

補充資料表格 – 保費融資 Supplementary Form – Premium Financing

投保書/ 保單編號 Application/ Policy Number	投保人/ 投保人姓名 Name of Applicant/ Proposed Policyowner	受保人姓名 Name of Life Insured
保險中介人編號 Insurance Intermediary Code	保險中介人姓名 Name of Insurance Intermediary	營業區 (如適用) Agency (if applicable)

以下資料將加於本人/ 我們上述編號的人壽保險申請書/ 保單內。
The following information is to be added to my/ our Application for Insurance or policy with above policy number.

A. Liquid Asset 流動資產	Detail Description 詳情				
<input type="checkbox"/> Cash on Hand 現金	Amount in HKD _____ 港元總值				
<input type="checkbox"/> Bank Deposit 銀行存款	<table border="1"> <tr> <td>Deposit 1 存款 1</td> <td> <input type="checkbox"/> self owned 單獨擁有 <input type="checkbox"/> Jointly owned 聯名擁有 (please specify shared %請註明所擁份數_____) <input type="checkbox"/> Amount in HKD 港元金額 _____ </td> </tr> <tr> <td>Deposit 2 存款 2</td> <td> <input type="checkbox"/> self owned 單獨擁有 <input type="checkbox"/> Jointly owned 聯名擁有 (please specify shared %請註明所擁份數_____) <input type="checkbox"/> Amount in HKD 港元金額 _____ </td> </tr> </table>	Deposit 1 存款 1	<input type="checkbox"/> self owned 單獨擁有 <input type="checkbox"/> Jointly owned 聯名擁有 (please specify shared %請註明所擁份數_____) <input type="checkbox"/> Amount in HKD 港元金額 _____	Deposit 2 存款 2	<input type="checkbox"/> self owned 單獨擁有 <input type="checkbox"/> Jointly owned 聯名擁有 (please specify shared %請註明所擁份數_____) <input type="checkbox"/> Amount in HKD 港元金額 _____
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<input type="checkbox"/> Fixed Deposit 定期存款	<table border="1"> <tr> <td>Deposit 1 存款 1</td> <td> <input type="checkbox"/> self owned 單獨擁有 <input type="checkbox"/> Jointly owned 聯名擁有 (please specify shared %請註明所擁份數_____) <input type="checkbox"/> Amount in HKD 港元金額 _____ <input type="checkbox"/> Maturity date 定存年期 _____ Allow for early withdrawal? 容許提早提取 ? <input type="checkbox"/> Allow 容許 <input type="checkbox"/> Not Allow 不容許 </td> </tr> <tr> <td>Deposit 2 存款 2</td> <td> <input type="checkbox"/> self owned 單獨擁有 <input type="checkbox"/> Jointly owned 聯名擁有 (please specify shared %請註明所擁份數_____) <input type="checkbox"/> Amount in HKD 港元金額 _____ <input type="checkbox"/> Maturity date 定存年期 _____ Allow for early withdrawal? 容許提早提取 ? <input type="checkbox"/> Allow 容許 <input type="checkbox"/> Not Allow 不容許 </td> </tr> </table>	Deposit 1 存款 1	<input type="checkbox"/> self owned 單獨擁有 <input type="checkbox"/> Jointly owned 聯名擁有 (please specify shared %請註明所擁份數_____) <input type="checkbox"/> Amount in HKD 港元金額 _____ <input type="checkbox"/> Maturity date 定存年期 _____ Allow for early withdrawal? 容許提早提取 ? <input type="checkbox"/> Allow 容許 <input type="checkbox"/> Not Allow 不容許	Deposit 2 存款 2	<input type="checkbox"/> self owned 單獨擁有 <input type="checkbox"/> Jointly owned 聯名擁有 (please specify shared %請註明所擁份數_____) <input type="checkbox"/> Amount in HKD 港元金額 _____ <input type="checkbox"/> Maturity date 定存年期 _____ Allow for early withdrawal? 容許提早提取 ? <input type="checkbox"/> Allow 容許 <input type="checkbox"/> Not Allow 不容許
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<input type="checkbox"/> Money Market Accounts 貨幣戶口	<table border="1"> <tr> <td>Currency A 外幣 A</td> <td> 1. Type of currency 幣種 _____ 2. Currency amount 幣值 _____ 3. If jointly owned, share %如聯名擁有, 請註明所擁份數 _____ </td> </tr> <tr> <td>Currency B 外幣 B</td> <td> 1. Type of currency 幣種 _____ 2. Currency amount 幣值 _____ 3. If jointly owned, share %如聯名擁有, 請註明所擁份數 _____ </td> </tr> </table>	Currency A 外幣 A	1. Type of currency 幣種 _____ 2. Currency amount 幣值 _____ 3. If jointly owned, share %如聯名擁有, 請註明所擁份數 _____	Currency B 外幣 B	1. Type of currency 幣種 _____ 2. Currency amount 幣值 _____ 3. If jointly owned, share %如聯名擁有, 請註明所擁份數 _____
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<input type="checkbox"/> Bonds * 債券	<table border="1"> <tr> <td data-bbox="392 78 544 286">Bonds 1 債券 1</td> <td colspan="4" data-bbox="544 78 1497 286"> Bonds Type 債券種類 _____ Bonds Duration 債券年期 _____ Amount in HKD 港元金額 _____ </td> </tr> <tr> <td data-bbox="392 286 544 465">Bonds 2 債券 2</td> <td colspan="4" data-bbox="544 286 1497 465"> Bonds Type 債券種類 _____ Bonds Duration 債券年期 _____ Amount in HKD 港元金額 _____ </td> </tr> </table>					Bonds 1 債券 1	Bonds Type 債券種類 _____ Bonds Duration 債券年期 _____ Amount in HKD 港元金額 _____				Bonds 2 債券 2	Bonds Type 債券種類 _____ Bonds Duration 債券年期 _____ Amount in HKD 港元金額 _____													
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<input type="checkbox"/> Stocks * 股票	Total stock value in HKD 股票港元總值 _____																								
<input type="checkbox"/> Mutual Funds * 互惠基金	<table border="1"> <tr> <td data-bbox="392 544 544 701">Fund 1 基金 1</td> <td colspan="4" data-bbox="544 544 1497 701"> Fund name 基金名稱 _____ Amount in HKD 港元金額 _____ </td> </tr> <tr> <td data-bbox="392 701 544 831">Fund 2 基金 2</td> <td colspan="4" data-bbox="544 701 1497 831"> Fund name 基金名稱 _____ Amount in HKD 港元金額 _____ </td> </tr> </table>					Fund 1 基金 1	Fund name 基金名稱 _____ Amount in HKD 港元金額 _____				Fund 2 基金 2	Fund name 基金名稱 _____ Amount in HKD 港元金額 _____													
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<input type="checkbox"/> Properties 物業	<table border="1"> <tr> <th data-bbox="392 896 616 1048">Property type 物業種類</th> <th data-bbox="616 896 826 1048">Self-occupied Property 自住物業 / Investment Property 投資物業</th> <th data-bbox="826 896 1035 1048">Self owned 獨資擁有</th> <th data-bbox="1035 896 1243 1048">Joint owned 合資擁有 (Please specify % shared 請註明所 擁份數)</th> <th data-bbox="1243 896 1497 1048">Current total market price HKD 現值港元</th> </tr> <tr> <td data-bbox="392 1048 616 1149">Resident 住宅</td> <td data-bbox="616 1048 826 1149"></td> <td data-bbox="826 1048 1035 1149"></td> <td data-bbox="1035 1048 1243 1149"></td> <td data-bbox="1243 1048 1497 1149"></td> </tr> <tr> <td data-bbox="392 1149 616 1249">Factory 廠廈 /Commercial 商廈</td> <td data-bbox="616 1149 826 1249"></td> <td data-bbox="826 1149 1035 1249"></td> <td data-bbox="1035 1149 1243 1249"></td> <td data-bbox="1243 1149 1497 1249"></td> </tr> <tr> <td data-bbox="392 1249 616 1301">Car Par 車位</td> <td data-bbox="616 1249 826 1301"></td> <td data-bbox="826 1249 1035 1301"></td> <td data-bbox="1035 1249 1243 1301"></td> <td data-bbox="1243 1249 1497 1301"></td> </tr> </table>					Property type 物業種類	Self-occupied Property 自住物業 / Investment Property 投資物業	Self owned 獨資擁有	Joint owned 合資擁有 (Please specify % shared 請註明所 擁份數)	Current total market price HKD 現值港元	Resident 住宅					Factory 廠廈 /Commercial 商廈					Car Par 車位				
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<input type="checkbox"/> Others 其他	Please specify : 請註明																								
C. Liabilities 負債	Detail description 詳情																								
<input type="checkbox"/> Mortgage 按揭	Self-occupied Property 自住物業 Remaining mortgage amount HKD 剩餘按揭港元金額 _____ Investment Property 投資物業 (Self owned 獨資擁有) Remaining mortgage amount HKD 剩餘按揭港元金額 _____ Investment Property 投資物業 (Joint owned 合資擁有) Remaining mortgage amount HKD 剩餘按揭港元金額 _____																								
<input type="checkbox"/> Personal Loan 私人貸款	Total amount of Personal Loan HKD 私人貸款港元總金額 _____																								
<input type="checkbox"/> Credit Loan 信貸	Outstanding credit card loan amount HKD 信用咭未償還港元總額 _____																								
<input type="checkbox"/> Inforce Policies with Premium Financing Facility 以保費融資 繳費的生效保單	Outstanding Premium Financing Amount HKD 未償還保費融資港元總額 _____																								
<input type="checkbox"/> Others 其他	Please specify : 請註明																								

*Bonds, Stocks and Mutual funds value depends on market situation to determine the liquidation percentage
債券、股票和互惠基金的價值取決於市場情況以確定清算百分比

聲明 Declaration

1. 本人/ 我們確認保險中介人在作出建議（如有）前，已為本人/ 我們清楚講解及進行財務需要分析。
I/ We confirm that the Insurance Intermediary has clearly explained and conducted a Finance Needs Analysis for me/ us before making the recommendation to me/ us, if any.
2. 本人/ 我們確認此表格內所提供之一切陳述及資料，就本人/ 我們所知所信，均為事實之全部並確實無訛。本人/ 我們明白如提供之資料不準確及完整，會影響對本人/ 我們之財務需要分析結果，而立橋人壽保險有限公司（「立橋人壽」）可能因此未能處理本人/ 我們之申請。
I/ We confirm that all statements and information provided in this form are, to the best of my/our knowledge and belief, complete, true and correct. I/ We understand that any incomplete or inaccurate information provided by me/ us may affect the results of the analysis of my/ our needs and Well Link Life Insurance Company Limited ("Well Link Life") may not be able to proceed with my/our application.
3. 本人/ 我們明白本分析及結果只供參考之用及將不會構成任何投保申請書或保單之一部份。
I/ We understand that this Analysis and the results therein serve only as a reference for my/ our consideration and it shall not form part of any application form or any insurance policy.
4. 本人/ 我們同意若「補充資料表格 – 保費融資」上填報的資料有重大改變，本人/ 我們在保單未簽發前，必須通知立橋人壽。
I/ We agree that I/ We am/ are required to inform Well Link Life if there is any substantial change of information provided in this form before the policy is issued.
5. 本人/ 我們同意立橋人壽要求本人/ 我們應提供相關文件及任何進一步的資料證明，以評估本人/ 我們之財務需求及對接受本人/ 我們的保險之申請作出決定。
I/ We agree that I/ we shall supply the relevant document to prove the information as provided by me/ us and any further information and evidence upon Well Link Life's request for the purposes of assessing my/ our financial needs and making the judgement on accepting my/ our insurance application.
6. 本人/ 我們確認，本人/ 我們已獲提供一份由立橋人壽發出的收集個人資料聲明（「本聲明」）。本人/ 我們確認已經閱讀並且明白本聲明。本人/ 我們同意立橋人壽可依照本聲明的條款收集、使用、儲存、處理、披露、轉移及以其他方式分用本人/ 我們的個人資料。本人/ 我們進一步確認，本人/ 我們已獲得受保人和任何其他有關人士（如適用的話）的明示同意，可以按照本聲明所述的用途將他們的個人資料提供給立橋人壽，並允許立橋人壽可依照本聲明的條款收集、使用、儲存、處理、披露、轉移及以其他方式分用該等個人資料。
I/ We acknowledge that I/ we have been provided with a copy of the Personal Information Collection Statement (the "Statement") issued by Well Link Life. I/ We confirm that I/ we have read and understood the Statement. I/ We agree that Well Link Life may collect, use, store, process, disclose, transfer and otherwise share my/ our personal data in accordance with the terms of the Statement. I/ We further confirm that I/ we have obtained the express consent of the life insureds and any other relevant individuals (where applicable) for providing their personal data to Well Link Life for the purposes stated in the Statement and for allowing Well Link Life to collect, use, store, process, disclose, transfer and otherwise share such personal data in accordance with the terms of the Statement.

警告：請回答本表格所述的所有問題。請勿於未完成回答本表格的所有問題或於任何問題未被刪除的情況下簽署本表格。請勿在空白的表格上簽署。
Warning: Please answer all questions in this form. Do NOT sign on this form if any questions are unanswered and have not been crossed out. Do NOT sign on blank form.

投保人/ 獲授權簽署人士簽署
Signature of Applicant/ Authorized Signatory

簽署日期
Sign Date

X

投保人/ 獲授權簽署人士姓名
Name of Applicant/ Authorized Signatory:

年/ 月/ 日 YYYY/ MM/ DD
(必須於投保申請書簽署日或之前簽妥)
(Must be signed on or before the Application Form sign date)

獲授權簽署人士職位
Position of the Authorized Signatory:

保險中介人簽署
Signature of Insurance Intermediary

簽署日期
Sign Date

X

保險中介人姓名:
Name of Insurance Intermediary

年/ 月/ 日 YYYY/ MM/ DD
(必須於投保申請書簽署日或之前簽妥)
(Must be signed on or before the Application Form sign date)

1. Haircut % 估值折扣百分比

A. Liquid Assets 流動資產	Haircut % 估值折扣百分比
Cash on Hand 現金	0%
Bank Deposit 銀行存款	0%
Fixed Deposit 定期存款 (容許提早提取)	0%
Fixed Deposit 定期存款 (不容許提早提取)	100%
Money Market Accounts 貨幣戶口	0%
Bonds 債券	0%
Stocks 股票	0%
Mutual Funds 互惠基金	0%
B. Illiquid Assets 非流動資產	
Self-occupied Property 自住物業	Excluded 不計算
Investment Property 投資物業	
- Resident 住宅	20%
- Factory /Commercial 廠廈 /商廈	30%
- Car Park 車位	30%
Valuable Collection Fine Art 收藏品名畫	50%
C. Liabilities 負債	
Self-occupied Property 自住物業	Excluded 不計算
Investment Property 投資物業	0%
Personal Loan 私人貸款	0%
Credit Loan 信貸	0%
Inforce Policies with Premium Financing Facility 以保費融資繳費的生效保單	0%

Self-occupied property and related liabilities are excluded from the Asset to Premium Ratio Calculation

自住物業及有關負債不計算於資產保費比率計算表內

If assets and/or liabilities are jointly owned, the liabilities will be calculated on pro-rata basis 共同擁有的資產及負債需按所擁份數比例計算

If assets and/or liabilities other than those listed in the above haircut table, Well Link Life will determine the inclusion and haircut rate on case-by-case basis 如資產及負債項目並未列示於上述估值折扣百分比計算表內，立橋人壽將個別考慮納入準則及估值折扣百分比

Well Link Life reserves the right to adjust the haircut percentage 立橋人壽保留權利調整估值折扣百分比

2. Calculation of Asset to Premium Ratio 資產保費比率計算表

	Amount after haircut (HKD) 估值折扣後金額 港元
A. Liquid Assets 流動資產	
B. Illiquid Assets 非流動資產	
C. Liabilities 負債	
D. Net Asset 淨資產 = (A) + (B) - (C)	
E. New Application Premium Financing amount 現時申請保費融資下之保費	
F. Asset to Premium Ratio 資產保費比率 = D/E (MUST be >=110% 資產保費比率不應低於 110%)	

3. 保險中介人評估 Insurance Intermediary's Evaluation

If customer's Asset to Premium Ratio is less than 110%, please explain and provide justifications for premium financing
如客戶的資產保費比率低於 110%，保險中介人需提供保費融資理據

保險中介人簽署
Signature of Insurance Intermediary

簽署日期
Sign Date

X

保險中介人姓名：
Name of Insurance Intermediary

年/ 月/ 日 YYYY/ MM/ DD
(必須於投保申請書簽署日或之前簽署)
(Must be signed on or before the Application Form sign date)

個人資料收集聲明(「本聲明」)

立橋人壽保險有限公司（以下統稱為「我們」或「我們的」）為立橋集團成員；團隊並不時加添新的聯營及附屬公司成員（統稱為「我們集團」或「立橋集團」）。我們明白其根據香港特別行政區個人資料（私隱）條例（第486章）（「私隱條例」）收集、持有、處理、使用、轉移、披露和/或共享該等個人資料所負有的責任，本聲明亦就此而制定。

收集個人資料目的

您須不時向我們提供關於您自己、保單權益人、受保人、索償人及/或其他有關人士的資料，以便我們能向您提供保險產品和服務。向我們提交您的資料是自願性的，然而，若您未能提供有關資料，可能導致我們不能為您或繼續為您提供保險及/或相關產品與服務。

我們可能向您收集、使用、儲存、處理、轉讓、披露或分用您的個人資料，以達到下列目的（包括但不限於）：

1. 確保您及您的電腦能以最有效方式瀏覽我們的網站內容；
2. 確保我們能與您溝通，處理查詢，並驗證您的身份；
3. 確定您可能符合資格投保的保險計劃，並提供報價；
4. 為您處理評核向我們提出的投保申請，管理並進行調整、取消、更新保單、續保或附加批註；
5. 協助我們簽發、管理及處理您的保單、籌劃共同保險及/或再保險、執行付款指令、處理續保通知及相關服務；
6. 協助我們評核及處理索償申請、調查及結清索償、以及偵測和防止欺詐行為（無論是否與該索償申請的保單有關）；
7. 行使代位權（如適用）或追收尚欠金額（如有）；
8. 不時就本條款所列的任何目的核對所持有的與您有關的任何資料；
9. 為統計或其他目的進行市場研究，以改善我們的產品和服務及為您設計產品/服務；
10. 按保單條文履行我們與您之間的合約義務，及我們為您提供任何產品或服務而牽涉的其他目的；
11. 推廣、管理、經營及促銷我們及立橋集團的保險產品及服務；
12. 就您事前訂明的同意（如有）約束之下，直接促銷下列「直銷」段落所述的產品、服務及其他標的，而您可在任何時間知會我們以行使撤回同意的權利；
13. 在您自願的情況下，讓您參與我們的互動服務；
14. 遵守任何義務、要求、政策、程序、措施或安排與我們及立橋集團分享資料；
15. 遵守任何適用法律、規則、規例、實務守則或指引所要求與我們及立橋集團分享資料、或披露個人資料以協助在香港或以外其他地方的警方或監管機構調查、或遵守與其他任何政府或監管機構協議、執法及進行制裁、預防或調查洗黑錢、恐怖主義融資、欺詐或其他非法活動；及
16. 其他在收集個人資料時或之前列明之目的。

個人資料轉讓

所有收集得來的個人資料將予以保密，但我們可能會按香港境內外的個別情況，把您的個人資料（包括信用資料和索償歷史）披露及轉讓至或由：

- 向我們提供技術或其他服務包括直接營銷服務、任何提供付款、數據處理、網站託管、與業務營運，和/或其他服務予我們之代理、承辦商或第三者和任何為我們提供保單管理和保險服務的服務供應商，包括但不限於保險中介人、財務顧問、為保險公司承保的分保公司、僱主、理賠師、索償調查公司、律師、會計師、醫護組織或專業人士、醫院、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）、金融機構和信用卡公司、信貸資料評級機構、追收債務機構等，不論在香港或其他地方，並有同等的保密義務；

- 相關的保險業協會/聯會及其成員、整合保險業索償及承保資料組織、防欺詐組織及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（及其營運者）；
- 立橋集團成員、聯營公司和商業合作夥伴；
- 精算或研究機構；
- 政府、司法機構、執法機構、監管機構、稅務局或任何根據法例和/或監管責任而需作出披露的人士；和
- 其他在收集個人資料時列明的轉讓人士

以上情況適用於香港境內或境外的。假如我們需要把您的個人資料轉讓至香港境外地區，我們會確保受讓者擁有至少相當於我們的政策、程序、合適的安全伺服器及其他措施，以保障您的個人資料，而轉讓必須符合上述目的。

直銷

我們可能會不時使用、披露或提供您的姓名、聯絡資料、和個人資料（包括服務及產品組合、交易模式和行為、財務及背景資料）（「相關個人資料」），讓立橋集團的成員及我們的聯營公司和商業合作夥伴（無論有獲利與否）可以使用相關個人資料，為您提供與以下產品和服務進行直接促銷（包括但不於提供獎賞、客戶或會員或優惠計劃）：

- 保險、銀行、金融、證券、資產管理和相關產品及服務；
- 健康、保健及醫療、餐飲、體育運動及會員服務、健身或類似的休閒活動、旅遊及交通、社交網絡、媒體的產品及服務。

我們及立橋集團有意向您送交推廣訊息或資料，及根據上述段落使用包括披露或提供您的相關個人資料，如沒有您的同意（包括不反對的表示），我們不會使用。您亦可以行使權利，撤回先前同意我們使用和/或披露相關個人資料，和/或向第三方提供相關個人資料作直銷用途的決定，假如您選擇行使該權利，我們要確保停止使用或提供相關個人資料作直銷用途，但作續保通知及相關服務則例外。如您不同意我們擬對您相關個人資料的使用、披露或提供，您可於任何時間致函給我們，以行使您不同意或撤回您同意此項安排的權利。

查閱個人資料

按照「私隱條例」規定，您有權查閱及更正我們所持有的個人資料。我們會盡快處理您提出的查閱及更正個人資料要求，但在某些情況下，我們可能會收取合理的費用，以抵銷我們為執行您的資料查閱要求而引致的行政和實際費用。如果我們未能為您提供資料，我們需提供拒絕理由，並提供所憑藉的法律理據。

若您要行使有關權利，或您對我們的私隱政策及個人資料收集聲明有任何疑問，請以書面方式郵寄至：個人資料保護主任（客戶服務），立橋人壽保險有限公司，香港上環干諾道中168-200號信德中心招商局大廈11樓1116-1118室。

資料保安

我們採取切實可行的步驟，確保我們所持有的個人資料受到保護，收集的個人資料亦儲存於安全伺服器內，並在合約或法律訂明的必要保留期限內（以較遲者為準），保留、維護、控制、保護您的個人資料，所有涉及付款交易及收集個人資料的網頁亦使用嚴格的保安程序。

保留權利

我們保留全權及絕對酌情權隨時更改或修改本聲明及私隱政策，以確保本聲明及私隱政策配合我們未來發展、行業發展趨勢和/或任何法律或監管規定的變動。

Personal Information Collection Statement ("Statement")

Well Link Life Insurance Company Limited (referred to hereinafter as "We", "Us", "Our") is a member of Well Link Group with associated, affiliated and subsidiary members companies as added from time to time (referred to hereinafter as "Our Group" or "Well Link Group"). We recognize Our responsibilities in relation to collection, holding, processing, use, transfer, disclose and/or share of personal data under the Personal Data (Privacy) Ordinance (Chapter 486 of the laws of Hong Kong) (the "PDPO") and this Statement is made accordingly.

Purpose of Collection

From time to time, it is necessary for you to supply Us personal information about yourself, policyowner, life insured, beneficiary and/or other relevant individuals in connection with our provision of products and services. Provision of the personal information to Us by you is voluntary. However, failure to supply such information may result in Us not being able to process your case and/or provide you or continue to provide you with insurance products and services you have applied for.

We may also collect, use, store, process, transfer, disclose or share your personal data for purposes including but not limited to:

1. ensuring that content from Our website is presented in the most effective manner for you and for your computer;
2. enabling Us to communicate with you, respond to your queries and to verify your identity;
3. identifying policies of insurance issued by Us for which you may be eligible and to provide you with quotes;
4. assessing, processing any application for policies of insurance that you make and administering and carrying out variations, cancellations, endorsements or renewals of insurance products as the case may be;
5. assisting in the issuance, administration, processing, arranging coinsurance and/or reinsurance of your insurance policies, payment instruction, policy renewal notice and relating services;
6. assessing and processing claims application, investigating and claims settling, detecting and preventing fraud (whether or not relating to the policy issued in respect of the claims application);
7. exercising rights of subrogation (if applicable) and collection of amounts outstanding (if any);
8. matching any data held which relates to you from time to time for purposes as listed here;
9. conducting market research for statistical or other purposes to allow Us to improve our products and services for you and designing products/services for You;
10. carrying out Our obligations arising from any contracts entered into between you and Us and other purposes in connection with the provision of any of Our products or services to you;
11. promoting, managing, conducting and marketing the insurance products and services of Well Link Life Insurance Company Limited and Our Group;
12. direct marketing of products, services and other subjects as described under the heading "Direct Marketing" below subject to your prior prescribed consent (if any), and you can exercise the right of opt-out by notifying Us at any time;
13. allowing you to participate in interactive features of Our service, when you choose to do so;
14. complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within Us and Our Group;
15. using or making disclosure as required by any applicable law, rules, regulations, codes of practice or guidelines or to assist in law enforcement purpose, investigations by police or other government or regulatory authorities or bodies in Hong Kong or elsewhere and complying with the laws of any applicable jurisdiction in sanctions or prevention or detection of money laundering, terrorist financing, fraud or other unlawful activities within or outside Hong Kong; and
16. other purposes notified to you on or before the time of collection or use.

Data Transfer

Personal data held by Us will be kept confidential but We may, for the purposes set out above, disclose and transfer your personal data (including credit information and claims history) to or from:

- any agent, contractor or third party who provides technology or other services to Us including direct marketing services, payment, data processing, website hosting, administrative and/or other services to us in connection with company's operations and provision of policy administration and insurance services, including but not limited to insurance intermediaries, financial advisors, reinsurers, employers, loss adjusters, claims investigations companies, lawyers, accountants, healthcare entities or professionals, hospitals, other insurance companies (whether directly or through fraud prevention organization or

other persons named in this paragraph), financial institutions and credit card companies, credit reference agencies and debt collection agencies etc. in Hong Kong or elsewhere and who has a duty of confidentiality to the same;

- related insurance industry associations/federations and their members, organizations that consolidate claims and underwriting information for the insurance industry, fraud prevention organizations and databases or registers (and their operators) used by the insurance industry to analyze and check information provided against existing information;
- any member of the Well Link Group, Our associates and business partners;
- organizations conducting actuarial or research studies;
- government, judicial, law enforcement, tax authority or competent regulatory bodies or any person to whom we are under a legal and/or regulatory obligation to make disclosure; and
- other persons as notified to you on or before the time of collection or use, in each case both within and outside of Hong Kong. Where We transfer your personal data outside of Hong Kong We will ensure that the recipient of your personal data has in place policies, procedures, suitably secure servers and other measures at least equivalent to Our own.

Direct Marketing

We may, from time to time, use, disclose or provide your name, contact details and personal data (including services and products portfolio, transaction pattern and behavior, financial and demographic data) ("Relevant Personal Data") to members of Well Link Group and Our associates and business partners (whether for gain or not) for their use for the purposes of conducting direct marketing (including but not limited to providing reward, loyalty or privileged programs) in relation to the following classes of products and services that We, Our Group and Our associates or business partners may offer:

- Insurance, banking, financial, securities, assets management and related product and services;
- Products and services in relation to health, wellness and medical, food and beverage, sporting activities and membership, fitness or similar leisure activities, travel and transportation, social networking and media.

We and Well Link Group intend to send you marketing communications or material and use, disclose or provide your Relevant Personal Data in accordance with the paragraphs above for direct marketing purpose and we cannot do so without your consent (which includes an indication of no objection). You may exercise your right to withdraw your consent to the use and/ or the disclosure or provision of your Relevant Personal Data by Us to a third party for direct marketing purposes, and if you choose to exercise such right, We shall cease to use and disclose or provide your personal data for direct marketing purposes, save and except for the purpose of Policy renewal and related services. If you do not agree to Our intended use, disclosure or provision of your Relevant Personal Data, you may write to Us to opt out from or withdraw your consent to direct marketing at any time.

Access Requests

You have the right in accordance with the PDPO to request access to and correct your personal data held by Us. Your request to provide information will be dealt with in a reasonable time and We may recover from you Our reasonable cost for processing your request and supplying the information to you. If We do not provide you with access, We will provide you with reasons for the refusal and inform you of any legal exceptions relied upon.

If you wish to access or correct your personal data held by Us, or if you have any questions, comments and requests regarding this Statement and Our Privacy Policy Statement, please submit your request in writing and address to: Data Protection Officer of Customer Service, Well Link Life Insurance Company Limited, Units 16-18, 11/F., China Merchants Tower, Shun Tak Centre, 168-200 Connaught Road Central, Sheung Wan, Hong Kong.

Security

All information you provide to Us is stored on Our secure servers and, are maintained, controlled, protected and retained for either the period of Our business relationship or, for the requisite retention periods as stipulated in any contractual arrangements or applicable laws (whichever is later). Any payment transactions and all pages that require personal information will be processed in secured way.

Reservation of Rights

We reserve Our rights to vary or amend this Statement and Our Privacy Policy Statement at any time and at Our sole and absolute discretion to ensure the consistency with Our future developments, industry trends and/or any changes in legal or regulatory requirements.