（2）個人資料收集目的

閣下的個人資料可能會用作下列用途：
(i) 處理保險產品及服務的申請；
(ii) 為閣下提供保險產品及服務及處理閣下就本公司的保險產品及服務提出的要求，包括但不限於要求增加、更改或取消承保項目或受保成員，訂立直接付款安排及承保安排、更新或取消承保；
(iii) 處理及保存保單及保費資料，包括閣下任何保單詳情；
(iv) 與承保有關的保險產品及服務相關的功能及活動，如核保事宜、資料覈對及保費核身之用；
(v) 促使本公司的某項特定保險產品及服務之發展，如向閣下銷售。根據閣下所申請的保單或其他產品或服務，本公司會收集閣下的個人資料；
(vi) 設計、製作及進行研究；
(vii) 資產管理、產品及其它業務（詳情請參閱本章程第六章）；
(viii) 行使本公司因不時向閣下提供保險產品及服務而享有的權利，例如向閣下徵收欠款；
(ix) 為閣下提供保險產品及服務的服務質素；
(x) 應付與業務有關的法律責任。
(i) 閣下於申請資料時所作出的各項聲明，若於申請時或於閣下被承保時被發現為不誠實或不正確，閣下已同意本公司將酌情決定如何處理閣下的申請。
(ii) 本公司可把閣下的個人資料用於促成對閣下有利的業務，如對閣下之承保安排或計劃提供其他建議。
(iii) 如閣下對本公司使用其個人資料有任何疑問，可致電本公司。
Blue Cross (Asia-Pacific) Insurance Limited (the "Company") is a wholly owned subsidiary of The Bank of East Asia, Limited. The Bank of East Asia, Limited together with its subsidiaries and affiliates are collectively referred to in this Statement as the "BEA Group".

In compliance with the Personal Data (Privacy) Ordinance (the "Ordinance"), the Company would like to inform you of the following:

(1) From time to time, it is necessary for you to supply the Company with personal data in connection with the application for and provision of insurance products and services as well as the carrying out by the Company of other services relating to these insurance products and services. Failure to supply such data may result in the Company being unable to process your insurance applications or to provide or continue to provide the insurance products and services and/or the related services to you. Data may also be collected by the Company from you in the ordinary course of the Company’s business, for example, when you lodge insurance claims with the Company or generally communicate verbally or in writing with the Company, by means of documentation or telephone recordings made in the course of the Company’s business or by means of electronic documentation or telephone recordings made in the course of the Company’s business, for example, when you lodge insurance claims with the Company or generally communicate verbally or in writing with the Company, by means of documentation or telephone recordings made in the course of the Company’s business or by means of electronic documentation or telephone recordings made in the course of the Company’s business.

(2) PURPOSES FOR COLLECTING PERSONAL DATA

Personal data relating to you may be used for the following purposes:

(i) applications for insurance products and services;
(ii) providing insurance products and services to you and processing requests made by you in relation to our insurance products and services, including but not limited to requests for additional or deletion of insurance benefits or insured members, setting up of direct debit facilities as well as cancellation, renewal, or amendment of any insurance policies;
(iii) processing and adjudicating insurance claims as well as conducting any incidental investigation;
(iv) performing functions and activities incidental to the provision of insurance products and services such as identity verification, data matching and reinsurance arrangement;
(v) exercising the Company’s rights in connection with the provision of insurance products and services to you from time to time, for example, to recover indebtedness from you;
(vi) designing insurance products and services with a view to improving the Company’s service;
(vii) preparing statistics and conducting research;
(viii) marketing services, products and other subjects (please see further details in paragraph (4) of this Statement);
(ix) complying with the obligations, requirements and/or arrangements for disclosing and processing personal data that bind on or apply to the Company and/or the BEA Group that it is expected to comply according to:
(a) any law binding or applying to it within or outside the Hong Kong Special Administrative Region ("Hong Kong") existing currently and in the future;
(b) any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers within or outside Hong Kong existing currently and in the future; or
(c) any present or future contractual or other commitment with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers that is assumed by or imposed on the Company or the BEA Group by reason of its financial, commercial, business or other interests or activities in or towards the jurisdiction of its relevant local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations;
(x) complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the BEA Group and/or any other use of data and information in accordance with any group-wide programs for compliance with sanctions or prevention or detection of money laundering, terrorism financing or other unlawful activities;
(xi) enabling an actual or proposed assignee, transferee, participant or co-participant of the Company’s rights or business to evaluate the transaction intended to be the subject of the assignment, transfer, participation or co-participation;
(xii) any other purposes relating to the purposes listed above.

(3) TRANSFER OF PERSONAL DATA

Personal data held by the Company relating to you will be kept confidential but the Company may provide such data to the following parties for the purposes set out in paragraph (2) of this Statement:

(i) any agent, contractor or third party service provider who provides services to the Company in connection with the operation of its business including administrative, telecommunications, computer, payment, data processing, storage, investigation and debt collection services as well as other services incidental to the provision of insurance products and services by the Company (such as loss adjusters, claim investigators, debt collection agencies, data processing companies and professional advisers);
(ii) any other person or entity under a duty of confidentiality to the Company or the BEA Group including a member of the BEA Group which has undertaken to keep such data confidential;
(iii) insurance companies with whom the Company has or proposes to have dealings;
(iv) any person or entity to whom the Company or the BEA Group is under an obligation or otherwise required to make disclosure under the requirements of any law or rules, regulations, codes of practice, guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers binding on or applying to the Company or the BEA Group or with which the Company or the BEA Group is expected to comply, or any disclosure pursuant to any contractual or other commitment of the Company or the BEA Group with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers, all of which may be within or outside Hong Kong and may be existing currently and in the future;
(v) any actual or proposed assignee, transferee, participant or co-participant of the Company’s rights or business;
(vi) any third party reward, loyalty, co-branding and privileges program providers;
(vii) co-branding partners of the Company and/or any member of the BEA Group (the names of such co-branding partners can be found in the application form(s) and/or promotional material for the relevant services and products, as the case may be); and
(viii) any other purposes relating to the purposes listed above.

(4) USE OF PERSONAL DATA IN DIRECT MARKETING

The Company may use your personal data in direct marketing. Save in the circumstances exempted in the Ordinance, the Company cannot use your personal data without your consent (which includes an indication of no objection). In this connection, please note that:

(i) the name, contact details, products and services portfolio information, transaction patterns and behavior, financial background and demographic data of you held by the Company from time to time may be used by the Company in direct marketing;
(ii) the following services, products and subjects may be marketed:
(a) insurance, financial, banking and related services and products;
(b) reward, loyalty or privileges programs and related services and products;
(c) services and products offered by the co-branding partners of the Company and/or any member of the BEA Group (the names of such co-branding partners can be found in the application form(s) and/or promotional material for the relevant services and products, as the case may be);
(iii) the above services, products and subjects may be provided by the Company and/or:
(a) any member of the BEA Group;
(b) third party reward, loyalty, co-branding or privileges program providers; and/or
(c) co-branding partners of the Company and/or any member of the BEA Group (the names of such co-branding partners can be found in the application form(s) and/or promotional material for the relevant services and products, as the case may be).

If you do not wish the Company to use your personal data in direct marketing as described above, you may exercise your opt-out choice by notifying the Company. You may write to the Corporate Data Protection Officer of the Company at the address provided in paragraph (5) of this Statement, or provide the Company with your opt-out choice in the relevant application form (if applicable).

(5) DATA ACCESS AND CORRECTION RIGHT

In accordance with the Ordinance, you have the right to check whether the Company holds personal data about you and to require the Company to provide a copy of such data; access rights are not to be exercised in the case of data which is inaccurate. Such requests can be made in writing to the Corporate Data Protection Officer of the Company at the following address or fax number:

The Corporate Data Protection Officer
Blue Cross (Asia-Pacific) Insurance Limited
29th Floor, BEA Tower, Millennium City 5, 418 Kwun Tong Road, Kwun Tong, Kowloon, Hong Kong
Fax: (852) 3608 2938

According to the Ordinance, the Company has the right to charge a reasonable fee for the processing of any data access request.

(6) You also have the right, by writing to the Company’s Corporate Data Protection Officer at the address or fax number provided in paragraph (5) of this Statement, to request for the Company’s policies and practices in relation to personal data and to be informed of the kinds of personal data held by the Company.

(7) The Company keeps your personal data only for a period reasonably necessary for any of the above purposes or as prescribed by the applicable laws or regulations.

(8) Should you have any query with this Statement, please do not hesitate to contact our Customer Service Hotline at 3608 2988.

(9) Nothing in this Statement shall limit the rights of the customers under the Ordinance.

(10) The Company retains the right to change this Statement.

April 2013
Issued by Blue Cross (Asia-Pacific) Insurance Limited, a member of the BEA Group