

Personal Information Collection Statement ("PICS")

收集個人資料聲明

1. From time to time, it is necessary for you to supply **FWD Life Insurance Company (Bermuda) Limited** (the "Company") or agents and representatives acting on its behalf with personal information and particulars in connection with our services and products. 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.

閣下需要不時向富衛人壽保險（百慕達）有限公司（「本公司」）或本公司的代理及代表就本公司的服務及產品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. The Company may also generate and compile additional personal data using the information and particulars provided by you. All personal data collected, generated and compiled by the Company about you from time to time is collectively referred to in this PICS as "Your Personal Data".

本公司亦可以利用閣下提供的資料及詳情製作及匯編額外的個人資料。本公司不時收集、製作及匯編的所有個人資料，以下統稱為「閣下的個人資料」。

3. "Your Personal Data" will also include personal data relating to your dependents, beneficiaries, authorised representatives and other individuals in relation to which you have provided information. If you provide personal data on behalf of any person you confirm that you are either their parent or guardian or you have obtained that person's consent to provide that personal data for use by the Company for the purposes set out in this PICS.

「閣下的個人資料」亦包括由閣下提供有關閣下的受養人、受益人、獲授權代表及其他人士的資料。如閣下代表他人提供個人資料，閣下確認閣下乃是他們的父母或監護人或閣下已取得有關人士之同意提供有關人士之個人資料予本公司作本聲明之用途。

4. As detailed in this PICS, Your Personal Data may also be processed by the Company's subsidiaries, holding companies, associated or affiliated companies and companies controlled by or under common control with the Company (collectively, "the Group").

如本聲明所述，閣下的個人資料亦可能被本公司的附屬公司、控股公司、聯營或聯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」）處理。

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

閣下的個人資料可能用於以下用途：

- i. providing our services and products to you, including administering, maintaining, managing and operating such services and products; 向閣下提供本公司的服務及產品包括管理、維持、處理及運作有關服務及產品；
- ii. processing, assessing and determining any applications or requests made by you in connection with our services or products and maintaining your account with the Company; 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，以及維持閣下在本公司的帳戶；

- iii. **developing insurance and other financial services and products;**
發展保險及其他金融服務及產品；
- iv. **developing and maintaining credit and risk related models;**
發展及維持本公司信貸及風險之相關模型；
- v. **processing payment instructions;**
處理付款指示；
- vi. **determining any indebtedness owing to or from you, and collecting and recovering any amount owing from you or any person who has provided any security or other undertakings for your liabilities;**
釐訂任何欠付閣下或閣下所欠的負債，及向閣下或任何為閣下的債務提供擔保或其他承諾的人士收取及追討欠款；
- vii. **exercising any rights that the Company may have in connection with our services and/or products;**
行使與本公司的服務及／或產品有關的任何權利；
- viii. **carrying out and/or verifying any eligibility, credit, physical, medical, security, underwriting and/or identity checks in connection with our services and products;**
就本公司之服務及產品作出資格、信貸、身體、醫療、擔保、承保及／或身份核証；
- ix. **any purposes in connection with any claims made by or against or otherwise involving you in respect of any of our services or products, including, making, defending, analysing, investigating, processing, assessing, determining, responding to, resolving or settling such claims;**
用於任何因本公司的產品或服務而由閣下提出或本公司對閣下提出的申索，包括作出、抗辯、分析、調查、處理、評核、決定、回應、解決或和解有關申索；
- x. **performing policy reviews and needs analysis (whether or not on a regular basis);**
進行保單審閱及需求分析（不論是否定期進行）；
- xi. **meeting disclosure obligations and other requirements imposed by or for the purposes of any laws, rules, regulations, codes of practice or guidelines (whether applicable in or outside Hong Kong) binding on the Company or any other member of the Group, including making disclosure to any legal, regulatory, governmental, tax, law enforcement or other authorities (including for compliance with sanctions laws, the prevention or detection of money laundering, terrorist financing or other unlawful activities) or to any self-regulatory or industry bodies such as federations or associations of insurers;**
本公司或本集團的其他成員根據任何法律、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（包括為遵守制裁法、避免或偵查洗錢、恐怖分子資金籌集或其他不法活動）或向任何獨立監管或行業團體（如保險業聯會或協會等）作出披露；
- xii. **for statistical or actuarial research undertaken by the Company or any member of the Group; and**
作本公司或本集團的任何成員的統計或精算研究；及
- xiii. **fulfilling any other purposes directly related to (i) to (xii) above.**
履行與上文第(i)至(xii)段直接有關的其他用途。

6. Your Personal Data will be kept confidential, but to facilitate the purposes set out in paragraph 5 above, the Company may transfer, disclose, grant access to or share Your Personal Data with the following:

閣下的個人資料將被保密但為達成上文第 5 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共同使用：

- i. other members of the Group;
本集團的其他成員；
- ii. 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;
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；
- iii. any physicians, hospitals, clinics, medical practitioners, laboratories, technicians, loss adjustors, risk intelligence providers, claims investigators, legal advisors and/or other professional advisors engaged in connection with the Company's business;
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、索賠調查人、法律顧問及／或其他專業顧問；
- iv. any agent, contractor or service provider providing administrative, distribution, credit reference, debt collection, telecommunications, computer, call centre, data processing, payment processing, printing, redemption or other services in connection with the Company's business; and/or
任何向本公司之業務提供行政、分銷、信貸資料庫、債務追討、電訊、電腦、熱線中心、資料處理、付款處理、印刷、贖回或其他服務的代理人、承包商或服務供應商；及／或
- v. any official, regulator, ministry, law enforcement agent or other person (whether within or outside Hong Kong) to whom the Company or another member of the Group is under an obligation or otherwise required or expected to make disclosures under the requirements of any law, rules, regulations, codes of practice or guidelines (whether applicable in or outside Hong Kong).
任何本公司或本集團的其他成員負有責任或需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）作出披露的官員、規管者、部門、執法代理或其他人士（不論在香港境內或境外）。

7. Your Personal Data may be transferred or disclosed to any assignee, transferee, participant or sub-participant of all or any substantial part of the Company's business.
閣下的個人資料可能被轉移或披露予任何承讓人、受讓人、本公司業務的任何實質部分的參與人或次參與人。

8. The Company is only allowed to (i) use Your Personal Data in direct marketing; or (ii) provide Your Personal Data to another person or company for its use in direct marketing, if you provide your consent or do not object in writing.

本公司只可在閣下作出書面同意或不反對的情況下 (i) 使用閣下的個人資料作直接促銷用途，或 (ii) 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。

9. In connection with direct marketing, the Company intends:

就直接促銷而言，本公司擬：

- 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 to market the following classes of services and products offered by the Company, other members of the Group and/or Our Business Partners (being providers of the product and services described below) from time to time:

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；銷售本公司、本集團其他成員及／或本公司之業務夥伴（即以下產品及服務的供應商）不時提供的下列服務及產品：

- a. insurance services and products;
保險服務及產品；
- b. wealth management services and products;
財富管理服務及產品；
- c. pensions, investments, brokering, financial advisory, credit and other financial services and products;
退休金、投資、經紀、財務諮詢、信貸及其他金融服務及產品；
- d. health-check and wellness services and products;
健康檢查及健康服務及產品；
- e. media, entertainment and telecommunications services;
媒體、娛樂及電信服務；
- f. reward, loyalty or privileges programmes and related services and products; and
獎賞、客戶忠誠或優惠計劃及相關服務及產品；及
- g. donations and contributions for charitable and/or non-profit making purposes; and
為慈善及／或非牟利用途的捐款及捐贈。

- ii. to provide your name and contact details to any members of the Group and/or Our Business Partners for their use in direct marketing the classes of services and products described in paragraph 9(i) above (including, in the case of Our Business Partners, for money or other commercial benefit).

將閣下的姓名及聯絡資料提供予本集團任何成員及／或本公司之業務夥伴，讓其用於直接促銷上文第 9(i)段所載的服務或產品（如為業務夥伴，則包括作金錢或其他商業利益）。

10. You may also write to the Company at the address below to opt out from direct marketing at any time.

閣下亦可於任何時間致函本公司以下地址，藉以拒絕直接促銷。

11. To facilitate the purposes set out in paragraphs 5 and 9 above, the Company may transfer, disclose, grant access to or share Your Personal Data with the parties set out in paragraphs 6 and 9(ii) and you acknowledge that those parties may be based outside Hong Kong and that Your Personal Data may be transferred to places where there may not be in place data protection laws which are substantially similar to, or serve the same purposes as, the Personal Data (Privacy) Ordinance.

為達成上文第 5 及第 9 段所列出的目的，本公司可能將閣下的個人資料轉移、披露、讓其查閱或與上文第 6 及第 9(ii)段所列的各方共同使用及閣下知悉有關一方可能設在香港以外的地方及閣下的個人資料可能被轉往的地方未必設有與《個人資料（私隱）條例》大致相同或用作同一用途的資料保護法。

12. Under the Personal Data (Privacy) Ordinance 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 the Company has the right to charge you a reasonable fee for processing and complying with your data access request.

根據《個人資料（私隱）條例》，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。

13. Requests for access to or correction of Your Personal Data should be made in writing to: 查閱或改正閣下的個人資料要求，應以書面形式向下列人士提出：

Corporate Data Protection Officer
資料保護主任
FWD Life Insurance Company (Bermuda) Limited
富衛人壽保險（百慕達）有限公司
1st Floor, FWD Financial Centre,
308 Des Voeux Road Central
Hong Kong
香港德輔道中 308 號富衛金融中心 1 樓

Should you have any queries, please do not hesitate to call our Customer Hotline on 3123 3123.

如閣下有任何疑問，敬請致電本公司之客戶熱線 3123 3123。

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

中英文本如有歧異，概以英文本為準。

15. The Company reserves the right, at any time effective upon notice to you, to add to, change, update or modify this PICS.

本公司保留隨時增補、更改、更新及修訂本聲明之權利，並任何更改將於發出通知時起生效。

16. I have read, understand and accept this PICS. 本人已細閱及本人明白及接受本收集個人資料聲明。

I consent to the transfer of my personal data outside Hong Kong and I understand my personal data may not be protected to the same or similar level in Hong Kong.

本人同意把本人的個人資料轉移至香港境外，並本人明白本人的個人資料未必可以獲得與在香港相同或類似程度的保障。