**隐私声明**

友邦保险控股有限公司及/或其附属公司（以下分别及统称为“友邦保险”）其中一项最重要的资产，就是客户对友邦保险能适当处理其信息的信赖和信任。客户及潜在客户期望我们准确维护其信息，保护信息免遭篡改和错误使用，失窃以及无未经客户授权泄露信息之虞。我们遵行适用的隐私相关法律和规章制度，以期为客户及潜在客户的个人资料提供安全保障，并确保员工遵守严格的安全及保密标准。

本声明旨在您告知您我公司收集您个人资料的原因、资料可能的用途、可能获得您个人资料的第三方，有关您查阅、检查及修订您个人资料的方法，以及我们直接销售及使用Cookies（网络跟踪器）的政策。使用本网站即表示您接受本隐私声明中的惯例做法及政策。若您反对本声明中的任何惯例做法及政策，请不要使用本网站将个人资料提交给友邦保险。

本网站仅提供一般资料。虽然我们已尽合理努力，确保本网站的资料准确，友邦保险概不保证资料绝对准确，亦概不为资料不准确或因任何错漏所产生的任何损失或损害而承担任何责任。如未得到友邦保险事前准许，不得复制（作为个人用途例外）或转发本网站所载的任何资料。

友邦保险承认其负有有关收集、持有、处理或使用私人数据的责任。您提供个人资料，纯属自愿性质。您可选择不向我们提供所需的个人资料，但这样做会影响到我们为您提供服务的能力。友邦保险不会通过本网站收集任何可识别您身份的资料，除非直至您购买我们的产品或服务，登记成为客户或基于申请职位而提供个人资料起为始。

若您处于限制我们分发资料或使用有关社交媒体平台的司法管辖区内，则不应使用本网站及我们的社交媒体平台。若此规定适用于您，我们建议您自行了解及遵从有关限制，友邦保险概不因此而承担任何责任。

**收集资料的方法**

我们将会收集及储存您在本网站输入的资料，或通过其他渠道向我们提供的资料。我们亦会从附属公司、商业伙伴及其他独立第三方资料来源，获取与您有关并合法收集的个人或非个人资料。在您到访本网站时，我们亦收集与您所用电脑或其他装置有关的某些资料。

若您在本网站，我们所提供的应用程序或另行通过社交媒体供应商使用任何社交媒体功能或平台，我们可能通过有关社交媒体供应商，按照其有关政策查阅及收集与您有关的资料。在使用社交媒体功能时，我们可能会查阅及收集您于您的社交媒体个人账户选择提供并列入在内的资料，有关资料包括（但不限于）您的姓名、性别、出生日期、电邮地址、地址、地点等。您在有关社交媒体供应商所作的隐私设定，可限制或阻止我们对有关资料的查阅。

**收集您个人资料的原因及可能用途**

收集个人资料可作以下用途：

* 处理、实施、执行和实行在本网站上所提供的表格中或您可能不时交予我们的任何其他文件项下的要求或交易；
* 设计全新或加强目前我们所提供的产品及服务；
* 与您保持联繫，包括向您寄发有关您在我们公司任何账户或本隐私声明日后变动的通讯；
* 供友邦保险、金融服务业或我们的相关监管机构的统计或精算研究之用；
* 供我们作资料匹配，内部业务及管理之用；
* 协助执行法例、警方或其他政府或监管机构调查，以及遵守适用法律及规例所施行的规定，或其他向政府或监管机构承诺之义务；
* 将我们网站的外观个人化，提供相关产品的建议，以及在本网站或通过其他渠道进行目标广告活动；
* 在收集之时所通知的其他用途；及
* 与上述任何项目直接有关的其他用途。

若您提供个人资料予我们，即表示您接受，友邦保险将可因所需期限留存资料以履行有关用途，而就该等用途而言，有关资料乃在遵守适用相关法律及规定的情况下收集。友邦保险采用合理的保障措施，包括限制亲身查阅友邦保险系统内的数据及在转移敏感数据时进行加密处理，以防止未经许可或意外的查阅、处理、删除、丢失或使用情况。若不再需要用作上述任何用途，将会采取合理步骤删除或销毁有关资料。

有关我们使用您个人资料作宣传或市场推广用途的政策，请参阅「使用个人资料作直接促销用途」一节。

**谁会取得您的个人资料？**

个人资料将保密处理，仅在法律许可且就符合收集个人资料用途或直接相关用途而披露是必须时，方可向以下各方提供相关个人资料（有关我们分发您个人资料作宣传或市场推广用途的政策，请参阅「使用个人资料作直接促销用途」一节。）：

* 获授权担任友邦保险代理且与分销友邦保险所提供之产品及服务有关的任何人士；
* 就友邦保险营运以及友邦保险向您提供服务相关而提供管理、数据处理、电讯、电脑、付款、收债或证券结算、技术外判、电话中心服务、邮寄及印刷服务的任何代理、承包商或第三方服务供应商（无论在友邦保险内或外）；
* 与提供或促销保险服务有关的友邦保险任何成员公司；
* 任何代理、承包商或第三方服务供应商（无论在友邦保险内或外），包括协助提供服务的公司，例如再保险公司、投资管理公司、索赔调查公司、业界协会或联盟；
* 协助收集您资料或与您联系的其他公司，例如研究调查公司及信贷评级机构，藉以加强我们向您所提供的服务；及
* 政府或监管机构或友邦保险公司：(a)根据在该司法管辖区适用于该友邦保险公司的法律及监管义务而必须对其披露的任何人士；或(b)依据该友邦保险公司与相关政府、监管机构或其他人士协议必须对其披露的任何人士。

就我们因在提供保险服务而收集的个人资料，该等个人资料将只会提供予上述人士作提供相关保险服务的用途。

我们可不时购买业务或出售我们一项或多项业务（或其部分），而在法律许可的情况下，您的个人资料可作为该买卖或建议买卖的一部分予以转让或披露。若我们购买一项业务，就该业务所获得的个人资料将在其可行及允许的情况下根据本隐私声明处理。

**若法律法规许可，可将您的个人资料提供予上述任何一方，有关各方可位于中国大陆境内或境外。**您的资料，将可转移往中国大陆或任何友邦保险公司所在的司法管辖区，或第三方承包商所在的司法管辖区或第三方承包商于该处为我们提供服务的司法管辖区，并在中国大陆或有关司法管辖区储存及处理。若您向我们提供个人资料，或使用我们的服务或本网站或应用程式，即表示您同意将有关资料从您的司法管辖区转移至我们在其之外的设施，或如上文所载转移至我们与其分享有关资料的第三方。

**查阅个人资料的权利**

您有权：

* 核实友邦保险是否持有您的个人资料，并查阅任何该等资料；
* 要求友邦保险更正任何有关您的错误个人资料；及
* 就友邦保险有关个人资料的政策及惯例作出查询。

如欲查阅、更正您个人资料或有相关的其他要求，可致函至以下地址：

信息安全负责人  
上海市黄浦区中山东一路17号  
友邦保险中国区合规部

友邦保险有权就因处理任何查阅个人资料的要求收取需要和直接相关的费用。

**使用个人资料作直接销售用途**

除上述用途外，在法律许可的情况下，友邦保险可使用您的姓名和联络资料作宣传或市场推广用途，包括向您寄发宣传资料及就以下产品、服务、建议、目的作直接销售及后续的保险服务然而，就友邦保险因在提供保险服务而收集的个人资料，该等个人资料将只会用作宣传或推广直接与保险相关的产品或服务。

鉴于直接促销的用途，在法律许可的情况下，除因友邦保险在提供保险服务所收集的个人资料外，我们或会将您的个人资料提供予任何上述描述的促销标的类别、电话中心、市场推广或研究服务的提供商（无论在友邦保险内或外），从而他们可就其所提供的产品及服务向您寄发宣传资料及进行直接促销，有关资料可透过邮寄、电邮或其他方式送达予您。在法律许可的情况下，我们或会将您的个人资料提供予任何以上描述的促销标的类别的提供商（无论在友邦保险内或外）而得益。

就本节用途使用或向本部分受让方提供您的个人资料前，我们可能受法律所规定要取得您的书面同意，且在该等情况下，仅会在取得有关书面同意后方就任何宣传或市场推广用途使用或提供您的个人资料。

友邦保险会使用及提供作上述直接促销用途的个人资料为您的姓名和相关联络资料；然而，我们可管有更多的个人资料。

如要求您同意，而您给予该等同意，您可于其后撤回对友邦保险使用并向第三者提供您的个人资料作直接促销用途的同意；此后，友邦保险须停止使用或提供该等资料作直接促销之用。

如您已给予同意但又欲将其撤回，请以书面或电邮方式通知我们，书面通知可邮寄至「查阅个人资料的权利」一节所载地址，而电邮可发送至privacy.compliance@aia.com。任何有关请求应清楚列明该要求相关的个人资料详情。

**使用Cookies**

Cookies乃网络伺服器放置在您的电脑或其他装置的独一无二标识符，其载有资料，可在其后由向您发Cookies的伺服器解读。友邦保险亦可在其维持的网站使用Cookies。所收集的资料（包括（但不限于）您的IP位址（及网域名称）、浏览器软件、浏览器的类别及配置，语言设定、地理位置、作业系统、转介网站、所浏览网页及内容及到访期间）将用作编製访客怎样到达及浏览我们网站的总体统计数字，协助我们瞭解如何改善您到访我们网站的体验。有关资料将会以不具名方式收集，并不能识别您的身份，除非您以会员身份登入，则作别论。我们只会使用有关资料作增进及优化网站。Cookies亦让我们的网站就您及您的喜好留下记录，让我们可按您的需要，为您度身设定网站。广告Cookies亦可让我们的网站提供与您尽可能有关的广告，如为您甄选以兴趣为主的广告，或阻止不断向您展现同一广告等。

大部份网页浏览器在最初已设定为可接受Cookies。若您不愿接收Cookies，可在您的浏览器设定中关闭有关功能。然而，如关闭功能，您将不能尽享我们网站的优点，而若干功能可能不可以正常运作。

**外部链接**

若本网站任何部分载有连接其他网站的链接，有关网站可能并非根据本隐私声明运作隐私，藉以瞭解其收集、使用、转移及披露个人资料的政策。

**本隐私声明的修订**

友邦保险保留权利可随时且在无须通知的情况下仅凭知会您有关修改、更新或修订，而增添、修改、更新或修订本隐私声明。倘我们决定修改我们的个人资料政策，我们将于我们的网站知会您有关修改，从而让您能得悉我们所收集的资料、我们如何使用该资料及在何种情况下会披露该资料。任何有关修改、更新或修订将在刊登后即时生效。

**其他资料**

如您对本隐私声明的任何部分有任何疑问或如欲知悉有关友邦保险的资料保密惯例的更多资料，请随时通过上述联络途径与我们联络。

**PRIVACY STATEMENT**

Among the most important assets of AIA Group Limited and/or its subsidiaries (individually and collectively referred to herein as “AIA”) is the trust and confidence placed to properly handle information. Customers and potential customers expect us to maintain their information accurately, protected against manipulation and errors, secure from theft and free from unwarranted disclosure. We protect the data security of our customers and potential customers by complying with the Personal Data (Privacy) Ordinance, and all relevant local laws, and ensure compliance by our staff with strict standards of security and confidentiality.

This statement provides you with notice as to why your personal data is collected, how it is intended to be used, to whom your personal data may be transferred to, how to access, review and amend your personal data, and our policies on direct marketing and the use of cookies. By using this website, you are accepting the practices and policies in this privacy statement. If you object to any practices and policies in this statement, please do not use this website to submit your personal information to AIA.

This website is for general information purpose only. While we use reasonable efforts to ensure the accuracy of the information on this website, AIA does not warrant its absolute accuracy or accept any liability for any loss or damage resulting from any inaccuracy or omission. Without prior permission from AIA, no information contained on this website may be copied, except for personal use, or redistributed.

AIA recognises its responsibilities in relation to the collection, holding, processing or use of personal data. The provision of your personal data is voluntary. You may choose not to provide us with the requested data, but failure to do so may inhibit our ability to do business with or provide services to you. AIA will not collect any information that identifies you personally through this website unless and until you buy our products or services, register as a member, or submit personal information for job application purposes.

This website, and our social media platforms are not intended for persons in jurisdictions that restrict the distribution of information by us or use of such social media platforms. If this is applicable to you, we would advise you to inform yourself about and observe the relevant restrictions, and AIA does not accept liability in this respect.

**How we collect data.**

We will collect and store any information you enter on our website, or provide to us through any other channel. We may also obtain lawfully collected personal or non-personal information about you from affiliated entities, business partners and other independent third parties sources. We may also collect some information about your computer or other devices used when you visit this website.

If you make use of any social media features or platforms, either on our website, an application we provide, or otherwise through a social media provider, we may access and collect information about you via that social media provider in accordance with their policies. When using a social media feature, we may access and collect information you have chosen to make available and to include in your social media profile or account, including but not limited to your name, gender, birthday, email address, address, location etc. Our access to this information may be limited or blocked based on your privacy settings with the relevant social media provider.

**Why we collect your personal data and how it may be used?**

Personal data is collected for the following purposes:

* to process, administer, implement and effect the requests or transactions contemplated by the forms available on our website or any other documents you may submit to us from time to time;
* to design new or enhance existing products and services provided by us;
* to communicate with you including to send you administrative communications about any account you may have with us or about future changes to this privacy statement;
* for statistical or actuarial research undertaken by AIA, the financial services industry or our respective regulators;
* for data matching, internal business and administrative purposes;
* to assist in law enforcement purposes, investigations by police or other government or regulatory authorities and to meet requirements imposed by applicable laws and regulations or other obligations committed to government or regulatory authorities;
* to personalise the appearance of our websites, provide recommendations of relevant products and provide targeted advertising on our website or through other channels;
* other purposes as notified at the time of collection;and
* other purposes directly relating to any of the above.

By providing your personal information to us, you accept that AIA may retain your information for as long as necessary, to fulfill the purpose(s) for which it is collected in compliance with applicable laws and regulations. AIA applies reasonable security measures to prevent unauthorised or accidental access, processing, erasure, loss or use including limiting physical access to data within AIA’s systems and encryption of sensitive data when transferring such data. Reasonable steps will be taken to delete or destroy the information when it is no longer necessary for any of the purpose above.

For our policy on use of your personal data for promotional or marketing purposes, please see the section entitled “Use of Personal Data for Direct Marketing Purposes”.

**Who may be provided with your personal data?**

Personal data will be kept confidential but may, where permitted by law and where such disclosure is necessary to satisfy the purpose or a directly related purpose for which the personal data was collected, provide such personal data to the following parties (for our policy on sharing of your personal data for promotional and marketing purposes, please see the section entitled “Use of Personal Data for Direct Marketing Purposes”):

* any person authorised to act as an agent of AIA in relation to the distribution of products and services offered by AIA;
* any agent, contractor or third party service provider (within or outside AIA) who provides administration, data processing, telecommunications, computer, payment, debt collection or securities clearing, technology outsourcing, call centre services, mailing and printing services in connection with the operation of AIA’s business and AIA’s provision of services to you;
* any member company of AIA in relation to the provision or marketing of insurance services;
* any agent, contractor or third party service provider (within or outside AIA) including companies that help deliver our services, such as reinsurance companies, investment management companies, claims investigation companies, industry associations or federations;
* other companies that help gather your information or communicate with you, such as research companies and ratings agencies, in order to enhance the services we provide to you;and
* government or regulatory bodies or any person to whom an AIA company must disclose data: (a) under a legal and/or regulatory obligation in that jurisdiction applicable to that particular AIA company; or (b) pursuant to an agreement between the AIA company and the relevant government, regulatory body or other person.

In relation to any personal data collected by us whilst providing any services in respect of our insurance plans, such personal data would only be transferred to the above parties for the purpose of providing any insurance related services.

From time to time, we may purchase a business or sell one or more of our businesses (or portions thereof) and where permitted by law your personal data may be transferred or disclosed as a part of the purchase or sale or a proposed purchase or sale. In the event that we purchase a business, the personal data received with that business would be treated in accordance with this privacy statement, if it is practicable and permissible to do so.

**Where permitted by law, your personal data may be provided to any of the above parties who may be located in The mainland of China or outside of The mainland of China.**Your information may be transferred to, stored, and processed in The mainland of China or any other jurisdictions where any AIA company is located, or jurisdictions where a third party contractor is located or from which the third party contractor provides us services. By providing us with your personal information or using our services or our website or applications, you consent to the transfer of such information outside your jurisdiction to our facilities or to those third parties with whom we share it as described above.

**Access Rights to Personal Data**

You have the right to:

* verify whether AIA holds any personal data about you and to access any such data;
* require AIA to correct any personal data relating to you which is inaccurate;and
* enquire about AIA’s policies and practices in relation to personal data.

Requests for access, correction or other queries relating to your personal data should be addressed to:

The Data Protection Officer

AIA CHO Compliance  
No.17 Zhongshan Dong Yi Road  
Shanghai  
China

AIA has the right to charge costs which are directly related to and necessary for the processing of any personal data access request.

**Use of Personal Data for Direct Marketing purposes**

In addition to the purposes set out above, where permitted by law, AIA may use your name and contact details for promotional or marketing purposes including sending you promotional materials and conducting direct marketing in relation to the insurance products, services, advice and subjects. However, in relation to any personal data collected by AIA whilst providing any services in respect of our insurance plans, such personal data would only be used for promoting or marketing any products or services that are directly related to our insurance plans.

For the purposes of direct marketing, we may, where permitted by law, provide your personal information (with the exception of any personal data collected by AIA whilst providing any services in respect of our mandatory provident fund master trust schemes) to providers (whether within or outside of AIA) of any of the Classes of Marketing Subjects described above and call centre, marketing or research services so that they can send you promotional materials and conduct direct marketing in relation to the products and services they offer (these materials may be sent to you by postal mail, email or other means). Where permitted by law, we may provide your personal data to providers (whether within or outside of AIA) of any of the Classes of Marketing Subjects for gain.

Before using or providing your personal data for the purposes and to the transferees set out in this section, we may be required by law to obtain your written consent, and in such cases, only after having obtained such written consent, may we use and provide your personal data for any promotional or marketing purpose.

The types of personal data that AIA would use and provide for direct marketing purposes as described above are your name and relevant contact details, although we may possess additional personal data.

If your consent is required, and you provide such consent, you may thereafter withdraw your consent to the use and provision to a third party by AIA of your personal data for direct marketing purposes and thereafter AIA shall cease to use or provide such data for direct marketing purposes.

If you have provided consent and wish to withdraw it, please inform us by writing to the address in the section on “Access Rights to Personal Data” or sending us an email to privacy.compliance@aia.com. Any such request should clearly state details of the personal data in respect of which the request is being made.

**Use of Cookies**

Cookies are unique identifiers placed on your computer or other device by a web server, which contains information that can later be read by the server that issued the cookie to you. AIA may use cookies on various websites we maintain. The information collected (including but not limited to: your IP addresses (and domain names), browser software, types and configurations of your browser, language settings, geo-locations, operating systems, referring website, pages and content viewed, and durations of visit) will be used for compiling aggregate statistics on how our visitors reach and browse our websites to help us understand how we can improve your experience on it. Such information is collected anonymously and you cannot be identified unless you have logged on as a member. We use such data only for website enhancement and optimisation purposes. The cookies also enable our website to remember you and your preferences, and tailor the website for your needs. Advertising cookies will allow us to provide advertisements on our websites that are as relevant to you as possible, e.g. by selecting interest-based advertisements for you, or preventing the same advisement from constantly reappearing to you.

Most web browsers are initially set up to accept cookies. If you do not want to receive cookies, you can disable this function in your browser settings. However, by doing so you may not be able to fully enjoy the benefits of our websites and certain features may not work properly.

**External links**

If any part of this website contains links to other websites, those sites may not operate under this privacy statement. You are advised to check the privacy statements on those websites to understand their policies on the collection, usage, transferal and disclosure of personal data.

**Amendments to this Privacy Statement**

AIA reserves the right, at any time and without notice, to add to, change, update or modify this privacy statement, simply by notifying you of such change, update or modification. If we decide to change our personal data policy, those changes will be notified on our website so that you are always aware of what information we collect, how we use the information and under what circumstances the information is disclosed. Any such change, update or modification will be effective immediately upon posting.

**Additional Information**

Should you have any questions on any part of this privacy statement or would like additional information regarding AIA’s data privacy practices please do not hesitate to contact us by the contact details above.