



## THE PERSONAL INFORMATION COLLECTION STATEMENT (“THE STATEMENT”)

AIA Everest Life Company Limited (“the Company”) is a wholly owned subsidiary of AIA Company Limited (“AIACo”). AIACo together with its subsidiaries and affiliates are collectively referred to in this Statement as the “AIA Group”.

In compliance with the Personal Data (Privacy) Ordinance (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 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. 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 or generally communicate verbally or in writing with the Company, by means of documentation or telephone recording system, as the case may be.

### (2) 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 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 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 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 services, products and other subjects (please see further details in paragraph (4) 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 or applying to it within or outside the Hong Kong Special Administration 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 and/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 groupwide programs for compliance with sanctions or prevention or detection of money laundering, terrorist financing or any other unlawful activities;
- (xi) 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 subparticipation; and
- (xii) any other purposes relating to the purposes listed above.

### **(3) TRANSFER OF PERSONAL DATA**

Personal data held by the Company relating to you will be kept confidential, but the Company may provide your personal data to the following parties, whether inside or outside of Hong Kong, to fulfill the Purposes set out above in paragraph (2) 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 a member of the AIA Group 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 propose 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 of insurance or financial services providers 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 any disclosure pursuant to any contractual or other commitment of the Company or the AIA Group with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial service providers, 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 of the Company (the names of such co-branding partners can be found on 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 centers, data processing companies and information technology companies) that the Company engages for the purposes set out in paragraph(2)(viii) of this Statement;
- (x) the following persons who carry out any of the purposes described in paragraphs (2) (i)-(2)(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.

**(4) USE OF PERSONAL DATA IN DIRECT MARKETING**

Subject to your consent, the Company may use your personal data in direct marketing as described below:

- (i) your name and contact details held by the Company from time to time may be used by the Company in direct marketing;
- (ii) the following services, products and subjects may be marketed:
  - (a) insurance, financial, banking and related services and products; and
  - (b) reward, loyalty or privileges programs and related services and products.
- (iii) the above services, products and subjects may be provided by the Company and/or:
  - (a) third party reward, loyalty, co-branding or privileges program providers; and/or
  - (b) co-branding partners of the Company (the names of such co-branding partners can be found on the application form(s)).

If you do not wish the Company to use your personal data in direct marketing as described above, 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 or email address provided in paragraph (5) of this Statement or provide the Company with your opt-out choice in the relevant application form (if applicable).

**(5) DATA ACCESS AND CORRECTION RIGHT**

In accordance with 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 or email:

The Data Protection Officer  
AIA Everest Life Company Limited,  
12/F, AIA Tower, 183 Electric Road, North Point,  
Hong Kong  
Email: AIAHK.Compliance@aia.com

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

- (6) 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 or email provided in paragraph (5) of this Statement.
- (7) The Company keeps your personal data only for a period reasonably necessary for any of the above purposes or as prescribed by the applicable laws or regulations.
- (8) Nothing in this Statement shall limit your rights under the Ordinance.
- (9) The Company retains the right to change this Statement.

*Issued by AIA Everest Life Company Limited, a member of the AIA Group*

A Privacy Addendum under 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.

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