

收集個人資料聲明 中國人壽保險(海外)股份有限公司

中國人壽保險(海外)股份有限公司(於中華人民共和國註冊成立之股份有限公司)(下稱“本公司”)明白其在《個人資料保護法》下就個人資料的收集、持有、處理或使用所負有的責任。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。本公司將採取一切切實可行的步驟，確保個人資料的安全性，及避免發生未經授權或者因意外而擅自取得、刪除或另行使用個人資料的情況。

閣下的個人資料為自願提供。敬請注意，如果閣下不向本公司提供所需的個人資料，本公司可能無法提供閣下要求的資料、產品或服務。

目的：本公司不時有必要使用閣下的個人資料作下列用途：

- (1) 向閣下推介、提供和營銷本公司、中國人壽保險(海外)集團的其他公司(“本公司關聯方”)或本公司聯合品牌合作夥伴的產品/服務(參閱下文“為直接促銷目的而使用個人資料”部份)，以及提供、維持、管理和操作該等產品/服務；
- (2) 處理和評估閣下就本公司及本公司關聯方的產品/服務提出的任何申請或要求；
- (3) 向閣下提供後續服務(包括但不限於健康檢測和/或健康管理服務)及執行/管理已發出的保單，例如增加、更改、變更、撤銷、續期或恢復；
- (4) 就本公司和/或本公司關聯方提供的任何產品/服務而由與閣下或其他索賠方提出的、針對閣下或其他索賠方提出的、或者其他涉及閣下或其他索賠方的任何索賠相關的任何目的，包括對索賠進行調查；
- (5) 評估閣下的財務需求；
- (6) 為本公司和本公司關聯方設計新的產品/服務或改進現有的產品/服務；
- (7) 為本公司和/或本公司關聯方、金融服務行業或相關的監管機構的統計或類似目的進行市場或精算研究；
- (8) 基於本聲明所列的任何目的，將本公司不時持有並與閣下有關的任何資料進行調查；
- (9) 滿足任何適用法律、規則、規例、實務守則或指引規定的要求，或協助在澳門或澳門以外其他地方的警方或其他政府或監管機構執法及進行調查；
- (10) 進行身份和/或信用核查和/或債務追收；
- (11) 開展與本公司業務經營有關的其他服務；
- (12) 就閣下在本公司持有的任何帳戶或本收集個人資料聲明(“本聲明”)未來的變更發出行政性通訊；
- (13) 根據第 5/2017 號法律《稅務信息交換法律制度》中自動交換財務帳戶資料的規定，進行所需的盡職審查程序；及
- (14) 與上述任何目的直接有關的其他目的。

個人資料的移轉：個人資料將予以保密，但在遵守任何適用法律條文的的前提下，可移轉予：

- (1) 任何本公司關聯方；
- (2) 就本公司和/或本公司關聯方提供的任何產品/服務而由閣下或針對閣下提出的、或者其他涉及閣下的任何索賠相關的任何人士(包括私人調查方和索賠調查公司)；
- (3) 就本公司和/或本公司關聯方所提供產品/服務提供服務的任何代理、承包商或第三方，包括任何再保險公司、保險中介、基金管理公司、健康管理機構或金融機構；
- (4) 就業務經營關係向本公司和/或本公司關聯方提供行政、技術、數據處理、電訊、電腦、支付、債務追收、電話中心服務、直接促銷服務或其他服務的任何代理、承包商或第三方；
- (5) 協助收集閣下資料或與閣下聯絡的其他公司，例如研究公司、信貸資料機構或(在出現拖欠還款的情況下)追討欠款公司；
- (6) 本公司權利或業務的任何實際或建議的承讓人、受讓方、參與者或次參與者；
- (7) 任何適用法律、規定、法規、實務守則或指引要求或規定本公司和/或本公司關聯方向其作出披露的任何政府部門或其他適當的政府或監管機關(被移轉的資料或會進一步轉交予其他司法管轄區的政府部門或適當的政府或監管機關)；及
- (8) 任何金融服務供應商的行業協會或聯會。

閣下的個人資料可能會提供給上述任何一方(該方可能位於澳門境內或境外)。而就此而言，閣下同意將閣下的資料移轉至澳門境外。

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移轉。如欲瞭解本公司為推廣或促銷目的而使用閣下的個人資料的政策，請參閱下文“為直接促銷目的而使用個人資料”部份。

為直接促銷目的而使用個人資料：本公司打算：

- (1) 使用本公司不時持有的閣下的姓名、聯絡資料、產品和服務的組合資料、交易模式和行為、財政背景和統計數據以進行直接促銷；
- (2) 就本公司、本公司關聯方和本公司聯合品牌合作夥伴可能提供下列類別的產品和服務進行直接促銷(包括提供獎賞、客戶或會員或優惠計劃)：
 - (a) 保險、年金、銀行、財富管理、退休計劃、投資、金融服務、信用卡、證券以及相關產品和服務；及
 - (b) 有關健康、保健及醫療、餐飲、體育活動、會籍及相關產品和服務；
- (3) 上述產品和服務將可能由本公司和/或下列機構提供：
 - (a) 任何本公司關聯方；
 - (b) 第三方金融機構；
 - (c) 提供本部份第 2 段所列的產品及服務的本公司和/或關聯方之聯合品牌合作夥伴；
 - (d) 第三方獎賞、客戶或會員或優惠計劃的提供者；及
 - (e) 支援本公司或任何以上所列機構提供本部份第 2 段所列的產品及服務的外部服務提供者。
- (4) 除由本公司促銷上述產品和服務外，本公司亦有意將本部份第 1 段所述的資料提供予本部份第 3 段所述的全部或任何人士，以供該等人士作促銷該等產品及服務之用。
- (5) 本公司需取得閣下的書面同意(包括表示不反對)方可為任何推廣或促銷目的而使用並向上文所述的第三方提供資料。

閣下可隨時撤回給予本公司有關使用閣下的個人資料及提供予第三方作直接促銷用途的同意，而本公司將在不收取任何費用的情況下停止使用該等資料作直接促銷用途。閣下如欲撤回閣下給予本公司的同意，請聯絡本公司的個人資料保護主任(詳情參閱下文)。

個人資料的查閱和更正：根據《個人資料保護法》，閣下有權查明本公司是否持有閣下的個人資料，獲取該資料的副本，更正任何不準確的資料，以及查明本公司有關個人資料的政策及常規。閣下還可以要求本公司告知閣下本公司所持個人資料的種類。

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

個人資料保護主任
中國人壽保險(海外)股份有限公司
澳門新口岸宋玉生廣場263號
中土大廈22樓A、B、K-P座
電話：(+853) 2878 7288
傳真：(+853) 2878 7287

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

在本聲明中，下列詞語將具有以下的含義：

“中國人壽保險(海外)集團”指本公司、本公司任何附屬公司、本公司任何關聯公司、本公司任何相聯公司、以及本公司的直接和/或間接母公司、任何該等母公司的任何附屬公司、它們的任何關聯公司、它們的任何相聯公司，包括，為避免疑義，中國人壽保險(集團)公司集團內之公司(“集團成員”應作相應解釋)；和

“附屬公司”、“母公司”和“公司”均具有《商法典》第二卷第一章第一節以及《民事訴訟法典》第四十一條之含義。

PERSONAL INFORMATION COLLECTION STATEMENT

China Life Insurance (Overseas) Company Limited

China Life Insurance (Overseas) Company Limited (the "Company") recognizes its responsibilities in relation to the collection, holding, processing or use of personal data under the Personal Information Protection Act. 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.

The provision of your personal data is voluntary. Please note that if you do not provide us with the required personal information, the Company may not be able to provide your requested information, products or services.

Purpose: From time to time it is necessary for us to use your personal data for the following purposes:

- (1) offering, providing and marketing to you the products/services of the Company, other companies of the China Life Insurance (Overseas) Group ("our affiliates") or our co-branding partners (see "Use of Personal Data for Direct Marketing Purposes" below), and administering, maintaining, managing and operating such products/services;
- (2) processing and evaluating any applications or requests made by you for products/services offered by the Company and our affiliates;
- (3) providing subsequent services (including but not limited to health inspection / management) to you and administering the policies issued e.g. additions, alterations, variations, cancellation, renewal or reinstatement;
- (4) any purposes in connection with any claims made by or against or otherwise involving you or other claimants in respect of any products/services provided by the Company and/or our affiliates, including investigation of claims;
- (5) evaluating your financial needs;
- (6) designing new or enhancing existing products/services of the Company and our affiliates;
- (7) conducting market or actuarial research for statistical or similar purposes undertaken by the Company and/or our affiliates, the financial services industry or our respective regulators;
- (8) matching any data held which relates to you from time to time for any of the purposes listed herein;
- (9) meeting requirements imposed by any applicable law, rules, regulations, codes of practice or guidelines or assisting with law enforcement purposes, investigations by police or other government or regulatory authorities in Macau or elsewhere;
- (10) conducting identity and/or credit checks and/or debt collection;
- (11) carrying out other services in connection with the operation of the Company's business;
- (12) sending out administrative communications about any account you may have with the Company or about future changes to this Personal Information Collection Statement ("PICS");
- (13) performing relevant due diligence procedures in accordance with the Common Reporting Standard (or Automatic Exchange of Financial Account Information) as set out in Law no. 5/2017 《Exchange of information Law》; and
- (14) other purposes directly relating to any of the above.

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

- (1) any of our affiliates;
- (2) any person (including private investigators and claims investigation companies) in connection with any claims made by or against or otherwise involving you in respect of any products/services provided by the Company and/or our affiliates;
- (3) any agent, contractor or third party who provide services in connection with the product/services provided by the Company and/or our affiliates, including any reinsurance company, insurance intermediary, fund management company, health management institution or financial institution;
- (4) any agent, contractor or third party who provides administrative, technology, data processing, telecommunications, computer, payment, debt collection, call centre services, direct marketing services or other services to the Company and/or our affiliates in connection with the operation of its business;
- (5) other companies who help gather your information or communicate with you, such as research companies and credit reference agencies or, in the event of default, debt collection agencies;
- (6) any actual or proposed assignee, transferee, participant or sub-participant of our rights or business;
- (7) any government department or other appropriate governmental or regulatory authority (which may be further transferred to governmental or regulatory authority of certain other jurisdiction(s)) to whom the Company and/or our affiliates are requested or required by any applicable law, rules, regulations, codes of practice or guidelines to make disclosures; and
- (8) any financial services provider industry association or federation.

Your personal data may be provided to any of the above parties who may be located in Macau or outside of Macau, and in this regard you consent to the transfer of your data outside of Macau.

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

Use of Personal Data for Direct Marketing Purposes: The Company intends to:

- (1) Use your name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data held by the Company from time to time for direct marketing;
- (2) Conduct direct marketing (including providing reward, loyalty or privileges programmes) in relation to the following classes of products and services that the Company, our affiliates and our co-branding partners may offer:
 - (a) insurance, annuities, banking, wealth management, retirement plans, investment, financial services, credit cards, securities and related products and services; and
 - (b) health, wellness and medical, food and beverage, sporting activities, memberships and related products and services;
- (3) The above products and services may be provided by the Company and/or:
 - (a) any of our affiliates;
 - (b) third party financial institutions;
 - (c) the co-branding partners of the Company and/or affiliates providing the products and services set out in 2;
 - (d) third party reward, loyalty or privileges programme providers; and
 - (e) external service providers supporting the Company or any of the above listed entities in providing the products and services set out in 2.
- (4) In addition to marketing the above products and services, the Company also intends to transfer provide the data described in 1 above to all or any of the persons described in 3 above for use by them in marketing those products and services.
- (5) The Company requires your written consent (which includes an indication of no objection) to use and provide the data to the third parties as set out above for any promotional or marketing purpose.

You may withdraw your consent to the use and provision to a third party of your personal data for direct marketing purposes at any time, and thereafter the Company shall, without charge to you, cease to use such data for direct marketing purposes. If you wish to withdraw your consent, please contact our Data Protection Officer (details below).

Access and correction of personal data: Under the Personal Data (Privacy) Ordinance, you have the right to ascertain whether the Company holds your personal data, to obtain a copy of the data, to correct any data that is inaccurate, and to ascertain the Company's policies and practices in relation to personal data. You may also request the Company to inform you of the type of personal data held by it.

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

The Personal Data Protection Officer
China Life Insurance (Overseas) Company Limited
Alameda Dr. Carlos D' Assumpção No.263,
22 Andar A, B, K-P Edif China Civil Plaza, Macau
Telephone: (+853) 2878 7288
Fax: (+853) 2878 7287

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

In this statement, the following terms shall have these following meanings:-

"The China Life Insurance (Overseas) Group" means the Company, any subsidiary undertaking of the Company, any related company of the Company, any associated company of the Company, and direct and/or indirect parent undertaking of the Company, any subsidiary undertaking of any such parent undertaking, any of their related companies, any of their associated companies including, for the avoidance doubt, undertaking within the group of China Life Insurance (Group) Company (and "Group member" shall be construed accordingly); and

The expressions "subsidiary undertaking", "parent undertaking" and "undertaking" bear the meanings under the Volume II, Chapter I, Section I of the Commercial Code and the article 41 of the Civil Procedure Code.