Membership Account Services Terms and Conditions

Registration is open to individuals with a valid HK ID Card and is accepted at our sole discretion. You are responsible for ensuring that all information you provide to us is complete, accurate, and for informing us of any changes to the information you have provided. You may access and update your account settings and information in your registered account profile.

Your usage of your password to access your policy records represents your acceptance of our Membership Account Services, and agree to all of our terms and conditions provided via the website and/or APP. You shall act in good faith, exercise reasonable care and diligence in keeping your username and password. You will be responsible for any losses you incur as a result of your failure to keep your username and password secure.

By using our Membership Account Services, you agree to all of the terms and conditions, including but not limited to: a) Avo has reserved the right to add, terminate or vary our services offering provided and any of the terms and conditions herein from time to time; and b) if Avo decides to change the terms and conditions herein, Avo shall give notice within this website of such amendment to you and will set a day on which the new terms and conditions shall be effective. If you do not cancel the Membership Account Services prior to the expiration of such period, you shall be deemed to have agreed to such amendment.

Upon notice or suspicion of the username and the password being disclosed to any unauthorized person or any unauthorized use of the services being made, you shall notify Avo as soon as possible and, until our actual receipt of such notification, you shall remain responsible for any use of the services by unauthorized persons or for unauthorized purposes.

會員服務條款及細則

閣下持有香港身份證即可註冊成為會員·Avo會全權決定是否接受該註冊申請。閣下有責任確保所提供的所有資料均屬準確及完整·若有任何資料須要更新·須即時通知Avo。閣下可於登入頁面後的帳戶設定作出資料更改。

閣下使用個人密碼登入網頁查詢保單資料·將被視作接納Avo的會員服務並同意Avo在網站或應用程式內所有條款及細則。閣下須盡力採取一切合理謹慎措施將閣下的用戶名稱及密碼在任何時候絕對保密。若閣下的用戶名稱及密碼遭未經授權人士使用或用於未經授權用途的風險,閣下須承擔全部責任。

閣下使用Avo會員服務時即同意Avo所有條款及細則‧包括但不限於:(a) Avo有權隨時增加、刪除或更改此服務及本文所載的任何條款;及(b)如Avo決定更改本條款及細則‧Avo會在本網站通知用戶有關該等修訂‧並指定該等修訂的生效日期。倘閣下並未於該段期間結束之前取消會員服務‧將被視為同意該等修訂。

一旦閣下知悉或懷疑用戶名稱或密碼為未經授權人士所知悉,或有人未經授權而使用此服務,閣下須盡快通知Avo,而在Avo實際收到該通知之前,閣下須就任何由未經授權人士使用此服務或此服務被用作任何未經授權用途負責。

Personal Information Collection Statement ("PICS")

- 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".
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 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

10. 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

- 11. 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.
- 12. 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.
- 13. In case of any discrepancies between the English and Chinese versions of this PICS, the English version shall apply and prevail.
- 14. The Company reserves the right, at any time effective upon notice to you, to add to, change, update or modify this PICS.

個人資料收集聲明

- 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有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、解決或和解有關申索;
- (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涂。
- 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。

Disclaimer

This website and / or APP is prepared for general information purpose only and the information and descriptions contained herein are not necessarily intended to be complete descriptions of all terms, exclusions and conditions applicable to the products and services. While every effort has been made to ensure accuracy, no responsibility would be accepted by Avo Insurance Company Limited ("the Company") for errors and omissions however caused. The information should not be relied on as professional advice and should not be regarded as a replacement for detailed advice in individual circumstances when the services of a competent professional consultant should be sought.

Legal Restrictions in Certain Jurisdictions

Legal restrictions may apply to the distribution of information regarding certain of these products and services in some jurisdictions, and this website and / or APP is not intended for the use of persons located in those jurisdictions to which restrictions apply. Persons accessing this website and / or APP do so on their own initiative. It is the responsibility of those accessing this website and / or APP to ensure that they are aware of and observe all relevant restrictions and laws which apply to them. All insurance product information available on this website and / or APP is not and shall not be construed as an offer to sell or a provision of insurance products to any person in any jurisdiction outside Hong Kong or a solicitation to such person to buy insurance products available on this website and / or APP.

Use of Internet & Security

The use of the Internet cannot be guaranteed to be completely safe. The Company does not warrant that any information accessible through this website and / or APP is free of viruses or other harmful element and is not responsible in any manner for any direct, indirect or consequential damages arising out of the use of this website and / or APP or the downloading of materials from this website and / or APP. Users of this website and / or APP shall be solely responsible for protecting and backing up their data and/or equipment and taking any protective measures against computer viruses or other contaminating or destructive properties as they think appropriate and necessary.

Submission of Information

All information submitted to the Company via this website and / or APP shall be deemed and remain the property of the Company and the Company shall be free to use, for any purposes, any ideas, concepts, know-how or techniques contained in information

provided by a visitor to the Company through this website and / or APP. The Company shall not be subject to any obligations of confidentiality regarding submitted information except as otherwise specifically agreed or required by law.

Links

This website and / or APP may be linked to other websites which are not maintained by the Company. The Company has no control over, does not assume any responsibility for and does not make any warranties or representations as to any third party content or websites, including but not limited to, the accuracy, subject matter, quality and timeliness. By providing hyperlinks to other websites and / or APP, the Company shall not be deemed to endorse, approve, recommend, guarantee or introduce any third parties or the service/products they provide on their websites and / or APP, or have any form of cooperation with such third parties and websites. The Company shall have no liability for third party content or websites or websites linking to or framing the websites of the Company.

Intellectual Property Rights

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Inconsistency in Wordings

In the event of any ambiguity or inconsistency between the English and Chinese version of this disclaimer and content of this website and / or APP, the English version will control and prevail.

Governing Law and Jurisdiction

This disclaimer is governed by the laws of Hong Kong. Any disputes arising from these terms of use shall be subject to the exclusive jurisdiction of the Hong Kong Courts.

Information provided on this website and / or APP may be revised at any time without notice at the discretion of the Company.

免責聲明

此網站及/或應用程式目的在於提供一般資訊·所載資料和說明未必旨在涵蓋有關產品和服務的所有章 則、不保事項和條款。雖然資料已力 求準確·惟如有誤差或遺漏·安我保險有限公司(「本公司」)並不承擔責任。此網站及/或應用程式資料不應賴以作為專業意見·也不應 用作取代在個別情況下向合適專業顧問尋求的詳盡意見。

部分司法管轄地區的法律限制

在部分司法管轄地區內,發放此網站及/或應用程式部分產品和服務的資料可能受到法律限制,而此網站及/或應用程式無意讓身處該等設有法律限制的地區人士使用。瀏覽此網站及/或應用程式的人士是完全出於自願訪問本網站及/或應用程式,並須自行負責並確定瞭解及遵守所受限制及本地法律。載於此網站及/或應用程式的所有保險產品資料並不構成亦不應被詮釋為向香港境外之任何人士出售、提供或游說購買任何保險產品。

互聯網的使用及保安

使用互聯網不保證絕對安全。本公司並不保證,經此網站及/或應用程式得到的任何資料不含病毒或其他有害成分,且對使用此網站及/或應用程式,或由此網站及/或應用程式下載資料而招致任何直接、間接或相應損失不負任何責任。此網站及/或應用程式的用戶須自行負責為其資料及/或設備作出保護及備份,並採取其認為適合及需要的預防措施,防範電腦病毒或其他具感染或破壞能力的病毒。

提交之資料

透過此網站及/或應用程式向本公司提交之全部資料應被視為並保留為本公司之財產。本公司就用戶透過本網站及/或應用程式所提供之任何構想、概念、實際知識或技術,具有自由使用之權利。就所提交之資料,除經特別同意或法律規定外,本公司將不受任何保密義務約束。

連結

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知識產權權利

此網站及/或應用程式內容屬本公司擁有並受版權保障。此網站及/或應用程式的用戶在未經本公司書面同意前‧不得傳送、複製、修改或使用此網站及/或應用程式所載任何資料。在此網站及/或應用程式出現的任何商標、標識及服務標記‧均屬本公司或其他第三方擁有‧在未經本公司或其他第三方書面同意前‧不得擅自使用。

意義不符

此免責聲明及網站及/或應用程式內容的中文與英文版本意義若有差異,以英文版本為準。

適用法律及管轄

此免責聲明受香港法律管轄,並受香港法院的專屬司法管轄。

此網站及/或應用程式提供的資料可能隨時會被修改,本公司有權不發出通知。

Privacy Policy

Introduction

Avo Insurance Company Limited ("the Company") is committed to implementation and compliance with the Personal Data (Privacy) Ordinance ("the Ordinance"). The Corporate Data Protection Officer is responsible for coordinating and overseeing compliance with the Ordinance and the upholding of the Data Protection Principles set out in the Ordinance. This Policy applies to all products and services provided by the Company and sets out how the Company may collect, process, use and disclose your personal data. In case of any discrepancies between the English and Chinese versions, the English version shall apply and prevail.

Types of Personal Data Possessed by the Company

Personal data regarding customers:

- (i) name, address, and contact details of customers or potential customers;
- (ii) occupation, date of birth and nationality of customers, their identity card and/or passport numbers and place and date of issue thereof;
- (iii) current employer, nature of position, annual salary and other benefits of customers;
- (iv) details of properties, assets or investments held by customers;
- (v) details of all other assets or liabilities (actual or contingent) of customers;
- (vi) information obtained by the Company in the ordinary course of the continuation of the business relationship (for example, when customers lodge insurance claims with the Company or generally communicate verbally or in writing with the Company, by means of documentation or telephone recording system, as the case may be); and
- (vii) information which is in the public domain.

Personal data regarding employment:

- (i) name and address, contact details, date of birth and nationality of employees and potential employees and their spouses and their identity card and/or passport numbers and place and date of issue thereof;
- (ii) additional information compiled about potential employees to assess their suitability for a job in the course of the recruitment selection process which may include references obtained from their current or former employers or other sources:
- (iii) additional information compiled about employees in the ordinary course of the continuation of the employment relationship which may include records of remuneration and benefits paid to the employees, records of job postings, transfer and training, records of medical checks, sick leave and other medical claims and performance appraisal reports of the employees;
- (iv) relevant personal data pertaining to former employees may be required by the Company to fulfil its obligations to the former employees and its legal obligations under certain ordinances; and
- (v) information which is in the public domain.

The Company may hold other types of personal data which it needs in the light of experience and the specific nature of its business.

Accuracy of Personal Data

The Company will ensure the accuracy of all personal data collected and used by the Company. Appropriate procedures are implemented so that all personal data is regularly checked and updated to ensure that it is reasonably accurate having regard to the purposes for which that data is used. If the personal data held by the Company consists of statements of opinion, all reasonably practicable steps are taken to ensure that any facts cited in support of such statements of opinion are correct.

The Company will at all times endeavour to ensure the accuracy of personal data held by the Company, and if such personal data is transferred to third parties, it will notify that third party of any correction to be made.

Retention of Personal Data

The Company will take reasonable and practicable steps to ensure that personal data will not be kept longer than necessary. In general, the Company shall usually hold the related personal data for a period of 7 years after termination of the business

relationship or such other periods as prescribed by applicable laws and regulation.

Security of Personal Data

It is the policy of the Company to ensure an appropriate level of protection for personal data in order to avoid unauthorised or accidental access, processing, erasure, loss or other use of that data, commensurate with the sensitivity of the data and the harm that would be caused by occurrence of any of the aforesaid events. It is the practice of the Company to achieve appropriate levels of security by restricting physical access to data, providing secure storage facilities and incorporating security measures into equipment in which data is held. Measures are taken to ensure the integrity, prudence, and competence of persons having access to personal data and personal data is only transmitted by secure means.

Use of Cookies and Third Party Links

The Company may use cookies to improve our internet service to you. Cookies are small data files that are automatically stored on your web browser in your computer that can be retrieved by the Company's website. Cookies enable the Company's website to remember you and your preferences when you visit the website and enable us to tailor the website to your needs. The information collected by cookies is anonymous visitor's personalised settings information and contains

no name or address information or any information that will enable anyone to contact you via telephone, e-mail or any other means. No customer personal data is stored in cookies. However, you can disable cookies by changing the settings of your web browser. The Company's website may include hyperlinks to third party websites. The Company has no control over the content, accuracy, opinion expressed, and other links provided at these third party websites or how these third party websites deal with your personal

data. You should visit these third party websites for details of their privacy policies in relation to their handling of your personal data.

Further enquiries regarding the Company's Privacy Policy may be directed to: Corporate Data Protection Officer Avo Insurance Company Limited, Unit 3701, 3705-6, 37/F, 118 Connaught Road West, Sheung Wan, Hong Kong

私隱政策

引言

安我保險有限公司(「本公司」)致力執行及遵守個人資料(私隱)條例(以下簡稱「條例」)。資料保護主任乃負責協調及監察條例之遵守,並維持條例所述之保障資料原則。

本政策適用於本公司提供的所有產品及服務,並列明本公司如何收集、處理、使用及披露閣下的個人資 料。

中英文版本如有差異、將以英文版本為準。

本公司持有的個人資料的種類

客戶的個人資料:

- (i) 準客戶及客戶的姓名、地址和聯絡詳情;
- (ii) 客戶的職業、出生日期和國籍、其身份證及 / 或護照號碼及證件發出日期和地點;
- (iii) 客戶現時的僱主、職位性質、年薪及其他福利;
- (iv) 客戶持有的物業、資產或投資的詳情;
- (v) 客戶所有的其他資產或負債(實有或或然)的詳情;
- (vi) 本公司在延續與客戶正常業務關係中獲得的資料 (例如·當客戶向本公司申請保險賠償或在一般情況下以口頭或書面形式與本公司溝通時·本公司亦會收集客戶的資料·當中可能以文書形式或電話錄音系統收集);及
- (vii) 可透過公共領域取得的資料。

僱傭有關的個人資料:

- (i) 僱員或準僱員及其配偶的姓名和地址、聯絡詳情、出生日期和國籍、其身份證及 / 或護照號碼及證件發出日期和地點;
- (ii) 在遴選過程中進一步匯集的求職者資料,可能包括從其現任僱主或前僱主或其他來源取得的評介,藉以評估求職者是否勝任有關職位;
- (iii) 本公司在延續僱傭關係過程中收集更多關於僱員的資料,可能包括向僱員發放的工資及提供福利的記錄,僱員所擔任的職位、調職及培訓記錄,體格檢驗、病假及其他醫療補償申索記錄及僱員的工作表現評核報告;
- (iv) 本公司為履行對前僱員的責任或履行某些條例所規定的法律責任而可能保留前僱員的相關個人資料;及
- (v) 可透過公共領域取得的資料。
- 本公司或會持有鑑於經驗及個別特殊業務性質所需的其他種類的個人資料。

個人資料之準確性

本公司會確保其所收集及使用之個人資料的準確性。本公司已執行適當程序以定期核對及更新所有個人資料,以確保有關的資料就被使用的目的而言是為合理準確。若本公司所持有之個人資料載有意見陳述,則本公司將採取所有合理可行之步驟,確保任何引用支持該等意見陳述之事實正確無誤。本公司會時刻致力確保其所持有之個人資料的準確性。若此等個人資料被轉交予第三方,本公司將會知會該第三方作出之有關修正。

個人資料的保留

本公司將採取一切合理及實際可行步驟,確保不會保留個人資料超過必需的時間。一般而言,本公司會在業務關係終止後保存相關的個人資料7年或按照有關法律或法規所規定的期限保留個人資料。

個人資料安全

本公司的政策是為確保個人資料的安全及會因應資料的敏感程度及考慮如此等事情發生便能造成的損害程度提供適度的保障,以防止資料未獲准許或意外地被查閱、處理、刪除、遺失或作其他用途。為達到適當程度的保安,本公司的一貫做法為透過提供安全的儲存設施及在資料存置設備實施保安措施,以嚴格限制資料被查閱。本公司亦會採取措施以確保處理該等資料的人士具備良好操守、審慎態度及辦事能力,以及資料只會以妥善保安的方式傳送。

使用 Cookies 及第三方連結

本公司可能使用 Cookies,以改善我們向閣下提供的互聯網服務。Cookies 是載有小量資料的檔案,自動儲存於閣下電腦的網頁瀏覽器中,並可供本網站日後檢索。當閣下瀏覽本網站時,Cookies 能讓本公司網站記下閣下及閣下的偏好設定,進而讓本公司能根據閣下的需求訂定網站內容。Cookies 收集的資料是不記名的個人化設置資料,當中並不載有姓名、地址或其他可使他人透過電話、電子郵件或其他方式聯絡閣下的資料。Cookies 並不保存客戶的個人資料。然而,閣下可以自行更改網頁瀏覽器設置以停用 Cookies。

本公司網站可能載有第三方網站的超連結。本公司對該等第三方網站提供之內容、準確性、 發表之意見、其提供之連結或對該等第三方網站處理閣下個人資料之方式均無控制權。閣下應瀏覽該等第三方網站,以查閱其處理與閣下個人資料有關的詳細私隱政策。

有關本公司私隱政策之進一步諮詢·請聯絡以下人士: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