



PERSONAL INFORMATION COLLECTION STATEMENT
(this “Statement”)

AIA International Limited (the “**Company**”, “**we**”, “**us**” or “**our**”) (acting through its Hong Kong branch) is a wholly owned subsidiary of AIA Group Limited. AIA Group Limited, together with its subsidiaries and affiliates are collectively referred to in this Statement as the “**AIA Group**” and individually referred to as an “**AIA Entity**”.

From time to time, it is necessary for you, as an applicant or (prospective) insured member for an insurance policy, or as a customer of the Company (collectively referred to as “**you**” or “**your**”), to provide the Company with certain personal data relating to you and/or the beneficiary 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. Failure to supply such data may result in the Company being unable to process your insurance applications or to provide or continue to provide the insurance products and services and/or the related services to you. During the course of your relationship with the Company, further personal data relating to you may also be collected in the ordinary course of our business. If you provide personal data to the Company about another individual, you confirm that you are either (i) the parent or legal guardian of the individual, or (ii) you have obtained the individual’s consent to provide his or her personal data to the Company, and for such personal data to be used, processed, disclosed and transferred in accordance with this Statement.

(1) PURPOSES FOR COLLECTING PERSONAL DATA

Personal data relating to you held or collected by the Company (including but not limited to credit information and claims history) may be used by the Company for the following purposes (“**Purposes**”):

- (i) processing, accepting and/or rejecting applications for insurance products and services;
- (ii) providing insurance products and services to you, and processing requests made by you from time to time 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, settling and defending insurance claims as well as conducting any incidental investigation, detecting and preventing fraud (whether or not relating to the policy issued in respect of this application);
- (iv) performing functions and activities incidental to the provision of insurance products and services including, without limitation, reporting, maintenance of online and other services, identity verification, data analysis, research and statistical analysis 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, to determine any amount of indebtedness from you, and collecting and recovering from you or any person who has provided any security or undertaking for your liabilities;
- (vi) designing insurance products and services with a view to improving the Company’s products and services;
- (vii) communicating with you, your authorized representative or the assignee of your insurance policy in relation to any of the purposes set out in this Statement;
- (viii) marketing services, products, advice and other subjects (please see further details in paragraph (3) of this Statement);
- (ix) complying with the obligations, requirements and/or arrangements for disclosing and using data that bind on or apply to the Company and/or the AIA Group or that the Company and/or the AIA Group is expected to comply with according to:

- (a) any law binding on or applying to it within or outside the Hong Kong Special Administrative Region (“**Hong Kong**”) existing currently and in the future (e.g. the Inland Revenue Ordinance and its provisions including those concerning automatic exchange of financial account information);
 - (b) any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers within or outside Hong Kong existing currently and in the future (e.g. guidelines or guidance given or issued by the Inland Revenue Department including those concerning automatic exchange of financial account information); or
 - (c) any present or future contractual or other commitment with local, national or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers that is assumed by or imposed on the Company or the AIA Group by reason of its financial, commercial, business or other interests or activities in or related to the jurisdiction of the relevant local, national or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations;
- (x) complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the AIA Group and/or any other use of data and information in accordance with any group-wide programs for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities;
 - (xi) enabling an actual or proposed assignee, transferee, participant or sub-participant of the Company’s rights or business (or portions thereof) to evaluate or carry out the transaction intended to be the subject of the assignment, transfer, participation or sub-participation; and
 - (xii) any other purposes relating to the purposes listed above.

(2) 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, whether inside or outside of Hong Kong, to fulfil the Purposes set out above in paragraph (1) of this Statement:-

- (i) any person authorized to act as an agent of the Company for the distribution of products and services offered by the Company;
- (ii) 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 insurance adjusters, claim investigators, debt collection agencies, data processing companies and professional advisors);
- (iii) any other person or entity under a duty of confidentiality to the Company or the AIA Group including any AIA Entity which has undertaken to keep such data confidential;
- (iv) insurance companies which propose to insure the Company and its businesses, insurance companies which provide insurance cover to the Company and/or reinsurance companies with whom the Company has or proposes to have dealings;
- (v) any person or entity to whom the Company or the AIA Group 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 self-regulatory or industry bodies or associations binding on or applying to the Company or the AIA Group or with which the Company or the AIA Group is expected to comply, or to establish, exercise or defend or to protect legal claims, to protect the rights, property or safety of the Company or the AIA Group, or any disclosure pursuant to any contractual or other commitment of the Company or the AIA Group with local, national or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations, all of which may be within or outside Hong Kong and may be existing currently and in the future;
- (vi) any actual or proposed assignee, transferee, participant or sub-participant of the Company’s rights or business;
- (vii) third party reward, loyalty, co-branding and privileges program providers;
- (viii) co-branding partners and/or marketing partners of the Company and/or any AIA Entity (the names of such co-branding partners and/or marketing partners can be found in the application form(s) and/or promotional material for the relevant services and products, as the case may be);

- (ix) external service providers (including but not limited to mailing houses, telecommunication companies, telemarketing and direct sales agents, call centres, data processing companies and information technology companies) that the Company engages for the purposes set out in paragraph (1)(viii) of this Statement;
- (x) the following persons who carry out any of the purposes described in paragraphs (1)(i)-(1)(iii) of this Statement: insurance adjusters, agents and brokers, employers, health care professionals, hospitals, accountants, financial advisors, solicitors, organisations that consolidate claims and underwriting information for the insurance industry, fraud prevention organisations, other insurance companies (whether directly or through fraud prevention organisation or other persons named in this paragraph), the police and databases or registers (and their operators) used by the insurance industry to analyse and check information provided against existing information; and
- (xi) any persons who/which you have given instructions, authorization and consent to the Company in order to communicate with and provide information to them.

From time to time, AIA Group or the Company may purchase a business or sell one or more of the Company's business(es) (or portions thereof). In the event that AIA Group or the Company purchase(s) a business, the personal data received with that business would be treated in accordance with this Statement, if it is practicable and permissible to do so. In the event that AIA Group or the Company sell(s) a business, provisions will be included in the selling contract requiring the purchaser to treat your personal data in the same manner required by this Statement.

(3) USE AND PROVISION OF PERSONAL DATA IN DIRECT MARKETING

Subject to your consent, the Company may use your personal data we collected for direct marketing and provide your personal data to the Company's Alliance Program Partners (as defined below) for their direct marketing as described below:

- (i) your name, your contact details, products and services portfolio information, transaction pattern and behavior, financial background and demographic data of you collected by the Company from time to time may be used by the Company in direct marketing;
- (ii) the following services, products, advice and subjects may be marketed:
 - (a) insurance, annuities, pension schemes, wealth management, credit cards, financial, banking and related services and products;
 - (b) reward, loyalty, lucky draw programs or privileges programs and related services and products;
 - (c) services and products offered by the co-branding partners and/or marketing partners of the Company and/or any AIA Entity (the names of such co-branding partners and/or marketing partners can be found in the application form(s) and/or promotional material for the relevant services and products, as the case may be); and
 - (d) charitable/ non-profitable, educational, recruitment and training causes;
- (iii) the above services, products, advice and subjects may be provided by the Company and/or the persons/providers below:
 - (a) any AIA Entity;
 - (b) third party reward, loyalty, co-branding or privileges program providers;
 - (c) co-branding partners and/or marketing partners of the Company and/or any AIA Entity (the names of such co-branding partners and/or marketing partners can be found in the application form(s) and/or promotional material for the relevant services and products, as the case may be); and/or
 - (d) medical/ healthcare and wellness service providers, (collectively "**Alliance Program Partners**");
- (iv) in addition to marketing the above services, products, advice and subjects itself, the Company also intends to provide your personal data described in paragraph 3(i) above to all or any of the persons/providers described in paragraph 3(iii) above for use by them in marketing those services, products, advice and subjects described in paragraph 3(ii) above by contacting you. The Company will obtain your written consent (which includes an indication of no objection) before we pass your personal data to Alliance Program Partners for any direct marketing purpose.

If you do not wish the Company to use or transfer your personal data we collected to its Alliance Program Partners for direct marketing, you may exercise your opt-out right by notifying the Company. To exercise your opt-out right, you may write to the Data Protection Officer of the Company at the address and email address provided in paragraph (4) of this Statement, or provide the Company with your opt-out choice in the relevant application form (if applicable).

(4) DATA ACCESS AND CORRECTION RIGHT

In accordance with the Personal Data (Privacy) Ordinance (the “**Ordinance**”), you have the right to request access to and the correction of any of your personal data held by the Company, by writing to the Data Protection Officer of the Company at the following address and email:

The Data Protection Officer
AIA International Limited (acting through its Hong Kong Branch)

12/F, AIA Tower, 183 Electric Road, North Point, Hong Kong

Email: AIAHK.Compliance@aia.com

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

- (5) You also have the right to request for the Company’s policies and practices in relation to personal data and to be informed of your personal data that is held by the Company by writing to the Company’s Data Protection Officer at the address and email provided in paragraph (4) of this Statement.
- (6) Nothing in this Statement shall limit your rights under the Ordinance.
- (7) The Company retains the right to change this Statement.
- (8) A Privacy Addendum under the Personal Information Protection Law of the People's Republic of China supplements this Statement and is available at <https://www.aia.com.hk/en/privacy-statement-main>. The Privacy Addendum applies to you if, you are within mainland China.

Issued by AIA International Limited (acting through its Hong Kong Branch)

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