創興保險有限公司
Chong Hing Insurance Company Limited
(創興銀行全資附屬機構 A Wholly-Owned Subsidiary of Chong Hing Bank)

九龍九龍灣宏照道38號企業廣場5期二座辦公大樓L25
L25, Tower Two, Enterprise Square Five, 38 Wang Chiu Road, Kowloon Bay, Kowloon
電話 Tel：(852) 3768 9288 傳真 Fax：(852) 3768 1910 / (852) 3768 9292
網址 Website：www.chins.com.hk

零售綜合保投保書
Retail Plus Proposal Form

投保人資料 Proposer's Details			
投保公司名稱 Name of Proposer			
通訊地址 Mailing Address			
聯絡電話 Contact No.	住宅 Home	手提 Mobile	辦公室 Office
	傳真 Fax No.	電郵地址 Email Address	

投保地址資料 Insured Premises Details			
投保地址 Insured Location			
業務性質 Nature of Business			
業務成立年期 No. of Years Business Established 年years		用途為 Occupied as ☐ 店舖 Shop ☐ 其他用途,請列明 Other usage, please specify	
建成年份 Year of Built 年years	建築物級別 Class of Construction	投保地點的總面積 Total Floor Area of the Premises	平方尺 Square feet
按揭銀主 / 擁物業置權人仕 (如有) Mortgagee(s) / Lien Holder(s) (if any)			
保單生效日期 (日/月/年) Policy Effective Date (dd/mm/yyyy)	由From _____ 至To _____		

投保項目及金額 Insured Items and Sum Insured	
保障項目 Insured Item	**保額 Sum**
第一節店舖內物件保障 (基本保障) **Section 1 Shop Contents "All Risks" Protection (Basic Cover)**	
(A) 店舖財物 (包括傢俬設備和裝修, 生財工具和機器) Shop Contents (including furniture, fixtures and fittings, decorations and improvements, trading equipment and machines)	
(B) 存貨之說明/數量/每件最高價值 Description of Stock and Quantity /Maximum Article Value	
(C) 租金損失 個月 Loss of Rent for _____ months	
(D) 其他物件 Other Contents (please provide description and quantity/maximum article value involved)	
第一節之總投保金額 **Total Sum Insured for Section 1** **(A) + (B) + (C) + (D)**	

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第一節之額外保障 (Free extensions to Section 1)

1. 碎片清理費用: 保障不超過投保物業總投保額的百分之五
   (Cover Removal of Debris cost for an amount not exceeding 5% of the Total Sum Insured on the Property Insured
2. 索償後自動回復本來投保額 (按比例計算額外保費)
   (Automatic Reinstatement of sum insured after claim) (subject to pro-rata calculated additional premium)
3. 工程費少於港幣100,000 的改建及維修保障 **(涉及自動花灑裝置除外)**
   (Cover Alterations and Additions with contract sum less than HK$100,000) **(exclusive of Sprinkler Installation works)**
4. 季節性存貨增加保障 (以投保存貨不多於百分之二十五為限,只適用於一月、二月、十一月及十二月)
   (Seasonal increase of stock) (the extension is limited to 25% of the stock sum insured for the month of November, December, January and February)
5. 固定玻璃之意外損毀保障: 每次賠償及在保險期內費用不超過港幣10,000
   (Cover accidental breakage of Fixed Glass not exceeding HK$10,000 any one occurrence and in aggregate)
6. 暫時遷離投保地址之財物遭受損失或損毀保障: 不超過第一節投保額的百分之十
   (Cover loss of or damage to contents whilst temporarily removed from the Insured Location up to 10% of Sum Insured under Section 1)
7. 火災或爆炸後的滅火費用保障: 每次賠償不超過第一節投保額的百分之五
   (Fire Extinguishing Expenses in the Insured Location up to 5% of Sum Insured under Section 1 in respect of any one occurrence)

以上延申保障簡介謹供參考, 一切內容以保單條款為準
(The above extension summary is for reference only and all contents to be based on Policy terms and conditions)

第二節業務影響保險 (隨第一節免費承保) **Section 2 Business Interruption (Free with Section 1)**	
在意外發生後三個月內為要恢復業務運作而引起的額外開支 This section protects you against additional costs of carrying on your business for a period up to 3 months after damage to property	HK$500,000

第三節金錢保險（隨第一節免費承保） **Section 3 Money & Assault (Free with Section 1)**	
(A) 劃線支票、銀行本票 Crossed Cheque/Money Orders	HK$300,000
(B) 運送途中 In Transit	HK$10,000
(C) 正常辦公時間置於店舖內 In Premises during Business Hours	HK$10,000
(D) 非正常辦公時間置於店舖內 In Locked Drawer/ Cash Register out of Business Hours	HK$ 5,000
(E) 店舖內的上鎖夾萬 In Locked Safe/ Strongroom	HK$10,000

第四節僱員賠償保險（可隨意投保）
Section 4 Employees' Compensation (Optional Cover)

所有屬於僱員補償條例下之員工均須包括在內
All employees within the scope of the Employees' Compensation Ordinance must be included.

請提供最近期的僱員薪酬紀錄副本（例如：強積金供款紀錄、財務報表、報稅表或其他相關文件）
Please provide a copy of latest wageroll (e.g. latest MPF contribution records, financial statements, tax returns or other relevant documents) of employee(s).

項目 Item No.	僱員職務類別（請註明全職或兼職）Occupation of Employee(s) by Categories (Please specify Full Time or Part Time)	需境外工作 Work outside Hong Kong ☐Yes是 ☐ No否 (如僱員需在香港境外地方工作超過三個月，請提供工作所屬的國家) (If any employees need to work outside Hong Kong for more than 3 months, please provide the working country)	僱員人數 Number of Employees	估計每年薪金 / 工資及其它收入(港幣) Estimated Annual Salaries / Wages & Other Earnings (HK$)*

*《僱員補償條例》（第282章），收入包括：薪金、佣金、花紅、超時工作補薪、津貼等。
Earnings include salaries, commissions, bonuses, overtime, allowance, etc., in accordance with the Employees' Compensation Ordinance (Chapter 282)

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第五節第三者責任保險（隨第四節免費承保） **Section 5 Third Party Liability (Free with Section 4)**	
每次賠償及在保險期內 Any one Accident and any one Period of Insurance	HK$10,000,000
第六節----保險（隨第四節免費承保） **Section 6 –Personal Accident (Free with Section 4)**	
意外死亡及永久傷殘保障 Accident Death and Permanent Disablement Cover	HK$200,000.00

保監局保費徵費 IA Levy	1/4/2021 起保監局保費徵費率 0.1% (0.1% IA Levy is charged to the Insured after 1 April 2021)

過去資料及索償紀錄 Past Information/Claims Experience

1. 在過往 3 年內，閣下是否曾因上述投保書內所提及之業務經營向任何保險公司索償？如「是」，請詳細說明。 ☐Yes 是 ☐ No 否
In respect of the insurance you now apply, have you ever made any claims against any insurer for the nature of business described on this proposal form during the past three years? If yes, please give details.

_____

2. 閣下投保或續保時是否曾被其他保險公司拒絕受保、附加任何特別條款或取消保單？如「是」，請詳細說明。 ☐Yes 是 ☐ No 否
Has any proposal / renewal ever been declined, imposed special terms or cancelled or refused to renew your insurance? If yes, please give details.

_____

3. 閣下之僱員於過往三年內是否曾因工作受傷或死亡？如「是」，請詳細說明。 ☐Yes 是 ☐No 否
Has there been any death or bodily injury sustained by your employees during the past 3 years ? If yes, please give details.

_____

4. 閣下現時是否已投保或曾否申請投保類似保障之保險？如「是」，請詳細說明。 ☐Yes 是 ☐No 否
Are you insured at present or have you ever proposed for insurance which provides similar coverage?

_____

5. 閣下的僱員是否需要在高於地面 30 呎/地底工作/在建築工地工作/需要在船上工作？如「是」，請詳細說明。 ☐Yes 是 ☐No 否
Do your employee(s) need to work over 30 feet /work underground/at construction site /on ships? If yes, please give details.

_____

6. 受保地址是否裝有防盜警報系統? 如「是」，請詳細說明。 ☐Yes 是 ☐No 否
Is a burglary alarm system installed in your premises? If yes, please give details.

_____

7. 閣下是否有計劃在短時間內大幅增加僱員人數或增加不同職業？如「是」者，請詳細說明。 ☐Yes 是 ☐No 否
Do you plan to increase the number of the employees substantially or add different occupations in a short period of time? If yes, please give details.

_____

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A. 直接促銷之指示 Instruction on Direct Marketing

本人已閱讀並接受創興保險有限公司「收集個人資料聲明」。
I have read and accepted Chong Hing Insurance Company Limited's "Personal Information Collection Statement".

☐ 本人不同意創興保險有限公司透過以下方式在直接促銷中使用本人的個人資料（可選擇多個選項）:
I do not agree Chong Hing Insurance Company Limited to use my personal data in direct marketing via (may choose more than one option) :

- ☐ 電話營銷 Telemarketing
- ☐ 電子途徑 Electronic Means
- ☐ 直接郵件 Direct Mail

☐ 本人不同意創興保險有限公司向其收集個人資料聲明內之第 4(c)(i)至 4(c)(v)段所列的類別的機構提供本人的個人資料，以供其在直接促銷中使用。
I do not agree Chong Hing Insurance Company Limited to provide my personal data to the classes of entities provided in paragraphs 4(c)(i) to 4(c)(v)of Chong Hing Insurance Company Limited's Personal Information Collection Statement for use by them in direct marketing.

本人同意於以上空格沒有填上剔("✓")號的各項中關於本人的個人資料的使用。
I agree to the use of my personal data in each case where I have not ticked("✓") the box(es) above.

B. 付款授權書 Payment Authorization

☐ 本人選擇以下列方式繳交保費 I wish to pay my premium by:

- ☐ 現金 Cash
- ☐ 支票 (抬頭人請填「創興保險有限公司」) Cheque (payable to Chong Hing Insurance Company Limited)
- ☐ 由創興銀行戶口/信用卡(Visa或萬事達卡)直接轉賬支付保費 Direct Debit from Chong Hing Bank Account/Credit Card Account (Visa or Master)

創興銀行戶口 / 信用卡號碼
Chong Hing Bank Account / Credit Card Number _____

發卡銀行 Credit Card Issuing Bank _____

信用卡有效日期 Credit Card Expiry Date _____月 Month _____ 年 Year

創興銀行戶口／信用卡持有人姓名 Account Holder / Cardholder's Name

_____

本人授權創興保險有限公司從本人上述之賬戶支取有關保險保單之保費。
I hereby authorize Chong Hing Insurance Company Limited, until further written notice from me, to charge my above account for the premium due of this insurance policy.

_____ _____
戶口／信用卡持有人簽署＊ 日期（日／月／年）
Account Holder/Cardholder's Signature Date (dd/mm/yyyy)

＊簽署必須與創興銀行戶口／信用卡簽署相同
Signature should correspond to the specimen signature of your Bank/Credit Card Account

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收集個人資料聲明

創興保險有限公司（“本公司”）依據個人資料（私隱）條例
致 客戶及其他人士通知書

1. 本公司明白其就《個人資料（私隱）條例》（香港法例第 486 章）（“條例”）收集、持有、披露、處理、使用及轉移個人資料所負有的責任。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及安全性，及避免發生未經授權或者意外取得、刪除或另行使用個人資料的情況。

   本公司會在一般日常業務運作過程中，例如，當客戶及/或個人（統稱「資料當事人」）申請或使用本公司之產品及/或服務，或以其他方式進行作爲本公司所提供部分產品及/或服務時，不時向資料當事人收集個人資料。本公司亦會向第三方（包括客戶因本公司產品及/或服務的推廣以及申請本公司產品及/或服務而接觸的第三方服務供應商）收集與資料當事人有關的個人資料。

   如果 閣下不向本公司提供所需 閣下的個人資料，本公司可能無法提供 閣下所需的資料、產品或服務，或無法處理 閣下的要求。

2. **目的：**

   本公司不時有必要收集 閣下的個人資料，並可能因下列各項目的（“有關目的”）而供本公司使用、儲存、保留、處理、轉移、披露或共享該等個人資料：

   (a) 向 閣下推介、提供和營銷本公司、創興銀行集團成員或本公司合作品牌夥伴及商業合作夥伴(參閱下文“在直接促銷中使用資料”部份)之產品及/或服務;
   (b) 處理和評估 閣下就本公司及創興銀行集團成員所提供之產品及/或服務提出的任何申請或要求;
   (c) 向 閣下提供後續服務，包括但不限於管理已發出的保單；
   (d) 與就本公司或創興銀行集團成員提供的任何產品及/或服務而由 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；
   (e) 評估 閣下的財務需求；
   (f) 為資料當事人設計產品及/或服務；
   (g) 為統計或其他目的進行市場研究；
   (h) 不時為本聲明所列的任何目的而核對由本公司或任何創興銀行集團成員所持有的與 閣下有關的任何資料；
   (i) 履行根據下列在中華人民共和國香港特別行政區管轄權以內或以外適用於本公司或任何創興銀行集團成員的關於披露及使用資料的任何規定：
      (i) 任何法律；
      (ii) 任何由具有管轄權的法院或審裁處所作出之任何命令/判決；
      (iii) 何本地或外地法律、監管、稅務、政府、執法或其他機關，或金融服務供應者的自律監管或行業組職或協會的任何指引；或
      (iv) 由本地或外地法律、監管、稅務、政府、執法或其他機關，或金融服務供應者的自律監管或行業組織或協會所訂立的任何合約或其他承諾；
   (j) 進行身份及／或信用核查／或債務追討；
   (k) 促使本公司的實際或辦擬定承讓人、或本公司對資料當事人所擁有之權利的參與人或附屬參與人評估擬成為轉讓、參與或附屬參與對象的交易；
   (l) 遵守在創興銀行集團內部針對符合制裁、阻止、偵查、調查或檢控香港特別行政區管轄權以內或以外清洗黑錢、恐怖分子融資活動或其他非法活動的任何方案而訂定有關共用、保留、披露或使用資料的任何規定、政策、程序、措施或安排；
   (m) 與任何創興銀行集團成員共用或轉移資料，而該等資料亦可能與可獲取的其他資料組合或被使用，以經營與任何創興銀行集團成員主要業務所經營的金融、保險及證券相關服務；
   (n) 進行與本公司業務經營有關的其他服務；及
   (o) 與上述任何目的直接有關及附帶的其他目的。

3. **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，可提供給下述在香港特別行政區管轄權以內或以外的各類人士或實體作任何有關目的:

   (a) 任何創興銀行集團成員（「創興銀行集團」一併及分別地指創興銀行有限公司、本公司其任何控股公司及任何該等控股公司的子公司、其控權人（該詞釋義見香港法例第 155 章銀行業條例）、其子公司及其任何分行及辦事處，而「創興銀行集團成員」具有相同涵義），而該等個人資料可能與創興銀行集團任何成員可獲取的其他資料組合；
   (b) 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、行業組職或協會、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；
   (c) 根據在香港特別行政區管轄權以內或以外不時適用於本公司或任何創興銀行集團成員的任何法律、任何法庭/審裁處所做出之命令或裁決或任何本地或外地的法律、監管、稅務、政府、執法或其他機關，或金融服務供應者的自律監管或行業組職或協會的任何指引或其訂立的任何合約或其他承諾而本公司或任何創興銀行集團成員被規定或被期望需向其作出披露的任何人士；

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(d) 與就本公司及/或任何創興銀行集團成員提供的任何產品及/或服務而由 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)；

(e) 向本公司及/或相關的創興銀行集團成員提供行政、電訊、電腦、付款、技術、證券結算、索賠處理或其他服務(包括直接促銷服務)並對上述相關的創興銀行集團成員負有保密義務的任何代理人、承辦商或第三方服務提供者；

(f) 信貸資料機構或（在出現拖欠還款的情況下）收賬代理機構；

(g) 本公司之權利或業務的任何實際或擬定承讓人、受讓方、參與人或附屬參與人；

(h) 任何政府部門或其他適當的政府或監管機關；及

(i) 資料當事人因申請本公司產品及/或服務而選擇接觸的第三方服務供應商；

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“在直接促銷中使用資料”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。

4. **在直接促銷中使用資料**

本公司有意在直接促銷中使用資料當事人的資料，惟本公司須獲得資料當事人的同意（包括表示不反對）,方可使用資料當事人的資料作前述用途。就此而言，請注意；

(a) 本公司不時持有資料當事人的姓名、聯絡資料、產品及服務組合資料、交易模式及行為、財務背景及人口統計數據可能用於直接促銷；

(b) 本公司、任何創興銀行集團成員、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、會員或優惠計劃)：

(i) 保險、銀行、信用卡、公積金計劃、金融服務、證券和相關產品及服務；

(ii) 健康、保健及醫療餐飲、體育運動及會員服務、娛樂、水療或類似的休閒活動、旅遊及交通、家居、服裝、教育、社交網絡、媒體的產品及服務及/或高端消費類產品；

(c) 以上服務產品將會由本公司及/或以下機構提供:

(i) 任何創興銀行集團成員；

(ii) 第三方金融機構；

(iii) 本公司或任何創興集團成員的合作品牌夥伴或商業合作夥伴；

(iv) 向本公司或任何以上所列機構提供支援的第三方獎賞、忠誠、品牌合作或優惠計劃提供者；

(v) 慈善或非牟利機構;

(d) 除促銷上述產品及/或服務外，本公司亦有意將上文(a)段部份所述的資料提供予上文(c)段部份所述的全部或任何人士，以供該等人士在促銷該等產品及/或服務時使用，而本公司為此目的須獲得 閣下的書面同意(包括表示不反對)，否則不得如此使用該資料。

在使用 閣下的個人資料作有關目的和提供予上文所述的受讓人士之前，本公司須獲得 閣下的書面同意(包括表示不反對)，及只在獲得上述 閣下的書面同意後。方可使用 閣下的個人資料及提供 閣下的個人資料予其他人士作任何推廣及促銷用途。

如 閣下不希望本公司使用或將閣下之個人資料提供予其他人士作上述直接促銷用途， 閣下可隨時通知本公司的資料保障主任，以行使閣下之選擇拒絕促銷之權利，此安排並不收取任何費用，本公司其後將停止使用及/或提供 閣下之個人資料給第三方作直接促銷。

5. 個人資料的查閱和更正：資料當事人如欲查閱或更正資料，或索取關於本公司的政策及實務及所持有資料種類的要求，應向下列本公司資料保障主任提出:

九龍九龍灣宏照道 38 號企業廣場 5 期二座辦公大樓 L25
創興保險有限公司
資料保障主任
電話：(852) 3768 9288 /傳真熱線: (852) 3768 9292 / 電郵：hq@chins.com.hk

6. 根據條例的條款，本公司有權就處理任何查閱資料的要求收取合理費用。

7. 本收集個人資料聲明不會限制資料當事人在條例下所享有的權利。

[Version: Dec -2021]

(如本中文本與英文本在文義上有歧異者，概以英文本為準。)

創興保險有限公司
Chong Hing Insurance Company Limited
(創興銀行全資附屬機構)
(A Wholly-Owned Subsidiary of Chong Hing Bank)

九龍九龍灣宏照道38號企業廣場5期二座辦公大樓L25
L25, Tower Two, Enterprise Square Five, 38 Wang Chiu Road, Kowloon Bay, Kowloon
電話 Tel：(852) 3768 9288 傳真 Fax：(852) 3768 1910 / (852) 3768 9292
網址 Website：www.chins.com.hk

Personal Information Collection Statement

Chong Hing Insurance Company Limited (the "Company")

Notice to Customers and Other Persons relating to the Personal Data (Privacy) Ordinance

1. The Company recognises its responsibilities in relation to the collection, holding, retaining, processing, use disclosure and transfer of personal data under the Personal Data (Privacy) Ordinance (Chapter 486 of the Laws of Hong Kong) (the "Ordinance"). 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.

   Personal data are collected from customers and/or individuals (collectively "data subjects") from time to time in the ordinary course of the Company's daily operation, for example, when data subjects apply for or use the Company's products and/or services, or otherwise carry out as part of the Company's products and/or services. The Company will also collect personal data relating to data subjects from third parties, including third party service providers with whom data subjects interact for marketing the Company's products and/or services and in connection with the applications by the data subjects for the Company's products and/or services.

   If you do not provide the Company with your personal data as required, the Company may not be able to provide the information, products or services you need or process your request.

2. **Purposes:**

   From time to time, it is necessary for the Company to collect your personal data which may be used, stored, retained, processed, transferred, disclosed or shared by us for the following purposes ("Purposes"):

   (a) offering, providing and marketing to you the products and/or services of the Company, members of Chong Hing Bank Group, our co-branding partners or business partners (see "Use of Data in Direct Marketing" below);
   (b) processing and evaluating any applications or requests made by you for products and/or services offered by the Company and members of Chong Hing Bank Group;
   (c) providing subsequent services to you, including but not limited to administering the policies issued;
   (d) any purposes in connection with any claims made by or against or otherwise involving you in respect of any products and/or services provided by the Company or members of Chong Hing Bank Group, including investigation of claims;
   (e) evaluating your financial needs;
   (f) designing products and/or services for data subjects;
   (g) conducting market research for statistical or other purposes;
   (h) matching any data held by the Company or any member of Chong Hing Bank Group which relates to you from time to time for any of the purposes listed herein;
   (i) complying with any requirements for disclosure and use of data that are applicable to the Company, or any member of Chong Hing Bank Group within or outside the jurisdiction of the Hong Kong Special Administrative Region of the People's Republic of China ("HKSAR") according to:
      (i) any law;
      (ii) any order/judgment made by a competent court or tribunal;
      (iii) any guidelines of any local or foreign legal, regulatory, tax, governmental, law enforcement, or other authorities, or self-regulatory or industrial bodies or associations of financial services providers; or
      (iv) any contractual or other commitment with any local or foreign legal, regulatory, tax, governmental, law enforcement, or other authorities or self-regulatory or industrial bodies or associations of financial services providers;
   (j) conducting identity and/or credit checks and/or debt collection;
   (k) in enabling an actual or proposed assignee of the Company or participant or sub-participant of the Company's rights in respect of the data subjects to evaluate the transaction intended to be the subject of assignment, participation or sub-participation;
   (l) complying with any requirements, policies, procedures, measures or arrangements for sharing, retaining, disclosing or using data in accordance with any programmes within Chong Hing Bank Group for compliance with sanctions, prevention, detection, investigation or prosecution of money laundering, terrorist financing or other unlawful activities within or outside the jurisdiction of the HKSAR;
   (m) in sharing with, or transferring to, any member of the Chong Hing Bank Group, data which may be combined with other information available to, or used for carrying out financial, insurance and securities related services in connection with operation of major businesses of any member of the Chong Hing Bank Group;
   (n) carrying out other services in connection with the operation of the Company's business; and
   (o) other purposes directly relating and incidental to any of the above.

3. **Transfer of Personal Data：**

   Personal data will be kept confidential but, subject to the provisions of any applicable law, may be provided to the following classes of persons/entities within or outside the jurisdiction of the HKSAR for any of the Purposes:

   (a) any member of Chong Hing Bank Group ("Chong Hing Bank Group" means Chong Hing Bank Limited, the Company, any of their holding companies, subsidiary of any such holding companies, their controllers (as such terms are defined in the Banking Ordinance (Chapter 155 of the Laws of Hong Kong)), their subsidiary companies and their branches and offices (together or individually) and "member of Chong Hing Bank Group" has the same meaning) which may be combined with other information available to any such member of Chong Hing Bank Group;

九龍九龍灣宏照道38號企業廣場5期二座辦公大樓L25
L25, Tower Two, Enterprise Square Five, 38 Wang Chiu Road, Kowloon Bay, Kowloon
電話 Tel：(852) 3768 9288 傳真 Fax：(852) 3768 1910 / (852) 3768 9292
網址 Website：www.chins.com.hk

(b) any person associated with the Company, any reinsurance company, claims investigation company, your broker, industry bodies or associations fund management company or financial institution and in this regard you consent to the transfer of your data outside of Hong Kong;

(c) any person to whom the Company or any member of Chong Hing Bank Group is required or expected to make disclosure under any law, pursuant to any Court/Tribunal Order or Judgement, or pursuant to any guidelines of or any contractual or other commitment with any local or foreign legal, regulatory, tax, governmental, law enforcement or other authorities, or self-regulatory or industrial bodies or associations of financial services providers which are applicable to the Company or any member of the Chong Hing Bank Group from time to time within and/or outside the jurisdiction of the HKSAR;

(d) any person (including private investigators) in connection with any claims made by or against or otherwise involving you in respect of any products and/or services provided by the Company and/or any member of Chong Hing Bank Group;

(e) any agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment, technology, securities clearing, claims handling, or other services (including direct marketing services) to the Company and/or our relevant members of Chong Hing Bank Group who has a duty of confidentiality to such relevant member;

(f) credit reference agencies or, in the event of default, debt collection agencies;

(g) any actual or proposed assignee, transferee, participant or sub-participant of the Company's rights or businesses;

(h) any government department or other appropriate governmental or regulatory authority; and

(i) third party service providers with whom data subjects have chosen to interact in connection with the applications of the data subjects for the Company's products and/or services;

For our policy on using your personal data for marketing purposes, please see the section below "Use of Data in Direct Marketing". Transfer of your personal data will only be made for one or more of the Purposes specified above.

4. **Use of Data in Direct Marketing:**

The Company intends to use a data subject's data in direct marketing and may not so use the data unless it has received the data subject's consent (which includes an indication of no objection) to the intended use. In this connection, please note that:

(a) The name, contact details, products and services portfolio information, transaction pattern and behavior, financial background and demographic data of a data subject held by the Company may be used from time to time in direct marketing;

(b) Direct marketing (including but not limited to providing reward, loyalty or privileges programmes) may be conducted in relation to the following classes of products and services that the Company, any member of Chong Hing Bank Group, our co-branding partners and our business partners may offer:

(i) insurance, banking, credit card, provident fund scheme, financial services, securities and related products and services;

(ii) products and/or 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;

(c) the above products and/or services may be provided by the Company and/or:

(i) any member of Chong Hing Bank Group;

(ii) third party financial institutions;

(iii) Co-branding partners or the business partners of the Company and any member of Chong Hing Bank Group;

(iv) third party reward, loyalty, co-branding or privileges programme providers supporting the Company or any of the above listed entities;

(v) charitable or non-profit making organizations;

(d) in addition to marketing the above products and/or services, the Company also intends to provide the data described in (a) above to all or any of the persons described in (c) above for use by them in marketing those products and/or services, and the Company requires your written consent (which includes an indication of no objection) for that purpose otherwise the Company may not so use the data.

Before using your personal data for the Purposes and providing to the transferees sets out above, the Company must obtain your written consent (which includes an indication of no objection), and only after having obtained such written consent, may use and provide your personal data for any promotional or marketing purpose.

If you do not wish the Company to use or provide to other parties your personal data for use in direct marketing as described above, you may, at any time and without charge, exercise your opt-out right by notifying the Data Protection Officer of the Company after which the Company shall cease to use and/or provide to other parties your personal data in direct marketing.

5. Access and correction of personal data: A data subject who requests access to data or correction of data or for information regarding policies and practices and kinds of data held should contact the following Data Protection Officer of the Company:

The Data Protection Officer
Chong Hing Insurance Company Limited
L25, Tower Two, Enterprise Square Five, 38 Wang Chiu Road,
Kowloon Bay, Kowloon
Hotline : 852 3768 9288 / Direct Fax : 852 3768 9292 / Email : hq@chins.com.hk

6. In accordance with the terms of the Ordinance, the Company has the right to charge a reasonable fee for the processing of any data access request.

7. Nothing in this Personal Information Collection Statement shall limit the rights of data subjects under the Ordinance.

[Version : Dec 2021]

(In case of any inconsistencies between English and Chinese versions of this Personal Information Collection Statement, the English version shall prevail.)

創興保險有限公司
Chong Hing Insurance Company Limited
(創興銀行全資附屬機構 A Wholly-Owned Subsidiary of Chong Hing Bank)
九龍九龍灣宏照道38號企業廣場5期二座辦公大樓L25
L25, Tower Two, Enterprise Square Five, 38 Wang Chiu Road, Kowloon Bay, Kowloon
電話 Tel：(852) 3768 9288 傳真 Fax：(852) 3768 1910 / (852) 3768 9292
網址 Website：www.chins.com.hk

投保人聲明 Declaration

本人/吾等謹此聲明，就本人/吾等之所知及所信，於本申請書內的陳述及資料乃屬真確及完整，絕無隱瞞或保留重要資料，並同意將本投保書及聲明作為與創興保險有限公司和本人/吾等所訂合約之根據，並以保單上各條款為準則。

本人/吾等並聲明：

(a) 本人/吾等絕無向創興保險隱瞞任何事實* (例如該等足以影響保險公司決定是否接受投保之事實)，如任何有關事實未有正確列明或有所隱瞞，保單將會作廢。

(ii) 本人/吾等明白所有保障範圍, 不承保事項, 條款及細則概以創興保險保單為準。

(iii) 本人/吾等確認本人/吾等已閱讀並明白收集個人資料聲明〈「該聲明 」〉。本人/吾等確認已被通知本人/吾等須詳細閱讀該聲明，而本人/吾等已詳細閱讀該聲明對貴公司不時所收集、保留或持有之本人/吾等的個人資料的影響(不論是否於本聲明當日或以前或從其他途徑所取得)。

根據以上所述，本人/吾等特此確認並同意創興保險有限公司根據該聲明使用及轉移本人/吾等的個人資料，並在本人/吾等於以上 A 部份的空格沒有填上剔〈"✓"〉號的各項中，在直接促銷中使用及將本人/吾等個人資料提供予其他人士。

*註意：

1. 若閣下不能確定任何資料或事實之重要性，均須陳述。
2. 此保單提供的保險，必須在本公司確定接納投保後，才能正式生效。

I/We hereby declare that the statements and particulars given in this proposal form are to the best of my/our knowledge and belief, true and complete and no material information is withheld; and agree that this proposal form and declaration shall be the basis of, and be incorporated in, the contract between Chong Hing Insurance Company Ltd and myself/ourselves shall subject to the terms and conditions of this Policy.

I/We declare that

(i) I/ We do not withhold any material information* (Such as any facts that likely to influence assessment of this application), any misrepresentation or non-disclosure may invalidate this policy.

(ii) I/We understand that I/we shall refer to the policy for details of the insurance coverage, exclusion clauses and terms and conditions.

(iii) 1/We ACKNOWLEDGE AND CONFIRM that I/we have read and understood the Personal Information Collection Statement ("PICS'). I/We confirm that I/we have been advised to read carefully the PICS, and I/we have read it carefully its effect and impact in respect of my/our personal data collected, retained or held by the Company from time to time (whether collected prior to or on the date hereof or otherwise).

Based on the foregoing, I/we hereby give my/our acknowledgement and agree to the use and transfer of my/our personal data by Chong Hing Insurance Company Limited in accordance with the PICS and the use and provision of my/our personal data for the purpose of direct marketing in each case where I/we have not ticked ("✓") the boxes in Part A above.

* Note:

1. If you are in doubts as to whether or not particular information or facts are material they should be disclosed
2. The liability of the Company does not commence until this proposal has been accepted by the Company.

投保人簽署 (請連同公司蓋章) Signature of Proposer (stamped with Company Chop)	日期（日／月／年） Date (DD/MM/YYYY)

代理印章 Agent's Stamp	公司專用 For Office Use Only	
	分行代號 Branch Code	職員號碼 Staff No.
	日期 Date	保險代理登記號碼 Insurance Agent Reg. No.
	註 Remarks	轉介職員號碼 Referrer Staff No.

(Version: App Jan 2022 / PICS Dec 2021)