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

# 貨運險投保書
# Cargo Proposal Form

請以英文正楷填寫，並在適當的空格內填上"✓"號。 Please fill in this form in English block letters and tick"✓" the boxes where appropriate.

## 投保人資料 Proposer's Details

投保申請 Insurance Application for
☐ 保險單 Policy　☐ 暫保單 Cover Note　☐ 預約保險單Open Policy　(正單Original _____ 份 及 副本Copy_____份)

申報暫保單號 Declaring Cover Note No. _____　申報預約保險單號碼 Declaring Open Policy No _____

| | | |
|---|---|---|
| 投保申請人 / 公司名稱<br>Name of Proposer /Applicant | | |
| 通訊地址<br>Mailing Address | | |
| 聯絡電話號碼<br>Contact No. | 手提電話號碼<br>Mobile No. | 電郵地址<br>Email Address |
| 過戶<br>Held to the order of | | |
| 船名 / 航空公司名稱<br>Name of Vessel / Airline | | 航程編號 / 航機編號<br>Voyage No. / Freight No. |
| 提單號碼/ 空運提單號碼<br>B/L No. / M.A.W.B. No. | 信用證號碼<br>L/C No. | |
| 是否已向郵局投保<br>By Insured Parcel ☐是 Yes ☐否 No | 郵遞收條號碼<br>Parcel Post Receipt No | |
| 航程<br>Voyage 由From_____ 至To _____ | | |
| 經何處<br>Via | 轉載地點<br>Transhipment at | |
| 開行日期<br>Date of Departure | 到達日期<br>Date of Arrival | |
| 賠款地點<br>Claims Payable at | | |
| 貨物價值<br>Invoice Value | 保險金額<br>Insured Value | |

## 投保項目 Insured items

| Marks 嘜頭 | Quantity / Packing / Description of Goods 貨物數量 / 包裝 / 描述 |
|---|---|
| | |

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## 保險條款 Terms and Conditions

貨物條款甲+ 盜竊短交險+ 戰爭險+ 罷工險
☐ Cargo (A) + TPND + War + Strikes

航空貨運險+ 盜竊短交險+ 戰爭險+ 罷工險
☐ Cargo (Air) + TPND + War + Strikes

貨物條款乙+ 戰爭險+ 罷工險
☐ Cargo (B) + War + Strikes

貨物條款丙+ 戰爭險+ 罷工險
☐ Cargo (C) + War + Strikes

其他條件,
☐ Other Terms & Conditions :-

1. 曾否在最近三年內有索償保險記錄? ☐是 Yes ☐否 No
Have you ever made any claims in the past 3 years?

2. 曾否被保險公司拒絕投保、取消保單或拒絕續保 ☐是 Yes ☐否 No
Have you ever been declined insurance, or have any insurance been cancelled or have any renewal been refused by any insurer?

## 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.

## 付款指示及授權表格 Payment Instruction and Authorization Form

### ☐ 支票 Cheque

您可以親身到任何一間創興銀行分行或郵遞方式繳付保費，支票抬頭如下，並在支票背面註明保戶名稱及保單號碼。
You may settle the premium by presenting it to the Chong Hing Bank Branch or mailing a crossed cheque payable to specified below; please clearly mention the insured's name and policy number on the back of the cheque.

支票抬頭 Cheque made payable to: **創興保險有限公司 Chong Hing Insurance Company Limited**

### ☐ 現金存款 Cash Deposit

您可以親身到任何一間創興銀行分行，以現金存款至我們下列的銀行戶口繳付保費，並**交回入數紙副本**，以便我們核對。
You can pay the premium by presenting it to the Chong Hing Bank Branch and depositing cash into our company's bank account, which is specified below. Please **send us a copy of your bank-in-slip** for our records.

銀行戶口名稱 Bank Account Holder: **創興保險有限公司 Chong Hing Insurance Company Limited**
銀行戶口號碼 Bank Account No.: **041-256-10-136021-5**

### ☐ 直接付款授權 Direct Debit Authorization

本人/本公司 茲授權創興銀行有限公司根據「創興保險有限公司」不時的指示，從下列儲蓄戶口 / 往來戶口 / 信用卡戶口中，直接扣除所需繳交的續保保費。
I/We hereby authorize Chong Hing Bank Limited to direct debit my/our below saving account / current account / credit card account maintained with the same for renewal premium due or payable under this policy as shall be instructed by "Chong Hing Insurance Company Limited" from time to time

| | |
|---|---|
| 創興銀行戶口號碼<br>Chong Hing Bank Account No. | |
| 銀行戶口名稱<br>Name of Bank Account Holder | |
| 銀行戶口持有人簽署 (如適用者，請連同公司蓋章)<br>Bank Account Holder's Signature (with Company Chop if applicable) | 簽署必須與上述儲蓄戶口 / 往來戶口的簽署式樣相同。<br>The signature on this authorization form must be the same as the signature of your saving account / current account specified herein. |
| 簽署日期 (日/月/年) Date (dd/mm/yy) | |

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## 收集個人資料聲明 Personal Information Collection Statement

### 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」）需不時（包括通過人工智能驅動的介面） 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。
   （以上包括從獲核准加入多家個人信貸資料服務機構模式的信貸資料服務機構（以下簡稱 「信貸資料服務機構」）接收個人資料，如適用於一般保險業務）。

   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) 有關銀行、金融及/或保險服務、產品及其市場推廣活動的設計及/或研究；
   (h) 進行研究、規劃、統計及/或行為分析；
   (i) 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；
   (j) 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；
   (k) 執行身份確認
   (l) 協助其他在香港獲核准加入多家個人信貸資料服務機構模式的信貸提供者（以下簡稱「信貸提供者」，如適用於一般保險業務）進行信用檢查及追討欠債；
   (m) 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；
   (n) 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；
   (o) 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；
   (p) 進行與本公司業務經營有關的其他服務；及
   (q) 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；
   (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) 信貸資料服務機構（包括信貸資料服務機構所使用的任何中央資料庫之經營者），及在信貸違約時，提供予收賬代理機構；
   (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. **使用本公司應用程式介面（「API」）向資料當事人的第三方服務供應商轉移個人資料**
本公司可根據資料當事人向本公司或資料當事人使用之第三方服務供應商所發出的指示，使用本公司的 API 向第三方服務供應商轉移資料當事人的資料，以作本公司或第三方服務供應商所通知資料當事人的用途及/或資料當事人根據條例所同意的用途。

6. 本公司或其第三方服務供應商可能會使用大數據分析和人工智能（「BDAI」）處理和分析資料當事人的個人資料，以實現本收集個人資料聲明所述的用途。本公司亦可能在其業務運營過程中，利用 BDAI 促進自動化決策、幫助提升客戶服務及體驗、加強風險管理及合規、提供個人化產品或服務，以改善營運效率。

7. **根據及按照條例及《個人信貸資料實務守則》中的條款，資料當事人有權：**

(a) 查核本公司是否持有他/她的資料；
(b) 要求查閱該等資料；
(c) 要求本公司更正任何有關他/她的不準確資料；
(d) 查明本公司對於資料的政策及實務和獲告知本公司持有的個人資料的種類；
(e) 要求本公司告知本行向信貸資料服務機構或收賬代理公司例行披露的資料的種類，及獲取本公司向上述機構所提供的進一步資料，藉以要求查閱及/或更正向有關信貸資料服務機構或收賬代理公司所披露的資料；及
(f) 就本公司向信貸資料服務機構提供的任何賬戶資料（爲免生疑問，包括任何賬戶還款資料），於全數清還欠賬而結束賬戶時，指示本公司要求信貸資料服務機構自其資料庫中刪除該等賬戶資料，但指示須於賬戶結束後五年內提出及於緊接結束賬戶前五年內沒有關於賬戶的任何拖欠爲期超過 60 天的欠款。賬戶還款資料包括上次到期的還款額、上次報告期間（即緊接本公司上次向信貸資料服務機構提供賬戶資料前不超過 31 天的期間）所作還款額、剩餘可用信貸額或未償還餘額及欠款資料（即過期欠款額及逾期還款日數、清還過期欠款的日期，及最終清還拖欠爲期超過 60 天的欠款的日期（如有）。

8. 如出現關於賬戶的任何拖欠還款情況，除非拖欠金額在自拖欠日期起計 60 天屆滿前全數清還或已撇賬（因破產令導致撇賬除外），否則信貸資料服務機構可保留賬戶還款資料（如上文第 7（f）段所述），直至自最終清還該拖欠還款日期起計滿五年為止。

9. 如資料當事人因被頒布破產令而導致任何賬戶金額被撇賬，不論賬戶還款資料（如上文第 7（f）段所述）有否顯示任何拖欠爲期超過 60 天的還款，信貸資料服務機構可保留賬戶還款資料，直至最終清還該拖欠還款日期起計滿五年為止，或自資料當事人提出證據通知信貸資料服務機構其已獲解除破產令日期起計滿五年為止，以較早出現的情況為準。

10. **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：chics@chbank.com

11. 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。

12. 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: April 2026]
(如本中文本與英文本在文義上有歧異者，概以英文本為準。)

## 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, (including through interfaces powered by artificial intelligence), 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 applicable to the general insurance business)

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) in designing and/or researching on banking, financial and/or insurance services, products and marketing activities;

(h) in carrying out research, planning, statistical and/or behaviour analysis;

(i) 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;

(j) 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;

(k) conducting identity;

(l) in assisting other credit providers in Hong Kong approved for participation in the Multiple Credit Reference Agencies Model (hereinafter referred to as "credit providers", if applicable to the general insurance business) to conduct credit checks and collect debts;

(m) 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;

(n) 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;

(o) 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;

(p) carrying out other services in connection with the operation of the Company's business; and

(q) 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 programing 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. The Company or its third-party service providers may use big data analytics and artificial intelligence ("BDAI") to process and analyse the personal data of the data subjects to achieve the purposes set forth in this Personal Information Collection Statement. The Company may also use BDAI in its business operations to facilitate automated decision-making, enhance customer services and experiences, strengthen risk management and compliance, and offer personalized products and services to improve operational efficiency.

7. **Under and in accordance with the terms of the Ordinance and the Code of Practice on Consumer Credit Data, a data subject has the right:**
  (a) to check whether the Company holds data about him/her;
  (b) to request access to such data;
  (c) to require the Company to correct any data relating to him/her which is inaccurate;
  (d) to ascertain the Company's policies and practices in relation to data and be informed of the kind of personal data held by the Bank;
  (e) to be informed on request which items of data are routinely disclosed to credit reference agencies or debt collection agencies, and be provided with further information to enable the making of access and/or correction requests to the relevant credit reference agency(ies) or debt collection agency(ies); and
  (f) in relation to any account data (including, for the avoidance of doubt, any account repayment data) which has been provided by the Company to a credit reference agency(ies), to instruct the Company, upon termination of the account by full repayment, to make a request to the credit reference agency(ies) to delete such account data from its database, as long as the instruction is given within five years from the account's termination and there has been no default in payment in relation to the account lasting in excess of 60 days within the five years period immediately preceding the account's termination. Account repayment data includes amount last due, amount of payment made during the last reporting period (being a period not exceeding 31 days immediately preceding the last time the account data was provided by the Company to the credit reference agency(ies)), remaining available credit or outstanding balance and default data (being amount past due and number of days past due, date of settlement of amount past due, and date of final settlement of amount in default lasting in excess of 60 days (if any)).

8. In the event of any default of payment relating to an account, unless the amount in default is fully repaid or written off (other than due to a bankruptcy order) before the expiry of 60 days from the date such default occurred, the account repayment data (as mentioned in paragraph 7(f) above) may be retained by credit reference agencies until the expiry of five years from the date of final settlement of the amount in default.

9. In the event any amount in an account is written-off due to a bankruptcy order being made against a data subject, the account repayment data (as mentioned in paragraph 7(f) above) may be retained by credit reference agency(ies), regardless of whether the account repayment data reveals any default of payment lasting in excess of 60 days, until the expiry of five years from the date of final settlement of the amount in default or the expiry of five years from the date of discharge of a bankruptcy order as notified by the data subject with evidence to the credit reference agency(ies), whichever is earlier.

10. **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 : chics@chbank.com

11. 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.

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

[Version : April 2026]
(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：
(i) 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「直接促銷之指示」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 and shall be 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 which will likely influence the assessment of this application). I acknowledge and understand that any misrepresentation or non-disclosure may invalidate this policy.
(ii) I/We understand that I/we shall refer to the policy and its notes for details of the insurance coverage, exclusion clauses and terms and conditions.
(iii) I/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 and understand 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 "Instruction on Direct Marketing" section above.

*Note:
1. If you are in doubt 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 (如適用者，請連同公司蓋章)
Signature of Proposer (with Company Chop if applicable)　　日期 (日/月/年)
Date (dd/mm/yyyy)

**注意事項 Important Notes**
請將**填妥之投保書交回本公司** 或 **電郵至 chics@chbank.com**
就閣下之投保，本公司將保留最終決定權。

Please **return the completed proposal form to our office or email to chics@chbank.com**
Regarding your insurance application, our company reserve the right of final decision on your request about the changes.

| **分行代號 Branch Code** | **保險代理人專用 For Agent Use Only** (請在合適方格加上"✓" Please tick "✓" the boxes where appropriate) | | |
|---|---|---|---|
| 代理人簽署 Agent's Signature | 職員號碼 Staff No. | | ☐ 持有一般保險牌照 Holding General Insurance (GI) Licence |
| | 職員姓名 Name of Staff | | |
| 日期 Date | 保險中介人牌照號碼 Insurance Intermediary Licence. No. | | |
| 分行經理/部門組長簽署 Branch Manager / Team Head's Signature | 職員號碼 Staff No. | | ☐ 持有一般保險牌照 Holding General Insurance (GI) Licence |
| | 分行經理 / 部門組長姓名 Name of Branch Manager / Team Head | | ☐ **本投保書已經過分行經理 / 部門組長檢查 The proposal form has been checked by Branch Manager/Team Head** |
| 日期 Date | 保險中介人牌照號碼 Insurance Intermediary Licence. No. | | |
| 備註 Remarks | | | |