员消保意识，确保服务人员在面向客户时做到充分尊重消费者意愿。针对长期险产品设定15天的犹豫期并提供电话回访服务，在回访时与消费者确认保单重要信息并进行风险提示，提供给消费者充足的时间自主决定是否继续持有保单。

**GCL POLICY:**

GCL fully respects consumers' choice preferences, standardizes product development and design, and provides diverse insurance products and services to meet the needs of different consumers. The company has established several regulations, including product and service marketing and advertising management and traceability management regulations, to regulate its daily business operations and enhance the consumer protection awareness of employees. It ensures that customer service staff respect the consumer's wishes when serving customers. The long-term insurance products with 15-day hesitancy period are provided with follow-up phone call. Customer service staff will confirm important information with consumers and provide risk warnings. It provides consumers sufficient time to decide whether to continue holding the insurance policy.

**四、公平交易权**

金融消费者在银行保险机构办理业务时享有公正、平等交易的权利。金融机构不得设置违反公平原则的交易条件，在格式合同中不得加重金融消费者责任、限制或者排除金融消费者合法权利，不得限制金融消费者寻求法律救济途径，不得减轻、免除本机构损害金融消费者合法权益应当承担的民事责任。

**2.4 Right of fair trade**

Financial consumers have the right to get fair and equal treatment in transaction in banking and insurance institutions. Financial institutions shall not set trading conditions in violation of the principle of fairness, shall not increase the liability of financial consumers, limit or exclude the legal rights of financial consumers in the standard contract. Financial institutions shall not restrict consumers to seek legal remedies, and shall not mitigate or exempt from responsibility if they damage the legitimate rights and interests of financial consumers.

**中意做法：**

中意人寿已通过官网、年报、产品合同等多种途径，实现了产品和服务的关键信息披露覆盖售前、售中、售后全流程，披露内容已涵盖产品和服务性质、风险、合同主要条款。对于影响消费者决策的关键信息，遵循简明性和易得性，采用规范、标准化的格式，便于消费者在接受产品和服务前充分了解产品和服务的特点和风险。

**GCL POLICY:**

GCL has realized the key information disclosure of products and services throughout the entire process of pre-sale, during-sale and after-sale by multiple channels such as the official website, annual reports and product contracts. The disclosed contents have covered the nature, risks and main terms of the contracts of products and services. The key information that may affect consumers' decisions are disclosed follow the criteria of simplicity and accessibility, and adopts standardized and regulated formats. So that consumers can fully understand the characteristics and risks of products and services before accepting them.

**五、依法求偿权**

金融消费者在购买金融产品或接受金融服务过程中，遭受人身、财产损害，银行保险机构在合同免责范围外负有责任的，金融消费者享有向银行保险机构要求赔偿的权利。金融机构应当切实履行金融消费者投诉处理主体责任，在机构内部建立多层次投诉处理机制，完善投诉处理程序，建立投诉办理情况查询系统，提高金融消费者投诉处理质量和效率，接受社会监督。

**2.5 Right of legal claim**

Financial consumers have the right to claim compensation from the banking and insurance institution if they suffer personal or property damage in the process of purchasing financial products or accepting financial services as long as the banking and insurance institution bears the responsibility outside the scope of exemption in the contract. Financial institutions should earnestly fulfill the main responsibility of handling consumer complaints, establish a multi-level complaint handling mechanism within the institution, improve the complaint handling procedure, establish a complaint handling system, improve the quality and efficiency of financial consumer complaint handling, and accept social supervision.



**中意做法：**

中意人寿积极畅通“信、访、电、网”等各维权渠道，开通掌上中意APP在线投诉专区，24小时受理客户投诉咨询；开通7×24小时人工电话咨询服务，全天候受理各类咨诉。积极参与行业纠纷多元化解机制，主动引导投诉客户通过行协、调解中心等进行调解，多渠道化解消费纠纷。

**GCL POLICY:**

GCL actively built unimpeded "letter, visit, electricity, network" and other rights protection channels, opened the APP online complaint area where customer complaints consultation can be accepted all day long. 7×24-hours manual telephone consulting service is set to accept all kinds of consulting. The company actively participates in the diversified dispute resolution mechanism of insurance industry, takes the initiative to guide complaining customers to mediate through the association, mediation center, etc., in order to resolve consumer disputes through multiple channels.

**六、受教育权**

金融消费者有接受金融消费知识教育的基本权利，特别是如何在自身权益受到侵害时进行维权等专业知识教育。金融机构应当进一步强化金融消费者教育，积极组织或参与金融知识普及活动，开展广泛、持续的日常性金融消费者教育，帮助金融消费者提高对金融产品和服务的认知能力及自我保护能力，提升金融消费者金融素养和诚实守信意识。

**2.6 Right of receiving education**

Financial consumers have the basic right to receive financial consumption knowledge education, especially the professional knowledge education on how to defend their rights when their rights and interests are infringed.

Financial institutions should further strengthen financial consumer education work, actively organize or participate in financial knowledge popularization activities. They shall carry out extensive and continuous daily financial consumer education work, in order to help financial consumers to improve their cognitive ability of financial products and services, improve their self-protection ability. So as to enhance financial literacy and honest and trustworthy awareness of financial consumers.



**中意做法：**

中意人寿不断探索消费者权益保护教育宣传工作创新做法，打造线上、线下消保教育宣传阵地，开展日常性、集中性宣教活动，持续发布原创金融教育宣传信息，为消费者提供丰富的金融保险知识学习资源，将金融教育常态化、阵地化、长期化建设落到实处。

**GCL POLICY:**

GCL explores innovative approaches to carry out consumer education work, create online and offline consumer education platforms. The company conducts daily and concentrated education activities, and continuously publishes original financial education information to provide consumers with rich resources for learning financial and insurance knowledge. The company has made efforts to ensure that financial education work can be normalized, regional and long-term.

**七、受尊重权**

金融消费者在购买金融产品和接受金融服务过程中，享有人格尊严和民族风俗习惯受尊重的权利，享有不被歧视性差别对待的权利。金融机构不得因金融消费者性别、年龄、种族、民族或国籍等不同进行歧视性差别对待。

**2.7 Right to be respected**

The personal dignity and national customs of financial consumers should be respected. Financial consumers have the right not to be discriminated against during the process of purchasing financial products and receiving financial services. Financial institutions shall not discriminate against financial consumers based on factors such as gender, age, race, ethnicity, or nationality.

**中意做法：**

中意人寿为满足不同消费者需求，不断完善多元化服务。现已设置中英文座席，可满足客户不同语言的服务需求。推进适老化服务发展，热线可识别老年人并提供人工服务，保留老年人接受度高的传统服务方式。营业网点残障人士无障碍便利设施，为特殊群体客户温馨提供绿色服务通道。落实增值服务整合，整合并行服务体系，适应多元客户需求。

**GCL POLICY:**

GCL continuously improves diversified services to meet the demands of different consumers. The company has set up Chinese and English bilingual telephone customer service which can satisfy customers' service demands in different languages. GCL continuously promote the development of age-friendly services. The hot line service can identify the elderly and provide manual services automatically, so that traditional service methods that are highly accepted by the elderly can be kept. Barrier-free and convenient facilities for the disabled are provided in sales network, and a green service channel is warmly offered to customers of special groups. The integration of value-added services is implemented, and the parallel service system is integrated to adapt to the demands of multiple customers.

**八、信息安全权**

金融消费者享有个人信息不被银行保险机构非相关人员知悉、不被非法定机构和任何单位与个人查询或传播的权利。金融机构应当采取有效措施加强对第三方合作机构的管理，严格防控金融消费者信息泄露风险，保障金融消费者信息安全。

**2.8 Right of information security**

Financial consumers have the right to keep their personal information confidential, not to be known by non-relevant personnel of banks and insurance institutions, not to be queried or disseminated by any non-statutory institutions or units and individuals illegally. Financial institutions shall take effective measures to strengthen the management of third-party cooperative institutions and strictly control the risk of information leakage to ensure the safety of financial consumer information.



**中意做法：**

中意人寿已建立覆盖客户个人信息的收集、存储、使用等各环节要求的制度体系，具备完善的保单作业流程及权限管理机制，确保业务流程各环节客户个人信息安全，并定期开展网络信息安全风险排查，防患未然，避免侵害消费者信息安全事件的发生。

**GCL POLICY:**

GCL has established a system framework covering the collection, storage, use and other stages of customers' personal information, with a complete policy operation process and authority management mechanism. This ensures the safety of customers' personal information at each stage of the business process. Meanwhile, regular network information security risk assessments are conducted to prevent potential risks and avoid information security incidents involving customers.

**第三章 金融消费者的责任与义务**

金融消费者作为金融市场的重要参与者，在享受金融产品和服务的同时，也需要履行相应的义务和责任，与金融机构共同维护金融市场的稳定和健康发展。

**Chapter 3:  
Responsibilities and obligations of financial consumers**

As important participants in the financial market, financial consumers, while enjoying financial products and services, also need to fulfill corresponding obligations and responsibilities to jointly maintain the stability and healthy development of the financial market with financial institutions.





## 一、学习掌握基础金融知识

作为金融消费者，应了解掌握基本的金融知识，认识不同类型的金融产品和服务，例如股票、基金、保险、债券等，学习了解它们的特点、风险、收益以及运作方式等各类重要信息。只有充分了解相关金融知识，才有利于消费者做出理性的投资决策，避免盲目跟风和不必要的损失。

### 3.1 Learning basic financial knowledge

Financial consumers can learn basic financial knowledge to recognize different types of financial products and services, such as stocks, funds, insurances, bonds, etc., and acquire various important information such as their characteristics, risks, returns, and operation methods. The relevant financial knowledge can be beneficial for consumers to make rational investment decisions and avoid blind following and unnecessary losses.



## 二、遵守法律法规和合同约定

金融消费者需要遵守国家法律法规，不得从事任何违法违规的金融活动，包括不买卖非法金融产品、不从事洗钱等违法行为。金融消费者在与金融机构签订合同时，应认真阅读合同条款，明确自身的权利和义务，并按时履行合同约定的义务。同时，也要尊重社会公德，诚实守信，维护金融市场的良好秩序。

### 3.2 Complying with laws, regulations and contractual agreements

Financial consumers need to abide by national laws and regulations and refrain from engaging in any illegal or irregular financial activities, including not trading illegal financial products or not engaging in illegal acts such as money laundering. When signing contracts with financial institution, financial consumers should carefully read the contractual terms, clarify their own rights and obligations, and fulfill the contractual obligations on time. At the same time, customers should also respect social morality, be honest and trustworthy to maintain good order in the financial market.



### 三、理性投资消费

金融产品和服务种类繁多，各有特点和风险。金融消费者应树立理性消费观，充分了解金融产品潜在的风险和收益，在投资时，根据自己的风险承受能力和投资目标，谨慎选择适合自己的金融产品，确保自己的财务稳健和可持续发展。

#### 3.3 Making rational investment and consumption decisions

Financial products and services are diverse with different characteristics and risks. Financial consumers should establish rational consumption concept, fully understand the potential risks and returns of financial products. Consumers should carefully select the financial products suitable for themselves based on their risk tolerance and investment goals to ensure their financial stability and sustainable development.



### 四、积极参与金融知识普及活动

金融消费者应积极参与金融知识普及活动，提高自身的金融素养和风险识别能力，以更好地保护自己的合法权益。可以通过学习金融机构发布的金融知识科普、风险提示等内容，提高自我保护能力，避免盲目投资或过度消费。

#### 3.4 Actively participate in financial knowledge popularization activities

Financial consumers should actively participate in financial knowledge popularization activities to improve their financial literacy and risk identification ability, in order to better protect their legitimate rights and interests. They can enhance their self-protection ability by learning the contents of financial knowledge popularization and risk warnings issued by financial institutions to avoid blind investment or excessive consumption.



## 结语

金融消费者应增强自我保护意识，积极学习金融知识，提高风险防范能力。中意人寿将根据金融市场的发展，不断更新和完善本手册，为广大消费者提供更好的服务和支持。

## Conclusion

Financial consumers should enhance self-protection awareness, actively learn financial knowledge, and improve risk prevention ability. GCL will continue to update and improve this manual according to the development of the financial market, to provide better services and support for consumers.