



# 保單抵押性轉讓通知 Notice of Collateral Assignment

商密三級 Confidential

「中銀集團人壽保險有限公司」以下簡稱：「本公司」或「貴司」  
BOC Group Life Assurance Company Limited referred to hereinafter as "the Company"

保險中介人姓名

分行及員工編號

聯絡電話

Name of Insurance Intermediary

Branch Code & Staff No.

Contact Tel No.

## 注意事項 Notes:

- (1) 請用正楷填寫。Please complete in BLOCK LETTERS.  
(2) 請於適用處加「✓」。Please tick 「✓」 where appropriate.

保單編號 Policy Number	保單權益人姓名 Name of the Policy Owner	(首位) (First Life)	(次位) (Second Life)
	聯絡電話 Contact Tel No	受保人姓名 Name of the Insured	

## 保單抵押性轉讓 Collateral Assignment

### 保單抵押性轉讓聲明 Declaration of Collateral Assignment

由於承讓人向保單權益人提供借款，上述保單編號的保單連同所有有關的權利及利益，將根據以下的條款轉讓予承讓人作抵押：

In consideration of the Assignee providing a loan to the Policy Owner, the above Policy, together with all rights, titles, benefits and interest(s) in it together with all the profit and dividends thereof, is assigned to the Assignee on the following terms:

- 倘若保單許可，承讓人可
  - 領取受保人死亡後應付的死亡賠償；
  - 領取期滿後應得的保險金；
  - 申請即時退保，並領取退保金額；
  - 進行保單貸款；
  - 收取保單應付的紅利；
  - 收取其他保單利益；及
  - 行使任何不能作廢選擇。
- 保單權益人授權本公司累積紅利，保證現金支付，及每月入息/年金(如適用)於上述保單。
- 保單權益人保留領取任何不減低保額的傷殘賠償或在生賠償之權利。
- 保單權益人保留指定及更改受益人之權利。
- 承讓人同意倘若保單權益人向其償還借款(連同規定的利息款額和其他費用)，承讓人會將保單轉歸保單權益人。
- 承讓人同意倘若從保單所獲的得益超過貸款(連同規定的利息和其他費用)總額，承讓人會將超出的得益款額付予保單權益人所指定的受益人。
- 除非及直至本公司收到承讓人書面通知，通知本公司此項轉讓權已再轉讓予保單權益人或其遺產代理人。否則，權益人及其遺產代理人及受益人對保單的權益，會因本公司將所有有關利益直接賠付予承讓人而喪失。
- 保單權益人授權本公司，在承讓人不時合理要求下，向承讓人披露此保單之現金價值及任何可能對承讓人於此保單下之權利有不利影響的更改。
- 保單權益人授權本公司向承讓人披露保單權益人的個人資料，目的為聯繫、檢索或以其他程序處理由承讓人持有有關保單權益人的紀錄。
- 保單權益人在此聲明並同意已收受、閱讀及完全明白本文件的個人資料收集聲明，及同意本人的任何個人資料可用作該聲明第7段所述之用途及貴公司可把該等個人資料提供給該聲明第8段所述各方作上述用途。
- 承讓人同意貴公司每當向保單權益人收取保費時，將以收取保費的相同途徑(包括自動保費貸款(如適用))一併收取代政府或監管機構(包括但不限於保險業監管局)按相關規定收取的徵費及/或費用(如有)。
- 利率風險 - 利率不時波動，保單所產生的回報可能不足以支付貸款下的利息支出。因此，保單權益人可能需要支付更高利息。
- If permitted by this Policy, the Assignee may
  - collect the death benefit payable on the death of the Insured;
  - collect the net proceeds on maturity;
  - surrender this Policy and receive the surrender value;
  - take out a Policy Loan;
  - receive dividends payable on this Policy;
  - receive any other policy benefit proceeds; and
  - exercise any Non-forfeiture Options.
- The Policy Owner authorizes the Company to accumulate the Dividend, Guaranteed Cash Payment, and Monthly Income/Annuity (if applicable) in the above policy.
- The Policy Owner reserves the right to collect any disability benefit or living benefit that does not reduce the Sum Insured.
- The Policy Owner reserves the right to designate and change the Beneficiary.
- The Assignee agrees that if the Policy Owner repays the loan (together with the prescribed interest and other charges thereon) to the Assignee, the Assignee will reassign this Policy to the Policy Owner at the sole costs and expenses of the Policy Owner.
- The Assignee agrees that if any proceeds it receives from this Policy exceed the total loan amount (together with prescribed interest and other charges thereon), it will pay the surplus of the proceeds to the Beneficiary named by the Policy Owner.
- Unless and until the Company has received actual written notice from the Assignee that the assignment of this Policy has been reassigned to the Policy Owner and/or his personal representative(s), the Company's liability and obligation to the Policy Owner, his personal representative and the Beneficiary pursuant to this policy shall be deemed duly discharged upon the Company's payment of all the proceeds payable under this Policy to the Assignee directly.
- The Policy Owner authorizes the Company to disclose to the Assignee as the Assignee may reasonably request from time to time the cash value of this Policy and any change thereof which may adversely affect the right of the Assignee under this Policy.
- The Policy Owner authorizes the Company to disclose to the Assignee personal data of the Policy Owner for the purpose of linking, retrieving or otherwise processing records relating to the Policy Owner held by the Assignee.
- The Policy Owner, hereby declare and agree that I have received, read and fully understood the Personal Information Collection Statement contained in this document, and agree that any of my personal data may be used for the purposes set out in paragraph 7 of that Statement and the Company may provide the personal data to the parties set out in paragraph 8 of that Statement for the aforementioned purposes.
- The Assignee agrees that Company shall collect levy and/or charges(if any) on behalf of the government or the regulatory authority (including but not limited to the Insurance Authority) together with premium via the same manner (including automatic premium loan(if applicable)) whenever the Company collects premium from Policy Owner.
- Interest Rate Risk - The return generated from the Policy may not be sufficient to cover the interest payable under the loan while the interest rate fluctuates from time to time. As a result, the Policy Owner may be required to pay higher interest.

## 1. 公司承讓人資料 Entity Assignee Information

如申請保單抵押性轉讓，(i) 必須遞交「稅務居民身份自我證明表格 - 實體/機構」(如承讓人為獨資經營者，獨資東主須同時填寫「稅務居民身份自我證明表格 - 個人」); (ii) 根據現行的「打擊洗錢及恐怖分子資金籌集條例」，本公司保留索取其他所需文件的權利。

For Application for Collateral Assignment, (i) "Self-Certification Form for Tax Residency - Entity" must be provided (For Assignee being s a Sole Proprietor, please also provide "Self-Certification Form for Tax Residency - Individual"); (ii) Pursuant to the Anti-Money Laundering and Counter-Terrorist Financing Ordinance, the Company reserves the right to ask for additional documents.

承讓人全名 Full Name of Assignee * (中文) (Chn.) _____ (英文) (Eng.) _____ *全名必須與公司證明文件相同(如商業登記證、公司註冊證等) Full name should be the same as the one shown on the company registration document (e.g. Business Registration, Certificate of Incorporation, etc)	公司註冊辦事處地址 Address of Registered Office: _____ _____ _____ 公司業務地址 Business Address _____ _____ _____ 永久地址 (若與公司註冊辦事處地址不同) Permanent Address (If different from Address of Registered Office ) _____ _____	電話號碼(國家/區域編碼- 地區編碼- 電話號碼) Telephone No. (Country/Region Code - Area Code - Tel no.) _____ 手提電話號碼 Mobile Phone No. _____ 辦事處電話號碼 Office Tel No. _____ 電郵地址 Email address _____@_____
公司註冊日期 Date of Incorporation  __ _ 年 Y  __ _ 月 M  __ _ 日 D	商業登記證 / 公司註冊證號碼# Business Registration/ Incorporation No# _____ # 將不適用者刪除 Delete as appropriate	抵押性轉讓原因 Reason for Collateral Assignment: <input type="checkbox"/> 按揭 Mortgage <input type="checkbox"/> 個人貸款 Personal loan <input type="checkbox"/> 其他 Other _____

## 2. 個人承讓人資料 Individual Assignee Information

如申請保單抵押性轉讓，(i) 承讓人必須遞交「稅務居民身份自我證明表格 - 個人」、身份證明文件核實真實副本 (ii) 如承讓人並非香港/澳門永久居民，須遞交國籍證明核實真實副本; (iii) 承讓人如非持有香港身份證而持有中華人民共和國居民身份證，請同時遞交「重要資料聲明書 - 內地人士在港投購人身/壽險保單」。

For Application for Collateral Assignment, please provide "Self-Certification Form for Tax Residency - Individual", certified true copies of identity document of the Assignee; (ii) If the Assignee is not a Hong Kong / Macao permanent resident, please provide a certified true copy of Nationality proof; (iii) If the Assignee does not have Hong Kong Identity Card and holding People's Republic of China Resident Identity Card, please also submit "Important Facts Statement for Mainland Policyholders".

承讓人全名 Full Name of Assignee (中文) (Chn.) _____ (英文) (Eng.) _____	住宅地址 Residential Address _____ _____ _____ 通訊地址(若與住宅地址不同) Mailing Address (If different from Residential Address) _____ _____ 永久地址 (若與住宅地址不同) Permanent Address (If different from Residential Address) _____ _____ 出生國家/地區 Country/Region of Birth: _____	電話號碼(國家/區域編碼- 地區編碼- 電話號碼) Telephone No. (Country/Region Code - Area Code - Tel no.) _____ 手提電話號碼 Mobile Phone No. _____ 住宅電話號碼 Residence Tel No. _____ 辦事處電話號碼 Office Tel No. _____ 電郵地址 Email address: _____@_____ 抵押性轉讓原因 Reason for Collateral Assignment: <input type="checkbox"/> 按揭 Mortgage <input type="checkbox"/> 個人貸款 Personal loan <input type="checkbox"/> 其他 Other _____
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### 解除保單抵押性轉讓 Release of Collateral Assignment

承讓人通知本公司上述保單已經再轉讓予保單權益人，及承讓人已解除其所有對上述保單之權利及利益。

Assignee hereby notifies the Company that the above Policy has been reassigned to the Policy Owner, and that the Assignee has released all rights and interests in this Policy.

## 簽署 Signatory

保單權益人簽署 Signature of Policy Owner _____ 簽署日期 Date at (日 Day/月 Month / 年 Year) _____	承讓人簽署(如適用) Signature of Assignee (if applicable) _____ 簽署地 Sign at _____	見証人簽署 Signature of Witness (姓名 Name: _____ ) (中介人員工編號 _____ ) Insurance Intermediary staff no.: _____
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簽字須與本公司存案相符 Signature must correspond to that in our records

### 本公司專用 For the Company Use Only

「中銀集團人壽保險有限公司」經已將上述的「保單抵押性轉讓通知」記錄在案。

The above Notice of Collateral Assignment has been recorded by **BOC Group Life Assurance Company Limited**.

日期 Date  
\_\_\_\_\_

重要信息: 閣下提供給本公司的任何個人資料如有變更(如姓名、國籍(國家/地區)、稅務居住地、地址、身份證明文件類型及號碼、職業, 或商業客戶的商業註冊/ 成立資料/ 股權結構等), 請立即通知本公司作出更改。倘本公司沒有收到閣下通知, 即表示閣下毋須更新個人資料。Important Message: If there is any change of your personal information (e.g. name, Nationality (Country/Region), tax residence, address, identity document type and number, occupation, business registration/ incorporation/ ownership structure of corporate customer etc.), please notify us for changes immediately. We shall assume no change in your data from our latest record unless we receive a notice from you.

溫馨提示: 如閣下在遞交此表格後兩星期內仍未收到本公司的回覆, 請致電本公司的客戶服務熱線 2860-0688。Friendly Reminder: If you do not receive our response within 2 weeks after submitting this form, please contact our Customer Service Hotline at 2860-0688.

**重要指示 IMPORTANT NOTE:** 本公司對此表格有關權益轉讓或解除之有效性及合法性, 均不負上任何責任。  
The Company assumes no responsibility for the validity or legality of the assignment or release.

請參閱下頁的個人資料收集聲明  
Please read the Personal Information Collection Statement on next page

## 個人資料收集聲明

在中銀集團人壽保險有限公司(“中銀人壽”)，保護我們客戶個人資料對我們很重要。作為一個提供保險產品及服務的機構，收集及運用客戶個人資料是我們日常商業運作的基本工作。

如客戶希望了解中銀人壽的私隱政策的詳情，歡迎透過以下網址 <http://www.boclife.com.hk/zh/privacy-policy.html> 閱讀有關文件。

1. 本聲明列載中銀集團人壽保險有限公司(下稱「本公司」)有關其資料當事人(見以下定義)的資料政策。
2. 就本聲明而言，「本集團」指本公司及其控股公司、分行、附屬公司、代表辦事處及附屬成員，及其中任何一方，不論其所在地。附屬成員包括本公司的控股公司之分行、附屬公司、代表辦事處及附屬成員，不論其所在地。
3. 「資料當事人」一詞，不論於本聲明何處提及，包括以下為個人的類別：
  - (a) 本公司提供的保險及相關服務和產品的申請人或客戶/用戶，包括保單權益人、索償人、受益人、受保人及/或其他有關人士及其被授權人；
  - (b) 任何公司申請人及客戶/用戶的董事、股東、高級職員及經理；及
  - (c) 本公司的供應商、承建商、服務供應商及其他合約對手。

為免疑問，「資料當事人」不包括任何法人團體。本聲明的內容適用於所有資料當事人，並構成其與本公司不時訂立或可能訂立的任何合約及/或保單的一部分。若本聲明與有關合約及/或保單存在任何差異或分歧，就有關保護資料當事人的個人資料而言概以本聲明為準。本聲明並不限制資料當事人在個人資料(私隱)條例(香港法例第486章)(「條例」)下的權利。

4. 資料當事人在建立、延續保險業務及行政事宜及/或有關的產品及服務及授信、處理有關本公司簽發的保單的索償，及/或處理任何和其他資料當事人的要求、查詢或投訴、及/或遵守在香港特別行政區境內或境外的監管或其他機關頒佈的任何法律、發出的指引或要求(包括但不限於根據香港特別行政區與美國之間的跨政府協議(「跨政府協議」)、香港特別行政區與美國在2014年3月25日簽署的《稅務資訊交換協議》)執行《海外賬戶稅收合規法案》，以及經濟合作暨發展組織作出的規定，包括關於其為履行其共同報告標準的主管機關協議的監管機制)時，資料當事人需要不時向本公司提供有關的個人資料。

5. 若未能向本公司提供該等資料，可能會由於資料不足導致本公司無法評估/處理你的申請及/或提供保險及相關服務和產品及授信。若你拒絕給予上述明確的同意，本公司也可能需要向適用的監管機構匯報保單項下的價值和付款金額；在特定的情況下，若你拒絕給予明確的同意，本公司可能保留保單項下的部分或所有利益；或終止保單。

6. 本公司會不時收集或接收有關資料當事人的資料。該等資料包括但不限於在資料當事人與本公司延續正常業務往來期間，例如，當資料當事人簽發支票、存款或透過本公司發出的或提供的信用卡進行交易或在一般情況下以口頭或書面形式與本公司溝通時，從資料當事人所收集的資料。

7. 資料當事人之資料(包括信用資料和以往申索紀錄)的用途將視乎其與本公司及/或本集團的關係性質有所不同，其中包括以下用途：

- (a) 處理、評估及/或批核有關保險產品及服務的申請、調查和結清申索、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)、及有關該等產品及服務的增添、更改、變更、取消、續期及/或復效的申請；
- (b) 管理由本公司及/或本集團簽發的保單；
- (c) 研究及/或設計供客戶使用的保險/金融產品及/或服务；
- (d) 與任何由本公司或任何本公司集團內的公司及相關聯公司提供的產品及/或服务相關，而由你提出或對你作出的索償，或以其他形式涉及你的索償有關的用途，包括但不限於作出、辯護、分析、調查、處理、評估、釐定、結清或回應該等索償；
- (e) 在適當時進行身份及/或信貸檢查及進行資料配對程序；
- (f) 為符合根據下述適用於本公司及/或期望本公司及/或本集團遵從有關披露及使用資料之責任、規定或安排：
  - (i) 在香港特別行政區境內或境外之已存在、現有或將來對其具約束力或適用於其的任何法律；
  - (ii) 在香港特別行政區境內或境外之已存在、現有或將來並由任何法定、監管、政府、稅務、執法或其他機構，或由金融服務提供者之自律監管或行業的團體或組織所發出或提供之任何指引或指導；
  - (iii) 本公司及/或本集團因其金融、商業、營業或其他利益或活動處於或關連於相關本地或海外的法定、監管、政府、稅務、營業或其他機構或金融中介人、或金融服務提供者之自律監管或行業團體或組織之間的現有或將來之任何合約承諾或其他承諾及/或本公司及/或本集團遵守適用稅務法律的義務，包括但不限於《海外賬戶稅收合規法案》和跨政府協議；
- (g) 處理(包括但不限於調查、分析、核保及裁定)有關本公司簽發的保單的索償；
- (h) 為推廣服務、產品及其他標的(詳見下述第9段)；
- (i) 提供客戶服務(包括但不限於處理查詢及投訴)及有關活動；
- (j) 供本公司及任何本公司集團內的公司及相關聯公司作進行諮詢研究用途；
- (k) 釐定本公司欠付你或你拖欠本公司的任何款項的金額，及執行你之責任，包括但不限於向你或任何已為你的債務向本集團提供任何擔保或承諾的人士追收欠款；
- (l) 為符合根據任何本集團計劃下就避稅洗錢、恐怖份子資金籌集或其他非法活動之批准或防止或偵測而作出本集團內資料及信息分享及/或任何其他使用資料及信息的任何責任、規定、政策、程序、措施或安排；
- (m) 使本公司的實在或建議承讓人，或本公司對資料當事人的權利的參與人或附屬參與人評核意圖或轉讓，參與或附屬參與的交易；
- (n) 與資料當事人或其他人士之資料比較以進行信貸調查、資料核實或以其他方法產生或核實資料，不論有關比較是為對資料當事人採取不利之行動而推行；
- (o) 作為維持資料當事人的信貸記錄或其他記錄(不論資料當事人與本公司是否存在任何關係)，以作現在或將來參考之用；及
- (p) 供作任何與上述事項有關聯、有附帶性或有關的用途。

8. 本公司會對其持有的資料當事人資料保密，除非本公司可能會把該等資料提供及披露(如條例所定義的)給下述各方作先前列出的用途：

- (a) 任何代理人、承辦人、或向本公司提供行政、電訊、電腦、付款或其他與本公司業務運作有關的服務的第三方服務供應商，不論其所在地；
- (b) 任何對本公司(包括本集團的任何成員)有保密責任並已承諾作出保密有關資料的其他人士；
- (c) 任何再保險及索償調查公司、有關的保險行業協會及聯會和該等協會及聯會的會員；
- (d) 信貸資料服務機構；而在資料當事人欠賬時，則可將該等資料提供給收數公司；
- (e) 任何與資料當事人已經或將會存在往來的金融機構、消費卡或信用卡發行公司、保險公司、證券及投資公司；
- (f) 本公司及/或本集團在根據對其本身及/或本集團具約束力或適用的任何本地或外國法律、法例或法規規定下之責任或其他原因而必須向該人、實體、或政府或政府機構或金融中介人作出披露，或按照及為實施由任何法定、監管、政府、稅務、執法或其他機構或金融服務提供者之自律監管或行業團體或組織所提供或發出的指引或指導而須向該人作出披露，或根據與本地或海外之法定、監管、政府、稅務、執法或其他機構或金融服務提供者之自律監管或行業團體或組織之間的任何合約承諾或其他承諾而向該人作出任何披露之任何人士，該等人士可能處於香港特別行政區境內或境外及可能是已存在、現有或將來出現的任何人士；
- (g) 假如資料當事人的資料是被收集並使用於處理其申請、調查和結清申索、以及偵測和防止欺詐行為，有關個人資料將會被轉移給以下人士，而他們只能在有合理需要履行前述任何一項目的之情況下才可收集和使用這些資料：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定的其他人)；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)；
- (h) 本公司的任何實在或建議承讓人或就本公司對資料當事人的權利的參與人或附屬參與人或受讓人；及
- (i)
  - (ii) 本集團之任何成員；
  - (iii) 第三方金融機構、承保人、信用卡公司、證券、商品及投資服務供應商；
  - (iv) 第三方獎賞、年資獎勵、聯名合作及優惠計劃供應商；
  - (v) 本公司及本集團之聯名合作夥伴(有關服務和產品的申請表上會提供聯名合作夥伴的名稱(視屬何情況而定))；
  - (vi) 慈善或非牟利組織；及
  - (vii) 就上述第7(h)段而獲本公司任用之第三方服務供應商(包括但不限於代寄郵件公司、電訊公司、電話促銷及直銷代理人、電話服務中心、數據處理公司及資訊科技公司)，不論其所在地。

本公司可能為上述第7段所列之目的不時將資料當事人的資料轉移往香港特別行政區境外的地區。

### 9. 使用資料作直接促銷

本公司擬使用資料當事人的資料作直接促銷及本公司須為此目的取得資料當事人同意(包括資料當事人不反對之表示)。2012年個人資料(私隱)條例第VIA部中關於資料當事人的同意的特定要求。因此，請注意以下：

- (a) 本公司持有資料當事人的姓名、聯絡詳情、產品及服務投資組合信息、交易模式及行徑、財務背景及統計資料可不被本公司用於直接促銷；
- (b) 以下服務、產品及類別可作推廣：
  - (i) 財務、保險、信用卡、證券、商品、投資、銀行及相關服務和產品及授信；
  - (ii) 獎賞、年資獎勵或優惠計劃及相關服務和產品；
  - (iii) 本公司的聯名合作夥伴提供之服務和產品(有關服務和產品的申請表上會提供聯名合作夥伴的名稱(視屬何情況而定))；及
  - (iv) 為慈善及/或非牟利的目的之捐款及資助；
- (c) 上述服務、產品及標的可由本公司及/或下述人士提供或(如涉及捐款及資助)募捐：
  - (i) 本集團之任何成員；
  - (ii) 第三方金融機構、承保人、信用卡公司、證券、商品及投資服務供應商；
  - (iii) 第三方獎賞、年資獎勵、聯名合作及優惠計劃供應商；
  - (iv) 本公司及本集團之聯名合作夥伴(有關服務和產品的申請表上會提供聯名合作夥伴的名稱(視屬何情況而定))；及
  - (v) 慈善或非牟利組織；

(d) 除本公司推廣上述服務、產品及標的外，本公司同時擬提供列明於上述第9(a)段之資料至上述第9(c)段的所有或其中任何人士，該等人士藉以用於推廣上述服務、產品及標的，並本公司須為此目的取得資料當事人同意(其中包括資料當事人不反對之表示)；

**若資料當事人不願意本公司使用或提供其資料予其他人，藉以用於以上所述之直接促銷，資料當事人可通知本公司以行使其不同意此安排的權利。**

10. 根據條例中的條款，任何資料當事人有權：

- (a) 查核本公司是否持有他的資料及要求查閱該等資料；
- (b) 要求本公司改正任何有關他的不準確的資料；及
- (c) 查明本公司對於資料的政策及慣例和獲告知本公司持有的個人資料種類。

11. 根據條例之條款，本公司有權就處理任何查閱資料的要求收取合理費用。

12. 任何關於查閱或改正資料，或索取關於資料政策及慣例或所持有的資料種類之要求，應向下列人士提出：

中銀集團人壽保險有限公司  
資料保障主任  
中銀集團人壽保險有限公司  
香港太古城英皇道1111號  
太古城中心第1期13樓  
傳真：(852) 2522 1219

13. 本聲明的英文版與中文版如有任何分歧，一概以英文版為準。

二零一九年二月

## PERSONAL INFORMATION COLLECTION STATEMENT

At BOC Group Life Assurance Company Limited ("BOC Life"), the protection of personal information of our customers is important to us. As a provider of insurance products and services, the collection and use of the personal information of our customers is fundamental to our daily business operations.

If you wish to understand BOC Life's Privacy Policy in detail, you may visit relevant document using the hyperlink below <http://www.boclif.com.hk/en/others/privacy-policy.html>.

1. This Statement sets out the data policies of BOC Group Life Assurance Company Limited (the "Company") in respect of data subjects (as hereinafter defined).
2. For the purposes of this Statement, the "Group" means the Company and its holding companies, branches, subsidiaries, representative offices and affiliates, wherever situated, and any one of them. Affiliates include branches, subsidiaries, representative offices and affiliates of the Company's holding companies, wherever situated.
3. The term "data subject(s)", wherever mentioned in this Statement, includes the following categories of individuals :-
  - (a) applicants for or customers/users, including policyowner(s), claimant(s), beneficiary(ies), life insured(s), and/or relevant individuals, of insurance and related services and products and facilities and so forth provided by the Company and their authorized signatories;
  - (b) directors, shareholders, officers and managers of any corporate applicants and data subjects/users; and
  - (c) suppliers, contractors, service providers and other contractual counterparties of the Company.

For the avoidance of doubt, "data subjects" shall not include any incorporated bodies. The contents of this Statement shall apply to all data subjects and form part of any contracts and/or policies that the data subjects have or may enter into with the Company from time to time. If there is any inconsistency or discrepancy between this Statement and the relevant contract and/or policy, this Statement shall prevail insofar as it relates to the protection of the data subjects' personal data. Nothing in this Statement shall limit the rights of the data subjects under the Personal Data (Privacy) Ordinance (Cap. 486, Laws of Hong Kong) (the "Ordinance").

4. From time to time, it is necessary for the data subjects to supply the Company with personal data in connection with the provision, continuation and administration of insurance and/or related products and services to the data subjects, the processing of claims under insurance policies issued by the Company, the processing of any and all other requests, enquiries and complaints from the data subjects, and/or compliance with any laws, guidelines or requests issued by regulatory or other authorities within or outside the Hong Kong Special Administrative Region (including but not limited to the implementation of the U.S. Foreign Account Tax Compliance Act ("FATCA") pursuant to the intergovernmental agreement ("IGA") between the Hong Kong Special Administrative Region and the U.S., the tax information exchange agreement that the Hong Kong Special Administrative Region signed with the U.S. on 25 March 2014, and the provisions issued by the Organization for Economic Co-operation and Development, including the regulatory scheme relating to its Competent Authority Agreement ("CAA") to implement its Common Reporting Standard ("CRS")).

5. Failure to supply such data may result in the Company being unable to assess / process your application and / or provide insurance and related services and products and facilities, due to lack of information. We may also be required to report to applicable regulatory authority(ies) values and payment amounts under the insurance policy if you refuse to give the said express consent; under specified circumstances, withhold some or all benefits under the insurance policy if you refuse to give the express consent; or terminate the policy.

6. Data relating to the data subjects are collected or received by the Company from time to time. Such data may include, but not limited to, data collected from data subjects in the ordinary course of the continuation of the relationship between the Company and data subjects, for example, when data subjects write cheques, deposit money, effect transactions through credit cards issued or serviced by the Company or generally communicate verbally or in writing with the Company.

7. The purposes for which the data relating to the data subjects (including credit information and claims history) may be used will vary depending on the nature of the data subjects' relationship with the Company and / or the Group, they may include the following :

- (a) processing, evaluation and/or approving applications for insurance products and services, investigate and settle claims, detect and prevent fraud (whether or not relating to the policy issued in respect of this application) and additions, alterations, variations, cancellations, renewals, and reinstatements of such products and services;
- (b) administering insurance policies issued by the Company and / or the Group;
- (c) researching and/or designing insurance/financial products and/or services for customers' use;
- (d) any purposes with regard to any claims made by or against or otherwise involving you in relation to any products and/or services provided by the Company and / or the Group including, but not limited to, making, defending, analyzing, investigating, processing, assessing, determining, settling or responding to such claims;
- (e) conducting identity and/or credit checks whenever appropriate and carrying out data matching procedures;
- (f) complying with the obligations, requirements or arrangements for disclosing and using data that apply to the Company and / or the Group or that it is expected to comply according to:
  - (i) any local or foreign law, legislation or regulation binding or applying to it within or outside the Hong Kong Special Administrative Region existing currently and in the future;
  - (ii) 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 financial services providers within or outside the Hong Kong Special Administrative Region existing currently and in the future;
  - (iii) any present or future contractual or other commitment with a local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities or financial intermediary, or self-regulatory or industry bodies or associations of financial services providers that is assumed by or imposed on the Company and / or the 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 authority, or self-regulatory or industry bodies or associations and/or the obligations of the Company and/or the Group to comply with applicable tax laws including but not limited to FATCA and the IGA;
- (g) processing (including, but not limited to, investigating, analyzing, underwriting and adjudicating) claims under insurance policies issued by the Company
- (h) marketing services, products and other subjects (please see further details in paragraph 9 below);
- (i) providing customer services (including, but not limited to, processing enquiries and complaints) and related activities;
- (j) conducting statistical or actuarial research of the Company and/or any of its group companies and affiliated companies;
- (k) determining amount of indebtedness owed to or by you, and enforcing your obligations including without limitation the collection of amounts outstanding from you or any person who has provided any security or undertaking for your liabilities owing to the Group;
- (l) complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the Group and/or any other use of data and information in accordance with any group-wide programmes for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities;
- (m) 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 the assignment, participation or sub-participation;
- (n) comparing data of data subjects or other persons for credit checking, data verification or otherwise producing or verifying data, whether or not for the purpose of taking adverse action against data subjects;
- (o) maintaining a credit history or otherwise, a record of data subjects (whether or not there exists any relationship between data subjects and the Company) for present and future reference; and
- (p) any purposes incidental, associated or relating thereto.

8. Data held by the Company relating to data subjects will be kept confidential except that the Company may provide and disclose (as defined in the Ordinance) such data to the following parties for the purposes set out in the previous paragraph:-

- (a) any agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment or other services to the Company in connection with the operation of its business, wherever situated;
- (b) any other person under a duty of confidentiality to the Company including any member of the Group which has undertaken to keep such information confidential;
- (c) reinsurance and claims investigation companies, relevant insurance industry associations and federations, and members of such industry associations and federations;
- (d) credit reference agencies, and, in the event of default, to debt collection agencies;
- (e) any financial institution, charge or credit card issuing companies, insurance company, securities and investment company with which the data subjects have or propose to have dealings;
- (f) any person, entity, or government or government agency or financial intermediary, to whom the Company and / or the Group is under an obligation or otherwise required to make disclosure under the requirements of any local or foreign law, legislation or regulation binding on or applying to the Company and / or the Group, or any disclosure under and for the purposes of 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 financial services providers with which the Company and / or the Group is expected to comply, or any disclosure pursuant to any contractual or other commitment of the Company or the Group with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers, all of which may be within or outside the Hong Kong Special Administrative Region and may be existing currently and in the future;
- (g) If the data relating to the data subjects is being collected and used for the purpose of processing your application, investigating and settling claims and preventing and detecting fraud, such personal data will be transferred to the following persons who may collect and use this information only as reasonably necessary to carry out one of the aforementioned purposes: 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 police and databases or registers (and their operators) used by the insurance industry to analyse and check information provided against existing information.
- (h) any actual or proposed assignee of the Company or participant or sub-participant or transferee of the Company's rights in respect of the data subject; and
- (i) (i) any member of the Group;
  - (ii) third party financial institutions, insurers, credit card companies, securities, commodities and investment services providers;
  - (iii) third party reward, loyalty, co-branding and privileges programme providers;
  - (iv) co-branding partners of the Company and the Group (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be);
  - (v) charitable or non-profit making organisations; and
  - (vi) 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 (7)(h) above, wherever situated.

The Company may from time to time transfer the data relating to the data subjects to a place outside Hong Kong Special Administrative Region for the purposes set out in paragraph 7 above.

### 9. USE OF DATA IN DIRECT MARKETING

The Company intends to use the data subject's data in direct marketing and the Company requires the data subject's consent (which includes an indication of no objection) for that purpose. The specific requirement regarding data subject's consent (which includes an indication of no objection) under Part VIA of the Personal Data (Privacy) Ordinance 2012. In this connection, please note that:

- (a) the name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data of the data subject held by the Company from time to time may be used by the Company in direct marketing;
- (b) the following classes of services, products and subjects may be marketed:
  - (i) financial, insurance, credit card, securities, commodities, investment, banking and related services and products and facilities;
  - (ii) reward, loyalty or privileges programmes and related services and products;
  - (iii) services and products offered by the Company's co-branding partners (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
  - (iv) donations and contributions for charitable and/or non-profit making purposes;
- (c) the above services, products and subjects may be provided or (in the case of donations and contributions) solicited by the Company and/or:
  - (i) any member of the Group;
  - (ii) third party financial institutions, insurers, credit card companies, securities, commodities and investment services providers;
  - (iii) third party reward, loyalty, co-branding or privileges programme providers;
  - (iv) co-branding partners of the Company and the Group (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
  - (v) charitable or non-profit making organisations;
- (d) in addition to marketing the above services, products and subjects itself, the Company also intends to provide the data described in paragraph 9(a) above to all or any of the persons described in paragraph 9(c) above for use by them in marketing those services, products and subjects, and the Company requires the data subject's written consent (which includes an indication of no objection) for that purpose;

**If a data subject does not wish the Company to use or provide to other persons his data for use in direct marketing as described above, the data subject may exercise his opt-out right by notifying the Company.**

10. Under and in accordance with the terms of the Ordinance, any data subject has the right:-

- (a) to check whether the Company holds data about him and to request access to such data;
- (b) to require the Company to correct any data relating to him which is inaccurate; and
- (c) to ascertain the Company's policies and practices in relation to data and to be informed of the kind of personal data held by the Company.

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. The person to whom requests for access to data or correction of data or for information regarding policies and practices and kinds of data held are to be addressed is as follow:-

**BOC Group Life Assurance Company Limited**

The Data Protection Officer

BOC Group Life Assurance Company Limited

13/F, Cityplaza One, 1111 King's Road, Taikoo Shing, Hong Kong

Facsimile: (852) 2522 1219

13. If there is any inconsistency between the English version and the Chinese version of this Statement, the English version shall prevail.

Feb 2019