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www.bluecross.com.hk

倍安心住院入息保險計劃投保書

Hospital Income Plan "Plus" Application Form

請以英文正楷填寫此份投保書,並連同抬頭為「藍十字(亞太)保險有限公司」之劃線支票寄回(如適用)或填寫第四部分的信用卡付款指示及授權書。Please complete this form in BLOCK letters and if applicable, return it together with a crossed cheque payable to **Blue Cross (Asia-Pacific) Insurance Limited** or complete the Credit Card Payment Instruction and Authorisation in part (IV).

	是保人資料 Details of											
投(Na	R人姓名(以身份證為準)(me of Applicant (as shown c	e/First Name)					香港身份證/護照號碼 HKID Card / Passport No.					
出生日期(日/月/年) 聯絡電話 Contact Tele				手提 elephone No. Mobile		公司 Office	住宅 Home		個人電郵地址 Personal E-mail Address			
室屋街地選De to □ 香Ho *	re Estate	上 上 上 上 上 上 上 上 上 上 上 上 上 上 上 上 上 上 上	Block L	大廈	Building L I I I I I I I I I I I I I I I I I I	illing in the state of the sta	は 保的客戶) who make application 途徑 If not specified, 銀行戶口持有人姓き ne of Bank Account	□ □ 香港 HI □ □ 香港 HI □ ons directly or □ email (if provential of the provential of	through vided) w 銀行名 Bank N	ill be the de SA稱 Jame	分行名稱 Branch Name	
	lesignated bank account; Only b 隼受保人資料 Details			,	ptable.							
	準受保人姓名(姓/名) Name of Proposed Insured(s) (Surname/First Name)	香港身份證 護照號碼 HKID Card Passport No	性別 / Sex	出生日期 (日/月/年: Date of Birth (dd/mm/yy)		體重 (千克) Weight (kg)	準受保人與 投保人之關係* Relationship with the Applicant	職業/職責 Occupation Job Duties		居住地方及每年平均居港時間(月) Place of Residence and average stay in HK per year (month(s))		
1	投保人 Applicant			/ /			本人 Self			其他 Others	(月month(s)	
2				/ /						香港 HK	(月month(s)	
									-		(月month(s)	
3				/ /						其他 Others	(月month(s)	
									-		(月month(s)	
4				/ /						其他 Others	(月month(s) (月month(s)	
									-			
5				/ /					- 1		(月month(s) (月month(s)	
只接 meai 適用 只接	於個人客戶 For individual customer; 受投保人之直屬家庭成員。直屬家庭 is spouse, children, parents, brothers or 於公司客戶 For entity customer; 受投保人之僱員及其配偶與子女。On 保障計劃 Plan Detail	sisters, grandparen ly employee of the	ts, grandchild	ren, legal guardian o	or parents-in-lav	w of the appl	偶的父母。Only Immediate icant.	Family Member of t	he applican	t is acceptable.		
計劃 Plan						每日現金利益 Daily Income Benefit						
「倍安心」住院入息保險計劃 Hospital Income Plan "Plus"								,	- '*			
	期 Payment Mode: 如您下一個生日是在投保日期起計6· 日年齡計算,否則以目前年齡計算。 同,即以保單生效日期決定已屆年齡 表計算應繳金額。	如保單生效日期與	以下一個生 投保日期不	Otherwi	, ext birthday fal se, it will be ba	ased on your		ve date will be used	l to determi	ne the age attai	ed on your next age attained. ined if it is different from the	

If monthly payment mode is chosen, the monthly amount payable is equal to annual premium times 0.0875.

如選擇按月繳款,每月應繳金額等於年繳保費乘0.0875。

(IV) 信用卡付款指示及授權書 Credit Card Payment Instruction and Authorisation

(建議使用	没保人之信用	卡。只接受港元	信用卡戶口。Payment	by the Applicant's credit ca	ard is recommended. Accept credit c	ard in HK currency o	only.)				
□ VISA		☐ Mas	sterCard	信用卡戶口號碼 Credit Card Account No.							
持卡人姓名(Name of Card		name/First Name)		信用卡到期日(月/年) Expiry Date (mm/yy)							
費、保 出書面 (二)本人明 改本授 公司及	儉業監管局復 通知為止。 白本人可隨明 權書通知,須 /或信用卡中	數費及賠償差額(注 等通知貴公司取消 質於取消/更改生 可心。	信用卡戶口內扣除保單如適用),直至本人另 此授權,並同意該取消 效日最少一個月之前交	until further writte f或更 2. I understand that ころ貴 cancellation or v Centre at least 1	e the Company to effect debit of premiu oplicable) from the Credit Card Account en notice is given by me. I have the right to cancel this authorist variation of this authorisation shall be month prior to the effective date of such	ation at any time and e given to the Comp h cancellation/variati	agree that an any and/or C on.	ny notice of Credit Card			
監管局征	敦費。		收取首兩個月保費及係 有關貴公司的收集個 <i>人</i>	4 1	ent mode is selected, the Company w rity in advance at the time of applica read and understood the Company's th this form.	tion. Personal Information	Collection St	atement as			
持卡人簽署 Signature of C	Cardholder				日期(日/月/年) Date (dd/mm/yy)						
parents-in-law o (V) 所有準受 All Propo	f the Applicant. 保人必須 osed Insur	回答下列問題 red(s) included	以作核保之用: d in this applicati	on is/are required to	per shall mean spouse, children, parents, brothe		_				
The propose	d Insured(s	s) is/are not requ			on cold or influenza or upper re 受治療 ?	spiratory tract infe	ections (UR	TI).			
During the la	ast 5 years,	has (have) any	proposed Insured(s	ever had or been told t	o have or been treated for any o	f the following dis	orders/dise	ases?			
高血壓 Hype	ertension					□是	Yes □ 2	5 No			
糖尿病 Diab	etes Mellit	us				□是	Yes □ 2	5 No			
高膽固醇 Hi	gh Cholest	erol Level				□是	Yes □ 2	5 No			
心臟血管或征	盾環系統疾	病 Cardio Vasc	ular or Circulatory	Diseases		口是	Yes □ 2	5 No			
各類型癌症或	或腫瘤 Can	cer or Tumour	of any kind			口是	Yes □ 2	5 No			
腦部疾病 Br	ain Disease	e/Disorders				□是	Yes □ 2	5 No			
~ 脊椎或肌肉	及骨骼疾病	Spinal or Muso	cular Skeletal Cond	itions/Diseases		□是	Yes □ 2	5 No			
膀胱或泌尿	生殖系統疾	病 Bladder or C	Genitourinary Disea	ses/Disorders		□是	Yes □ 2	5 No			
肝病包括乙	型肝炎帶菌	者 Liver Diseas	e including as a He	patitis B Carrier		□是	Yes □ 2	5 No			
精神病 Men	tal Disorde	r or Psychiatric	Problems/Diseases			口是	Yes □ 2	5 No			
生長/發育學	異常 Abnor	malities in grow	/th/development			□是	Yes □ 2	5 No			
接受醫學監察	察。				 檢或接受治療包括現正服藥/	口是	Yes □ 2	5 No			
Other disord physician(s) taking medic	lers/disease to take any cations/rec	es (not mentione form of surger eiving medical o	ed above) in which ry, investigations, re observation at the n	the proposed Insured w peated tests or receive r noment.	as required or advised by the medical treatments, including						
If the answer	to any of the	「是」者,請詳述 e above questions nedical report (if a	is "Yes", please provi	立不足,請以另頁詳加說明 de full details in the follow)及呈遞有關檢驗報告(如有)。 ing table (If the space provided is in	sufficient, please us	e a separate	sheet)			
準受保人姓名 Name of Proposed Insured(s)	病症名稱 Name of Diagnosis	何時被確診患 有該病症? When was it first diagnosed?	日期及結果。 What kind of care and	l treatment and/or operation p	? 請提供詳情例如治療及手術名稱、 procedure did the proposed insured atment and surgery, date and result.	目前狀況如何? What is the present condition?	最後的跟進 時? When was t follow up co	the last			
					0- //		- Sept Co.				

(VI) 選擇拒絕在直接促銷中使用個人資料 Opt-out from Use of Personal Data in Direct Marketing

藍十字(亞太)保險有限公司(「本公司」)可能會使用您的個人資料作直接促銷,但在未經您同意的情況下,本公司不能就此目的使用您的個人資料。若您不希望本公司在直接促銷中使用您的個人資料,請在下列空格內劃上「✓」號。

□ 我不同意使用我的個人資料作直接促銷

以上代表您目前就是否希望接受本公司直接促銷的聯繫或資訊的選擇,並取代您在本申請前可能曾給予本公司的任何選擇。

請注意,您以上的選擇將適用於列在本公司的「收集個人資料聲明」(「該聲明」)內作直接促銷的產品、服務及/或標的。請同時參閱該聲明以知悉可能用作直接促銷的個人資料種類。

Blue Cross (Asia-Pacific) Insurance Limited (the "Company") may use your personal data for direct marketing but the Company cannot use your personal data for such purpose without your consent. Please tick "<" in the box below if you do not wish the Company to use your personal data for direct marketing.

☐ I do not agree to the use of my personal data for direct marketing

The above represents your present choice of whether or not to receive direct marketing contact or information from the Company. This shall replace any choice you may have given to the Company prior to this application.

Please note that your above choice shall apply to the direct marketing of the products, services and/or subjects as set out in the Company's Personal Information Collection Statement (the "Statement"). Please also refer to the Statement for the kinds of personal data which may be used for direct marketing.

(VII) 聲明及授權 Declaration and Authorisation

本人/我們,謹此聲明並同意:

- 1. 上述所有問題的答案包括所有資料及細節均是準確無誤,真實及為事實之全部,並且是盡本人/我們所知及所信而作答的。本人/我們並沒有隱瞞任何重要資料及同意 此投保書之內容及聲明將成為此項保險合約之承保根據。本人/我們在此確認,如未能提供真實及準確無誤之資料或通知藍十字(亞太)保險有限公司(「貴公司」) 任何有關此保險申請之重要資料,將可能導致貴公司不能接受或處理此保險申請或令本保單失效。在本人/我們簽署本申請書後直至收到保單前,本人/我們必須向貴 公司披露有關本人/我們(包括準受保人)的健康狀況的任何改變。
- 2. 本人/我們確認責公司有權要求本人/我們提供更多有關本人/我們之健康狀況,一切費用由本人/我們支付。本人/我們現授權任何知悉或持有本人/我們健康情況 資料之註冊醫生、醫療從業員、醫院、診所或其他與醫療有關的機構、保險公司、組織、機構或人士提供本人/我們的健康或個人資料予貴公司及其授權代表/再保險 公司,作為審核此投保書或處理根據此投保書所簽發之保單的相關索償之用。此授權書不可撤銷。本授權書之副本與正本具同等效力。
- 3. 一概保險賠償必須在本申請獲接納後並已將首次應付保費繳交予貴公司後始可生效。
- 4. 投保人將有權就一切有關於受保人的索償或按本申請所簽發之保單的相關事宜,與貴公司進行交涉,並向其接收或索取與受保人有關之資料。本人/我們並同意所有由貴公司給予保單持有人或受保人之賠償款項將會存入本投保書第一部分所指定之戶口內或於該戶口不存在時以支票支付,並完全解除貴公司就該些索償之一切承保責任。
- 5. 本人/我們明白及確認貴公司會就本人/我們購買及接受貴公司簽發的保單及其後續保該保單,向負責安排有關保單的獲授權保險經紀(如有)支付佣金。本人/我們若在此代表法人團體簽署,即同時確認本人/我們已獲該法人團體授權。本人/我們亦明白貴公司必須取得上述的同意,才可以處理有關保險申請事宜。
- 6. 本人/我們確認已閱讀及明白隨本表格附上有關貴公司的收集個人資料聲明。
- 7. 適用於個人客戶
 - #在投保此計劃時,投保人正身處香港。(#如不適用,請刪除)

適用於公司客戶

投保人乃"根據《公司條例》(香港法例第32章或第622章)成立或註冊的法人團體/"根據《商業登記條例》(香港法例第310章)登記的法人團體、合顆業務、獨資業務或會社,或其分行。("請刪去不適用者)

I/WE, HEREBY DECLARE AND AGREE THAT:

- 1. The answers to all the above questions including all information and particulars given herein are accurate, true and complete and are given to the best of my/our knowledge and belief. I/We have not withheld any material information and accept that this application and declaration shall form the basis of the contract between Blue Cross (Asia-Pacific) Insurance Limited ("the Company") and me/us. I/We hereby acknowledge that failure to supply true and accurate answers to this application or inform the Company of all material information about my/our application may render the Company unable to accept or process this application or the insurance policy void. I/We shall disclose to the Company any change in my/our/the proposed Insured Person's health after signing this application until I/we receive the policy.
- 2. I/We acknowledge that the Company reserves the right to ask for submission of more details of health status of me/us at my/our own cost. I/We hereby authorise any licensed physician, medical practitioner, hospital, clinic or other medical or medically related facility, insurance company or other organisation, institution or person, that has any records, knowledge or health information of me/us, to give to the Company, its authorised representatives/reinsurers any such information for the purpose of assessment of this application or subsequent assessment of any insurance claim under the insurance policy that may be issued pursuant to this application, such authorisation shall be irrevocable. A photographic copy of this authorisation shall be as valid as the original.
- 3. The insurance coverage applied for shall only take effect when this application has been accepted by and the first premium has been paid to the Company.
- 4. The Applicant shall have the authority to deal with, receive or request for information from the Company concerning the Insured(s) in relation to any claims or matters arising from the policy issued pursuant to this application. I/We further agree that payment of any benefits hereunder to the Policyholder or Insured(s) by the Company in relation to all medical claims shall be credited to the bank account as specified in part (I) of this application or made by cheque in the absence of such an account, which shall constitute a full discharge on the part of the Company in relation to such claims.
- 5. I/We understand and acknowledge that the Company shall pay the authorised insurance broker (if any) a commission for arranging the insurance policy, as a result of purchasing and taking up the policy issued by the Company as well as renewing the said policy thereafter. If I/we sign herein on behalf of a body corporate, I/we further confirm that I/we am/are authorised to do so. I/We further understand that the above agreement is necessary for the Company to proceed with the application.
- 6. I/We confirm having read and understood the Company's Personal Information Collection Statement as accompanied with this form.
- 7. For individual customer

*The applicant is physically present in Hong Kong as at the date of this application. (*delete if not applicable)

For entity customer

The applicant is *a body corporate that is formed or registered under the Companies Ordinance, Cap. 32 or Cap. 622 of the Laws of Hong Kong/ *a body corporate, partnership, sole proprietorship or club, or a branch of any of the aforesaid that is registered under the Business Registration Ordinance, Cap. 310 of the Laws of Hong Kong. (*delete as appropriate)

日期(日/月/年) Date at Hong Kong (dd/mm/yy) 投保人簽署 Signature of Applicant 所有準受保人簽署 Signature of Proposed Insured(s)

本投保書的中文譯本衹供參考之用,如有爭議,應以英文原義為準。

The Chinese copy of this application form is for reference only. In case of any discrepancy between the Chinese and the English versions, the English version shall apply and prevail.

(VIII) 代理人/經紀專用 For Agent/Broker Use Only

代理人/經紀姓名 Agent/Broker Name



個人資料(私隱)條例 — 收集個人資料聲明(「本聲明」)

藍十字(亞太)保險有限公司(「本公司」)乃東亞銀行有限公司的全資附屬公司。 在本聲明內,東亞銀行有限公司連同其附屬公司及聯營公司將統稱為 「東亞銀行 集團」

為依從個人資料(私隱)條例(「條例」),本公司特此通知閣下以下事項:

(1) 在申請及接受保險產品及服務時,及當本公司提供與保險產品及服務相關之其 他服務時,閣下有需要不時向本公司提供個人資料。若閣下未能提供該等資 料,可能會令本公司無法處理閣下的保險申請或向閣下提供或繼續提供保險產 品及服務及/或其他相關服務。本公司亦可能會在日常業務運作的過程中向閣 下收集資料,例如當閣下向本公司提出保險索償或當在一般情況下以口頭或書 面形式與本公司 溝涌。

(2) 個人資料收集目的

本公司所存下或收集的關於閣下的個人資料(包括但不限於信用資料和以往申 索紀錄)可能會用作下列用途:

- (i) 處理保險產品及服務的申請;
- (ii) 為閣下提供保險產品及服務及處理閣下就本公司的保險產品及服務提出的 要求,包括但不限於要求增加、更改或刪除保障項目或受保成員,訂立直 接付款安排及保單取消、更新或復效申請;
- (iii) 處理、判定、結清保險索償及就索償抗辯,包括進行任何附帶調查,偵測 和防止欺詐行為(無論是否與就此申請而發出的保單有關);
- 執行與所提供的保險產品及服務相關的功能及活動,如核實身份、資料核 對及再保險之安排;
- 行使本公司因不時向閣下提供保險產品及服務而享有的權利,例如向閣下 追討欠款;
- (vi) 設計保險產品及服務以提升本公司的服務質素;
- (vii) 製作數據及進行研究;
- (viii) 營銷服務、產品及其他標的(詳情請參閱本聲明第(4)段);
- (ix) 履行根據下列對本公司及/或東亞銀行集團具有約束力或適用或期望其遵 守的就披露及使用資料的義務、規定及/或安排:
 - (a) 不論於香港特別行政區(「香港」)境內或境外及不論目前或將來存 在的對其具法律約束力或適用的任何法律(例如稅務條例及當中的條 款,包括與自動交換財務帳戶資料相關的條款);或
 - (b) 不論於香港境內或境外及不論目前或將來存在的任何法律、監管、政 府、税務、執法或其他機關,或保險或金融服務供應商的自律監管或 行業組織或協會所作出或發出的任何指引或指導(例如稅務局作出或 發出的指引或指導,包括與自動交換財務帳戶資料相關的指引或指 導);或
 - (c) 本公司或東亞銀行集團因其位於或跟相關本地或外地的法律、監管、 政府、税務、執法或其他機關,或保險或金融服務供應商的自律監管 或行業組織或協會的司法管轄區有關的金融、商業、業務或其他利益 或活動,而向該等本地或外地的法律、監管、政府、税務、執法或其 他機關,或有關的自律監管或行業組織或協會承擔或被彼等施加的任 何目前或將來的合約或其他承諾;
- 遵守東亞銀行集團為符合制裁或預防或偵測清洗黑錢、恐怖分子融資活動 或其他非法活動的任何方案就於東亞銀行集團內共用資料及資訊及/或資 料及資訊的任何其他使用而指定的任何義務、要求、政策、程序、措施或
- (xi) 允許本公司的權益或業務的實際或建議承讓人、受讓人、參與人或附屬參 與人,就擬涉及的轉讓、出讓、參與或附屬參與的交易進行評估;及
- (xii) 與上述有關的其他用途。

(3) 個人資料的轉移

存於本公司的個人資料將會保密,但本公司可能會向以下各方透露該等資料作 本聲明第 (2) 段所列出的用途:

- (i) 任何代理人、承包人或就本公司之業務運作,包括行政、電訊、電腦、付 款、資料處理、儲存、調查和收數服務,或就與保險產品及服務相關之其 他服務,向本公司提供服務的第三方服務供應者(如保險理算人、理賠調 查員、收數公司、資料處理公司及專業顧問);
- (ii) 任何對本公司或東亞銀行集團負有保密責任的其他人士,包括承諾保密該 等資料的東亞銀行集團任何成員公司;
- (iii) 與本公司有或將有商業往來的再保險公司;
- (iv) 本公司或東亞銀行集團為遵守任何法律規定,或根據法律、監管、政府、 税務、執法或其他機關,或保險或金融服務供應商的自律監管或行業組織 或協會所作出或發出對本公司或東亞銀行集團具有約束力或適用或期望其 遵守的規則、規例、實務守則、指引或指導,或根據本公司或東亞銀行集 團向本地或外地的法律、監管、政府、税務、執法或其他機關,或保險或

金融服務供應商的自律監管或行業組織或協會的任何合約或其他承諾(以 上不論於香港境內或境外及不論目前或將來存在的),而有義務或以其他 方式被要求向其作出披露的任何人士或機構;

- (v) 本公司的權益或業務的任何實際或建議承讓人、受讓人、參與人或附屬參 與人;
- (vi) 第三方獎賞、客戶或會員、品牌合作及優惠計劃供應商;
- (vii) 本公司及/或東亞銀行集團任何成員公司的品牌合作夥伴(該等品牌合作 夥伴的名稱會在有關服務和產品的申請表格及/或宣傳資料上列明);
- (viii) 本公司為就本聲明第 (2)(viii) 段所列明的用途而聘用的外判服務供應商 (包括但不限於郵寄公司、電訊公司、電話銷售和直接促銷代理、電話服 務中心、數據處理公司和資訊科技公司);及
- (ix) 為履行任何本聲明第 (2)(i)-(2)(iii) 段所列明的用途的以下人士: 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; 整合保險業申索和承保資料的組織;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)。

該等資料可能被轉移至香港境外。

(4) 在直接促銷中使用個人資料

本公司可能把閣下的個人資料用於直接促銷,除非本公司已取得閣下的同意 (包括表示不反對),否則本公司並不可以如此使用閣下的個人資料,但條例 所指明的豁免情況除外。就此,請注意:

- (i) 本公司可能把本公司不時持有閣下的姓名、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用於直接促銷;
- (ii) 本公司可能就下列服務、產品及促銷標的進行促銷:
 - (a) 保險、財務、銀行及相關服務及產品;
 - (b) 獎賞、客戶或會員或優惠計劃及相關服務及產品;及
 - (c) 本公司及/或東亞銀行集團任何成員公司的品牌合作夥伴提供之服務 及產品(該等品牌合作夥伴的名稱會在有關服務和產品的申請表格及 /或官傳資料上列明);
- (iii) 上述服務、產品及促銷標的可能由本公司及/或下列各方提供:
 - (a) 東亞銀行集團任何成員公司;
 - (b) 第三方獎賞、客戶或會員、品牌合作或優惠計劃供應商;及/或
 - (c) 本公司及/或東亞銀行集團任何成員公司之品牌合作夥伴(該等品牌 合作夥伴的名稱會在有關服務和產品的申請表格及/或宣傳資料上列 明)。

如閣下不希望本公司使用閣下的資料作上述直接促銷用途,閣下可通知本公司 行使閣下的選擇權拒絕促銷。閣下可根據本聲明第(5)段所提供的聯絡方法以 書面向本公司的個人資料保障主任提出有關要求,或於有關的申請表格內向本 公司表達閣下拒絕促銷的意願(如適用)。

(5) 查閱及改正資料權利

根據條例規定,閣下有權查詢本公司是否持有閣下的個人資料及要求索取該等 資料的複本(查閱資料要求),並要求本公司就不準確的資料作出改正。閣下 如欲行使有關權利,請以書面經以下聯絡方法向本公司的個人資料保障主任提

香港九龍觀塘道 418 號創紀之城 5 期東亞銀行中心 29 樓

藍十字(亞太)保險有限公司

個人資料保障主任

傳真:(852)36082938

根據條例,本公司有權就辦理任何查閱資料要求收取合理費用。

- (6) 閣下亦有權根據本聲明第(5)段所提供的聯絡方法向本公司的個人資料保障主 任索取本公司有關個人資料私隱的政策及實務,並獲告知本公司持有的個人資 料的種類。
- (7) 本公司只會根據上述任何用途上的合理需要或適用法例或規例規定的期間保存 閣下的個人資料。
- (8) 如閣下對本聲明有任何疑問,請致電本公司的客戶服務熱線 3608 2988。
- (9) 本聲明不會限制客戶在條例下所享有的權利。
- (10) 本公司保留修改本聲明的權利。

由東亞銀行集團成員一藍十字(亞太)保險有限公司發出 (201906)



The Personal Data (Privacy) Ordinance -Personal Information Collection Statement (the "Statement")

Blue Cross (Asia-Pacific) Insurance Limited (the "Company") is a wholly owned subsidiary of The Bank of East Asia, Limited. The Bank of East Asia, Limited together with its subsidiaries and affiliates are collectively referred to in this Statement as the "BEA Group".

In compliance with the Personal Data (Privacy) Ordinance (the "Ordinance"), the Company would like to inform you of the following:

From time to time, it is necessary for you to supply the Company with personal data in rrom time to time, it is necessary for you to supply the Company with personal data in connection with the application for and provision of insurance products and services as well as the carrying out by the Company of other services relating to these insurance products and services. Failure to supply such data may result in the Company being unable to process your insurance applications or to provide or continue to provide the insurance products and services and/or the related services to you. Data may also be collected by the Company from you in the ordinary course of the Company's business, for example, when you lodge insurance claims with the Company or generally communicate example, when you lodge insurance claims with the Company or generally communicate verbally or in writing with the Company, by means of documentation or telephone recording system, as the case may be.

PURPOSES FOR COLLECTING PERSONAL DATA

Personal data relating to you held or collected by the Company (including but not limited to credit information and claims history) may be used for the following purposes:

(i) processing applications for insurance products and services;

- processing applications for insurance products and services; providing insurance products and services to you and processing requests made by you in relation to our insurance products and services, including but not limited to requests for addition, alteration or deletion of insurance benefits or insured members, setting up of direct debit facilities as well as cancellation, renewal, or reinstatement of insurance policies; processing, adjudicating, settling and defending insurance claims as well as conducting any incidental investigation, detecting and preventing fraud (whether or not relating to the policy issued in respect of this application); performing functions and activities incidental to the provision of insurance products and services such as identity verification, data matching and reinsurance
- products and services such as identity verification, data matching and reinsurance
- exercising the Company's rights in connection with the provision of insurance products and services to you from time to time, for example, to recover indebtedness (v) from you;
- designing insurance products and services with a view to improving the Company's
- preparing statistics and conducting research;
- (viii) marketing services, products and other subjects (please see further details in paragraph (4) of this Statement);
- complying with the obligations, requirements and/or arrangements for disclosing and using data that bind on or apply to the Company and/or the BEA Group or that
 - (a) any law binding or applying to it within or outside the Hong Kong Special Administrative Region ("Hong Kong") existing currently and in the future (e.g. the Inland Revenue Ordinance and its provisions including those concerning automatic exchange of financial account information);
 - automatic exchange of financial account information); any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers within or outside Hong Kong existing currently and in the future (e.g. guidelines or guidance given or issued by the Inland Revenue Department including those concerning automatic exchange of financial account information; or information); or
 - any present or future contractual or other commitment with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers that is assumed by or imposed on the Company or the BEA Group by reason of its financial, commercial, business or other interests or activities in or related to the jurisdiction of the relevant local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or
- self-regulatory or industry bodies or associations; complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the BEA Group and/or any arrangements for sharing data and information within the BEA Group and/or any other use of data and information in accordance with any group-wide programs for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities; enabling an actual or proposed assignee, transferee, participant or sub-participant of the Company's rights or business to evaluate the transaction intended to be the subject of the assignment, transfer, participation or sub-participation; and any other numoses relation to the purposes listed above.
- (xii) any other purposes relating to the purposes listed above.

TRANSFER OF PERSONAL DATA

- Personal data held by the Company relating to you will be kept confidential but the Company may provide such data to the following parties for the purposes set out in paragraph (2) of this Statement:

 (i) any agent, contractor or third party service provider who provides services to the Company in connection with the operation of its business including administrative, telecommunications, computer, payment, data processing, storage, investigation and debt collection services as well as other services incidental to the provision of insurance products and services by the Company (such as insurance adjusters, claim investigators, debt collection agencies, data processing companies and professional advisors):
- any other person or entity under a duty of confidentiality to the Company or the BEA Group including a member of the BEA Group which has undertaken to keep such data confidential;
- reinsurance companies with whom the Company has or proposes to have dealings; any person or entity to whom the Company or the BEA Group is under an obligation or otherwise required to make disclosure under the requirements of any

law or rules, regulations, codes of practice, guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers binding on or applying to the Company or the BEA Group or with which the Company or the BEA Group is expected to comply, or any disclosure pursuant to any contractual or other commitment of the Company or the BEA Group with local or foreign legal regulatory governmental. Exp. law enforcements or other authorities. or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers, all of which may be within or outside Hong Kong and may be existing currently and in the future;

- any actual or proposed assignee, transferee, participant or sub-participant of the Company's rights or business;
- (vi) third party reward, loyalty, co-branding and privileges program providers;
 (vii) co-branding partners of the Company and/or any member of the BEA Group (the names of such co-branding partners can be found in the application form(s) and/or promotional material for the relevant services and products, as the case may be);
- promotional material for the relevant services and products, as the case may be); external service providers (including but not limited to mailing houses, telecommunication companies, telemarketing and direct sales agents, call centres, data processing companies and information technology companies) that the Company engages for the purposes set out in paragraph (2)(viii) of this Statement;
- and the following persons who carry out any of the purposes described in paragraphs (2)(i)-(2)(iii) of this Statement: 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 policies and detablace are given to appreciate properties. in this paragraph), the police and databases or registers (and their operators) used by the insurance industry to analyse and check information provided against existing

information.
Such information may be transferred to a place outside Hong Kong.

USE OF PERSONAL DATA IN DIRECT MARKETING

The Company may use your personal data in direct marketing. Save in the circumstances exempted in the Ordinance, the Company cannot so use your personal data without your consent (which includes an indication of no objection). In this connection, please note

- the name, contact details, products and services portfolio information, transaction pattern and behavior, financial background and demographic data of you held by the Company from time to time may be used by the Company in direct marketing; the following services, products and subjects may be marketed:
- - insurance, financial, banking and related services and products; reward, loyalty or privileges programs and related services and products; and services and products offered by the co-branding partners of the Company and/or any member of the BEA Group (the names of such co-branding partners can be found in the application form(s) and/or promotional material for the relevant services and products, as the case may be);
- (iii) the above services, products and subjects may be provided by the Company and/or:(a) any member of the BEA Group;
 - any member of the BEA Group; third party reward, loyalty, co-branding or privileges program providers; and/or co-branding partners of the Company and/or any member of the BEA Group (the names of such co-branding partners can be found in the application form(s) and/or promotional material for the relevant services and products, as the case

If you do not wish the Company to use your personal data in direct marketing as described above, you may exercise your opt-out right by notifying the Company. You may write to the Corporate Data Protection Officer of the Company at the address or fax number provided in paragraph (5) of this Statement, or provide the Company with your opt-out choice in the relevant application form (if applicable).

DATA ACCESS AND CORRECTION RIGHT

In accordance with the Ordinance, you have the right to check whether the Company holds personal data about you and to require the Company to provide a copy of such data (data access right) and to correct the data which is inaccurate. Such requests can be made in writing to the Corporate Data Protection Officer of the Company at the following address or fax number:

The Corporate Data Protection Officer Blue Cross (Asia-Pacific) Insurance Limited 29th Floor, BEA Tower, Millennium City 5, 418 Kwun Tong Road, Kwun Tong, Kowloon Hong Kong Fax: (852) 3608 2938

According to the Ordinance, the Company has the right to charge a reasonable fee for the processing of any data access request.

- You also have the right, by writing to the Company's Corporate Data Protection Officer at the address or fax number provided in paragraph (5) of this Statement, to request for the Company's policies and practices in relation to personal data and to be informed of the kinds of personal data held by the Company.
- The Company keeps your personal data only for a period reasonably necessary for any of the above purposes or as prescribed by the applicable laws or regulations.
- Should you have any query with this Statement, please do not hesitate to contact our Customer Service Hotline at 3608 2988.
- Nothing in this Statement shall limit the rights of the customers under the Ordinance.
- (10) The Company retains the right to change this Statement.

Issued by Blue Cross (Asia-Pacific) Insurance Limited, a member of the BEA Group