



AIA PERSONAL INFORMATION COLLECTION STATEMENT

Among the most important assets of the following AIA group of companies is the trust and confidence placed to properly handle information. Customers expect the following AIA group of companies to maintain their information accurately, protected against manipulation and errors, secure from theft and free from unwarranted disclosure.

This statement provides you with notice as to why your personal data is collected, how it is intended to be used, to whom your personal data may be provided to and how to access, review and amend your personal data.

Each of the following AIA group of companies which is the issuer of your insurance policy or the service provider of your Retirement Schemes (as defined below), being either of AIA Company Limited, AIA International Limited (acting through its Hong Kong branch), AIA International Limited (acting through its Macau branch), AIA Everest Life Company Limited, or AIA Company (Trustee) Limited (hereinafter also referred to as “**we**”, “**us**” or “**our**”), as the case may be, recognizes its responsibilities in relation to the collection, holding, processing or use of personal data. The provision of your personal data is voluntary: you may choose not to provide us with the requested data, but failure to do so may inhibit our ability to do business with you.

This notice is given to you by the relevant AIA group of companies listed above which obtains your personal data for issuing an insurance policy to you or for the provision of services with respect to the Retirement Schemes to you.

Why we collect your personal data and how it may be used?

Personal data is collected for the following purposes:

- processing, administering, implementing and effecting the requests or transactions contemplated in this document or any other documents you may submit to us from time to time;
- designing new or enhancing existing products and services provided by us;
- to communicate with you including to send you administrative communications about any account you may have with us or about future changes to this Personal Information Collection (“PIC”) statement;
- for statistical or actuarial research undertaken by us, the financial services industry or our respective regulators;
- for our data matching, internal business and administrative purposes;
- to assist in law enforcement purposes, investigations by police or other government or regulatory authorities and to meet requirements imposed by law or agreed to with government or regulatory authorities;
- other purposes directly relating to any of the above.

For our policy on using your personal data for promotional or marketing purposes, please see the section entitled “**Use of Personal Data for Direct Marketing Purposes**”.

Who may be provided with your personal data?

Personal data will be kept confidential but may, where such disclosure is necessary to satisfy the purpose or a directly related purpose for which the personal data was collected, provide such personal data to the following parties (for our policy on sharing of your personal data for promotional and marketing purposes, please see the section entitled “**Use of Personal Data for Direct Marketing Purposes**”):

- any person authorized to act as an agent of any of the above listed AIA group of companies for the distribution of products and services offered by the relevant AIA group of companies which provides services to you;
- any agent, contractor or third party service provider (within or outside the above listed AIA group of companies) who provides administration, data processing, telecommunications, computer, payment, debt collection or securities clearing, technology outsourcing, call center services, mailing and printing services in connection with the operation of the relevant AIA group of company’s business and provision of our services to you;
- AIA Group Limited, including its subsidiaries and affiliates;
- any of the above listed AIA group of companies for conducting promotional and marketing activities to you;
- agents, contractors or third party service providers (within or outside the above listed AIA group of companies) including companies to help deliver our services, such as reinsurance companies, investment management companies, claims investigation companies, industry associations or federations;
- other companies who help gather your information or communicate with you, such as research companies and ratings agencies, in order to enhance the services we provide to you; and
- government or regulatory bodies or any person to whom any of the above listed AIA group of companies is required to make disclosure: (a) under a legal and/or regulatory obligation in that jurisdiction applicable to the relevant AIA group of companies; or (b) which the relevant AIA group of companies has agreed to make disclosures.

In relation to any personal data collected by us whilst providing any services in respect of our mandatory provident fund schemes (“**MPF**”) and occupational retirement schemes (“**ORSO**”) (collectively the “**Retirement Schemes**”), such personal data would only be transferred to the above parties for the purpose of providing any Retirement Schemes related services.

From time to time, we may purchase a business or sell one or more of our businesses (or portions thereof) and your personal data may be transferred or disclosed as a part of the purchase or sale or a proposed purchase or sale. In the event that we purchase a business, the personal data received with that business would be treated in accordance with this PIC statement, if it is practicable and permissible to do so. In the event that we sell a business, we will include provisions in the selling contract requiring the purchaser to treat your personal data in the same manner required by this PIC statement.

Your personal data may be provided to any of the above parties who may be located in Hong Kong or outside of Hong Kong.

Access Rights to Personal Data

You have the right to:

- verify whether the relevant AIA group of companies holds any personal data about you and to access any such data;
 - require the relevant AIA group of companies to correct any personal data relating to you which is inaccurate; and
 - ascertain the relevant AIA group of companies’ policies and practices in relation to personal data.
- Requests for access, correction or other queries relating to your personal data should be addressed to:

Where the personal data user of the relevant AIA group of companies is **AIA International Limited, acting through its Hong Kong branch**:

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

Where the personal data user of the relevant AIA group of companies is **AIA Company Limited**:

The Data Protection Officer
c/o AIA International Limited (as administrator)
12/F, AIA Tower, 183 Electric Road, North Point,
Hong Kong
Email: AIAHK.Compliance@aia.com

Where the personal data user of the relevant AIA group of companies is **AIA Everest Life Company Limited**:

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

Where the personal data user of the relevant AIA group of companies is **AIA Company (Trustee) Limited**:

The Data Protection Officer
c/o AIA International Limited (as administrator)
12/F, AIA Tower, 183 Electric Road,
North Point, Hong Kong
E-mail: AIAHK.Compliance@aia.com

Where the personal data user of the relevant AIA group of companies is **AIA International Limited, acting through its Macau branch**:

The Data Protection Officer,
AIA International Limited,
1903, AIA Tower,
Nos. 251 A - 301,
Avenida Comercial de Macau,
Macau.
Tel: (+853) 8988 1822

The relevant AIA group of companies has the right to charge costs which are directly related to and necessary for the processing of any personal data access request.

Use of Personal Data for Direct Marketing purposes

As well as the purposes set out above, the above listed AIA group of companies intends to use your name and contact details for promotional or marketing purposes including sending you promotional materials and conducting direct marketing in relation to the following products, services, advice and subjects: insurance; annuities; MPF/ORSO; wealth management; investment; banking; financial services; credit cards; medical/health treatment; educational; recruitment; training; reward/loyalty/privilege programmes; charitable/non-profitable causes; ("**Classes of Marketing Subjects**") However, in relation to any personal data collected by the relevant AIA group of companies whilst providing any Retirement Schemes related services, such personal data would only be used for promoting or marketing any MPF and / or ORSO products or services (as the case may be).

For the purposes of direct marketing, the relevant AIA group of companies which collected your personal data may provide your personal information (with the exception of any personal data collected by the relevant AIA group of companies whilst providing any Retirement Schemes related services) to providers (whether within or outside of AIA group of companies) of any of the Classes of Marketing Subjects described above and call centre, marketing or research services so that they can send you promotional materials and conduct direct marketing in relation to the products and services they offer (these materials may be sent to you by postal mail, email or other means). We may provide your personal data to providers (whether within or outside of AIA group of companies) of any of the Classes of Marketing Subjects for gain.

Before using or providing your personal data for the purposes and to the transferees set out above, we must obtain your written consent, and only after having obtained written such consent, may use and provide your personal data for any promotional or marketing purpose. In case you withdraw your consent, the above listed AIA group of companies will cease using your personal data for direct marketing purpose.

The types of personal data that we intend to use and provide for direct marketing purposes as described above are your name and contact details.

You may in future withdraw your consent to the use and provision to a third party by the relevant AIA group of companies of your personal data for direct marketing purposes and thereafter the relevant AIA group of companies shall cease to use such data for direct marketing purposes.

If you wish to withdraw your consent, please inform us by writing to the address in the section on "Access Rights to Personal Data" or sending us an email. Any such request should clearly state details of the personal data in respect of which the request is being made.

Amendments to this PIC Statement and the Privacy Addendum for Mainland China

The above listed AIA group of companies reserves the right, at any time and without notice, to add to, change, update or modify this PIC statement and the Privacy Addendum for Mainland China, simply by notifying you of such change, update or modification. If we decide to change our personal data policy, those changes will be notified to you either on our website or in writing so that you are always aware of what information we collect, how we use the information and under what circumstances the information is disclosed. Any such change, update or modification will be effective immediately upon posting.

Additional Information

Should you have any questions on any part of this PIC statement or would like additional information regarding the above listed AIA group of companies' data privacy practices, please do not hesitate to contact.

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