

Avo Insurance Company Limited
Unit 3701, 3705-6, 37/F, 118 Connaught Road West,
Sheung Wan, Hong Kong

T +852 3572 8222

E cs@heyavo.com

W www.heyavo.com



Change of Personal Information Instruction Form (For Personal Customer)

更改個人資料通知書 (個人客戶)

Note 注意:

1. Please complete in BLOCK LETTERS and tick where it is applicable.
請用正楷填寫，並在適當的地方加上剔號。
2. Please return your completed form by email to cs@heyavo.com. Your request will normally be proceeded within 3 working days upon receipt of your form.
請把填妥的表格電郵至cs@heyavo.com 本公司將在收到你的申請表後3 個工作天內處理你的申請。
3. Please provide your HKID copy to us if your requested changes are related to part (A), (B), (C) or (D).
如閣下要求更改之項目涉及 (A), (B), (C) 或 (D) 部分，請閣下提供個人身份證副本以便處理有關事項。

Existing Customer Details and Effective Date of Change(s) (Must be completed 必須填寫)
現有客戶資料及更改資料生效日期

Full Name 全名 (must match with HKID 必須與香港身分證相符)	Last Name 姓氏		First Name 名字
Related Policy 相關保單	Policy Type 保單類別		
	Policy Number 保單號碼		
Effective Date 生效日期	<input type="checkbox"/> With immediate effect 即時生效	<input type="checkbox"/> From 由	(DD/MM/YYYY 日/月/年)

(A) Change of Date of Birth 更改出生日期 (Complete only those details to be changed 只需填寫所需更改的資料)

Date of Birth 出生日期	(DD/MM/YYYY 日/月/年)
-----------------------	--------------------

(B) Change of HKID number 更改香港身份證號碼 (Complete only those details to be changed 只需填寫所需更改的資料)

HKID Number 香港身份證號碼	Existing Record 現時記錄	
	Updated Number 更新號碼	

(C) Change of Gender 更改性別 (Complete only those details to be changed 只需填寫所需更改的資料)

Gender 性別	<input type="checkbox"/> Male 男	<input type="checkbox"/> Female 女
--------------	---------------------------------	-----------------------------------

(D) Change of Name 更改姓名 (Complete only those details to be changed 只需填寫所需更改的資料)

Name 姓名	Surname 姓	Given Name 名
------------	-----------	--------------

(E) Change of Contact Information 更改通訊資料 (Complete only those details to be changed 只需填寫所需更改的資料)

*Please provide phone number and email address that is exclusively for your own use only below. 請在下方提供僅供你自己使用的電話號碼和電子郵件地址。

Phone Number 電話號碼	Area Code 地區編碼	Mobile Number 手提電話號碼
Email Address 電郵地址		

Personal Information Collection Statement (PICS) 個人資料收集聲明

1. From time to time, it is necessary for you to supply Avo Insurance Company Limited (the "Company") with personal information and particulars in connection with our services and products. Failure to provide the necessary information and particulars may result in the Company being unable to provide or continue to provide these services and products to you.
2. The Company may also generate and compile additional personal data using the information and particulars provided by you. All personal data collected, generated and compiled by the Company about you from time to time is collectively referred to in this PICS as "Your Personal Data".
3. "Your Personal Data" will also include personal data relating to your beneficiaries, dependents, authorised representatives and other individuals in relation to which you have provided information. If you provide personal data on behalf of any person you confirm that you are either their parent or guardian or you have obtained that person's consent to provide that personal data for use by the Company for the purposes set out in this PICS.
4. As detailed in this PICS, Your Personal Data may also be processed by the Company's subsidiaries, holding companies, associated or affiliated companies and companies controlled by or under common control with the Company (collectively, "the Group").

Transfer of Personal Data

5. Your Personal Data will be kept confidential, but to facilitate the purposes set out in paragraph 7 below, the Company may transfer, disclose, grant access to or share Your Personal Data with the following:
 - (i) other members of the Group;
 - (ii) any person or company carrying on insurance-related and/or reinsurance-related business which is engaged by the Company in connection with the Company's business;
 - (iii) any physicians, hospitals, clinics, medical practitioners, laboratories, technicians, loss adjustors, risk intelligence providers, claims investigators, legal advisors and/or other professional advisors engaged in connection with the Company's business;
 - (iv) any agent, contractor or service provider providing administrative, distribution, credit reference, debt collection, telecommunications, computer, call centre, data processing, payment processing, printing, redemption or other services in connection with the Company's business; and/or
 - (v) any official, regulator, ministry, law enforcement agent or other person (whether within or outside Hong Kong) to whom the Company or another member of the Group is under an obligation or otherwise required or expected to make disclosures under the requirements of any law, rules, regulations, codes of practice or guidelines (whether applicable in or outside Hong Kong).
6. Your Personal Data may be transferred or disclosed to any assignee, transferee, participant or sub-participant of all or any substantial part of the Company's business.

Purpose for Collecting Personal Data

7. The purposes for which Your Personal Data may be used are as follow:
 - (i) providing our services and products to you, including administering, maintaining, managing and operating such services and products;
 - (ii) processing, assessing and determining any applications or requests made by you in connection with our services or products and maintaining your account with the Company;
 - (iii) processing payment instructions;
 - (iv) developing insurance and other financial services and products;
 - (v) developing and maintaining credit and risk related models;
 - (vi) determining any indebtedness owing to or from you, and collecting and recovering any amount owing from you or any person who has provided any security or other undertakings for your liabilities;
 - (vii) exercising any rights that the Company may have in connection with our services and/or products;
 - (viii) carrying out and/or verifying any eligibility, credit, physical, medical, security, underwriting and/or identity checks in connection with our services and products;
 - (ix) any purposes in connection with any claims made by or against or otherwise involving you in respect of any of our services or products, including, making, defending, investigating, analysing, processing, assessing, determining, responding to, resolving or settling such claims;
 - (x) performing policy reviews and needs analysis (whether or not on a regular basis);
 - (xi) meeting disclosure obligations and other requirements imposed by or for the purposes of any laws, rules, regulations, codes of practice or guidelines (whether applicable in or outside Hong Kong) binding on the Company or any other member of the Group, including making disclosure to any legal, regulatory, governmental, tax, law enforcement or other authorities (including for compliance with sanctions laws, the prevention or detection of money laundering, terrorist financing or other unlawful activities) or to any self-regulatory or industry bodies such as federations or associations of insurers;
 - (xii) for statistical or actuarial research undertaken by the Company or any member of the Group; and
 - (xiii) fulfilling any other purposes directly related to (i) to (xii) above.

Use of Personal Data in Direct Marketing

8. The Company is only allowed to (i) use Your Personal Data in direct marketing; or (ii) provide Your Personal Data to another person or company for its use in direct marketing, if you provide your consent or do not object in writing.
9. In connection with direct marketing, the Company intends:
 - (i) to use your name, contact details, services and products portfolio information, financial background and demographic data held by the Company from time to time in direct marketing to market the following classes of services and products offered by the Company, other members of the Group and/or Our Business Partners (being providers of the product and services described below) from time to time:
 - a. insurance services and products;
 - b. wealth management services and products;
 - c. pensions, investments, brokering, financial advisory, credit and other financial services and products;
 - d. health-check and wellness services and products;
 - e. reward, loyalty or privileges programmes and related services and products; and
 - f. donations and contributions for charitable and/or non-profit making purposes; and
 - (ii) to provide your name and contact details to any members of the Group and/or Our Business Partners for their use in direct marketing the classes of services and products described in paragraph 9(i) above (including, in the case of Our Business Partners, for money or other commercial benefit).

The Company may send you marketing communications or materials and use Your Personal Data in accordance with paragraphs 8 & 9 above. If you do NOT agree to receive such marketing communications or the Company's intended use of Your Personal Data, you may write to the Corporate Data Protection Officer of the Company at the address below to opt out from direct marketing at any time:

Corporate Data Protection Officer
Avo Insurance Company Limited,
Unit 3701, 3705-6, 37/F, 118 Connaught Road West,
Sheung Wan, Hong Kong

To facilitate the purposes set out in paragraphs 7 and 9 above, the Company may transfer, disclose, grant access to or share Your Personal Data with the parties set out in paragraphs 5 and 9(ii) and you acknowledge that those parties may be based outside Hong Kong and that Your Personal Data may be transferred to places where there may not be in place data protection laws which are substantially similar to, or serve the same purposes as, the Personal Data (Privacy) Ordinance.

Data Access and Correction Right

10. Under the Personal Data (Privacy) Ordinance you have the right to request access to Your Personal Data held by the Company and request correction of any of Your Personal Data which is incorrect and the Company has the right to charge you a reasonable fee for processing and complying with your data access request.
11. Requests for access to or correction of Your Personal Data should be made in writing to the Corporate Data Protection Officer of the Company at

the address above. For any questions, please do not hesitate to call our Customer Service Hotline on +852 3572-8222.

12. In case of any discrepancies between the English and Chinese versions of this PICS, the English version shall apply and prevail.
13. The Company reserves the right, at any time effective upon notice to you, to add to, change, update or modify this PICS.

1. 閣下需要不時向安我保險有限公司（「本公司」）就本公司的服務及產品提供個人資料及詳情。如未能提供所需資料及詳情，可能會導致本公司無法向閣下提供或繼續提供有關服務及產品。
2. 本公司亦可以利用閣下提供的資料及詳情製作及匯編額外的個人資料。本公司不時收集、製作及匯編的所有個人資料，以下統稱為「閣下的個人資料」。
3. 「閣下的個人資料」亦包括由閣下提供有關閣下的受益人、受養人、獲授權代表及其他人士的資料。如閣下代表他人提供個人資料，閣下確認閣下乃是他們的父母或監護人或閣下已取得有關人士之同意提供有關人士之個人資料予本公司作本聲明之用途。
4. 如本聲明所述，閣下的個人資料亦可能被本公司的附屬公司、控股公司、聯營或聯屬公司或本公司控制的公司或與本公司受共同控制的公司（統稱「本集團」）處理。

個人資料的轉移

5. 閣下的個人資料將被保密但為達成下文第 7 段列出的用途，本公司可能將閣下的個人資料轉移、披露、讓其查閱或與以下各方共同使用：
 - (i) 本集團的其他成員；
 - (ii) 任何因本公司業務而聘用之經營保險相關及/或再保險相關業務之人士或公司；
 - (iii) 任何因本公司業務而聘用的治療師、醫院、診所、醫生、化驗所、技師、損失理算人、風險情報供應商、索賠調查人、法律顧問及/或其他專業顧問；
 - (iv) 任何向本公司之業務提供行政、分銷、信貸資料庫、債務追討、電訊、電腦、熱線中心、資料處理、付款處理、印刷、贖回或其他服務的代理人、承包商或服務供應商；及/或
 - (v) 任何本公司或本集團的其他成員負責任或需要或預期要根據任何法律、規則、規例、實務守則或指引（不論在香港境內或境外適用）作出披露的官員、規管者、部門、執法代理或其他人士（不論在香港境內或境外）。
6. 閣下的個人資料可能被轉移或披露予任何承讓人、受讓人、本公司業務的任何實質部分的參與人或次參與人。

個人資料收集目的

7. 閣下的個人資料可能用於以下用途：
 - (i) 向閣下提供本公司的服務及產品包括管理、維持、處理及運作有關服務及產品；
 - (ii) 處理、評估及決定閣下就本公司的服務或產品而提出的任何申請或要求，以及維持閣下在本公司的賬戶；
 - (iii) 處理付款指示；
 - (iv) 發展保險及其他金融服務及產品；
 - (v) 發展及維持本公司信貸及風險之相關模型；
 - (vi) 釐訂任何欠付閣下或閣下所欠的負債，及向閣下或任何為閣下的債務提供擔保或其他承諾的人士收取及追討欠款；
 - (vii) 行使與本公司的服務及/或產品有關的任何權利；
 - (viii) 就本公司之服務及產品作出資格、信貸、身體、醫療、擔保、承保及/或身份核証；
 - (ix) 用於任何因本公司的產品或服務而由閣下提出或本公司對閣下提出的申索，包括作出、抗辯、調查、分析、處理、評核、決定、回應、解決和和解有關申索；
 - (x) 進行保單審閱及需求分析（不論是否定期進行）；
 - (xi) 本公司或本集團的其他成員根據任何法律、規則、規例、實務守則或指引（不論在香港境內或境外適用）要求而須作出披露，包括向任何法定機構、監管機構、政府機構、稅務機構、執法機構或其他機構（包括為遵守制裁法、避免或偵查洗錢、恐怖分子資金籌集或其他不法活動）或向任何獨立監管或行業團體（如保險業聯會或協會等）作出披露；
 - (xii) 作本公司或本集團的任何成員的統計或精算研究；及
 - (xiii) 履行與上文第 (i) 至 (xii) 段直接有關的其他用途。

在直接促銷中使用個人資料

8. 本公司只可在閣下作出書面同意或不反對的情況下 (i) 使用閣下的個人資料作直接促銷用途，或 (ii) 將閣下的個人資料提供予其他人士或公司作其直接促銷用途。
9. 就直接促銷而言，本公司擬：
 - (i) 使用本公司不時持有的閣下姓名、聯絡資料、服務及產品組合資料、財務背景及人口統計資料作直接促銷用途；銷售本公司、本集團其他成員及/或本公司之業務夥伴（即以下產品及服務的供應商）不時提供的下列服務及產品：
 - a. 保險服務及產品；
 - b. 財富管理服務及產品；
 - c. 退休金、投資、經紀、財務諮詢、信貸及其他金融服務及產品；
 - d. 健康檢查及健康服務及產品；
 - e. 獎賞、客戶忠誠或優惠計劃及相關服務及產品；及
 - f. 為慈善及/或非牟利用途的捐款及捐贈。
 - (ii) 將閣下的姓名及聯絡資料提供予本集團任何成員及/或本公司之業務夥伴，讓其用於直接促銷上文第 9(i)段所載的服務或產品（如為業務夥伴，則包括作金錢或其他商業利益）。

本公司可能會向閣下送交推廣訊息或資料及根據上述第 8 及第 9 段使用閣下的個人資料。如閣下不同意接收有關的推廣訊息或本公司擬對閣下的個人資料的使用，閣下可於任何時間致函本公司的資料保護主任並將函件郵寄至以下地址，藉以行使閣下不同意此項安排的權利：

香港上環干諾道西118號37樓1、5-6室

安我保險有限公司

資料保護主任

10. 為達成上文第 7 及第 9 段所列出的目的，本公司可能將閣下的個人資料轉移、披露、讓其查閱或與上文第 5 及第 9(ii)段所列的各方共同使用及閣下知悉有關一方可能設在香港以外的地方及閣下的個人資料可能被轉往的地方未必設有與《個人資料（私隱）條例》大致相同或用作同一用途的資料保護法。

查閱及改正資料權利

11. 根據《個人資料（私隱）條例》，閣下有權要求查閱本公司所持有閣下的個人資料，並要求改正閣下的不正確個人資料及本公司有權就處理及遵行閣下的查閱資料要求而

收取合理費用。

12. 查閱或改正閣下的個人資料要求，應以書面形式向本公司的資料保護主任提出並將函件郵寄至上述地址。如有任何疑問，敬請致電本公司之客戶服務熱線 +852 3572-8222。
13. 中英文版本如有差異，將以英文版本為準。
14. 本公司保留隨時增補、更改、更新及修訂本聲明之權利，任何更改將於發出通知時起生效。

DECLARATIONS AND AGREEMENTS

I HEREBY CONFIRM that I am not acting on behalf of any other person for this policy change/service unless otherwise expressly indicated in this application or any other documents provided to the Company for this application.

I HEREBY DECLARE AND AGREE on behalf of myself and other persons referred in the relevant policy contract(s) and in this application (hereinafter referred to as "Relevant Persons", "We", "Our" or "Us") (for the avoidance of doubt, the expressions "Relevant Persons", "We", "Our" or "Us" include myself and such other persons) that:

1. the application(s) shall only take effect provided all of the following conditions are met: (i) any required payment for the application(s) is paid in full; (ii) the application(s) is/are approved by the Company at the Company's office (as defined in the policy contract of the above policy) during the lifetime of the person(s) insured by the above policy;
2. the application(s) shall be effective from the date we approve unless otherwise specified, but only if the change is provided by the policy or is allowed by the Company under the policy;
3. the application(s) as indicated above is/are based on my/Our own judgment and I/We have not relied on any advice provided by financial consultant;
4. all information, statements and answers to all questions stated in this application whether or not written by my/Our own hand are to the best of my/Our knowledge and belief complete and true;
5. all statements and answers to such questions, together with this application, shall form the basis for policy change/service and become a part of the policy;
6. the Company is not bound by any statement which I/We may have made to any person if not written or printed here;
7. I/We have read and understand all the terms and conditions of the eStatement Service and agree to be bound by such terms and conditions (If applicable);
8. If I/We fail to provide any information requested in this application, it may result in the Company's inability to accept or process this application.

I HEREBY DECLARE that I understand that the Company may deduct any outstanding amount applicable from the payout and/or sum received by the Company under the policy according to the applicable statutory and/or regulatory requirement(s), including levy collected by the Insurance Authority.

I HEREBY DECLARE AND AGREE that I have the full authority from and consent of the Relevant Persons to make the above declarations, agreements and authorizations.

In the event of any inconsistency between the English version and the Chinese version, the English version shall prevail.

聲明及協議

本人謹此確認本人並沒有代表任何其他人士提出此保單更改/服務申請；如在此申請書或就此申請提交的任何其他文件上另有註明則除外。

本人謹此代表本人及其他在此申請書上及有關的保單合約內提及之人士（下稱「相關人士」或「我們」）（為免存疑，「相關人士」或「我們」指包括本人及此申請書上及有關的保單合約內之其他人士）聲明及同意：

1. 申請需符合下列條件後方可生效；(i)繳清所有申請所需之款項；(ii)申請是於上述保單被保人在生之情況下經貴公司在公司辦事處（根據上述保單合約內之定義）批核；
2. 更改之要求由貴公司批核日期起生效，除非特別指定，但該更改必須是保單內列為可更改事項或經貴公司許可；
3. 上述之申請是基於本人/我們之個人判斷，並沒有依賴任何理財顧問所提供的意見；
4. 上述一切在此申請書的資料，陳述及問題的所有答案，不論是否本人/我們親手所寫，就本人/我們所知所言，均為事實之全部並確實無訛；
5. 上述一切陳述及問題的所有答案，及此申請書，將成為更改保單的根據，並作為保單一部份；
6. 本人/我們對任何人所作出的任何聲明，如沒有在此申請書上填寫或印出，貴公司不須受其約束；
7. 本人/我們已閱讀並明白所有此電子通知書服務申請上的條款，而且同意受此條款和細則的約束（如適用）；
8. 如本人/我們不能提供任何此申請所需的資料，貴公司或不能接受或處理此申請。

本人謹此聲明本人明白貴公司或會從保單的給付金額及/或貴公司為保單所收金額中，根據適用法定及/或規管要求扣除任何逾期金額，包括保險業監管局收取的徵費。

本人謹此聲明及同意已獲相關人士授權及同意本人作出以上聲明、協議及授權。如中英文版本的條款有任何分歧，請以英文版本為準。

Signature 簽署	
X	(DD/MM/YYYY 日/月/年)