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PRIVACY POLICY STATEMENT

STATEMENT OF POLICY

The protection of privacy in relation to personal data is the concern of every person in AXA General Insurance Hong Kong Limited (referred to hereinafter as the "Company"). The Company respects personal data privacy and is committed to fully implementing and complying with the requirements under the Personal Data (Privacy) Ordinance (Cap. 486) ("PDPO"). Personal data will be collected only for lawful and relevant purposes and all practicable steps will be taken to ensure that personal data held by the Company is accurate. The Company will take all practicable steps to ensure security of the personal data and to avoid unauthorized or accidental access, erasure or other use.

STATEMENT OF PRACTICES

Information collected when you visit our websites

When you browse this website, cookies will be stored in your computer's hard drive. The purpose of using cookies is to facilitate the content display and successful redirection to the correct page upon your clicking on the changing banner. We do not collect or store any personal data from you under this circumstance. You have a choice not to accept the cookies, but if you do, certain functionality, i.e. banner redirection and certain content display may not be available.

Statistics on visitors to our website

When you use this website, the Company will record your visit only as a "hit" and do not collect any information which identifies your personal identity until you in fact decide to buy any of our products. Our service providers make a record of your visit that includes but not limited to IP addresses (and domain names), the types and configurations of browsers, language settings, geo-locations, operating systems, previous sites visited, and time/duration and the pages visited.

Your visit to our website may be recorded for general analysis for website enhancement and optimisation. Anonymous information may be gathered through the use of cookies. If you would prefer, you can set your browser to disable cookies or inform you when they are set.

Links to third party

This website may contain links to third party websites. The Company does not provide your personal data to these third party websites. However, the Company has no control over these third party websites. You should review the privacy policies applicable to these third party websites to understand the ways in which these third parties may collect and deal with your personal information.

Retention

The Company ensures personal data is not kept longer than is necessary for the fulfillment of the purpose for which the data is or is to be used.

Security

The Company applies strict measures to safeguard the confidentiality of personal data. We limit access to your personal data to people working for us on a business need to know basis who shall ensure that your personal data are protected against unauthorized or accidental access, processing, erasure, loss or use. To ensure confidentiality, we have implemented the following security measures to protect the information:

1. Sensitive data to and from AXA General Insurance Hong Kong Limited is encrypted through the Secure Socket Layer (SSL) protocol.
2. Allow you to verify the site belongs to AXA General Insurance Hong Kong Limited by reviewing our registered Electronic Certificate from VeriSign with the following information. The Certificate was issued to AXA Technology Services Asia (HK) Limited for and on behalf of AXA General Insurance Hong Kong Limited.

This Certificate was issued by:
VeriSign Class 3 International Server CA - G3
Terms of use at <https://www.verisign.com/rpa> (c)10
VeriSign Trust Network
VeriSign, Inc. US

Collection of Personal Data

From time to time it is necessary for the Company to collect your personal data (including credit information and claims history) which may be used, stored, processed, transferred, disclosed or shared by us for purposes (“Purposes”), including:

1. offering, providing and marketing to you the products/services of the Company, other companies of the AXA Group (“our affiliates”) or our business partners (see “Use and provision of personal data in direct marketing” below), and administering, maintaining, managing and operating such products/services;
2. processing and evaluating any applications or requests made by you for products/services offered by the Company and our affiliates;
3. providing subsequent services to you, including but not limited to administering the policies issued;
4. any purposes in connection with any claims made by or against or otherwise involving you in respect of any products/services provided by the Company and/or our affiliates, including investigation of claims;
5. detecting and preventing fraud (whether or not relating to the products/services provided by the Company and/or our affiliates);
6. evaluating your financial needs;
7. designing products/services for customers;
8. conducting market research for statistical or other purposes;
9. matching any data held which relates to you from time to time for any of the purposes listed herein;
10. making disclosure as required by any applicable law, rules, regulations, codes of practice or guidelines or to assist in law enforcement purposes, investigations by police or other government or regulatory authorities in Hong Kong or elsewhere;
11. conducting identity and/or credit checks and/or debt collection;
12. complying with the laws of any applicable jurisdiction;
13. carrying out other services in connection with the operation of the Company’s business; and
14. other purposes directly relating to any of the above.

Transfer of personal data: Personal data will be kept confidential but, subject to the provisions of any applicable law, may be provided to:

1. any of our affiliates, any person associated with the Company, any reinsurance company, claims investigation company, your broker, industry association or federation, fund management company or financial institution in Hong Kong or elsewhere and in this regard you consent to the transfer of your data outside of Hong Kong;
2. any person (including private investigators) in connection with any claims made by or against or otherwise involving you in respect of any products/services provided by the Company and/or our affiliates;
3. any agent, contractor or third party who provides administrative, technology or other services (including direct marketing services) to the Company and/or our affiliates in Hong Kong or elsewhere and who has a duty of confidentiality to the same;
4. credit reference agencies or, in the event of default, debt collection agencies;
5. any actual or proposed assignee, transferee, participant or sub-participant of our rights or business;
6. any government department or other appropriate governmental or regulatory authority in Hong Kong or elsewhere; and
7. the following persons who may collect and use the data only as reasonably necessary to carry out any of the purposes described in paragraphs nos. 2, 3, 4 and 5 of the Purposes specified above: 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 data provided against existing data.

For our policy on using your personal data for marketing purposes, please see the section below “Use and provision of personal data in direct marketing”.

Transfer of your personal data will only be made for one or more of the Purposes specified above.

Use and provision of personal data in direct marketing:

The Company intends to:

1. use your name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data held by the Company from time to time for direct marketing;
2. conduct direct marketing (including but not limited to providing reward, loyalty or privileges programmes) in relation to the following classes of products and services that the Company, our affiliates, our co-branding

- partners and our business partners may offer:
- a) insurance, banking, provident fund or scheme, financial services, securities and related products and services;
 - b) products and services on health, wellness and medical, food and beverage, sporting activities and membership, entertainment, spa and similar relaxation activities, travel and transportation, household, apparel, education, social networking, media and high-end consumer products;
3. the above products and services may be provided by the Company and/or:
- a) any of our affiliates;
 - b) third party financial institutions;
 - c) the business partners or co-branding partners of the Company and/or affiliates providing the products and services set out in (2) above;
 - d) third party reward, loyalty or privileges programme providers supporting the Company or any of the above listed entities
4. in addition to marketing the above products and services, the Company also intends to provide the data described in (1) above to all or any of the persons described in (3) above for use by them in marketing those products and services, and the Company requires your written consent (which includes an indication of no objection) for that purpose;

Before using your personal data for the purposes and providing to the transferees set out above, the Company must obtain your written consent, and only after having obtained such written consent, may use and provide your personal data for any promotional or marketing purpose.

You may in future withdraw your consent to the use and provision of your personal data for direct marketing.

If you wish to withdraw your consent, please inform us in writing to the address in the section on “**Access and correction of personal data**”. The Company shall, without charge to you, ensure that you are not included in future direct marketing activities.

Access and correction of personal data: Under the PDPO, you have the right to ascertain whether the Company holds your personal data, to obtain a copy of the data, and to correct any data that is inaccurate. You may also request the Company to inform you of the type of personal data held by it.

Requests for access and correction or for information regarding policies and practices and kinds of data held by the Company should be addressed in writing to:

Data Privacy Officer
AXA General Insurance Hong Kong Limited
5/F, AXA Southside, 38 Wong Chuk Hang Road, Wong Chuk Hang, Hong Kong

A reasonable fee may be charged to offset the Company's administrative and actual costs incurred in complying with your data access requests.

Enquiries

If you have any queries about our Privacy Policy and Practices, please address to the Data Privacy Officer.

Levy collected by the Insurance Authority has been imposed on this policy at the applicable rate. For further information, please visit www.axa.com.hk/ia-levy or contact AXA at (852) 2523 3061.

私隱政策聲明

政策聲明

安盛保險有限公司（下稱“本公司”）每位人員均以保障個人資料私隱為己任。本公司尊重個人資料私隱，並且全力執行及遵守《個人資料(私隱)條例》（香港法例第 486 章）（「條例」）的各項有關規定。本公司僅將為合法和相關的目的收集個人資料，並將採取一切切實可行的步驟，確保本公司所持個人資料的準確性。本公司將採取一切切實可行的步驟，確保個人資料的安全性，及避免發生未經授權或者因意外而擅自取得、刪除或另行使用個人資料的情況。

實務聲明

瀏覽本網站時被收集的資料

當閣下瀏覽本網站時，一些 cookies 檔案將會儲存於閣下電腦的硬碟內。當閣下按下自動更新的展示橫額時，這些 cookies 檔案會有助於將指令正確地轉接到相關的網頁及展示內容。在此情況下，本網站不會收集或儲存任何關於閣下的個人資料。閣下可以選擇不接受 cookies 檔案，但閣下若不接受的話，本網站某部分功能(如橫額的轉接功能及某些內容)可能無法運作及展示。

到訪本網站的訪客統計數字 當閣下瀏覽本網站時，本公司只會紀錄到訪的人次，並不會收集任何確認閣下個人身份的資料，直至閣下決定購買本公司的產品。本網站的服務供應商會紀錄閣下的到訪資料，包括但不限於閣下的 IP 地址(及域名)、瀏覽器類別及設置、語言設定、地理位置、操作系統、之前瀏覽網站，以及瀏覽時間/期間及網頁。

本公司使用這些網站訪客紀錄作一般分析藉以提升及優化網站。Cookies 收集的是不記名的資料。如閣下想禁用 cookies 或在 cookies 被設定時獲得通知，可自行更改瀏覽器的設定。

與第三方網站的連結 本網站或包含與第三方網站的連結。本公司並不會轉移閣下個人資料給予該等第三方網站。但本公司對於該等第三方網站並無控制權。閣下應細讀第三方網站的私隱政策，以了解該等第三方收集及處理閣下個人資料的方式。

保留資料 本公司確保個人資料的保存時間不會超過將其保存以貫徹該資料被使用於或會被使用於的目的而所需的時間。

保安 本公司嚴謹執行保安措施，以確保該等個人資料之機密性。只有為本公司工作的人士，在公事所需而須知情的情況下，方有權接觸該等個人資料，以保障個人資料不受未獲准許的或意外的查閱、處理、刪除、丟失或其他使用所影響。為確保資料的保密性，我們實行了以下的安全措施：

1. 所有傳送至安盛保險有限公司及由安盛保險有限公司發出的敏感資料都會經由 SSL (Secure Socket Layer) 安全通訊機制加密。
2. 閣下可透過由 VeriSign 發出之電子憑證(Electronic Certificate) 確認本網站是屬於安盛保險有限公司所有。閣下可根據以下資料核對。此證書向代表安盛保險有限公司的 AXA Technology Services Asia (HK) Limited 發出。

This Certificate was issued by:
VeriSign Class 3 International Server CA - G3
Terms of use at <https://www.verisign.com/rpa> (c)10
VeriSign Trust Network

個人資料的收集

本公司不時有必要收集閣下的個人資料(包括信用資料和以往申索紀錄)，並可能因下列各項目的(“**有關目的**”)而供本公司使用、存儲、處理、轉移、披露或共享該等個人資料：

1. 向閣下推介、提供和營銷本公司、安盛集團的其他公司(“**安盛關聯方**”)或本公司的商業合作夥伴(參閱下文“**在直接促銷中使用及將其個人資料提供予其他人士**”部份)之產品 / 服務，以及提供、維持、管理和操作該等產品 / 服務；
2. 處理和評估閣下就本公司及安盛關聯方所提供之產品 / 服務提出的任何申請或要求；
3. 向閣下提供後續服務，包括但不限於執行 / 管理已發出的保單；
4. 與就本公司和 / 或安盛關聯方提供的任何產品 / 服務而由閣下或針對閣下提出的或者其他涉及閣下的任何索賠相關的任何目的，包括索賠調查；
5. 偵測和防止欺詐行為(無論是否與就由本公司及 / 或安盛關聯方提供的產品 / 服務有關)；
6. 評估閣下的財務需求；
7. 為客戶設計產品 / 服務；
8. 為統計或其他目的進行市場研究；
9. 不時就本條款所列的任何目的核對所持有的與閣下有關的任何資料；
10. 作出任何適用法律、規則、規例、實務守則或指引所要求的披露或協助在香港或香港以外其他地方的警方或其他政府或監管機構執法及進行調查；
11. 進行身份和 / 或信用核查和 / 或債務追收；
12. 遵守任何適用的司法管轄區的法律；
13. 開展與本公司業務經營有關的其他服務；及
14. 與上述任何目的直接有關的其他目的。

個人資料的轉移：個人資料將予以保密，但在遵守任何適用法律條文的前提下，可提供給：

1. 位於香港或香港以外其他地方的任何安盛關聯方、本公司的任何相關聯人士、任何再保險公司、索賠調查公司、閣下之保險經紀、行業協會或聯會、基金管理公司或金融機構，以及就此方面而言，閣下同意將閣下的資料轉移至香港境外；
2. 與就本公司和 / 或安盛關聯方提供的任何產品 / 服務而由閣下或針對閣下提出的或者其他涉及閣下的任何索賠相關的任何人士(包括私家偵探)；
3. 在香港或香港以外其他地方向本公司和 / 或安盛關聯方提供行政、技術或其他服務(包括直接促銷服務)並對個人資料負有保密義務的任何代理、承包商或第三方；
4. 信貸資料機構或(在出現拖欠還款的情況下)追討欠款公司；
5. 本公司權利或業務的任何實際或建議的承讓人、受讓方、參與者或次參與者；
6. 在香港或香港以外其他地方的任何政府部門或其他適當的政府或監管機關；及
7. 在有合理需要履行任何上述有關目的段落2, 3, 4及5之情況下，以下人士：保險理算人、代理和經紀、僱主、醫護專業人士、醫院、會計師、財務顧問、律師、整合保險業申訴和承保資料的組織、防欺詐組織、其他保險公司(無論是直接地，或是通過防欺詐組織或本段中指名的其他人士)、警察、和保險業就現有資料而對所提供的資料作出分析和檢查的數據庫或登記冊(及其運營者)。

如欲了解本公司為促銷目的使用閣下的個人資料的政策，請參閱下文“**在直接促銷中使用及將其個人資料提供予其他人士**”部份。

閣下的個人資料將僅為上文中規定的一個或多個有關目的而被轉移。

在直接促銷中使用及將其個人資料提供予其他人士

本公司有意：

1. 使用本公司不時持有的閣下的姓名、聯絡資料、產品及服務的組合資料、交易模式及行為、財政背

- 景及人口統計數據以進行直接促銷；
2. 就本公司，安盛關聯方，本公司合作品牌夥伴及商業合作夥伴可能提供關於下列類別的服務及產品而進行直接促銷(包括但不限於提供獎賞、客戶或會員或優惠計劃)：
 - a. 保險、銀行、公積金或公積金計劃、金融服務、證券和相關產品及服務；
 - b. 健康、保健及醫療、餐飲、體育運動及會員服務、娛樂、健身浴或類似的休閒活動、旅遊及交通、家居、服裝、教育、社交網絡、媒體的產品及服務及高級消費類產品；
 3. 以上服務及產品將會由本公司及/或以下機構提供：
 - a. 任何安盛關聯方；
 - b. 第三方金融機構；
 - c. 提供上文2. 所列之服務及產品之本公司及 / 或安盛關聯方的商業合作夥伴或合作品牌夥伴；
 - d. 向本公司或任何以上所列機構提供支援的第三方獎賞、客戶或會員或優惠計劃提供者；
 4. 除由本公司促銷上述服務及產品外，本公司亦有意將上文1. 段部份所述的資料提供予上文3. 段部份所述的全部或任何人士，以供該等人士在促銷該等服務及產品中使用，而本公司為此目的須獲得客戶書面同意(包括表示不反對)。

在使用閣下的個人資料作上文所述的目的或提供予上文所述的人士之前，本公司須獲得閣下的書面同意，及只在獲得閣下的書面同意後方可使用閣下的個人資料及提供予其他人士作任何推廣及促銷用途。

閣下日後可撤回閣下給予本公司有關使用閣下的個人資料及提供予其他人士作任何促銷用途的同意。

閣下如欲撤回閣下給予本公司的同意，請發信至下文“**個人資料的查閱和更正**”部份所列的地址通知本公司。本公司會在不收取任何費用的情況下確保不會將閣下納入日後的直接促銷活動中。

個人資料的查閱和更正：根據條例，閣下有權查明本公司是否持有閣下的個人資料，獲取該資料的副本，以及更正任何不準確的資料。閣下還可以要求本公司告知閣下本公司所持個人資料的種類。

查閱和更正的要求，或有關獲取政策、常規及本公司所持的資料種類的資料，均應以書面形式發送至：

香港黃竹坑黃竹坑道38號安盛匯5樓
安盛保險有限公司
個人資料保護主任

本公司可能會向閣下收取合理的費用，以抵銷本公司為執行閣下的資料查閱要求而引致的行政和實際費用。

查詢

任何有關本公司的個人資料私隱政策及實務的查詢可向個人資料保護主任提出。

保單已按適用之徵費率徵收保險業監管局的有關徵費。欲了解更多詳情，請瀏覽www.axa.com.hk/ia-levy或致電AXA安盛(852) 2523 3061。