

THE PERSONAL DATA (PRIVACY) ORDINANCE – PERSONAL INFORMATION COLLECTION STATEMENT

Charter Management Group Limited (“We/Us”) wants to ensure that you are confident that any Personal Data collected by us is treated with the appropriate degree of confidentiality and privacy.

This Personal Information Collection Statement sets out the purposes for which we collect and use personally identifiable information provided by you ("Personal Data"), the circumstances when Personal Data may be disclosed and information regarding your rights to request access to and correction of Personal Data.

Purposes of Collection of Personal Data

You consent to us the use of Personal Data you provide to us for the purposes listed below:

- i) Handling your application for insurance;
- ii) Administering your insurance, our records and dealing with your enquiries or providing services relating to it, including keeping you informed of relevant products and services which we think proper and may interest to you and providing your Personal Data to other companies who may contact you about relevant products and services which they think proper and may interest to you;
- iii) Handling claims, claim investigation or analysis works, detecting and preventing fraud (whether or not relating to the policy issued in respect of this application)
- iv) Checking identities;
- v) Legal proceedings involving us and the people or entities we work with;
- vi) Complying with applicable laws or any regulatory obligations; and
- vii) Purposes which are directly related to the purposes listed above and any other purposes for which you have given your consent.

Direct marketing

Only with your consent (which includes an indication of no objection), we may also use your contact, statistics, policy information and payment details to contact you with marketing information regarding insurance products by mail, email, phone or SMS.

If you do not wish us to use your Personal Data in direct marketing as described above, you may exercise your opt-out right by notifying us. You may write to:

Charter Management Group Limited

Room 601, 6/F, Wing On Centre, No.111 Connaught Road Central, Hong Kong

Telephone: +852 3743 1688

Fax: +852 2530 1822

Email: admin@chartermgt.com.hk

Transfer of Personal Data

For the purposes listed above, we may disclose your personal information to the following:

- i) Insurers, third party service providers, agents and other intermediaries, contractors, advisers, adjusters, investigators, reinsurers and the people who work for us who provide administrative, communications, computer, payment, security or other services which assist us to carry out the above purposes;
- ii) Our personnel, technical representatives and affiliates in order to provide you with the products or services you request;
- iii) Loss adjusters, claims investigators, vets and medical advisers in the event of a claim;
- iv) Our legal and professional advisers;
- v) Our regulators, government agencies, law enforcement authorities, courts and tribunals as required or permitted by law and/or court order; and
- vi) People or entities who handle our complaints procedures.

Your Personal Data may be provided to any of the above parties, within Hong Kong or outside of Hong Kong, for the above purposes and in this regard, you consent to the transfer of your data outside of Hong Kong.

Access and Correction

Please let us know if there are any changes to your contact information, such as your home address, email address, or telephone number.

You may ask for a copy of the Personal Data we hold about you, for information about the ways your Personal Data has been or may have been used or disclosed by us in the past year, or to correct your Personal Data. Requests for access or correction of Personal Data should be addressed in writing to:

Charter Management Group Limited

Room 601, 6/F, Wing On Centre, No.111 Connaught Road Central, Hong Kong

Telephone: +852 3743 1688

Fax: +852 2530 1822

Email: admin@chartermgt.com.hk

If you do not provide the Personal Data we ask you for in connection with your application for insurance, we will be unable to process it. If, after giving consent, you later withdraw it, insurer may cancel your insurance policy or be unable to pay your claim. We may still retain your information if we need it for legal or business purposes.

You warrant to us that, where you provide us with Personal Data that you have collected from other individuals:

- i) The information has been collected in accordance with applicable laws;
- ii) We are authorized to receive that information from you and to use it for the purposes listed above; and
- iii) You, and the person who provided you with the information, are aware of and have complied with The Personal Data (Privacy) Ordinance and have notified the person about whom the Personal Data is collected of, the collection use and disclosure of that information.

If there is any discrepancy between Chinese and English versions of this statement, the English version shall prevail.

個人資料(私隱)條例 - 收集個人資料聲明

卓佳管理集團有限公司 (下稱“我們”) 希望閣下明白我們會合理地處理及保密閣下的個人資料。

本聲明列出有關收集閣下個人資料的用途、披露情況及閣下作查閱及更正的權利。

收集個人資料的用途

閣下同意我們可使用閣下的個人資料作以下用途：

- i) 處理閣下的投保申請;
- ii) 閣下的保單行政、記錄用途、處理閣下的查詢或提供有關服務，包括告知閣下可能合適及感興趣的產品或服務，以及提供閣下的個人資料予其他公司告知閣下可能合適及感興趣的產品或服務;
- iii) 處理索償、索償調查或分析、偵測和防止欺詐行為（無論是否與就此申請而發出的保單有關）;
- iv) 核實身份;
- v) 牽涉我們，或與我們合作的其他個人及實體之法律程序;
- vi) 遵循適用法律或任何監管機構守則; 及
- vii) 與上述有直接關係的用途或其他經閣下同意的用途。

直接促銷

只有當我們已取得閣下的同意 (包括表示不反對)，我們可能把閣下的個人資料用於直接促銷。我們或會使用閣下的聯絡資料、統計資料、保單資料及付款資料，通過郵遞、電郵、電話或短訊與閣下聯絡，提供保險產品或服務的直接促銷通訊。

如閣下不希望我們使用閣下的資料作上述直接促銷用途，閣下可通知我們行使拒絕促銷的權利。閣下可以書面向我們提出有關要求，聯絡方式如下：

卓佳管理集團有限公司

香港上環干諾道中 111 號永安中心 6 樓 601 室

電話: +852 3743 1688

傳真: +852 2530 1822

電郵: admin@chartermgt.com.hk。

個人資料轉移

我們或會披露閣下的個人資料予以下人士作上述所列用途：

- i) 保險公司、第三方服務提供者、中介人、承包商、顧問、保險理算人或索償調查員、再保險公司及向本公司提供行政、通訊、電腦、付款、保安及其它協助我們作上述用途的服務提供者;
- ii) 我們的員工、業務代表及附屬公司去提供閣下要求的產品和服務;
- iii) 在索償發生時保險理算人、索償調查員、獸醫及醫療顧問;
- iv) 我們的法律及專業顧問;
- v) 監管機構、政府機關、執法機關、法庭及法律要求或准許的審裁處; 及
- vi) 處理我們的投訴程序之其他個人或機構。

閣下的個人資料可能因上述用途提供予以上任何人士（在香港境內或境外），就此而言，閣下同意閣下的個人資料可能被轉移至香港境外。

查閱及更正

如閣下的聯絡資料有更動，例如是居住地址、電郵地址或電話號碼，請通知我們。

閣下可有權查閱由我們持有有關閣下的個人資料、資料的用途、過去披露的情況或更改閣下的個人資料。查閱及更正閣下的個人資料要求請以書面形式向我們提出，聯絡方式如下：

卓佳管理集團有限公司

香港上環干諾道中 111 號永安中心 6 樓 601 室

電話: +852 3743 1688

傳真: +852 2530 1822

電郵: admin@chartermgt.com.hk。

如閣下於投保時拒絕提供閣下的個人資料，我們將不能處理閣下之申請。假如閣下之後撤回給予我們使用閣下個人資料的授權，保險公司或會取消閣下的保單或不能處理閣下的理賠。如有法律或商業需要，我們或會繼續保留閣下的個人資料。

閣下向我們保證，有關閣下從他人收集的個人資料：

- i) 該資料的收集遵循適用法律;
- ii) 我們已被授權向閣下獲取該資料及根據上述所列用途作使用; 及
- iii) 閣下，及向閣下提供個人資料的人士，已明白及遵循《個人資料(私隱)條例》及已知會該名資料被收集的人士有關個人資料的用途和披露。

本聲明之中英文版本如有任何差異，一概以英文版本為準。