中银人寿 BOC LIFE
香港太古城英皇道 1111 号太古城中心第 1 期 13 楼
13/F, Cityplaza One, 1111 King's Road, Taikoo Shing, Hong Kong
电话 Tel: 2160 8800　　传真 Fax: 2866 0785
「中银集团人寿保险有限公司」以下简称:「本公司」或「贵司」
BOC Group Life Assurance Company Limited referred to hereinafter as "the Company"

网上理赔，快捷方便！
Claims Online,
Easy & Simple !

危疾(重疾)赔偿申请表
Critical Illness Claim Form

只供内部使用 Internal Use Only
赔偿编号 Claim No.

保险中介人姓名
Name of Insurance Intermediary _____

分行及员工编码
Branch Code & Staff No. _____

联络电话
Contact Tel no. _____

甲部 - 由权益人/受保人填写
PART I - TO BE COMPLETED BY THE OWNER/INSURED

理赔种类 Type of Claim
☐首次理赔 New Claim　☐持续理赔 Further Claim

保单编号 Policy No.	受保人姓名 Name of Insured	身份证号码 ID No.	年龄/性别 Age/Sex	联络电话 Contact Tel No.

职业 Occupation	雇主(公司)名称及地址Name and Address of Employer

通讯地址 Mailing Address

1. 申请赔偿的危疾名称 Name of the Critical Illness	
2. 若因意外导致，请详述意外之详情。 If due to Accident, please describe the accident in details.	日期 Date_____(年/月/日/YY/MM/DD)　地点 Place _____ 意外详情、受伤部位及伤势 Accident details, part of the body injured and nature of injury _____
3. 若因疾病导致，请详述疾病之详情。 If due to Illness, please describe the illness in details.	病征首次出现日期 Date symptoms first appeared _____(年/月/日/YY/MM/DD) 病征详情 Symptoms details _____
4. 初诊此疾病的医院/ 医生资料 The hospital/physician first consulted for this Illness	初诊日期 First Consultation Date _____ (年/月/日/YY/MM/DD) 医院/ 医生名称及地址 Name and address of the hospital/physician _____ _____
5. 其他曾应诊此疾病的医院/ 医生资料 Other hospitals/physicians consulted for this Illness	求诊日期 Consultation Date _____ (年/月/日/YY/MM/DD) 医院/ 医生名称及地址 Name and address of the hospital/physician _____ _____
6. 过往五年内因其他病症曾就诊之医院/ 医生资料 Hospitals/ physicians consulted for other disorders in the past 5 years	医院/ 医生姓名及地址 Name of Doctor & Address　诊治日期 (年/月/日) Consultation Date (YY/MM/DD)　病因 Illness/ Diagnosis _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____
7. 就此危疾有否申请其他保险索偿? Apply any other insurance claim for this critical illness?	☐ 有 YES，公司名称 Name of Company _____　☐ 否 NO 保单编号 Policy No. _____
8. 赔付方式 Claim Payment Options	赔偿货币 Currency Option ☐ 港币 HKD　☐ 保单货币 Policy Currency 赔偿方法 Settlement Method ☐ 支票 Cheque ☐ 自动转账 Autopay (请递交相关的户口证明 Please submit proof of the bank account) 户口必须为保单权益人单独持有之中国银行(香港)/ 南洋商业银行/ 集友银行户口。 The account must be a BOCHK/ NCB/ CYB account solely owned by the Policy Owner.

索偿文件清单 CLAIMS DOCUMENT CHECKLIST

文件类别 Document Type	危疾保障 Critical Illness Benefit
理赔申请表甲及乙部 Claim Form Part I and Part II	✓
受保人及权益人身份证明文件副本 Identity Document copy of Insured & Policy Owner	✓
内窥镜/ 病理/ 诊断性化验/ 检验报告副本 Copy of Endoscopic/ Histopathology/ Diagnostic/ Laboratory Test Reports	✓
注册医生/ 医院的转介书副本 Copy of Referral letter by Registered Physician/ Hospital	*
物理治疗/ 职业治疗报告副本 Copy of Physiotherapy/Occupational Therapy Reports	*
警察报告/ 交通意外报告/ 口供纸副本 Copy of the Police Report/Traffic Accident report/Statement	*

✓ 基本文件 Required Documents * 附加文件 Additional Documents

重要提示 Important Note

1. 索偿申请需于确诊后 90 天内递交。
   Please submit claim application within 90 days after diagnosed.
2. 请确保申请表格甲及乙部完全填写及提交所需索偿文件，以免推迟索偿进程。
   Please ensure Claim Form Part I & Part II are fully completed and all required claim documents are submitted to avoid unnecessary delay in claim process.
3. 权益人有可能就个别情况要求递交额外数据以便处理索偿申请。
   Policy owner may be requested to provide additional information in certain circumstances to process the claim.

声明及授权 DECLARATION & AUTHORIZATION

声明 DECLARATION

本人谨此代表本人/受保人及其他在此赔偿申请表提及之人士 (“相关人士”) 声明及同意 (1) 上述一切陈述及问题的所有答案，不论是否本人亲手所写，就本人所知所信，均为事实之全部并确实无讹 ; (2) 本人/我们已收妥、阅读及完全明白载于本文件的个人资料收集声明，及同意相关人士的任何个人资 料可用作该声明第 7 段所述之用途及贵公司可把该等个人资料提供给该声明第 8 段所述各方作上述用途。 本人声明及同意已获相关人士授权及同意本人作出上述声明及同意。

I HEREBY DECLARE AND AGREE on behalf of myself/the insured and other persons referred to in this claim form (“Relevant Persons”) that (1) all statements and answers to all questions whether or not written by my own hand are to the best of my knowledge and belief complete and true; and (2) I/We have received, read and fully understood the Personal Information Collection Statement contained in this document, and agree that any personal data of the Relevant Persons 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.
I declare and agree that I have the full authority from and consent of the Relevant Persons to make the above declarations and agreements.

授权 AUTHORIZATION

本人谨此代表本人/受保人授权 (1) 任何雇主、注册西医、医院、诊所、保险公司、银行、政府机构、或其他机构、组织或人士、凡知道或持有任何有关本人/受保人之纪录者，及/或曾诊验或可能将会诊验本人/受保人者，均可将该等数据提供给中银集团人寿保险有限公司；(2) 中银集团人寿保险有限公司或任何其指定之医生或化验所，可就此赔偿申请替本人/受保人进行所需之医疗评估及测试，作为审核本人/受保人之健康状况。此授权对本人之继承人及受让人具有约束力；即使死亡或无行为能力时，此授权仍具效力。本授权书的影印本与正本均有同等效力。

本人谨此同意及授权贵公司，从原可支付给本人之保险金额中(如有)，扣除未缴保费(如有)及贵公司代政府或监管机构(包括但不限于保险业监管局)按相关规定收取的相应征费及/或费用(如有)。

本人声明及同意已获受保人授权及同意本人作出上述授权。

I HEREBY AUTHORIZE on behalf of myself/the insured (1) any employer, registered medical practitioner, hospital, clinic, insurance company, bank, government institution, or other organization, institution or person, that has any records or knowledge of me/the insured and who has attended or may hereafter attend myself/the insured to disclose such information to BOC Group Life Assurance Co. Ltd.; (2) BOC Group Life Assurance Co. Ltd. or any of its appointed medical examiners or laboratories to perform the necessary medical assessment and tests to evaluate the health status of myself/the insured in relation to this claim. This authorization shall bind my successors and assignees and remains valid notwithstanding death or incapacity. A photocopy of this authorization shall be as valid as the original.

I hereby agree and authorize the Company to deduct unpaid premium(if any) and corresponding levy and/ or charges (if any) to be collected by the Company on behalf of the government or the regulatory authority (including but not limited to the Insurance Authority) according to relevant requirements, from the policy proceeds payable to me (if any).

I declare and agree that I have the full authority from and consent of the insured to make the above authorizations.

_____	_____	_____	_____
权益人签署 Signature of Policy Owner	姓名 Name in Block Letter	身份证号码 ID No	签署日期 Date
_____	_____	_____	_____
受保人签署 Signature of Insured	姓名 Name in Block Letter	身份证号码 ID No	签署日期 Date

请参阅下页的个人资料收集声明
Please read the Personal Information Collection Statement on next page

个人资料收集声明 Personal Information Collection Statement

在中银集团人寿保险有限公司(“中银人寿”)，保护我们客户个人资料对我们很重要。作为一个提供保险产品及服务的机构，收集及运用客户个人资料是我们日常商业运作的基本工作。

如客户希望了解中银人寿的私隐政策的详情，欢迎透过以下网址 http://www.boclife.com.hk/tc/others/privacy-policy.html 阅读有关文件。

1. 本声明列载中银集团人寿保险有限公司（下称「本公司」）有关其资料当事人（见以下定义）的资料政策。
2. 就本声明而言，「本集团」指本公司及其控股公司、分行、附属公司、代表办事处及附属成员，及其中任何一方，不论其所在地。附属成员包括本公司的控股公司之分行、附属公司、代表办事处及附属成员，不论其所在地。
3. 「资料当事人」一词，不论于本声明何处提及，包括以下为个人的类别：
   (a) 本公司提供的保险及相关服务和产品的申请人或客户/用户，包括保单权益人、索偿人、受益人、受保人及/或其他有关人士及其被授权人；
   (b) 任何公司申请人及客户/用户的董事、股东、高级职员及经理；及
   (c) 本公司的供应商、承建商、服务供应商及其他合约对手。

为免疑问，「资料当事人」不包括任何法人团体。本声明的内容适用于所有资料当事人，并构成其与本公司不时订立或可能订立的任何合约及/或保单的一部分。若本声明与有关合约及/或保单存在任何差异或分歧，就有关保护资料当事人的个人资料而言概以本声明为准。本声明并不限制资料当事人在个人资料（私隐）条例（香港法例第 486 章）(「条例」) 下之权利。

4. 资料当事人在建立、延续保险业务及行政事宜及/或有关的产品及服务及授信、处理有关本公司签发的保单的索偿，及/或处理任何和所有其他资料当事人的要求、查询或投诉、及/或为遵守在香港特别行政区境内或境外的监管或其他机关颁布的任何法律、发出的指引或要求（包括但不限于根据香港特别行政区与美国之间的跨政府协议（「跨政府协议」)、香港特别行政区与美国在 2014 年 3 月 25 日签署的《税务资讯交换协议》执行《海外账户税收合规法案》，以及经济合作暨发展组织作出的规定，包括关于其为履行其共同报告标准的主管机关协议的监管机制）时，资料当事人需要不时向本公司提供有关的个人资料。
5. 若未能向本公司提供该等资料，可能会由于资料不足导致本公司无法评估/处理你的申请及/或提供保险及相关服务和产品及授信。若你拒绝给予上述明确的同意，本公司也可能需要向适用的监管机构汇报保单项下的价值和付款金额；在特定的情况下，若你拒绝给予明确的同意，本公司可能保留保单项下的部分或所有利益；或终止保单。
6. 本公司会不时收集或接收有关资料当事人的资料。该等资料包括但不限于在资料当事人与本公司延续正常业务往来期间，例如，当资料当事人签发支票、存款或透过本公司发出的或提供的信用卡进行交易或在一般情况下以口头或书面形式与本公司沟通时，从资料当事人所收集的资料。
7. 资料当事人之资料(包括信用资料和以往申索纪录)的用途将视乎其与本公司及/或本集团的关系性质有所不同，其中包括以下用途：
   (a) 处理、评估及/或批核有关保险产品及服务的申请、调查和结清申索、侦测和防止欺诈行为（无论是否与就此申请而发出的保单有关）、及有关该等产品及服务的增添、更改、变更、**取消、续期及/或复效的申请；**
   (b) 管理由本公司及/或本集团签发的保单；
   (c) 研究**及/或设计供客户使用的保险/金融产品及/或服务；**
   (d) 与任何由本公司或任何本公司集团内的公司及相关联公司提供的产品及/**或服务**相关，而由你提出或对你作出的索偿，或以其他形式涉及你的索偿有关的用途，包括但不限于作出、辩护、分析、调查、处理、评估、厘定、结清或回应该等索偿；
   (e) 在适当时进行身份**及/或信贷检查及进行资料配对程序；**
   (f) 为符合根据下述适用于本公司**及**/或期望本公司**及**/或本集团遵从有关披露及使用资料之责任、规定或安排：
      (i) 在香港特别行政区境内或境外之已存在、现有或将来对其具约束力或适用于其的任何法律；
      (ii) 在香港特别行政区境内或境外之已存在、现有或将来并由任何法定、监管、政府、税务、执法或其他机构，或由金融服务提供者之自律监管或行业的团体或组织所发出或提供之任何指引或指导；
      (iii) 本公司及/或本集团因其金融、商业、营业或其他利益或活动处于或关连于相关本地或海外的法定、监管、政府、税务、执法或其他机构或金融服务提供者之自律监管或行业团体或组织之司法管辖区而须承担或获施加与本地或海外之法定、监管、政府、税务、执法或其他机构或金融中介人、或金融服务提供者之自律监管或行业团体或组织之间的现有或将来之任何合约承诺或其他承诺及/或本公司及/或本集团遵守适用税务法律的义务，包括但不限于《海外账户税收合规法案》和跨政府协议；
   (g) 处理（包括但不限于调查、分析、核保及裁定）有关本公司签发的保单的索偿；
   (h) 为推广服务、产品及其他标的（详见下述第 9 段）；
   (i) 提供客户服务（包括但不限于处理查询及投诉）及有关活动；
   (j) 供本公司及任何本公司集团内的公司及相关联公司作进行统计或精算研究用途；
   (k) 厘定本公司欠付你或你拖欠本公司的任何款项的金额，及执行你之责任，包括但不限于向你或任何已为你的债务向本集团提供任何担保或承诺的人士追收欠款；
   (l) 为符合根据任何本集团计划下就遵从洗钱、恐怖份子资金筹集或其他非法活动之批准或防止或侦测而作出本集团内资料及信息分享及/或任何其他使用资料及信息的任何责任、规定、政策、程序、措施或安排；
   (m) 使本公司的实在或建议承让人，或本公司对资料当事人的权利的参与人或附属参与人评核意图成为转让，参与或附属参与的交易;
   (n) 与资料当事人或其他人士之资料比较以进行信贷调查，资料核实或以其他方法产生或核实资料，不论有关比较是否为对资料当事人采取不利之行动而推行；
   (o) 作为维持资料当事人的信贷记录或其他记录（不论资料当事人与本公司是否存在任何关系），以作现在或将来参考之用；及
   (p) 供作任何与上述事项有联系、有附带性或有关的用途。
8. 本公司会对其持有的资料当事人资料保密，除非本公司可能会把该等资料提供及披露（如条例所定义的）给下述各方作先前一段列出的用途：
   (a) 任何代理人、承包人、或向本公司提供行政、电讯、电脑、付款或其他与本公司业务运作有关的服务的第三方服务供应商，不论其所在地；
   (b) 任何对本公司(包括本集团的任何成员)有保密责任并已承诺作出保密有关资料的其他人士；
   (c) 任何再保险及索偿调查公司、有关的保险行业协会及联会和该等协会及联会的会员；
   (d) 信贷资料服务机构；而在资料当事人欠账时，则可将该等资料提供给收数公司；
   (e) 任何与资料当事人已经或将会存在往来的金融机构、消费卡或信用卡发行公司、保险公司、证券及投资公司；
   (f) 本公司及/或本集团在根据对其本身及/或本集团具约束力或适用的任何本地或外国法律、法例或法规规定下之责任或其他原因而必须向该人、实体、或政府或政府机构或金融中介人作出披露，或按照及为实施由任何法定、监管、政府、税务、执法或其他机构或金融服务提供者之自律监管或行业团体或组织所提供或发出的指引或指导需预期向该人作出披露，或根据与本地或海外之法定、监管、政府、税务、执法或其他机构或金融服务提供者之自律监管或行业团体或组织之间的任何合约承诺或其他承诺而向该人作出任何披露之任何人士，该等人士可能处于香港特别行政区境内或境外及可能是已存在、现有或将来出现的任何人士；
   (g) 假如资料当事人的资料是被收集并使用于处理其申请、调查和结清申索、以及侦测和防止欺诈行为，有关个人资料将会被转移给以下人士，而他们只能在有合理需要履行前述任何一项目的之情况下才可收集和使用这些资料：保险理算人、代理和经纪；雇主；医护专业人士；医院；会计师；财务顾问；律师；整合保险业申索和承保资料的组织；防欺诈组织；其他保险公司（无论是直接地，或是通过防欺诈组织或本段中指名的其他人士）；警察；和保险业就现有资料而对所提供的资料作出分析和检查的数据库或登记册（及其运营者）。
   (h) 本公司的任何实在或建议承让人或就本公司对资料当事人的权利的参与人或附属参与人或受让人；及
   (i) (i) 本集团之任何成员；
      (ii) 第三方金融机构、承保人、信用卡公司、证券、商品及投资服务供应商；
      (iii) 第三方奖赏、年资奖励、联名合作及优惠计划供应商；
      (iv) 本公司及本集团之联名合作伙伴（有关服务和产品的申请表上会提供联名合作伙伴的名称（视属何情况而定））；
      (v) 慈善或非牟利组织；及
      (vi) 就上述第 7(h)段而获本公司任用之第三方服务供应商（包括但不限于代寄邮件公司、电讯公司、电话促销及直销代理人、电话服务中心、数据处理公司及资讯科技公司），不论其所在地。

本公司可能为上述第 7 段所列之目的不时将资料当事人的资料转移往香港特别行政区境外的地区。

9. 使用资料作直接促销

本公司拟使用资料当事人的资料作直接促销及本公司须为此目的取得资料当事人同意（包括资料当事人不反对之表示）。2012 年个人资料（私隐）条例第 VIA 部中关于资料当事人的同意的特定要求。因此，请注意以下：
   (a) 本公司持有资料当事人的姓名、联络详情、产品及服务投资组合信息、交易模式及行径、财务背景及统计资料可不时被本公司用于直接促销；
   (b) 以下服务、产品及类别可作推广：
      (i) 财务、保险、信用卡、证券、商品、投资、银行及相关服务和产品及授信；
      (ii) 奖赏、年资奖励或优惠计划及相关服务和产品；
      (iii) 本公司的联名合作伙伴提供之服务和产品（有关服务和产品的申请表上会提供联名合作伙伴的名称（视属何情况而定））；及
      (iv) 为慈善及/或非牟利的目的之捐款及资助；
   (c) 上述服务、产品及标的可由本公司及/或下述人士提供或（如涉及捐款及资助）募捐：
      (i) 本集团之任何成员；
      (ii) 第三方金融机构、承保人、信用卡公司、证券、商品及投资服务供应商；
      (iii) 第三方奖赏、年资奖励、联名合作及优惠计划供应商；
      (iv) 本公司及本集团之联名合作伙伴（有关服务和产品的申请表上会提供联名合作伙伴的名称（视属何情况而定））；及
      (v) 慈善或非牟利组织；

(d) 除本公司推广上述服务、产品及标的外，本公司同时拟提供列明于上述第 9(a)段之资料至上述第 9(c)段的所有或其中任何人士，该等人士藉以用于推广上述服务、产品及标的，并本公司须为此目的取得资料当事人同意（其中包括资料当事人不反对之表示）；

若资料当事人不愿意本公司使用或提供其资料予其他人士，藉以用于以上所述之直接促销，资料当事人可通知本公司以行使其不同意此安排的权利。

10. 根据条例中的条款，任何资料当事人有权：
   (a) 查核本公司是否持有他的资料及要求查阅该等资料；
   (b) 要求本公司改正任何有关他的不准确的资料；及
   (c) 查明本公司对于资料的政策及惯例和获告知本公司持有的个人资料种类。
11. 根据条例之条款，本公司有权就处理任何查阅资料的要求收取合理费用。
12. 任何关于查阅或改正资料，或索取关于资料政策及惯例或所持有的资料种类的要求，应向下列人士提出：

中银集团人寿保险有限公司
资料保障主任
中银集团人寿保险有限公司
香港太古城英皇道 1111 号
太古城中心第 1 期 13 楼
传真：(852) 2522 1219

13. 本声明的英文版本与中文版本如有任何分歧，一概以英文版本为准。

二零一九年二月

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.boclife.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