

# Application for Life Insurance

## 人壽保險申請書



Applicant must be in Hong Kong at the time of making this application.

申請人申請此保險時須身處於香港。

Application No. 申請書號碼:	
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To ensure your future benefits, you have to disclose in this application ALL material facts, which shall form the basis of our contract; otherwise the policy issued may be declared void at the discretion of the company.

為確保閣下的未來利益，閣下必須在此申請書上填報一切有關之事實，因閣下與本公司之合約將以這些事實為根據，否則本公司有權將發出之保單宣告無效。

### A. Details Of The Applicant and The Insured (The Applicant and the Insured must be the same person)

#### 投保人及受保人資料 (投保人及受保人必須為同一人)

1. Name in English 英文全名	
2. Name in Chinese 中文全名	
3. HKID Card No. 香港身份證號碼	
4. Gender 性別	
5. Date of Birth 出生日期	
6. Marital Status 婚姻狀況	
7. Place of Birth 出生地點	
8. Nationality 國籍	
9a. Residential Phone No. 住宅電話號碼	
9b. Mobile Phone No. 手提電話號碼	
10. Email Address 電郵地址	
11. Residential Address (Not P.O. Box) 住宅地址 (非郵政信箱)	District 地區:
12. Permanent Address 永久地址	District 地區:
13. Correspondence Address of the Policy 保單通訊地址	District 地區:

<b>14. Will you or do you intend to live or work outside Hong Kong or home country over 183 days in the coming 12 months?</b> 閣下是否將會或打算在未來 12 個月於香港或原居地以外地區居住或工作多於 183 日？	
<input type="checkbox"/> Yes 是 <input checked="" type="checkbox"/> No 否	
<b>15. Are you a smoker? 閣下是否吸煙?</b>	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
<b>16. Education Level 教育程度</b>	

<b>B. Life Insurance Plan Details 人壽保險計劃詳情</b>			
<b>1a. Plan Name 計劃名稱:</b> Elite Term Plan 智理想定期保障計劃		<b>Plan Code 計劃代碼:</b> HTLS	<b>Currency 貨幣:</b> HKD 港幣
<b>1b. Sum Insured 投保金額:</b>	HKD 港幣		
<b>1c. Premium 保費</b>			
<b>1d. Premium Payment Method (Only applicable to Monthly Regular Premium Mode)</b> 繳費辦法 (只適用於月繳保費方式) <input checked="" type="checkbox"/> Credit Card 信用卡			

<b>C. Beneficiary Information 受益人資料</b>					
<b>Name in English</b> 英文全名	<b>Name in Chinese</b> 中文全名	<b>Gender</b> 性別	<b>HKID Card No./Passport No.</b> 香港身份證號碼/護照號碼	<b>Relationship with Life to be Insured 與被保人關係</b> (For example: Parents, Child, Spouse 例如: 父母、子女、夫婦)	<b>% of Entitlement</b> 可得權益之百分比
Total 合共: 100%					

## D. Underwriting Questions 核保資料

1.	<p>Does the total sum assured including this application and any existing life insurance policies issued to you as Insured at FWD Life Insurance Company (Bermuda) Limited exceed HK\$2 Million?</p> <p>閣下於富衛人壽保險(百慕達)有限公司中持有並作為保單受保人之所有保單的總保額是否超過港幣二百萬元(包括本申請)?</p>	<input type="checkbox"/> Yes 是 <input checked="" type="checkbox"/> No 否
2.	<p>Has your proposal, renewal or reinstatement for life, disability, accident, critical illness or health insurance made to any company including FWD ever been declined, postponed or modified in anyway?</p> <p>閣下是否曾就投保、續保或復保任何人壽、傷殘、意外、危疾或醫療保險時被任何保險公司包括富衛拒絕、延遲或作任何更改?</p>	<input type="checkbox"/> Yes 是 <input checked="" type="checkbox"/> No 否
3.	<p>Have you ever had, or been told to have or been treated for High Blood Pressure, Stroke, Chest Pain, Heart Disease, Kidney Disease, Diabetes Mellitus, Respiratory Disorder, Thyroid Disease, Digestive Problems, Liver Problems (including Hepatitis B and C), Blood Disease, Cancer or Tumor, any disease or disorder of Breast, any disease or disorder of Uro-Genital, AIDS or AIDS Related Complex?</p> <p>閣下是否曾有或被告知患有、或曾就下列所述之疾病接受治療：高血壓、中風、心絞痛、心臟疾病、腎病、糖尿病、呼吸系統病症、甲狀腺疾病、消化系統問題、肝臟問題(包括乙型及丙型肝炎)、血液疾病、癌病或腫瘤、乳房疾病或病症、泌尿生殖系統疾病或病症、愛滋病或與愛滋病有關的併發症?</p>	<input type="checkbox"/> Yes 是 <input checked="" type="checkbox"/> No 否
4.	<p>In the past 3 years, have you ever had any accident or illness treatment (medication or drugs) for more than 14 days or have you undergone surgical operation at a hospital or clinic, or been advised by a registered physician to undergo any investigations including ECG, CT Scan, Blood Test, Biopsy etc. (Excluding Routine Medical or Employment check-up)?</p> <p>在過去三年內：閣下可因意外或疾病而接受超過十四天的藥物治療？或在醫院或診所接受過任何外科手術治療或被註冊醫生建議接受任何檢查（包括心電圖、電腦掃描、血液測試、抽組織化驗等）（定期健康檢查/職業檢查除外）？</p>	<input type="checkbox"/> Yes 是 <input checked="" type="checkbox"/> No 否
<p><input checked="" type="checkbox"/> I declare to the best of my knowledge and belief that all the statements and answers in the above are full, complete and true and form part of the application and the basis of the policy to be issued. I understand and agree that if any of the statements and answers given in the above are inaccurate or I have not disclosed any material facts, FWD Life Insurance Company (Bermuda) Limited shall be entitled to cancel the policy or to re-issue the policy with changes even after the policy has been issued.</p> <p>本人謹聲明盡本人所知所信，以上的答案皆完全屬實及真確無訛，以此作為投保申請書的一部分，並為日後簽發保單之基礎。本人瞭解並同意如在本投保申請書上的陳述及以上之答案有不確之處或隱瞞任何重要事實，即使保單已獲簽發，富衛人壽保險(百慕達)有限公司仍保留終止保單或就此修訂而重新簽發另一保單的權利。</p>		

### E. Credit Card Payment Authorization 信用咭付款授權

Credit Card Type 信用卡類型

☐ MASTER ☐ VISA

Credit Card No. 信用卡號碼：

Card Expiry Date. 信用卡有效期至：

Cardholder's Name 持卡人姓名：



I confirm that I am the policy owner and the holder of the above credit card. I hereby authorize FWD Life Insurance Company (Bermuda) Limited to debit my Credit Card Account for the premium of this insurance. I further acknowledge and agree that this insurance policy will be automatically renewed and any subsequent renewal premium will be debited from my Credit Card Account specified above until my prior written instruction for cancellation.

本人確認本人是保單權益人及上述信用卡的持有人。本人現授權富衛人壽保險(百慕達)有限公司從本人上述指定的信用卡賬戶扣除此保險所應繳之保費。此外，本人確認並同意此保單將自動續保及其後的續保費將由本人上述指定的信用卡賬戶扣除，直至本人另行發出書面通知取消保單。

## F. Declaration and Authorization 聲明與授權

### Personal Data Protection Policy and Practices 個人資料保護政策及執行

☐ I have read and I understand and accept this [Personal Information Collection Statement](#).

本人已細閱及本人明白及接受本[收集個人資料聲明](#)。

If you do NOT wish the Company to use Your Personal Data in direct marketing or provide Your Personal Data to other persons or companies for their use in direct marketing, please tick (✓) the appropriate box(es) below to exercise your opt-out right.

若閣下不希望本公司使用閣下的個人資料，或將閣下的個人資料提供予其他人士或公司作直接促銷用途，請在以下有關方格內加上剔(✓)號，藉以行使閣下不同意此項安排的權利。

☐ Please do not send direct marketing information to me.

請不要將直接促銷資料發給本人。

☐ Please do not provide my personal data to other persons or companies for their use in direct marketing.

請不要將本人的個人資料提供予其他人士或公司作其直接促銷用途。

### Policy Replacement Declarations 壽險轉保聲明

a) Have you replaced\*\* in the past 12 months any or a substantial part of your existing life insurance policy(ies) with this application?

閣下是否於過去 12 個月內以這份投保申請書取代\*\*閣下任何現有壽險保單，或取代任何現有壽險保單內大部分的壽險成分？

☐ Yes 是

☒ No 否

b) Do you intend to replace in the next 12 months any or a substantial part of your existing life insurance policy(ies) with this application?

閣下是否打算於未來 12 個月內以這份投保申請書取代閣下任何現有壽險保單，或取代任何現有壽險保單內大部分的壽險成分？

☐ Yes 是

☒ No 否

I realize if I answer “No” to both questions above but indeed,

本人知道如果本人就上述兩條問題都選擇「否」，而事實上：

i. this application has replaced any or a substantial part of my existing life insurance policy(ies) in the past 12 months; or  
這份投保申請書卻於過去 12 個月內，取代本人任何現有壽險保單或任何現有壽險保單內大部分的壽險成分；或者

ii. my current intention is to replace any or a substantial part of my existing life insurance policy(ies) within the next 12 months by this application, I may jeopardize my future right of redress if I find later that I have been disadvantaged because of such replacement.

本人現正打算於未來 12 個月內，以這份投保申請書取代本人任何現有壽險保單或任何現有壽險保單內大部分的壽險成分，即使日後發現因是次轉保導致本人蒙受損失，本人或會因此而有損日後的追討權益。

I hereby authorize the Insurer of the new life insurance policy to give the Insurance Agents Registration Board, the Hong Kong Confederation of Insurance Brokers, the Professional Insurance Brokers Association Limited, the Insurance Authority (“IA”), the Hong Kong Federation of Insurers, the insurer(s) of the life insurance policy(ies) that is/are being or has/have been replaced (if applicable) or other parties, as required for proper administration/implementation/execution of the Code of Practice for Life Insurance Replacement and the “Minimum Requirements” for insurance brokers as specified by the IA under the Insurance Companies Ordinance, a copy of this “Replacement Declaration” and any related records or information.

本人現授權新壽險保單的保險公司向保險代理登記委員會、香港保險顧問聯會、香港專業保險經紀協會有限公司、保險業監督(「保監」)、香港保險業聯會、所有已被取代或將會被取代的現有壽險保單的保險公司(如適用者)，或為了有效管理/執行/履行《壽險轉保守則》及保監根據《保險公司條例守則》指名的適用於保險經紀的「最低限度規定」所需的其他機構，提供本「轉保聲明」的副本，以及任何有關紀錄或資料。

#### Notes:

註:

*\*This Replacement Declaration does not form part of the application/proposal for the new life insurance policy.*

本「轉保聲明」並不是新壽險保單的投保申請書/建議書其中一部分。

*\*\*Any transaction involving the purchase of life insurance is construed as a Replacement if (i) any existing life insurance policy(ies) or a substantial part of the sum insured of its/their basic life coverage has been/have been/will be terminated or (ii) a substantial part of the guaranteed cash value of the existing life insurance policy(ies) was reduced/will be reduced including where a policy loan was/will be taken out against a substantial part of the guaranteed cash value. Existing life insurance policy(ies) include(s) all types of traditional life, annuity and other non-traditional policies of the applicant/proposer, which has/have been terminated within 12 months before or will be terminated within 12 months after the new life insurance policy's issue date. Termination includes lapse, surrender, converted to reduced paid-up or extended-term insurance under the non-forfeiture provision of the existing life insurance policy(ies). “A substantial part” means “50% or above”. However, converting term life insurance to whole life insurance (or some forms of permanent life insurance) under policy provisions of the existing life insurance policy(ies) is not construed as a Replacement.*

任何購買壽險的交易，如涉及(i)任何現有壽險保單或其基本壽險保障的大部分保額已被終止或將被終止，或(ii)現有壽險保單內大部分的保證現金價值已被減少/將被減少，包括：大部分的保證現金價值已被提取/將被提取作為保單借貸，均會被視為「轉保」。現有壽險保單包括在新購壽險保單生效日前後的 12 個月內，申請人/投保人已經終止或將會終止的任何壽險保單。壽險保單包括所有類型的傳統壽險、年金及其他非傳統壽險保單。終止包括：讓保單失效、退保，或根據現有壽險保單的不能作廢條款，將保單轉為減額繳清/展期保單。「大部分」指「50%或以上」。若根據現有壽險保單的保單條款，將定期壽險保單轉為終身壽險保單(或某些形式的長期壽險保單)，則不會被視為「轉保」。

## Cancellation Right and Refund of Premium(s) 取消權利及退回保費

☐ I understand that I have the right to cancel and request for refund of any premium(s) by giving written notice. Such notice must be signed by me and received directly by FWD Life Insurance Company (Bermuda) Limited at 1/F., FWD Financial Centre, 308 Des Voeux Road Central, Hong Kong within 21 days after the delivery of the policy or issue of a Notice to the policyholder or the policyholders representative, whichever is the earlier.

本人明白透過書面通知，本人可以有權取消合約及要求取回任何保險費。上述通知書須由本人簽署，並須在發出保險單或寄出《通知書》給本人或本人的代表後起計的21天內，直接由富衛人壽保險(百慕達)有限公司香港中環德輔道中308號富衛金融中心1樓收取，以較先者為準。

## Application 申請書

☐ I hereby DECLARE and AGREE that:

本人聲明並同意：

1. I am in Hong Kong at the time of making this application and the answers to all the above questions are complete, true and accurate and are given to the best of my knowledge and belief;  
本人申請此保險時身處於香港，而且上述所有問題的答案均是完整、真實及準確，並且是盡本人所知及所信而作答的；
2. I have the duty to immediately inform the Company and correct the answers to the above questions if they have become incomplete, untrue and inaccurate subsequently before any policy is issued;  
本人明白於保單生效日前，若因任何原因／改變，導致上述問題之答案不再完全、不再正確或不再準確，本人有責任立即知會貴公司並更正該資料；
3. Any payment made in connection with this application does not guarantee immediate approval of the coverage applied for. The insurance coverage applied for shall only take effect when the relevant policy has been issued and the initial premium paid (including any additional initial premium payable due to revisions of the policy terms and conditions); and  
就有關本申請所作出付款，並不保證立刻批准所申請的承保範圍。承保範圍只在發出保單及交妥第一期保費時方生效（包括由於更改受保條件而需繳付的額外第一期保費）；及
4. I hereby declare and confirm that I am the beneficial owner of this Policy and I am not acting or holding this policy on behalf of any other person including legal person or trust.  
本人謹此聲明及確認本人是此保單的實益擁有人，並不是作為第三者代表包括法人或信託。

Signature Date: (DD/MM/YYYY)

簽署日期：

Signature of the Applicant:

投保人簽署：

Signature Place 簽署地: Hong Kong 香港

## **Personal Data Protection Policy and Practices ("the Policy")**

FWD Life Insurance Company (Bermuda) Company Limited ("the Company") is committed to implementation and compliance with the provisions of the Personal Data (Privacy) Ordinance ("the Ordinance"). In this context the Corporate Data Protection Officer is responsible for coordinating and overseeing compliance with the Ordinance and the upholding of the Data Protection Principles set out in the Ordinance.

This Policy applies to all products and services provided by the Company and sets out how the Company may collect, use and disclose your personal information.

### **Personal Information Collection Statement**

1. From time to time, it is necessary for you to supply the Company with personal information and particulars in connection with the provision, continuation and administration of insurance or other financial services and products by the Company. Failure to provide the necessary information and particulars may result in the Company being unable to provide or continue to provide these services and products to you.

2. The Company may also generate and compile information about you. Personal information and particulars provided by you and all information generated and compiled by the Company about you from time to time is collectively referred to as "Your Personal Data".

3. The purposes for which Your Personal Data may be used are as follows:

- (i) offering and providing services and products to you, and administering, implementing, maintaining, managing and operating such services and products which may include, without limitation, insurance, financial and wealth management services and products;
- (ii) processing, assessing and determining any applications or requests made by you in connection with the Company's services or products, issuing or arranging insurance contracts and maintaining your account with the Company;
- (iii) designing insurance and other financial services and products for customers;
- (iv) marketing services and products to you (please see further details in paragraphs 5 to 8 below);
- (v) operating, maintaining and providing subsequent services in relation to the applications for services and/or products;
- (vi) creating and maintaining the credit and risk related models of the Company;
- (vii) processing and implementing payment instructions;
- (viii) determining any amount of indebtedness owing to or from you, and collecting and recovering any amount owing from you or any person who has provided any security or undertaking for your liabilities;
- (ix) exercising any rights that the Company may have in connection with the services and/or products provided to you;
- (x) verifying and conducting any eligibility, credit, physical, medical, security, underwriting and/or identity checks in connection with provision of services or products;
- (xi) any purposes in connection with any claims made by or against or otherwise involving you in respect of any services and/or products provided by the Company, including, without limitation, making,

defending, analysing, investigating, processing, assessing, determining, responding to, resolving or settling such claims;

- (xii) performing policy review and needs analysis (whether or not on a regular basis);
  - (xiii) meeting disclosure obligations or requirements imposed by or for the purposes of any law, rules, regulations, codes of practice or guidelines (whether applicable in or outside Hong Kong) binding on the Company or any of its subsidiaries, holding companies, associated or affiliated companies of, or companies controlled by, or under common control with the Company (collectively, "the Group") including, without limitation, making disclosure to any legal, regulatory, governmental, tax, law enforcement or other authorities, self-regulatory or industry bodies such as federations or associations of insurers;
  - (xiv) meeting any present or future contractual or other commitment with any legal, regulatory, governmental, tax, law enforcement or other authorities, self-regulatory or industry bodies such as federations or associations of insurers in Hong Kong or any other jurisdictions that is assumed by or imposed on the Company or any member of the Group by reason of its financial, commercial, business or other interests or activities in or related to the relevant jurisdiction;
  - (xv) complying with any obligations, requirements, policies, procedures, measures or arrangement for sharing data and information within the Group and/or other use of data and information in accordance with any group-wide programmes from time to time for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities; and
  - (xvi) fulfilling any other purposes directly related to (i) to (xv) above.
4. To facilitate the purposes set out in paragraph 3 above, the Company may transfer, disclose, grant access to or share Your Personal Data with the following parties (whether within or outside Hong Kong) and Your Personal Data may be transferred outside Hong Kong:
- (i) members of the Group;
  - (ii) any person or company which is acting for or on behalf of the Company, or jointly with the Company, in respect of a purpose or a directly related purpose for which Your Personal Data was provided;
  - (iii) any person or company which is under a duty of confidentiality to the Company and has undertaken to keep such information confidential, provided that such person or company has a legitimate right to access such information (e.g. professional advisors of the Company);
  - (iv) any person or company carrying on insurance-related and/or reinsurance-related business which is engaged by the Company in connection with the Company's business;
  - (v) any physicians, hospitals, clinics, medical practitioners, laboratories, technicians, loss adjustors, risk intelligence providers, claim investigation companies, administrators or other professional advisors which are engaged by the Company in connection with the Company's business;
  - (vi) any business partners of the Company ("Our Partners");
  - (vii) any agents, contractors or service providers which provide administrative, credit reference, debt collection, telecommunications, computer, payment, printing, redemption

or other services in relation to the operation of businesses of the Company; and/or

- (viii) any person or company to whom the Company or the Group is under an obligation or otherwise required or expected to make disclosure under the requirements of any law, rules, regulations, codes of practice or guidelines (whether applicable in or outside Hong Kong) including, without limitation, any legal, regulatory, governmental, tax, law enforcement or other authorities, self-regulatory or industry bodies such as federations or associations of insurers.
5. The Company is allowed to (i) use Your Personal Data in direct marketing only if you consent or do not object, or (ii) provide Your Personal Data to another person or company for its use in direct marketing only if you consent or do not object in writing.
6. In connection with direct marketing, the Company intends:
- (i) to use your name, contact details, services and products portfolio information, financial background and demographic data held by the Company from time to time in direct marketing;
  - (ii) to market the following classes of services and products offered by the Company, other members of the Group and/or Our Partners from time to time:
    - a. insurance services and products;
    - b. wealth management services and products;
    - c. financial services and products;
    - d. reward, loyalty or privileges programmes and related services and products; and
    - e. donations and contributions for charitable and/or non-profit making purposes.
  - (iii) to provide Your Personal Data described in paragraph 6(i) above to any members of the Group and/or Our Partners for their use in direct marketing the classes of services and products described in paragraph 6(ii) above.
7. **If you do NOT wish the Company to use Your Personal Data in direct marketing or provide Your Personal Data to other persons or companies for their use in direct marketing, you may write to the Corporate Data Protection Officer of the Company at the address below to opt out from direct marketing at any time.**
8. Under the Ordinance:
- (i) you have the right to request access to Your Personal Data held by the Company and request correction of any of Your Personal Data which is incorrect; and
  - (ii) the Company has the right to charge you a reasonable fee for processing and complying with your data access request.

#### Accuracy of Personal Information

The Company will ensure the accuracy of all personal data collected and processed by the Company. Appropriate procedures are implemented so that all personal data is regularly checked and updated to ensure that it is reasonably accurate having regard to the purposes for which that data is used. In so far as personal data held by the Company consists of statements of opinion, all reasonably practicable steps are taken to ensure that any facts cited in support of such statements of opinion are correct.

The Company will at all times endeavour to ensure the accuracy of personal data held by the Company, and if such personal data is transferred to third parties, it will notify that third party of any correction to be made.

#### Retention of Personal Information

No personal data is kept for longer than is necessary and that the Company will comply with all statutory and regulatory requirements in the Hong Kong Special Administrative Region concerning the retention of personally identifiable information.

#### Data Security

The Company will ensure an appropriate level of protection for personal data in order to prevent unauthorized access, processing or other use of that data, commensurate with the sensitivity of the data and the harm that would be caused by unauthorized access to that data. It is the practice of the Company to achieve appropriate levels of security by restricting physical access to data, providing secure storage facilities and incorporating security measures into equipment in which data is held. Measures are taken to ensure the integrity, prudence, and competence of persons having access to personal data and personal data is only transmitted by secure means.

#### Use of Cookies and Third Party Links

The Company's website may include hyperlinks to third party websites. The Company has no control over the content, accuracy, opinion expressed, and other links provided at these third party websites or how these third party websites deal with your personal data. You should visit these third party websites for details of their privacy policies in relation to their handling of your personal data.

The Company may use "cookies" to improve our internet service to you. Cookies are small data files that are automatically stored on your web browser in your computer that can be retrieved by the Company's website. Cookies enable the Company's website to remember you and your preferences when you visit the website and enable us to tailor the website to your needs. The information collected by cookies is anonymous visitor's personalised settings information and contains no name or address information or any information that will enable anyone to contact you via telephone, e-mail or any other means. No customer personal data is stored in cookies. However, you can disable cookies by changing the settings of your web browser.

In case of discrepancies between the English and Chinese versions, the English version shall apply and prevail.

Further enquiries regarding the Company's Personal Data Protection Policy and Practices may be directed to:

The Corporate Data Protection Officer

1st Floor, FWD Financial Centre,

308 Des Voeux Road Central, Hong Kong

Telephone : (852) 3123 3123



## 個人資料保護政策及執行（簡稱「本政策」）

富衛人壽保險(百慕達)有限公司（「本公司」）致力執行及遵守個人資料（私隱）條例（以下簡稱「條例」）之內容。根據此述，資料保護主任乃負責協調及監察條例之遵守，並維持條例所述之保障資料原則。

本政策適用於本公司提供的所有產品及服務，並列明本公司如何收集、使用及披露閣下的個人資料。

### 收集個人資料聲明

1. 在本公司提供、延續及管理保險或其他金融服務及產品時，閣下需要不時向本公司提供個人資料及詳情。如未能提供所需資料及詳情，可能會導致本公司無法向閣下提供或繼續提供有關服務及產品。
2. 本公司亦可製作及匯編與閣下有關的資料。閣下提供的個人資料及詳情以及本公司不時製作及匯編與閣下有關的所有資料，以下統稱為「閣下的個人資料」。
3. 閣下的個人資料可能用於以下用途：
  - (i) 向閣下要約及提供服務及產品，管理、執行、維持、處理及運作有關服務及產品，包括但不限於保險、金融及財富管理服務及產品；
  - (ii) 處理、評估及決定閣下就本公司的服務或產品而提出的任何申請或要求；發出或安排保險合約，以及維持閣下在本公司的賬戶；
  - (iii) 為客戶設計保險及其他金融服務及產品；
  - (iv) 向閣下提供服務及產品銷售（有關詳情，請參閱下文第 5 至 8 段）；
  - (v) 運作、維持有關申請之服務及 / 或產品及提供相關之後續服務；
  - (vi) 建立及維持本公司的信貸及風險相關模型；
  - (vii) 處理及執行付款指示；
  - (viii) 釐訂任何欠付閣下或閣下所欠的負債金額，及向閣下或任何為閣下的債務提供擔保或承諾的人士收取及追討欠款；
  - (ix) 行使本公司就向閣下提供服務及 / 或產品而可能享有的任何權利；
  - (x) 就提供之服務或產品作出及進行資格、信貸、身體、醫療、擔保、承保及 / 或身份核証；
  - (xi) 用於任何因本公司提供的產品及 / 或服務而由閣下提出或本公司對閣下提出的申索，包括但不限於作出、抗辯、分析、調查、處理、評核、決定、回應、解決或和解有關申索；
  - (xii) 進行保單審閱及需求分析（不論是否定期進行）；
  - (xiii) 本公司或其任何附屬公司、控股公司、聯營或附屬公司，或本公司控制的公司或與本公司受共同控制的公司（統稱「本集團」）根據任何法律、規則、規例、實務守則或指引（不論在香港境內或境外適用）要求而須作出披露，包括但不限於向任何法定機構、監管機構、政府機構、稅務機構、執法機構或其他機構、獨立監管或行業團體（如保險業聯會或協會等）作出披露；

- (xiv) 履行任何本公司或本集團任何成員機構現有或將來之合約義務或與其他在香港或其他區域的法定機構、監管機構、政府機構、稅務機構、執法機構或其他機構、獨立監管或行業團體（如保險業聯會或協會等），因其相關之金融、商業、業務或其他利益或活動而承擔之義務；
  - (xv) 遵守任何於本集團內進行的數據及資料共享及 / 或其他數據及資料用途的責任、要求、政策、程序、措施或安排以符合任何制裁、防止或偵查洗黑錢、恐怖分子資金籌集或其他非法活動；及
  - (xvi) 履行與上文第(i)至(xv)段直接有關的其他用途。
4. 為達成上文第 3 段列出的用途，本公司可能將閣下的個人資料轉移、披露、讓其查閱或與以下各方（不論在香港境內或境外者）共同使用，而閣下的個人資料有可能被轉移往香港境外：
    - (i) 本集團的成員機構；
    - (ii) 任何人士或公司受本公司指示或代表本公司或與本公司共同處理閣下提供的個人資料以達到提供有關資料之目的或直接相關之目的；
    - (iii) 對本公司負有保密責任並承諾將有關資料保密的任何人士或公司，而此人士或公司須有合法權利查閱有關資料（例如：本公司的專業顧問）；
    - (iv) 任何因本公司業務而聘用之經營保險相關及 / 或再保險相關業務之人士或公司；
    - (v) 任何因本公司業務而聘用的治療師、醫院、診所、醫生、化驗所、技師、損失理算人、風險情報供應商、索賠調查公司、行政管理人士或其他專業顧問；
    - (vi) 任何本公司的業務夥伴（「本公司之夥伴」）；
    - (vii) 向本公司之經營業務提供行政、信貸資料庫、債務追討、電訊、電腦、付款、印刷、贖回或其他服務的任何代理人、承包商或服務供應商；及 / 或
    - (viii) 任何本公司或本集團負有責任或須要或預期要根據任何法律、規則、規例、實務守則或指引（不論在香港境內或境外適用）作出披露的人士或公司，包括但不限於任何法律機構、監管機構、政府機構、稅務機構、執法機構或其他機構、獨立監管或行業團體（如保險業聯會或協會等）。
  5. 容許本公司 (i) 在閣下同意或不反對的情況下，使用閣下的個人資料作直接促銷用途，或 (ii) 在閣下以書面方式同意或不反對的情況下，將閣下的個人資料提供予其他人士或公司作其直接促銷用途。
  6. 就直接促銷而言，本公司擬：
    - (i) 在閣下同意或不反對的情況下，使用閣下的個人資料作直接促銷用途，或
    - (ii) 在閣下以書面方式同意或不反對的情況下，將閣下的個人資料提供予其他人士或公司作其直接促銷用途。

- (i) 使用本公司不時持有的閣下姓名、聯絡資料、服務及產品組合資料、財務背景及人口統計資料作直接促銷用途；
- (ii) 銷售本公司、本集團其他成員機構及 / 或本公司之夥伴不時提供的下列服務及產品：
- a. 保險服務及產品；
  - b. 財富管理服務及產品；
  - c. 金融服務及產品；
  - d. 獎賞、客戶忠誠或優惠計劃及相關服務及產品；及
  - e. 為慈善及/或非牟利用途的捐款及捐贈。
- (iii) 將上文第 6(i)段所載閣下的個人資料提供予本集團成員機構及 / 或本公司之夥伴，讓其用於直接促銷上文第 6(ii)段所載的服務或產品。
- 7. 若閣下不希望本公司使用閣下的個人資料，或將閣下的個人資料提供予其他人士 或公司作直接促銷用途，閣下可於任何時間致函本公司以下地址，藉以拒絕直接促銷。**
- 8. 根據條例：**
- (i) 閣下有權要求查閱本公司所持有閣下的個人資料，並要求改正閣下的不正確個人資料；及
- (ii) 本公司有權就處理及遵行閣下的查閱資料要求而收取合理費用。

#### 個人資料之準確性

本公司會確保其所收集及處理之個人資料的準確性。本公司已執行適當程序以定期核對及更新所有個人資料，以確保有關的資料就被使用的目的而言是為合理準確。若本公司所持有之個人資料載有意見陳述，則本公司將採取所有合理可行之步驟，確保任何引用支持該等意見陳述之事實正確無誤。

本公司會時刻致力確保其所持有之個人資料的準確性。若此等個人資料被轉交予第三方，本公司將會知會該第三方作出之有關修正。

#### 保留個人資料

任何個人資料不會被保存超過所需期限，且本公司將遵守香港特別行政區有關保存個人身份資料的所有法例及監管規定。

#### 資料安全

本公司的政策為確保個人資料的保安及會因應資料的敏感程度及因擅自查閱所造成的損害程度提供適度的保障，以防止資料被擅自查閱、處理或作其他用途。為達到適當程度的保安，本公司的一貫做法為透過提供安全的儲存設施及在資料存置設備實施保安措施，以嚴格限制資料被查閱。本公司亦會採取措施以確保處理該等資料的人士具備良好操守、審慎態度及辦事能力，以及資料只會以妥善保安的方式傳送。

#### 使用 Cookies 及第三方連結

本公司網站可能載有第三方網站的超連結。本公司對該等第三方網站提供之內容、準確性、發表之意見、其提供之連結或對該等第三方網站處理閣下個人資料之方式均無控制權。閣下應瀏覽該等第三方網站，以查閱其處理與閣下個人資料有關的詳細私隱政策。

本公司可能使用“Cookies”，以改善我們向閣下提供的互聯網服務。Cookies 是載有小量資料的檔案，自動儲存於閣下電腦的網頁瀏覽器中，並可供本網站日後檢索。當閣下瀏覽本網站時，Cookies 能讓本公司網站記下閣下及閣下的偏好設定，進而讓本公司能根據閣下的需求訂定網站內容。Cookies 收集的資料是不記名的個人化設置資料，當中並不載有姓名、地址或其他可使他人透過電話、電子郵件或其他方式聯絡閣下的資料。Cookies 並不保存客戶的個人資料。然而，閣下可以自行更改網頁瀏覽器設置以停用 Cookies。

中英文本如有歧異，概以英文本為準。

有關本公司個人資料保護政策及有關執行之進一步諮詢，可聯絡以下人士：

資料保護主任

香港中環德輔道中 308 號

富衛金融中心 1 樓

電話：(852) 31233123