

## 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. (The above includes receiving personal data from credit reference agencies approved for participation in the Multiple Credit Reference Agencies Model (hereinafter referred to as “credit reference agencies”))

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;
- (k) in assisting other credit providers in Hong Kong approved for participation in the Multiple Credit Reference Agencies Model (“hereinafter referred to as “credit providers”) to conduct credit checks and collect debts;
- (l) 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;
- (m) 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;
- (n) 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;
- (o) carrying out other services in connection with the operation of the Company’s business; and
- (p) 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;
- (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 (including the operator of any centralized database used by credit reference agencies), and, in the event of default, to debit 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. Transfer of personal data to data subject's third party service providers using the company's application programming Interfaces ("API"):

The Company may, in accordance with the data subject's instructions to the Company or third party service providers engaged by the data subject, transfer the data subject's data to third party service providers using the Company's API for the purposes notified to the data subject by the Company or third party service providers and/or as consented to by the data subject in accordance with the Ordinance.

#### 6. 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

#### 7. 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.

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

[Version : Dec 2022]

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