

Privacy Policy and Personal Information Collection Statement (“PICS”)

To comply with the Personal Data (Privacy) Ordinance (the “Ordinance”), China Ping An Insurance (HK) Co., Ltd. (“the Company”) would like to inform you of the following:

1. From time to time, it is necessary for you to supply the Company with personal data in connection with the application for and provision of insurance products and services as well as the carrying out by the Company of other services relating to these insurance products and services. It is voluntary for you to provide the information in this insurance application form. However, if you fail to do so, this may result in our failure to process your insurance applications or to provide or continue to provide the insurance products and services, claims and participation in our promotional activities. Data may also be collected by the Company from you in the ordinary course of the Company’s business, for example, when you lodge insurance claims with the Company or generally communicate verbally or in writing with the Company, by means of documentation or telephone recording system, as the case may be.

2. PURPOSES FOR COLLECTING PERSONAL DATA

Personal data relating to you may be used for the following purposes:

- i. processing applications for insurance products and services;
- ii. providing insurance products and services to you and processing requests made by you in relation to our insurance products and services, including but not limited to requests for addition, alteration or deletion of insurance benefits or insured members, setting up of direct debit facilities as well as cancellation, renewal, or reinstatement of insurance policies;
- iii. processing, adjudicating and defending insurance claims as well as conducting any incidental investigation;
- iv. performing functions and activities incidental to the provision of insurance products and services such as identity verification, data matching and reinsurance arrangement;
- v. exercising the Company’s rights in connection with the provision of insurance products and services to you from time to time, for example, to recover indebtedness from you;
- vi. designing insurance products and services with a view to improving the Company’s service;
- vii. preparing statistics and conducting research;
- viii. Promoting our company or related companies’ financial products, services, rewards and special offers to you by our company or related companies;
- ix. Your personal data may transfer to companies within or outside Hong Kong, which the companies are China Ping An Insurance (Hong Kong) Co., Limited (“CPAIHK”), CPAIHK’s mother company, group’s companies, subsidiaries and related companies;
- x. marketing services, products and other subjects (please see further details in paragraph (4) of this PICS);
- xi. complying with the obligations, requirements and/or arrangements for disclosing and using data that bind on or apply to the Company according to:
 - a. any law binding or applying to it within or outside the Hong Kong Special Administrative Region (“Hong Kong”) existing currently and in the future;
 - b. any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, confederation or federation of insurance industry or associations of insurance or financial services providers within or outside Hong Kong existing currently and in the future.

3. TRANSFER OF PERSONAL DATA

Personal data held by the Company relating to you will be kept confidential but the Company may provide such data to the following parties for the purposes set out in paragraph (2) of this PICS:

- i. any agent, contractor or third party service provider who provides services to the Company in connection with the operation of its business including, administrative, telecommunications, computer, payment, data processing, storage, investigation, and debt collection services as well as other services incidental to the provision of insurance products and services by the Company (such as loss adjusters, claim investigators, debt collection agents, private investigators, recovery agents, data processing companies, professional advisors and legal advisors);
- ii. reinsurance companies with whom the Company has or proposes to have dealings;
- iii. any person or entity to whom the Company is under an obligation or otherwise required to make disclosure under the requirements of any

law or rules, regulations, codes of practice, guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or Confederation or Federation of Insurance industry or associations of insurance or financial services providers binding on or applying to the Company, or any disclosure pursuant to any contractual or other commitment of the Company with local or foreign legal, regulatory, governmental, tax law enforcement or other authorities, or confederation or federation of insurance industry or associations of insurance or financial services providers, all of which may be within or outside Hong Kong and may be existing currently and in the future.

- iv. Such information may be transferred to a place outside Hong Kong.

Our website will record your visit to analyse the number of visitors and general usage situation, and some data will be collected through “Cookies”. Cookies is a small piece of data file which can automatically install in the web browser of visitors computers for future searching. Cookies can enhance the website usage through your storage of individual preferences, and to provide you better online experience. Cookies is a collection of nameless collective statistical data, it does not include names or addresses or allow third parties to access your data through telephone, email or other ways. Most browsers have preset cookies functions. If you want to close cookies function or get notification before using Cookies, you can change your browser settings. However, this change may disable you to enter all interfaces of our website.

4. USE OF PERSONAL DATA IN DIRECT MARKETING

To ensure that you can fully understand our latest services, promotions, discounts, other related products as well as the products and services provided by our business partners, the Company may use your personal data in direct marketing. Save in the circumstances exempted in the Ordinance, the Company cannot to use your personal data without your consent (which includes an explicitly indication of no objection). In this connection, please note that:

- i. the name, contact details, products and services portfolio information, transaction pattern and behavior, financial background and demographic data of you held by the Company from time to time may be used by the Company in direct marketing;

If you do not wish the Company to use your personal data in direct marketing as described above, you may exercise your opt-out right by notifying the Company. You may write to the Personal Data Privacy Officer of the Company at the address or fax number provided in paragraph (5) of this PICS; or exercise your opt-out right to the company in relevant application form (if applicable)

5. DATA ACCESS AND CORRECTION RIGHT

In accordance with the Ordinance, you have the right to check whether the Company holds personal data about you and to require the Company to provide a copy of such data (data access right) and to correct the data which is inaccurate. Such requests can be made in writing to the Personal Data Privacy Officer of the Company at the following address or fax number:

China Ping An Insurance (HK) Co., Ltd.
Personal Data Privacy Officer
1901A, 19/F, NEO,
123 Hoi Bun Road,
Kwun Tong, Kowloon, Hong Kong
Fax: (852) 2802 0018

According to the Ordinance, the Company has the right to charge a reasonable fee for the processing of any data access request.

6. You also have the right, by writing to the Company’s Personal Data Privacy Officer at the address or fax number provided in paragraph (5) of this PICS, to request for the Company’s policies and practices in relation to personal data and to be informed of the kinds of personal data held by the Company.

7. The Company keeps your personal data only for a period reasonably necessary for any of the above purposes or as prescribed by the applicable laws or regulations.

8. Should you have any query with this PICS, please do not hesitate to contact our Personal Data Privacy Officer at 2827 1883.

9. Nothing in this PICS shall limit the rights of the customers under the Ordinance.

10. The Company retains the right to change this PICS without prior notice.

11. In the event of any discrepancies between the English and Chinese versions of this PICS, the English version shall prevail. For more details, please visit <http://www.pingan.com.hk/about/privacy/lang/en>

Updated on 4th June, 2021

私隱-政策及收集個人資料聲明(「本聲明」)

為依從個人資料(私隱)條例(「條例」)，中國平安保險(香港)有限公司(「本公司」)特此通知閣下以下事項：

1. 在申請及接受保險產品及服務時，及當本公司提供與保險產品及服務相關之其他服務時，閣下有需要不時向本公司提供個人資料。閣下在本保險申請表中提供的資料屬自願性質。不過，如閣下不提供資料，此舉可能會導致本公司未能處理閣下的保險申請或向閣下提供或繼續提供保險產品及服務、索償、參與推廣活動等之申請。本公司亦可能會在日常業務運作的過程中向閣下收集資料，例如當閣下向本公司提出保險索償或在一般情況下以口頭或書面形式與本公司溝通。

2. 個人資料收集目的

閣下的個人資料可能會用作下列用途：

- i. 處理保險產品及服務的申請；
- ii. 為閣下提供保險產品及服務及處理閣下就本公司的保險產品及服務提出的要求，包括但不限於要求增加、更改或刪除保障項目或受保成員，訂立直接付款安排及保單取消、更新或復效申請；
- iii. 處理、判定保險索償及就索償抗辯，包括進行任何附帶調查；
- iv. 執行與所提供的保險產品及服務相關的功能及活動，如核實身份、資料核對及再保險之安排；
- v. 行使本公司不時向閣下提供保險產品及服務而享有的權利，例如向閣下追討欠款；
- vi. 設計保險產品及服務以提升本公司的服務質素；
- vii. 製作數據及進行研究；
- viii. 由本公司及關聯公司向閣下推銷本公司及關聯公司之金融產品、服務、獎賞及優惠計劃；
- ix. 您的個人資料可能被傳送至香港境內外的任何中國平安保險(香港)有限公司之母公司、子公司、關聯公司或附屬公司；
- x. 營銷服務、產品及其他標的(詳情請參閱本聲明第(4)段)；
- xi. 履行根據下列對本公司具有約束力或適用或期望其遵守的披露及使用資料的義務、規定及/或安排：
 - . 任何現時及將來在香港特別行政區(「香港」)境內或境外具約束力或適用的法律；
 - a. 不論於香港境內或境外及不論目前或將來存在的任何法律、監管、政府、稅務、執法或其他機關，或保險或金融服務供應商的自律監管或行業組織或協會所作出的任何指引或指導。

3. 個人資料的轉移

存於本公司的個人資料會保密，但本公司可能會向以下各方透露該等資料作本聲明第(2)段所列出的用途：

- i. 任何代理人、承包人或就本公司之業務運作，包括行政、電訊、電腦、付款、資料處理、儲存、調查和收數服務，或就與保險產品及服務相關之其他服務，向本公司提供服務的第三方服務供應者(如公證行、理賠調查員、收數公司、私家偵探、追債代理、資料處理公司、專業顧問及律師)；
- ii. 與本公司有或將有商業往來的再保險公司；
- iii. 本公司為遵守任何法律規定，或根據法律、監管、政府、稅務、執法或其他機構，或保險或金融服務供應商的自律監管或行業組織或協會所作出或發出對本公司具有約束力或適用或期望其遵守的規則、規例、實務守則、指引或指導，或根據本公司向本地或外地的法律、監管、政府、稅務、執法或其他機關，或保險或金融服務供應商的自律監管或行業組織或協會的任

何合約或其他承諾(以上不論於香港境內或境外及不論目前或將來有的)，而有義務或以其他方式被要求向其作出披露的任何人士或機構；

- iv. 該等資料可能被轉移至香港境外。

閣下到訪本網站時，網站會作紀錄，以分析網站的訪客人數及一般使用狀況，而當中部份資料將透過「Cookies」方式收集。Cookies 是載有少量資料的檔案，自動儲存於訪客所用電腦內安裝的互聯網瀏覽器，可供本網站日後檢索。Cookies 有助加強網站用途，透過儲存閣下對網站個別版面的喜好，以便我們為閣下營造更理想的線上體驗。Cookies 收集的是不記名的集體統計資料，並不包括姓名或地址或能讓人透過電話、電郵或任何其他途徑聯絡閣下的資料。大部分瀏覽器版本均預設啟動 Cookies 的功能，如閣下欲關閉 Cookies 或於使用 Cookies 的功能前獲得通知，可更改瀏覽器的設定，但更改後閣下未必能進入本網站的所有版面。

4. 在直接促銷中使用個人資料

為確保您能充分了解我們的最新服務、優惠、折扣、相關的周邊產品以及我們業務夥伴的各種產品和服務，本公司可能把閣下的個人資料用於直接促銷，除非本公司已取得閣下的同意(包括明確地表示不反對)，否則本公司並不會使用閣下的個人資料，但條例所指定的豁免情況除外。就此，請注意：

- i. 本公司可能把本公司不時持有閣下的姓名、聯絡資料、產品及服務組合資料、交易模式及行為、財務背景及人口統計數據用於直接促銷；

如閣下不希望本公司使用閣下的資料作上述直接促銷用途，閣下可通知本公司行使閣下的選擇權拒絕促銷。閣下可根據本聲明第(5)段所提供的聯絡方法以書面形式向本公司的個人資料保障主任提出有關要求，或於有關的申請表格內向本公司表達閣下拒絕促銷的意願(如適用)。

5. 查閱及改正資料權利

根據條例規定，閣下有權查詢本公司是否持有閣下的個人資料及要求索取該等資料的複本(查閱資料要求)，並要求本公司就不準確的資料作出改正。閣下如欲行使有關權利，請以書面形式經以下聯絡方法向本公司的個人資料保障主任提出：

中國平安保險(香港)有限公司
個人資料私隱主任
香港九龍觀塘海濱道 123 號
綠景 NEO 19 樓 1901A 室
傳真: 2802 0018

根據條例，本公司有權就辦理任何查閱資料要求收取合理費用。

6. 閣下亦有權根據本聲明第(5)段所提供的聯絡方法向本公司的個人資料保障主任索取本公司有關個人資料私隱的政策及實務，並獲告知本公司持有的個人資料的種類。

7. 本公司只會根據上述任何用途上的合理需要或適用法例或規例規定的期間保存閣下的個人資料。

8. 如閣下對本聲明有任何疑問，請致電本公司的客戶服務熱線 2827 1883。

9. 本聲明不會限制客戶在條例下所享有的權利。

10. 本公司保留修改本聲明的權利而不另行通知。

11. 本聲明的中英文版本如有任何歧異或不一致，一概以英文版本為準。

12. 英文版本可於本公司網頁瀏覽
<http://www.pingan.com.hk/about/privacy/lang/en>

更新於 2021 年 6 月 4 日