

The Personal Data (Privacy) Ordinance (“the Ordinance”) – Personal Information Collection Statement

Blue Cross (Asia-Pacific) Insurance Limited (“the Company”) is a wholly owned subsidiary of The Bank of East Asia, Limited. The Bank of East Asia, Limited together with its subsidiaries and affiliates are collectively referred to in this statement as the “BEA Group”.

In compliance with the Ordinance, 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.
- (2) 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.
- (3) 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.
- (4) 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, establishment 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) marketing the following services and products (in respect of which the Company may or may not be remunerated):
 - (1) insurance, financial, banking and related services and products;
 - (2) reward, loyalty or privileges programmes and related services and products; and these services or products may be provided and/or marketed by:
 - (1) the Company or members of the BEA Group;
 - (2) third party reward, loyalty or privileges programme providers; and
 - (3) third party marketing services providers;
 - (ix) making disclosure under the requirements of any law or rules, regulations, codes of practice or guidelines issued by regulatory or other authorities binding on the Company or the BEA Group or with which the Company or the BEA Group is expected to comply;
 - (x) enabling an actual or proposed assignee, transferee, participant or sub-participant of the Company's rights or business to evaluate the transaction intended to be the subject of the assignment, transfer, participation or sub-participation; and
 - (xi) any other purposes relating to the purposes listed above.
- (5) Data held by the Company relating to you will be kept confidential but the Company may provide such data to the following parties inside or outside Hong Kong for the purposes set out in paragraph (4):-
 - (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 agencies, data processing companies and professional advisors);
 - (ii) any member of the BEA Group;
 - (iii) reinsurance companies with whom the Company has or proposes to have dealings;
 - (iv) third party service providers which the Company engages for any of the purposes set out in paragraph (4) (viii);
 - (v) any person or entity under a duty of confidentiality to the Company or the BEA Group which has undertaken to keep such data confidential;
 - (vi) any person or entity to whom the Company or the BEA Group is under an obligation to make disclosure under the requirements of any law or rules, regulations, codes of practice or guidelines issued by regulatory or other authorities binding on the Company or the BEA Group or with which the Company or the BEA Group is expected to comply; and
 - (vii) any actual or proposed assignee, transferee, participant or sub-participant of the Company's rights or business.
- (6) In accordance with the Ordinance, you have the right:
 - (i) to check whether the Company holds data about you and to exercise a right of access to such data;
 - (ii) to require the Company to correct any data relating to you which is inaccurate;
 - (iii) to ascertain the Company's policies and practices in relation to personal data and to be informed of the kind of personal data held by the Company; and
 - (iv) to request the Company to cease using your data for direct marketing purposes.Requests for (i) access to or correction of data; (ii) information regarding policies and practices and kinds of personal data held; and (iii) cessation of use of data for direct marketing purposes can be made in writing to the Company's Corporate Data Protection Officer at the following address:

The Corporate Data Protection Officer, Blue Cross (Asia-Pacific) Insurance Limited
29th Floor, BEA Tower, Millennium City 5, 418 Kwun Tong Road,
Kwun Tong, Kowloon, Hong Kong
Fax: (852) 3608 2938
- (7) According to the Ordinance, the Company has the right to charge a reasonable fee for the processing of any data access request other than an opt-out request.
- (8) The Company keeps data only for as long as is reasonably necessary for any of the above purposes or as required by the applicable law or regulation.
- (9) Should you have any query with this statement, please do not hesitate to contact our Customer Service Hotline at 3608 2988.
- (10) Nothing in this statement shall limit the rights of customers under the Ordinance.

個人資料（私隱）條例（「條例」）— 收集個人資料聲明

藍十字（亞太）保險有限公司（「本公司」）乃東亞銀行有限公司的全資附屬公司。在本聲明內，東亞銀行有限公司連同其附屬公司及聯營公司將統稱為「東亞銀行集團」。

遵照條例，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，與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。
- (2) 若閣下未能提供該等資料，可能會令本公司無法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或其他相關服務。
- (3) 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。
- (4) 閣下的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，安排直接付款及保單取消、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、資料配對及再保險之安排；
 - (v) 行使本公司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) 營銷下列服務和產品（本公司或會因此而得到報酬）：
 - (1) 保險、金融、銀行和相關服務及產品；
 - (2) 獎賞、會員或優惠計劃和相關服務及產品；及以上服務或產品可能會由下列機構提供及/或營銷：
 - (1) 本公司或東亞銀行集團成員；
 - (2) 第三方獎賞、會員或優惠計劃提供者；及
 - (3) 第三方營銷服務提供者；
 - (ix) 為遵守任何法例之要求，或根據監管或其他機關所發出對本公司或東亞銀行集團具有約束力或要求其遵守的規則、規例、實務守則或指引，而作出披露；
 - (x) 允許本公司的權益或業務的實際或建議承讓人、受讓人、參與人或次參與人，就涉及的轉讓、出讓、參與或次參與的交易進行評估；及
 - (xi) 與上述有關的其他用途。
- (5) 存於本公司的資料將會保密，但本公司可能會向以下各方（不論在香港境內或境外）透露該等資料作第(4)段列出的用途：
 - (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商（如公證行、理賠調查員、收數公司、資料處理公司及專業顧問）；
 - (ii) 任何東亞銀行集團成員；
 - (iii) 與本公司有或將有商業往來的再保險公司；
 - (iv) 本公司為第(4) (viii) 段所載用途而聘用的第三方服務供應商；
 - (v) 對本公司或東亞銀行集團有保密責任，並已承諾將資料保密的任何人士或機構；
 - (vi) 為遵守任何法例之要求，或根據監管或其他機關所發出對本公司或東亞銀行集團具有約束力或要求其遵守的規則、規例、實務守則或指引，而有責任向其作出披露的任何人士或機構；及
 - (vii) 本公司的權益或業務的任何實際或建議承讓人、受讓人、參與人或次參與人。
- (6) 根據條例規定，閣下有權：
 - (i) 查詢本公司是否持有閣下的資料及查閱該等資料；
 - (ii) 要求本公司對任何有關閣下不準確的資料作出更改；
 - (iii) 查明本公司對於個人資料的政策及處理慣例並獲告知本公司持有的個人資料的種類；及
 - (iv) 要求本公司停止將閣下的資料作直接促銷用途。關於(i)查閱或更改資料；(ii)查明個人資料的政策及處理慣例和所持有的個人資料的種類；及(iii)停止將資料作直接促銷用途等要求，請以書面向本公司的個人資料保障主任提出，地址如下：

香港九龍觀塘道 418 號創紀之城 5 期東亞銀行中心 29 樓
藍十字（亞太）保險有限公司
個人資料保障主任
傳真：(852) 3608 2938
- (7) 根據條例，本公司有權就辦理任何資料查閱的要求而收取合理費用，但拒絕服務要求則除外。
- (8) 本公司只會根據上述用途上合理需要或適用法例或規例規定的期間保存有關資料。
- (9) 如閣下對本聲明有任何疑問，請隨時致電本公司的客戶服務熱線 3608 2988。
- (10) 本聲明不會限制客戶在條例下所享有的權利。