

增訂投保書 Addendum Proposal Form

經紀業務適用 For broker business

港珠澳大橋廣東省責任保險延伸保障 – 港珠澳大橋香港跨境車輛商業保險 / 港珠澳大橋香港跨境車輛內地交強險等效保險 Extension on Liability Coverage in Guangdong Province using Hong Kong-Zhuhai-Macau-Bridge (HZMB) – HZMB Hong Kong Cross Border Motor Vehicle Supplementary Insurance/HZMB Hong Kong Cross Border Motor Vehicle Mainland Compulsory Insurance under Unilateral Recognition

重要事項 IMPORTANT NOTE

新簽發保險單或保險單續期適用 New Business/Renewal Purpose

您(「投保人」或「保單持有人」)可以使用此增訂投保書向安盛香港保險有限公司(「我們」、「我們的」、「安盛」、「承保人」或「本公司」)申請港珠澳大橋廣東省責任保險延伸保障。所有由您提供在此增訂投保書及在主投保書或通過其他我們接受的方式所提供的個人資料和資訊,會成為您新簽發或續期香港汽車保險的一部分,及用以申請此保障。在您簽署或交回此增訂投保書予安盛前,請先仔細閱讀此港珠澳大橋香港跨境車輛內地交強險等效保險條款及/或港珠澳大橋香港跨境車輛商業保險條款(視乎您所選的保險)。當您閱讀或港珠澳大橋香港跨境車輛內地交強險等效保險條款及/或港珠澳大橋香港跨境車輛商業保險條款(視乎您所選的保險)時,請特別注意保險責任、責任免除、承保人或投保人責任、賠償處理及條款中的附錄,及聽取保險人對條款的清晰說明(包括責任免除)。在您充分了解此條款後,您可填妥此增訂投保書的每個部分(請您在適當的方格□以您所需的選擇打上剔號)。請誠實及正確填妥此增訂投保書的所有部分,我們有可能拒絕未完成之增訂投保書。請檢閱及確保每項內容的準確性。請注意任何在此增訂投保書的失實或資料遺漏有可能導致您的港珠澳大橋廣東省責任保險延伸保障的保單視作無效或作廢。

如投保人亦有投保港珠澳大橋香港跨境車輛商業保險,取消港珠澳大橋香港跨境車輛內地交強險等效保險時,其港珠澳大橋香港跨境車輛商業保險亦會同時 取消。

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在中國內地出險的,由內地的理賠服務機構安盛天平財產保險有限公司處理理賠事宜。且適用中華人民共和國內地法律。有關內地理賠聯繫方式,請撥打(以非中國大陸地區電話撥號+8628 95550,以中國大陸地區電話撥號95550)與安盛天平財產保險有限公司廣東分公司聯繫。相關資料將通過本公司中國內地合作的保險服務機構安盛天平財產保險有限公司傳送到相關廣東車輛綜合服務平台及政府部門信息共享,以滿足車輛入出境內地的手續和駕車上路的需要。內地合作保險公司及合作的保險公估公司有權使用上述信息以便為您提供保險理賠等服務。

This Addendum Proposal Form is used for you (the "insured" or "policyholder") to apply for the extension on Liability Coverage in Guangdong Province using HZMB from AXA General Insurance Hong Kong Limited ("We", "us", "AXA", the "insurer" or the "Company"). All personal data and information provided by you in this Addendum Proposal Form as well as those provided by you in the main Proposal Form or through other means acceptable to us for the purposes of applying for new or renewing your Hong Kong motor policy will form part of, and used for the purpose of this application. Before you sign and return this Addendum Proposal Form to AXA, please read carefully the Provision of HZMB Hong Kong Cross Border Motor Vehicle Mainland Compulsory Insurance under Unilateral Recognition OR the Provision of HZMB Hong Kong Cross Border Motor Vehicle Supplementary Insurance (depending on which extension you choose). When you read the Provision of HZMB Hong Kong Cross Border Motor Vehicle Supplementary Insurance (depending on which extension you choose), please pay special attention to the insurance liability, exclusion of liability, obligations of the insurer and the insured, handling of compensation, and appendix in the Provisions, and listen to the insurer's clear explanation of these clauses (including exclusion of liability). After you have fully undestood the Provisions, you can fill in every sections in this Addendum Proposal Form (please tick the approproiate ☐ for those items which you need to choose). Please complete all sections honestly and correctly. Incomplete Addendum Proposal Form may be rejected by us. Please review and ensure every content is accurate. Kindly note your policy on the extension on Liability Coverage in Guangdong Province using HZMB may be void or voidable due to any misstated or missing information in this Addendum Proposal Form.

If the insured has also applied for HZMB Hong Kong Cross Border Motor Vehicle Supplementary Insurance, when the HZMB Hong Kong Cross Border Vehicle Mainland Compulsory Insurance Under Unilateral Recognition is cancelled, the insured's HZMB Hong Kong Cross Border Motor Vehicle Supplementary Insurance will also be cancelled at the same time.

Furthermore, upon cancellation of HZMB Hong Kong Cross Border Motor Vehicle Supplementary Insurance, the Insured's HZMB Hong Kong Cross Border Vehicle Mainland Compulsory Insurance Under Unilateral Recognition will be cancelled at the same time.

For accidents happened in Mainand China, claims shall be handled by Mainland claims service provider AXA Tianping Property and Casualty Insurance Co., Ltd. And the law of Mainland China shall be applied. For Mainland claims contact, please contact AXA Tianping Property and Casualty Insurance Co., Ltd. Guangdong Office at (dial +8628 95550 if using a non-Mainland China phone number, and dial 95550 if using a Mainland China phone number). Related information will be transferred via the Company's partnered claims service provider AXA Tianping Property and Casualty Insurance Co., Ltd. in Mainland China to relevant Guangdong vehicle integrated service platform and governmental departments for informantion sharing to fulfill the procedures for vehicles to enter and exit Mainland and the needs to drive on road. The partnered Mainland claims service provider and the partnered insurance loss adjustor company are authorized to use the above information to provide claims services and so on to you.

批單適用 Endorsement Purpose

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安盛保險有限公司 AXA General Insurance Hong Kong Limited

香港黃竹坑黃竹坑道38號安盛匯5樓 5/F, AXA Southside, 38 Wong Chuk Hang Road, Wong Chuk Hang, Hong Kong 電話 Tel: (852) 2523 3061 電郵 Email: axagi@axa.com.hk main Proposal Form or through other means acceptable to us for the purposes of your existing motor insurance policy will form part of, and used for the purpose of this application. Before you sign and return this Addendum Proposal Form to AXA, please read carefully the Provision of HZMB Hong Kong Cross Border Motor Vehicle Mainland Compulsory Insurance under Unilateral Recognition OR the Provision of HZMB Hong Kong Cross Border Motor Vehicle Supplementary Insurance (depending on which extension you choose). When you read the Provision of HZMB Hong Kong Cross Border Motor Vehicle Mainland Compulsory Insurance under Unilateral Recognition AND/OR the Provision of HZMB Hong Kong Cross Border Motor vehicle supplementary insurance (depending on which extension you choose), please pay special attention to the insurance liability, exclusion of liability, obligations of the insurer and the insured, handling of compensation, and appendix in the Provisions, and listen to the insurer's clear explanation of these clauses (including exclusion of liability). After you have fully undestood the Provisions, you can fill in every sections in this Addendum Proposal Form (please tick the approproiate — for those items which you need to choose). Please complete all sections honestly and correctly. Incomplete Addendum Proposal Form may be rejected by us. Please review and ensure every content is accurate. Kindly note your policy on the extension on Liability Coverage in Guangdong Province using HZMB may be void or voidable due to any misstated or missing information in this Addendum Proposal Form.

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The state of the s				
您現有汽車保險單號碼 Your existing motor insurance policy number				
保單持有人姓名 Policyholder Name				
電郵地址 Email Address				
引擎號碼/底盤號碼				

玄僧記総 CLAIMS HISTORY

motor policy application)

Engine Number/Chassis Number

(可選填此項如您已在您的香港汽車保險申請提供) (Optional if you have already provided in your Hong Kong

案價記録 CLAIMS HISTORY	
此保單的駕駛者及/或保單持有人/投保人,是否曾於過去 三年內在中國內地,被吊銷或暫停駕駛執照,或一年內被 違例駕駛扣分達到九分或以上,或被汽車保險公司拒絕處 理投保、拒絕續保、或在保單中途取消保單?若有此記錄 者,請詳述。	
Have any of the drivers and/or policyholder/proposer, in the past 3 years in Mainland China, ever been disqualified or suspended for driving licence, or deducted 9 or more driving penalty points within a year, or have insurance application rejected, renewal declined, or policy mid-term cancelled? If "Yes", please specify.	
此保單的駕駛者及/或保單持有人/投保人,是否曾於過去三年內在中國內地,因為汽車意外而向保險公司作出索償?若有此記錄者,請詳述。 Have any of the drivers and/or policyholder/proposer, in the past 3 years in Mainland China, made a motor claim? If "Yes", please specify.	

無索償折扣詳情 NO CLAIM DISCOUNT (NCD) DETAILS

您的保單資料(如適用) YOUR POLICY INFORMATION (IF APPLICABLE)

港珠澳大橋香港跨境車輛內地交強險等效保險 HZMB Hong Kong Cross Border Motor Vehicle Mainland Compulsory Insurance under Unilateral Recognition	%	港珠澳大橋香港跨境車輛商業保險 HZMB Hong Kong Cross Border Motor Vehicle Supplementary Insurance	%
前保險公司 Previous Insurer			
在前保險公司的車輛登記號碼 Vehicle Registration Number at the Previous Insurer			
在前保險公司的保單號碼 Policy Number at the Previous Insurer			
在前保險公司的保單到期日 Policy Expiry Date at the Previous Insurer			

注意 Notes:

- 1. 如您從未購買過港珠澳大橋香港跨境車輛內地交強險等效保險及/或港珠澳大橋香港跨境車輛商業保險,此延伸保障的無索償折扣根據監管要求將預 設為0%。因此,您無需填寫此部分。而關於日後是否享有無索償折扣則視乎監管當局的訊息更新。
 - If you have NEVER purchased the HZMB Hong Kong Cross Border Motor Vehicle Mainland Compulsory Insurance under Unilateral Recognition and/or HZMB Hong Kong Cross Border Motor Vehicle Supplementary Insurance, the NCD for this extension will be defaulted as 0% as according to regulator requirement. Hence, you do not need to fill in for this section. Whether there will be NCD available in the future will depend on regulator's further update.
- 2. 無索償折扣必須於過往 12個月內有效,如您有個別保險單在過往 12個月內生效,有關之無索償折扣方可適用。
 The NCD declared must be valid for the last 12 months. NCD entitlement for respective insurance shall only be applied if your respective insurance policy has been in force for the last 12 months.

延伸保障詳情 POLICY EXTENSION DETAILS

Part 1 - Provision of HZMB Hong Kong Cross Border Motor Vehicle Ma 奎位限額 Seating Capacity 丘座或以下的機動車 Motor vehicle with five (5) seats (or fewer)			
	inland Compulso	· · · · · · · · · · · · · · · · · · ·	
丘座或以下的機動車 Motor vehicle with five (5) seats (or fewer)		全年保費 Annual Premium ¹	
		港元 HKD 927	
六座或以上的機動車 Motor vehicle with six (6) seats (or more)		港元 HKD 1,074	
第二部分 – 港珠澳大橋香港跨境車輛商業保險條款 Part 2 − Provision of HZMB Hong Kong Cross Border Motor Vehicle Su	pplementary Ins	urance	
a) 機動車第三者責任保險 (駕駛人及車上人員除外)Third Party Liab			
至位限額 Seating Capacity		全年保費 Annual Premium ¹	
丘座或以下的機動車 Motor vehicle with five (5) seats (or fewer)		港元 HKD 1,125	
六座或以上的機動車 Motor vehicle with six (6) seats (or more)		港元 HKD 1,331	
	rance of Persons	Onboard Motor Vehicles (including the driver and onboard persons)	
YOUNG Seating Capacity		全年保費 Annual Premium ¹	
兩座的機動車 Motor vehicle with two (2) seats			
三座的機動車 Motor vehicle with three (3) seats		港元 HKD 81	
四座的機動車 Motor vehicle with four (4) seats		港元 HKD 104	
丘座的機動車 Motor vehicle with five (5) seats		港元 HKD 126	
大座的機動車 Motor vehicle with six (6) seats		港元 HKD 143	
と 上座的機動車 Motor vehicle with seven (7) seats		港元 HKD 165	
Yee的機動車 Motor vehicle with eight (8) seats		港元 HKD 187	
HK\$300 for the HZMB Hong Kong Cross Border Motor Vehicle Supplen	ne period the insurance is not in force shall be provided, subject to a minimum premium lementary Insurance as the administration fee applicable. 由 From至 to		
保險期 Period of Insurance			
设保人聲明 INSURED DECLARATION			
设保人聲明 The insured declares that: . 所有於主投保書的投保人聲明會成為此增訂投保書的一部分,猶all the insured's declaration made in the main Proposal Form forms pa . 承保人已向投保人完全及清楚說明有關條款(包括並不限於責任身 the insurer has fully and clearly explained to the insured about the has fully understood them; . 所有於此增訂投保書及主投保書填寫的資料均為真實及準確; all information filled in this Addendum Proposal Form and the main . 投保人已閱讀及明白此增訂投保書的收集個人資料聲明,投保人尽影響及作用(不論是否包含於此申請內與否)。基於上述內容,投份 the insured has read and understood the Personal Information Collection has read it carefully its effect and impact in respect of the insured's person the foregoing, the insured hereby give acknowledgement and agree for the insured has read, understood and agrees to the Important Note for the insured has read, understood and agrees to the Important Note for the insured authorises AXA to obtain claims information and infor insurers of the insured to arrange for this insurance policy; for the insured parking for this insurance policy; for the insurance poli	rt of this Addendu 免除),及投保人 Insuring Clauses I Proposal Form is 亦被建議仔細閱認 民人於此作出確認 sonal data collecte to the use and trar in this Addendur 取理賠記錄及無 mation necessar 費增加或保險單 he NCD entitleme	m Proposal Form, as if the same declarations were repeated and made he 完全明白有關條款; (including but not limited to the exclusion of liability), and the insurfuce and accurate; a is w 集個人資料聲明,及閱讀就安盛收集或持有投保人的個人資料及同意安盛根據收集個人資料聲明使用及轉移投保人的個人資料; S") in this form. The insured has been advised to read carefully the PICS, a d or held by AXA (whether contained in this application or otherwise). Bassfer of the insured's personal data by AXA in accordance with the PICS; in Proposal Form; 素價折扣記錄; y for offering or verifying the No Claim Discount ("NCD") from previon 被取消。如無索價折扣不能確認為有效,無索價折扣之任何差異可 nt may result in the premium being increased or policy being cancelle	

付款方法 PAYMENT METHOD (可選填	其此項如您已在您的香港汽車保險申請提供)	optional if you have already provide	ed in your Hong Kong motor policy ap	plication)	
(持卡人必須是投保人 Cardholder must	be the Insured)				
本人選擇以下列方式繳交保費及徵費^ I wish to pay my premium and levy^	^ 港元 元正 HK\$by				
□ 支票枱頭請填 「安盛保險有限公司」 C	Cheque payable to AXA General Insura	nce Hong Kong Limited	□ VISA 卡 □ 萬事達卡 Maste	erCard	
信用卡號碼 Credit Card No.			日卡有效期至(月/年) dit card expiry date (mm/yy)	-	
持卡人姓名 Cardholder's Name					
□ 本人授權安盛保險有限公司從本人上 I hereby authorize AXA General Insurar	述的信用卡賬戶支取有關保險保單的 nce Hong Long Limited to charge my ab		e premium and levy^ of this insu	ırance policy.	
	Signature	日期	Date (日dd/月mm/年yyyy)		
^ 保單已按適用之徵費率徵收保險業監管局的 ^ Levy collected by the Insurance Authority ha (852) 2523 3061.				y or contact AXA at	
佣金披露聲明 COMMISSION DISCLO	SURE DECLARATION				
本人/我們明白、確知及同意,安盛保險的保費) 向負責安排有關保單的獲授權係 人團體授權。 本人/我們亦明白貴公司必須取得本人/	呆險經紀支付佣金。假如本人/我們為	法人團體,代表本人/我們簽	i,於保單有效期內(包括續保期 署的獲授權人員並向貴公司確該	钥及/或支付額外 忍他/她已獲該法	
I/We understand, acknowledge and agre Limited (the "Company"), the Company or paying additional premium, for arrang confirms to the Company that he or she is	will pay the authorised insurance bro ging the said policy. Where I/We am/ar s authorised to do so.	ker commission during the co e a body corporate, the autho	ntinuance of the policy includir rised person who signs on my/c	ng renewals and/	
I/We further understand that the above a	greement is necessary for the Company	to proceed with the applicatio	n.		
投保人簽署 Insured's S	Signature	日期	Date (日dd/月mm/年yyyy)		
收集個人資料的聲明 PERSONAL INF	FORMATION COLLECTION STATEM	ENT			
安盛保險有限公司(下稱" 本公司 ")明白任。本公司僅將為合法和相關的目的收步驟,確保個人資料的安全性,及避免敬請注意,如果閣下不向本公司提供閣 目的: 本公司不時有必要收款	集個人資料,並將採取一切切實可行發生未經授權或者因意外而擅自取得下的個人資料,我們可能無法提供閣	的步驟,確保本公司所持個人 、刪除或另行使用個人資料的 下所需的資料、產品或服務,	、資料的準確性。本公司將採取 情況。 或無法處理閣下的要求。	一切切實可行的	

- 移、披露或共享該等個人資料:
 1. 向閣下推介、提供和營銷本公司、安盛集團的其他公司("**安盛關聯方**")或本公司的商業合作夥伴(參閱下文"**在直接促銷中使用及將其個人資料提供予其他人士**"部份)之產品/服務,以及提供、維持、管理和操作該等產品/服務;
 2. 處理和評估閣下就本公司及安盛關聯方所提供之產品/服務提出的任何申請或要求;
- 3. 向閣下提供後續服務,包括但不限於執行/管理已發出的保單;
- 與就本公司和/或安盛關聯方提供的任何產品/服務而由閣下或針對閣下提出的或者其他涉及閣下的任何索賠相關的任何目的,包括索賠調查;
- 偵測和防止欺詐行為(無論是否與就由本公司及/或安盛關聯方提供的產品/服務有關);
- 6. 評估閣下的財務需求;
- 為客戶設計產品/服務; 7.
- 8. 為統計或其他目的進行市場研究;
- 不時就本條款所列的任何目的核對所持有的與閣下有關的任何資料;
- 10.作出任何適用法律、規則、規例、實務守則或指引所要求的披露或協助在香港或香港以外其他地方的警方或其他政府或監管機構執法及進行調查;
- 11. 進行身份和/或信用核查和/或債務追收;
- 12. 遵守任何適用的司法管轄區的法律;
- 13. 開展與本公司業務經營有關的其他服務;及

- 13. 與上述任何目的直接有關的其他目的。 個人資料的轉移:個人資料將予以保密,但在遵守任何適用法律條文的前提下,可提供給: 1. 位於香港或香港以外其他地方的任何安盛關聯方、本公司的任何相關聯人士、任何再保險公司、索賠調查公司、閣下之保險經紀、行業協會或聯會、基金管理公司或金融機構,以及就此方面而言,閣下同意將閣下的資料轉移至香港境外;
- 與就本公司和/或安盛關聯方提供的任何產品/服務而由閣下或針對閣下提出的或者其他涉及閣下的任何索賠相關的任何人士(包括私家偵探)
- 在香港或香港以外其他地方向本公司和/或安盛關聯方提供行政,技術或其他服務(包括直接促銷服務)並對個人資料負有保密義務的任何代理、承包 商或第三方

- 4. 信貸資料機構或(在出現拖欠還款的情況下)追討欠款公司; 5. 本公司權利或業務的任何實際或建議的承讓人、受讓方、參與者或次參與者; 6. 在香港或香港以外其他地方的任何政府部門或其他適當的政府或監管機關;及
- 7. 在有合理需要履行任何上述有關目的段落2,3,4及5之情況下,以下人士:保險理算人、代理和經紀、僱主、醫護專業人士、醫院、會計師、財務顧問、律師、整合保險業申訴和承保資料的組織、防欺詐組織、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)、警察、 和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(及其運營者)。 如欲了解本公司為促銷目的使用閣下的個人資料的政策,請參閱下文"**在直接促銷中使用及將其個人資料提供予其他人士**"部份。

閣下的個人資料將僅為上文中規定的一個或多個有關目的而被轉移。

在直接促銷中使用及將其個人資料提供予其他人士

本公司有意:

- 1. 使用本公司不時持有的閣下的姓名、聯絡資料、產品及服務的組合資料、交易模式及行為、財政背景及人口統計數據以進行直接促銷
- 就本公司,安盛關聯方,本公司合作品牌夥伴及商業合作夥伴可能提供關於下列類別的服務及產品而進行直接促銷(包括但不限於提供獎賞、客戶或 會員或優惠計劃)
 - a. 保險、銀行、公積金或公積金計劃、金融服務、證券和相關產品及服務;

- b. 健康、保健及醫療、餐飲、體育運動及會員服務、娛樂、健身浴或類似的休閒活動、旅遊及交通、家居、服裝、教育、社交網絡、媒體的產品及服 務及高級消費類產品;
- 以上服務及產品將會由本公司及/或以下機構提供:
 - a. 任何安盛關聯方
 - 第三方金融機構
 - 提供上文2. 所列之服務及產品之本公司及/或安盛關聯方的商業合作夥伴或合作品牌夥伴;
 - 向本公司或任何以上所列機構提供支援的第三方獎賞、客戶或會員或優惠計劃提供者
- 除由本公司促銷上述服務及產品外,本公司亦有意將上文1. 段部份所述的資料提供予上文3. 段部份所述的全部或任何人士,以供該等人士在促銷該等 服務及產品中使用,而本公司為此目的須獲得客戶書面同意(包括表示不反對)。

在使用閣下的個人資料作上文所述的目的或提供予上文所述的人士之前,本公司須獲得閣下的書面同意,及只在獲得閣下的書面同意後方可使用閣下的個 人資料及提供予其他人士作任何推廣及促銷用途

閣下日後可撤回閣下給予本公司有關使用閣下的個人資料及提供予其他人士作任何促銷用途的同意。

閣下如欲撤回閣下給予本公司的同意,請發信至下文"**個人資料的查閱和更正**"部份所列的地址通知本公司。本公司會在不收取任何費用的情況下確保不會

將閣下納入日後的直接促銷活動中。 個人資料的查閱和更正:根據條例,閣下有權查明本公司是否持有閣下的個人資料,獲取該資料的副本,以及更正任何不準確的資料。閣下還可以要求本 公司告知閣下本公司所持個人資料的種類。 查閱和更正的要求,或有關獲取政策、常規及本公司所持的資料種類的資料,均應以書面形式發送至:

香港黃竹坑黃竹坑道38號安盛匯5樓

安盛保險有限公司

個人資料保護主任

本公司可能會向閣下收取合理的費用,以抵銷本公司為執行閣下的資料查閱要求而引致的行政和實際費用。

AXA General Insurance Hong Kong Limited (referred to hereinafter as the "Company") recognises its responsibilities in relation to the collection, holding, processing, use and/or transfer of personal data under the Personal Data (Privacy) Ordinance (Cap. 486) ("PDPO"). Personal data will be collected only for lawful and relevant purposes and all practicable steps will be taken to ensure that personal data held by the Company is accurate. The Company will take all practicable steps to ensure security of the personal data and to avoid unauthorised or accidental access, erasure or other use.

Please note that if you do not provide us with your personal data, we may not be able to provide the information, products or services you need or process your request.

Purpose: From time to time it is necessary for the Company to collect your personal data (including credit information and claims history) which may be used, stored, processed, transferred, disclosed or shared by us for purposes ("Purposes"), including:

- offering, providing and marketing to you the products/services of the Company, other companies of the AXA Group ("our affiliates") or our business partners (see "Use and provision of personal data in direct marketing" below), and administering, maintaining, managing and operating such products/services; processing and evaluating any applications or requests made by you for products/services offered by the Company and our affiliates; providing subsequent services to you, including but not limited to administering the policies issued; any purposes in connection with any claims made by or against or otherwise involving you in respect of any products/services provided by the Company and/

- or our affiliates, including investigation of claims;
- detecting and preventing fraud (whether or not relating to the products/services provided by the Company and/or our affiliates); evaluating your financial needs;

- designing products/services for customers; conducting market research for statistical or other purposes;
- matching any data held which relates to you from time to time for any of the purposes listed herein;
- 10. making disclosure as required by any applicable law, rules, regulations, codes of practice or guidelines or to assist in law enforcement purposes, investigations by police or other government or regulatory authorities in Hong Kong or elsewhere;
- 11. conducting identity and/or credit checks and/or debt collection;
- 12. complying with the laws of any applicable jurisdiction; 13. carrying out other services in connection with the operation of the Company's business; and
- 14. other purposes directly relating to any of the above.

Transfer of personal data: Personal data will be kept confidential but, subject to the provisions of any applicable law, may be provided to:

- any of our affiliates, any person associated with the Company, any reinsurance company, claims investigation company, your broker, industry association or federation, fund management company or financial institution in Hong Kong or elsewhere and in this regard you consent to the transfer of your data outside of Hong Kong;
- any person (including private investigators) in connection with any claims made by or against or otherwise involving you in respect of any products/services provided by the Company and/or our affiliates; any agent, contractor or third party who provides administrative, technology or other services (including direct marketing services) to the Company and/or
- our affiliates in Hong Kong or elsewhere and who has a duty of confidentiality to the same;
- credit reference agencies or, in the event of default, debt collection agencies;
- any actual or proposed assignee, transferee, participant or sub-participant of our rights or business;
- any government department or other appropriate governmental or regulatory authority in Hong Kong or elsewhere; and.
 the following persons who may collect and use the data only as reasonably necessary to carry out any of the purposes described in paragraphs nos. 2, 3, 4 and
 5 of the Purposes specified above: 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 data provided against existing data

For our policy on using your personal data for marketing purposes, please see the section below "Use and provision of personal data in direct marketing".

Transfer of your personal data will only be made for one or more of the Purposes specified above.

Use and provision of personal data in direct marketing:

The Company intends to:

- use your name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data
- held by the Company from time to time for direct marketing; conduct direct marketing (including but not limited to providing reward, loyalty or privileges programmes) in relation to the following classes of products and services that the Company, our affiliates, our co-branding partners and our business partners may offer:

 a) insurance, banking, provident fund or scheme, financial services, securities and related products and services;

 - products and services on health, wellness and medical, food and beverage, sporting activities and membership, entertainment, spa and similar relaxation activities, travel and transportation, household, apparel, education, social networking, media and high-end consumer products;
- the above products and services may be provided by the Company and/or:
 - any of our affiliates; third party financial institutions;
 - h)
 - the business partners or co-branding partners of the Company and/or affiliates providing the products and services set out in (2) above;
 - third party reward, loyalty or privileges programme providers supporting the Company or any of the above listed entities
- in addition to marketing the above products and services, the Company also intends to provide the data described in (1) above to all or any of the persons described in (3) above for use by them in marketing those products and services, and the Company requires your written consent (which includes an indication of no objection) for that purpose;

Before using your personal data for the purposes and providing to the transferees set out above, the Company must obtain your written consent, and only after having obtained such written consent, may use and provide your personal data for any promotional or marketing purpose.

You may in future withdraw your consent to the use and provision of your personal data for direct marketing.

If you wish to withdraw your consent, please inform us in writing to the address in the section on "Access and correction of personal data". The Company shall, without charge to you, ensure that you are not included in future direct marketing activities.

Access and correction of personal data: Under the PDPO, you have the right to ascertain whether the Company holds your personal data, to obtain a copy of the data, and to correct any data that is inaccurate. You may also request the Company to inform you of the type of personal data held by it.

Requests for access and correction or for information regarding policies and practices and kinds of data held by the Company should be addressed in writing to:

Data Privacy Officer

AXA General Insurance Hong Kong Limited

5/F AXA Southside, 38 Wong Chuk Hang Road, Wong Chuk Hang, Hong Kong

A reasonable fee may be charged to offset the Company's administrative and actual costs incurred in complying with your data access requests.