



AIA Macau
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AIA Macau Branch PERSONAL INFORMATION COLLECTION STATEMENT

Among the most important assets of the AIA Group of companies is the trust and confidence placed to properly handle information. Customers expect us 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.

The AIA Group of companies 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.

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 AIA Group of companies, the financial services industry or our respective regulators;
- for our internal business and administrative purposes;
- to assist in law enforcement purposes, investigations by police or other government authorities and to meet requirement imposed by law or agreed to with government or regulatory authorities (including but not limited to satisfying the requirements under the US Foreign Account Tax Compliance Act ("**FATCA**") by AIA Group of companies);
- 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, to the extent permitted by laws and where such disclosure is necessary to satisfy the purpose or a directly related purpose for which the personal data was collected, provide necessary and minimal amount of 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 an AIA Group member company for the distribution of products and services offered by that AIA Group member company;

- any agent, contractor or third party service provider (within or outside the 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 AIA Group member company's business and provision of our services to you;
- any member of the AIA Group of companies, including subsidiaries and affiliates;
- agents, contractors or third party service providers (within or outside the 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 the AIA Group member company is to make disclosure: (a) under a legal and regulatory obligation in that jurisdiction applicable to that particular AIA Group member company; or (b) which the AIA Group member company has agreed to make disclosures (which includes, but not limited to, any disclosure to US Inland Revenue Service under any agreement with it pursuant to FATCA or otherwise).

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, 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 Macau or outside of Macau.

Access Rights to Personal Data

You have the right to:

- verify whether an AIA Group member company holds any personal data about you and to access any such data;
- require the AIA Group member company to correct any personal data relating to you which is inaccurate; and
- ascertain the AIA Group member company's policies and practices in relation to personal data.

Requests for access, correction or other queries relating to your personal data should be addressed to:

The Data Protection Officer
 AIA International Limited
 601, AIA Tower,
 Nos. 251 A - 301,
 Avenida Comercial de Macau,
 Macau.

The AIA Group member company has the right to charge a reasonable fee 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 AIA Group of companies may use your personal data for promotional or marketing purposes including sending you promotional materials and conducting direct marketing in relation to our services, co-branded products and services, products and services of a similar nature offered by us and our affiliates, and related products or services offered by our business partners.

For the purposes of direct marketing, we may provide your personal information to providers (whether within or outside of the AIA Group of companies) of insurance, investment, banking & financial services, health services, call centre, marketing or research services so that they can send you promotional materials and conduct direct marketing (these materials may

be sent to you by postal mail, email or other means).

We may use personal data obtained from you for marketing products or services of similar nature. You always have the opt out right in choosing not to receive any such promotional and marketing materials from us. In addition, before contacting you about other products or services we will initially seek your consent, and only after having obtained such consent, thereafter provide you with any promotional or marketing information.

You have the right to object to the use by the AIA Group member company of your personal data for direct marketing purposes and thereafter the AIA Group member company shall cease to use such data for direct marketing purposes.

If you do not wish to receive promotional and marketing material from us, please inform us by writing to the address in the section on "Access Rights to Personal Data". 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

The AIA Group of companies reserves the right, at any time and without notice, to add to, change, update or modify this PIC statement, 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 AIA Group of companies data privacy practices please do not hesitate to contact us.

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