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預設指定保障領取人(領取保障)服務申請書
Default Designated Person (for receiving benefit) Service Request Form

保單號碼 Policy Number	<input type="text"/>	保險代理人 / 保險經紀姓名 Name of the Insurance Agent / Insurance Broker	<input type="text"/>
保單持有人姓名 Name of Policy Owner	<input type="text"/>	保險代理人 / 保險經紀編號 Insurance Agent / Insurance Broker Code	<input type="text"/>
		保險代理人 / 保險經紀電話號碼 Insurance Agent / Insurance Broker Telephone No.	<input type="text"/>

第一部份 注意事項 Part 1 Important Information	
1. 保單持有人必須與受保人為同一人。The Policy Owner must be the same person as the Insured.	<input type="checkbox"/> 是 Yes
2. 沒有根據《精神健康條例》(第136章) (或在另一司法管轄區類似法律) 委任受託監管人或監護人。No committee or guardian has been appointed under the Mental Health Ordinance (Cap. 136) (or similar laws in another jurisdiction).	<input type="checkbox"/> 是 Yes
3. 保單沒有不可撤換受益人或受讓人。There is no irrevocable beneficiary or assignee under the Policy.	<input type="checkbox"/> 是 Yes
4. 保單持有人必須為個人，且保單不牽涉信託或保費融資安排。 The Policy Owner must be an individual and the Policy does not involve trust or premium financing arrangements.	<input type="checkbox"/> 是 Yes
5. 保單持有人沒有由《持久授權書條例》(第501章) 產生的持久授權書(「持久授權書」) 涵蓋保單。The Policy Owner does not have an enduring power of attorney ("EPA") created under the Enduring Powers of Attorney Ordinance (Cap. 501) covering the Policy.	<input type="checkbox"/> 是 Yes
6. 指定保障領取人已接受被保單持有人委任為指定保障領取人及同意其個人資料將會被轉移至富通保險有限公司(以下簡稱「富通保險」) 作登記他/她成為保單指定保障領取人的目的，並允許富通保險聯絡指定保障領取人。The designated person for receiving benefit ("Designated Person") has accepted the appointment as Designated Person by the Policy Owner and agrees that his / her personal data will be transferred to FTLife Insurance Company Limited ("FTLife") for the purpose of registering him/her as the Designated Person under the Policy and allow FTLife to contact the Designated Person.	<input type="checkbox"/> 是 Yes
7. 現時保單只有一名指定受益人，而指定保障領取人需是保單內唯一之受益人及 There is currently only one designated Beneficiary under the policy. The Designated Person must be the only Beneficiary under the policy and must also be (i) 年滿18歲或以上；及 aged 18 or above; and (ii) 為保單持有人之配偶、父母、子女、兄弟姊妹、祖父母 / 外祖父母、孫子 / 孫女 / 外孫子 / 外孫女或獲富通保險批准的其他關係。The Policy Owner's spouse, parent, child, sibling, grandparent, grandchild or other relationship approved by FTLife.	<input type="checkbox"/> 是 Yes
如以上 1-7 項答案均為「是」→ 請繼續填寫 / 閱讀以下部分 If the above conditions 1-7 are "Yes" → Please continue to complete/read the following sections.	
第二部份 重要提示 Part 2 Important Notes	
1. 每份服務申請表只適用於一份保單。 Each service request form is only applicable to one policy.	
2. 在符合本公司當時的通行規則、所有適用的法律和規例及保單條款(包括但不限於有關理賠之條款)的前提下，指定保障領取人之權利僅限於當閣下精神上失去行為能力而未能處理閣下的事務時代表閣下提交領取保障申請及代表閣下收取在生保障 / 保單價值之10-100% (提取保單價值只限一次)。由指定保障領取人收取生存賠償 / 保單價值應被視為等同於由保單持有人收取，及構成富通保險對該等支付責任的充分、有效和完全履行。 Subject to the prevailing rules of the Company, all applicable laws and regulations and policy provisions (including without limitation, the provisions relating to claims), the Designated Person's right will be limited to submitting a claim and receiving living benefits / 10-100% of the policy value (one time only for receiving policy value) on your behalf only when you are mentally incapable of handling your own affairs. The receipt of the living benefits / policy value by the Designated Person shall be deemed a receipt by the Policy Owner and shall constitute a good, valid and absolute discharge of such payment obligations of FTLife.	
3. 「生存賠償」包括所有產品的保單之下的任何疾保保障賠償及/或醫療實報實銷及現金保障賠償。「生存賠償」不包括身故賠償、期滿利益、意外賠償或任何保單下的現金價值或紅利。「保單價值」包括並只限於指定儲蓄產品之相關保單的價值。請聯絡閣下的保險代理人 / 保險經紀查詢有關指定產品詳情。所有應付的「生存賠償」/「保單價值」均只會在保單持有人在生期間支付給指定保障領取人。 Living Benefit includes any critical illness benefits and / or medical reimbursement and medical cash benefits of all products under the policy ("Living Benefits"). Living Benefit does NOT include the death benefit, maturity benefit and accident benefits, or any cash values or dividends under the policy. Policy value includes and is limited to the value under the selected saving plans ("Policy Value"). For details of selected products, please contact your Insurance Agent / Insurance Broker. All Living Benefits / Policy Value shall be payable to the Designated Person during the Policy Owner's lifetime.	
4. 指定保障領取人必須於申請中提供他/她的身份證或護照號碼(如指定保障領取人不是香港永久居民)。請確保指定保障領取人已接受閣下之委任及同意其個人資料將會被轉移至富通保險作登記他/她成為保單指定保障領取人的目的，並允許富通保險聯絡指定保障領取人。 The Designated Person shall provide his / her identity document number / passport number (if the Designated Person is not a permanent resident of Hong Kong) with this application. Please ensure that the Designated Person has accepted your appointment and agrees that his / her personal data is to be transferred to FTLife for the purpose of registering him/her as the Designated Person under the Policy and allow FTLife to contact the Designated Person.	
5. 閣下在委任、提出更改或終止指定保障領取人要求時必須神智正常，並必須遞交此由閣下正式簽署及由下述人士所見證之申請。經富通保險以書面形式批准閣下的申請後，新任命之人士將會成為指定保障領取人。 To appoint, change or terminate the Designated Person, you must be mentally sane at the time of requesting such change. You are required to submit this application duly signed by you and witnessed by the persons mentioned below. Upon FTLife's approval in writing of your application, the newly appointed individual person will become the Designated Person.	



6. 見證人不可為保單持有人本人或指定保障領取人。
The witness must not be the Policy Owner or the Designated Person.
7. 若保單並未曾委任受益人，於申請此預設指定保障領取人服務時必需同時委任富通保險批准之保單受益人。
If this policy has not appointed any beneficiary, you must appoint a beneficiary approved by FTLife at the same time together with this application.
8. 若閣下是保單持有人和受保人而且現時沒有由《持久授權書條例》(第501章)產生的持久授權書涵蓋基本保單，此委任 / 更改指定保障領取人才適用。若閣下其後設定一項涵蓋基本保單的持久授權書，閣下需通知富通保險，而指定保障領取人的委任須予以自動撤銷。
Appointment / Change of Designated Person is only available if you are the Policy Owner and the Insured and you do not have an existing EPA created under the Enduring Powers of Attorney Ordinance (Cap. 501) covering this policy. You are required to notify FTLife immediately if you later create an EPA covering this policy and the appointment of the Designated Person shall be automatically revoked.
9. 本申請既非一項持久授權書，亦非用以委任指定保障領取人為閣下的授權人或監護人。若閣下希望委任指定保障領取人為您的授權人以保障您的利益，閣下需徵詢獨立法律意見。
This application is not an EPA and does not appoint the Designated Person as your attorney or guardian. If you wish to appoint the Designated Person as your attorney to protect your interests, you shall seek independent legal advice.
10. 為免存疑，此預設指定保障領取人服務之附加條款不能廢除或取代涵蓋基本保單的任何持久授權書。
For the avoidance of any doubt, the additional terms about this service for appointment of Designated Person will not override or replace any EPA covering this policy.
11. 本服務申請表項下的條款不會被包含在保單條款內，但若與保單條款有任何不一致，則以本服務申請表項下的條款為準。
The terms of this service request form will not be included in the policy provisions, but in case of any inconsistency with the policy provisions, the terms of this service request form shall prevail.
12. 指定保障領取人不可行使保單上其他權利(如轉換保單持有人或退保等)。
The Designated Person cannot exercise other rights under the policy, e.g. change of ownership, policy surrender, etc.
13. 在以下任何情況下，現有指定保障領取人的委任會被自動撤銷：
(i) 閣下通知富通保險，閣下就您的財政事務(包括閣下的保單)已訂立持久授權書；
(ii) 富通保險收到通知受託監管人在根據《精神健康條例》(第136章)下被委任以處理閣下的事務(包括閣下的保單)或監護令已生效；
(iii) 閣下或指定保障領取人被頒令破產或身故；
(iv) 閣下委任新一位指定保障領取人並獲富通保險批准；
(v) 閣下終止就保單預設指定保障領取人服務此安排；
(vi) 若保單持有人或受保人有變更；或
(vii) 閣下更改或增加受益人。
閣下在此免除富通保險把「生存賠償」/「保單價值」支付給指定保障領取人的任何責任，及此免責聲明對閣下的繼承人及受讓人均具約束力。在閣下身故後，「生存賠償」將會支付至成為閣下遺產的一部分。
The appointment of the current Designated Person will be automatically revoked if any of the following events occurs:
(i) you notify FTLife that you have created an EPA in relation to your financial affairs which should include your policy;
(ii) FTLife is notified that a committee has been appointed under the Mental Health Ordinance (Cap. 136) to manage your affairs which should include the Policy or guardianship order taking effect;
(iii) upon bankruptcy or death of the Policy Owner or the Designated Person ;
(iv) you appoint a new Designated Person and that is approved by FTLife;
(v) you terminate this Designated Person arrangement for the Policy;
(vi) if there is any change of the Policy Owner or the Insured; or
(vii) if there is any change or addition of beneficiary by you.
You hereby release FTLife from any liabilities in connection with our payment of the Living Benefits / Policy Value to the Designated Person and this release shall be binding upon your successors and assigns. Upon your death, the Living Benefits will be paid towards your estate.
14. 倘若指定保障領取人與任何其他人士(包括但不限於閣下的監護人或受託監管人、授權人、受益人或破產管理署)之間有爭議，富通保險保留權利暫不付款直至該爭議得到解決為止。於爭議解決之前，閣下、指定保障領取人、相關人士及任何其他人士不可對富通保險追討扣留付款的任何相關責任。
In the event of any dispute between the Designated Person and any other person (including but not limited to your guardian or committee, attorney, beneficiary(ies) or Official Receiver's Office), FTLife reserves the right to withhold payment until such dispute is resolved. You, the Designated Person, the Relevant Person and any other person shall not hold FTLife liable for withholding any payments pending the resolution of the dispute.
15. 指定保障領取人於申請領取保障時，領取保障申請必須包括由以下註冊醫生所提供令富通保險滿意的醫療報告以確認閣下精神上永久失去行為能力、保單持有人與指定保障領取人之關係證明、理賠申請書及富通保險可能要求的任何其他文件或證明。若對醫療報告有任何疑問，富通保險保留諮詢其他(包括富通保險的)醫療顧問的權利。
(i) 由一名精神科或腦神經科註冊醫生所提供之醫療報告，他/她亦須是閣下的主診醫生(適用於香港註冊醫生)；或
(ii) 由兩名精神科或腦神經科註冊醫生所提供之醫療報告，而其中一位須是閣下的主診醫生(適用於中國大陸三級甲等醫院及海外註冊醫生)
The Designated Person shall submit medical reports from registered medical practitioner(s) confirming your permanent mental incapacity to FTLife's satisfaction for the claim; the relationship proof between the Policy Owner and the Designated Person; claims form and any other documents or proof which FTLife may require upon the claim application. If there are questions about the medical reports, FTLife reserves the right to consult other (including FTLife's) medical consultants.
(i) Medical report provided by a registered medical practitioner in Psychiatry or Neurology who must also be your attending doctor (applicable to Hong Kong registered medical practitioner); or
(ii) Medical reports provided by two registered medical practitioners in Psychiatry or Neurology and one of them must be your attending doctor (applicable to 3A hospitals in Mainland China and Overseas registered medical practitioners).
16. 倘若「生存賠償」或「保單價值」發放後有任何爭議(如呈上涵蓋基本保單的持久授權書、法院指令或等同之法律文件)，富通保險將有權向指定保障領取人追索提取之款項。
In case there is dispute after releasing Living Benefits / Policy Value (such as submission of EPA, court order or equivalent legal document covering this policy), FTLife reserves the right to pursue the Living Benefits / Policy Value from the Designated Person.

17. 保險代理人及保險經紀如非保單持有人之直系親屬，不得成為指定保障領取人。
The insurance agent and the insurance broker cannot be the Designated Person, unless he/she is the immediate family member of the Policy Owner.
18. 閣下需於精神上無行為能力完全康復後主動通知富通保險，而此預設指定保障領取人服務將被視為無效。
You should proactively notify FTLife upon totally recovery from mental incapacity and this Designated Person arrangement service will become invalid.
19. 若閣下遞交多於一份此服務申請表，富通保險將按已預設之申請次序作處理。
In case you submit more than one service request forms, FTLife will process the applications in the preset order.
20. 閣下之保險代理人或保險經紀收到此服務申請表並不代表富通保險亦已收到。
Receipt of this service request form by your insurance agent or insurance broker does not constitute receipt by FTLife.
21. 如閣下對此服務申請表的內容有任何疑問，請尋求獨立的專業建議。
If you have any question about the content of this service request form, please seek independent professional advice.

第三部份 申請 / 更改指定保障領取人 Part 3 Application / Change of Designated Person

於申請指定保障領取人時，保單必須**只有一名指定受益人**。如保單內多於一名受益人、實體或個人遺產作為受益人，指定保障領取人申請將不能被處理。如您需要更改為一名指定受益人，請於下列適用位置同時作出更改。
The application for Designated Person will be proceeded **only if one beneficiary is designated**. If there is more than one beneficiary, entity or own estate as beneficiary in the Policy, the application for Designated Person cannot be proceeded. If you want to change to one designated beneficiary, please provide the information as follows accordingly.

請選擇以下其中一項 **Please select one of the following:**

- 申請現時指定受益人為指定保障領取人。現時保單**只有這一名指定受益人**，無需更改指定受益人。
Apply for the existing designated beneficiary as the Designated Person. There is **only one designated beneficiary** in the policy currently, no change of designated beneficiary is needed.
- 申請 / 更改指定保障領取人並更改該指定保障領取人為保單唯一新受益人如下：
Apply / change Designated Person and designate the Designated Person as the new sole beneficiary as follows:

(i) 英文姓名 Name in English	姓 Surname	名 Given Name
(ii) 中文姓名 Name in Chinese	姓 Surname	名 Given Name
(iii) 出生日期 Date of Birth	/ / (日/月/年 dd/mm/yyyy)	
(iv) 性別 Sex	<input type="checkbox"/> 男 Male / <input type="checkbox"/> 女 Female	
(v) 國籍 Nationality		
(vi) 身份證明文件 Identification Document	類別 Type: <input type="checkbox"/> 香港身份證 HKID <input type="checkbox"/> 護照 Passport <input type="checkbox"/> 國民身份證 National Identity Card <input type="checkbox"/> 旅遊證件 Travel Document <input type="checkbox"/> 其他 Others _____ 號碼 Number _____	
(vii) 與受保人關係 Relationship to the Insured	<input type="checkbox"/> 配偶 Spouse <input type="checkbox"/> 父母 Parent <input type="checkbox"/> 子女 Child <input type="checkbox"/> 兄弟姊妹 Sibling <input type="checkbox"/> 祖父母 / 外祖父母 Grandparent <input type="checkbox"/> 孫子女 / 外孫子女 Grandchild <input type="checkbox"/> 其他 Others _____	
(viii) 身故賠償百分比 Percentage of Death Benefit	100%	

第四部份 保單價值提取指示 Part 4 Policy Value Withdrawal Instruction

指定保障領取人可於閣下精神上失去行為能力而未能處理閣下的事務時代表閣下收取（只限一次）保單價值[^]之百分比（整數）為：
The Designated Person's right to receiving the Policy Value (one time only) on your behalf when you are mentally incapable of handling your own affairs will be Percentage (Integer): _____ % (10-100%) of the Policy Value[^]

[^] 此保單價值將會按申請領取保障當時適用的保單價值計算。

[^] It is calculated based on the Policy Value at the time of claim (of Policy Value) submission.

第五部份 終止指定保障領取人 Part 5 Termination of The Designated Person

- 我申請終止此保單之指定保障領取人。 I apply for termination of the Designated Person of the Policy.

個人資料收集聲明 Personal Information Collection Statement

在富通保險有限公司（以下簡稱“富通保險”、“本公司”、“我們”或“本公司的”），保護客戶的個人資料私隱是富通保險所持的其中一個核心價值。作為一個提供保險產品和服務的公司，客戶的個人資料收集和使用是富通保險業務的重要一環。富通保險尊重您的個人資料的私隱，並致力於完全遵守「個人資料（私隱）條例」（第486章）。本個人資料收集聲明（本“聲明”）由富通保險擬訂，並適用於我們和您（“您”或“您的”）之間。本聲明應與提述和/或載有本聲明的任何文書、文件、表格（“文件”）和/或軟件應用程式（“應用程式”）（如適用），以及於<https://www.ftlife.com.hk>網站（“網站”）的條款及細則（如果有）（“條款及細則”）結合一併解讀，但如果本聲明與有關個人資料的條款及細則之間存在任何不一致，則以本聲明為準。

At FTLife Insurance Company Limited (“FTLife”, “we”, “us” or “our”), we hold as one of our core values the protection of privacy of our customer’s personal data. As a provider of insurance products and services, collection and use of personal data of our customers is at the heart of our business. FTLife respects the privacy of your personal data and are committed to fully complying with the Personal Data (Privacy) Ordinance (Cap. 486). This Personal Information Collection Statement (this “Statement”) is made by FTLife, and applies between us and you (“you”, or “your”). This Statement should be read together with the terms and conditions (if any) of any instrument, documentation, form (the “Documentation”) and/or software application (the “Application”) (as applicable), and the website at <https://www.ftlife.com.hk> (the “Website”) that refers to and/or contains this Statement (the “Terms and Conditions”), provided that, in the event of any inconsistency between this Statement and the Terms and Conditions concerning matters relating to personal data, this Statement shall prevail.

富通保險是新世界集團公司的關連公司，而新世界集團公司乃包括新世界發展有限公司（“NWD”）及其不時成立及存續的關聯公司或相關公司（“新世界集團”或“NWG”），其業務涵蓋房地產（銷售、租賃和投資）、按揭服務、零售、物業管理、設施管理、活動策劃及管理、基礎設施、購物中心、忠誠計劃項目、百貨公司、珠寶首飾及奢侈品、電子商務、款待服務、食品與飲料、會議及展覽中心、體育和娛樂設施、教育、醫療保健和長者護理、其他健康和保健產品和服務、金融服務和保險、運輸、可持續發展項目及產品、TMT（科技、媒體和電訊）、企業創新、加速器和孵化計劃、競賽組織、會議和活動、初創及社會創新項目和慈善事業，包括體育、娛樂、藝術和文化項目、扶貧、促進教育、宗教推廣以及其他以對社會有益為目的之範疇（“商品與服務”）（新世界集團和合資公司統稱為“關聯公司”）。

FTLife is a related company of the New World group of companies including New World Development Company Limited (“NWD”) and its affiliated or related companies from time to time (the “New World Group”, or “NWG”) whose activities include real estate (sale, leasing and investment), mortgage services, retail, property management, facilities management, activity planning and management, infrastructure, shopping malls, loyalty programmes, department stores, jewellery and luxury products, e-commerce, hospitality services, food and beverages, convention and exhibition centres, sports and recreational facilities, education, health care and senior care, other health and wellness products and services, financial services and insurance, transportation, sustainability programmes and products, TMT (Technology, Media and Telecom), corporate innovation, accelerator and incubation programmes, organization of competitions, conferences and events, start up and social innovation programmes and charitable pursuits including sports, recreation, art and cultural programmes, relief of poverty, advancement of education, advancement of religion, and other purposes that are beneficial to the community (the “Goods and Services”) (the New World Group and joint venture companies together referred to as “Affiliates”).

為使本公司能夠實現目的（如下文“使用所收集的個人資料之目的”部分所定義），您需要在提述和/或載有本聲明的文件、應用程式和/或網站（如適用）中提供所有要求/指定的個人資料。如果您未提供所需的個人資料，我們則可能無法實現目的和/或向您提供商品或服務。

In order to enable us to perform the Purposes (as defined in the “Purposes for using personal data collected” section below), you are required to provide all the requested/mandatory personal data in the Documentation, the Application, and/or the Website (as applicable) that refers to and/or contains this Statement. If you do not provide the required personal data, then we may not be able to perform the Purposes and/or provide goods or services to you.

所收集的個人資料類型 Kinds of personal data collected

我們可能向您及/或從本聲明下文提及的其他來源（不論按文件或任何您與富通保險已經簽署或準備簽署之其他合約、協定或其他有約束力的安排）收集及/或持有，使用及/或披露或分享（不論在此載有或在其他情況下取得）的個人資料類型包括您的姓名、性別、年齡（或年齡範圍）、出生日期、身份/旅行證件詳細信息、國籍、聯繫方式、電子郵件地址、郵寄/住宅/通訊地址、聯繫電話、保單資料、交易記錄、信用記錄、會員編號、婚姻狀況、家庭狀況、教育及培訓資料、就業資料、財政資料、稅務資料、醫療及健康記錄、申索記錄、您的家庭、生活方式及社會環境資料、職業資料、用戶名和密碼、日誌文件（見下文）、個人興趣及活動愛好、有關您使用應用程式及/或網站（視情況而定）及交易數據的跟蹤信息（包括您的特點及交易行為）（“跟蹤數據”）、社交媒體帳戶信息以及與您的受保人、保單受益人、承讓入、受託人、第三者付款人（如適用）之相關資料。對於通過使用cookies和其他跟蹤機制收集的跟蹤數據，請參見我們的相關政策（包括但不限於富通保險私隱政策聲明），以進一步瞭解我們如何收集、使用和處理跟蹤數據的詳情。

The kinds of personal data we may collect from you and/or from other sources as mentioned below in this Statement and/or hold (whether pursuant to the Documentation or any other contracts, agreements or other binding arrangements which you have entered into or intend to enter into with FTLife), use and/or disclose/share with (whether contained here or otherwise obtained) include your name, gender, age (or age range), date of birth, identity/ travel document details, nationality, contact details, e-mail address, mailing/residential/correspondence address, contact number, policy details, transaction records, credit information, membership number, marital status, family status, educational and training details, employment details, financial details, tax details, medical and health records, claims history and information on your family, lifestyle and social circumstances, occupation details, username and password, Log Files (see below), interests and favourite activities, tracking information about your use of the Application and/or the Website (as the case may be) and transaction information (including your characteristics and transaction behaviour) (“Tracking Data”), social media account information and etc. as well as information in relation to your insured, policy beneficiaries, assignees, trustees, third party payer (if applicable). For Tracking Data collected through the use of cookies and other tracking mechanisms, please also refer to our related policies (including but not limited to the FTLife Privacy Policy Statement) for further details as to how we collect, use and process Tracking Data.

使用所收集的個人資料之目的 Purposes for using personal data collected

我們和/或本公司的關聯公司和/或本公司的營銷合作夥伴（如下文“直接促銷”部分所定義，如適用）將使用並保留從您和/或來自本聲明下文提及的其他來源那裏收集的個人資料，用於以下目的（可能不時適用）（統稱“目的”）：

The personal data to be collected from you and/or from other sources as mentioned below in this Statement will be used and retained by us (and/or our Affiliates and/or our Marketing Partners as defined in the “Direct Marketing” section below, as applicable) for the following purposes (as may be applicable from time to time) (together, the “Purposes”):

- 與保險或再保險相關業務的管理，其中包括承保、處理和評估申請、身份和信用檢查、適用性檢查、保單服務、作為抵押貸款轉讓安排（如為保費融資而作）、理賠處理、理賠調查、理賠結算、偵測和防止欺詐行為（無論是否與此申請而發出的保單有關）、帳戶/債務追收、訴訟、通訊、製作統計、數據分析和研究、內部和外界審計、保持優質的服務、銷售和營銷、企業品牌建設和客戶忠誠度建設；
Administration of insurance or reinsurance related business, which includes underwriting, processing and evaluation of applications, identity and credit checking, suitability checking, policy servicing, collateral assignment arrangement (e.g. for premium financing purpose), claims processing, claims investigation, claims settlement, fraud detection and prevention (whether or not relating to the policy issued in respect of this application), account/debt collection, litigation, communications, preparing statistics, data analysis and research, internal and external audit, maintaining quality services, sales and marketing, corporate brand building and customer loyalty building;
- 識別和驗證您的身份和/或會員資格；
Identifying and verifying your identity and/or as a member.
- 將您註冊為應用程式及/或網站（視情況而定）的用戶；
Registering you as a user of the Application and/or the Website (as the case may be);
- 在使用應用程式及/或網站（視情況而定）時，為您提供更好的服務及/或在一個或多個場節內/之間將您的個人資料和/或信息保存在多個頁面；
To serve you better and/or maintain your personal data and/or information across multiple pages within or across one or more sessions when using the Application and/or the Website (as the case may be);

- 註冊為用戶後，讀取您的帳戶信息（包括但不限於您的姓名、會員編號等）並管理您的帳戶（包括但不限於更改您的密碼、更新您的個人資料、訂閱/取消訂閱直接促銷等）；
Following registration as a user, accessing your account information (including, but not limited to, your name, membership number, etc.) and managing your account (including, but not limited to, changing your password, updating your personal information, subscribing/unsubscribing from direct marketing, etc.);
- 與您的/客戶的行為相關的研究、開發和分析，包括進行數據排序及分析以使我们進一步瞭解您的特點及交易行為（在您同意直接促銷的情況下，如適用）、以便我們按您的需要提其他個人化商品和/或服務及以助我們為您挑選您可能感興趣的促銷標的（見下文），和進行行為分析整合，包括運用個人資料作統計分析、數據科學研究及資料探勘；
Research, development, and analysis in relation to your/customer behaviour including carrying out data sorting and analysis to enable us to better understand your characteristics and transaction behaviour (subject to your consent for direct marketing, if/where applicable) to provide other goods and/or services better tailored to your needs, and to assist us in selecting Marketing Subjects (see below) that are likely to be of interest to you, and carrying out aggregated behavioural analysis, including using personal data for statistical analysis, data science studies and data mining;
- 您可以就目的和/或商品與服務向本公司查詢、投訴和/或提出建議（包括但不限於通過移動設備上的應用程式內文訊息或通過本公司官方社交媒體頁面和/或本公司官方網站，或通過短訊、電子郵件和/或郵件，和/或現已存在的或者將來可能出現的其他媒體）；
For you to make enquiries, complaints, and/or suggestions to us in relation to the Purposes and/or the Goods and Services (including, but not limited to, through an in-app text box on your mobile device or through our official social media page and/or our official website, or by text message, email and/or mail, and/or other media whether now known or available in the future);
- 通過包括調查等方式獲取您就目的和/或商品與服務相關的反饋（包括但不限於通過移動設備上的應用程式內文訊息或通過本公司官方社交媒體頁面和/或本公司官方網站，或通過短訊、電子郵件和/或郵件，和/或現已存在的或者將來可能出現的其他媒體）
Seeking your feedback, including through surveys, in relation to the Purposes and/or the Goods and Services (including, but not limited to, through an in-app text box on your mobile device or through our official social media page and/or our official website, or by text message, email and/or mail, and/or other media whether now known or available in the future);
- 改進文件、應用程式和/或網站、目的以及本公司和本公司的關聯公司和本公司的營銷合作夥伴的商品與服務；
Improving the Documentation, the Application and/or the Website, the Purposes, and our and our Affiliates' and Marketing Partners' Goods and Services;
- 經同意後，就促銷標的進行直接促銷和跨業直銷（見下文標題為“直接促銷”的部分）；
Direct marketing and cross-marketing for the Marketing Subjects, subject to consent (see below section entitled “Direct marketing”);
- 數據分析、研究、信息管理和數據庫管理；
Data analytics, profiling, information management and database administration;
- 阻止、偵查、調查和/或預防可能違反或可能疑似違反本公司政策或可能涉及濫用、非法和/或犯罪行為的活動；
Deterring, detection, investigation and/or prevention of activities that may violate, or may be suspected to violate, our policies or may be abusive, illegal, and/or criminal;
- 為遵守下列適用於富通保險或富通保險預期須遵守的有關披露及使用資料的責任、規定或安排：
Compliance with the obligations, requirements or arrangements for disclosing and using data that apply to FTLife or with which it is expected to comply according to:
 - a) 在香港境內或境外，現行或將會存在的，並對其具約束力或適用於其的任何法律；
any law binding or applying to it within or outside Hong Kong existing currently and in the future;
 - b) 在香港境內或境外，現行或將會存在的，並由任何法定、監管、政府、稅務、執法或其他機構，或由金融服務提供者的自我監管或業界的團體或組織所提供或發出之任何指引或指導；
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 financial services providers within or outside Hong Kong existing currently and in the future; and
 - c) 富通保險因其在本地或海外的法定、監管、政府、稅務、執法或其他機構或金融服務提供者的自我監管或業界的團體或組織的司法管轄區或與該司法管轄區相關的金融、商業、營業或其他利益或活動而須承擔或受強加與該本地或海外的法定、監管、政府、稅務、執法或其他機構或自我監管或業界的團體或組織之間的現有或將來之任何合約承諾或其他承諾。
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 financial services providers that is assumed by or imposed on FTLife by reason of its financial, commercial, business or other interests or activities in or related to the jurisdiction of the relevant local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations.
- 收取或收回您欠本公司或本公司的關聯公司的任何債務；
Collection or recovery of any debt owed by you to us or our Affiliates;
- 應用程式和/或網站的正常管理、運營和維護以及向您提供商品與服務；
The normal management, operation, and maintenance of the Application and/or the Website and the provision of the Goods and Services to you;
- （無論是由一個或多個關聯公司（包括本公司）或本公司的營銷合作夥伴）存儲您的個人資料，以便與本公司的關聯公司和/或本公司的營銷合作夥伴共享個人資料，以用於上述任何和所有其他目的（前提是在涉及為直接促銷向任何或所有該類別資料承轉人轉移資料的情況下，徵得您的同意）；和/或
Storing your personal data (whether by a single or multiple Affiliates (including us) or our Marketing Partners) for the purpose of sharing such personal data with our Affiliates and/or our Marketing Partners for any and all of the other Purposes listed above (and subject to your consent in the event that transfer to any or all such data transferees for direct marketing are involved); and/or
- 上述目的之其他輔助目的或相關目的。
Other purposes ancillary or related to the above.

我們分享個人資料之第三方 Those with whom we share personal data

富通保險會對您提供的個人資料加以保密，除了可能會與下列各方披露/共享：

The personal data you provide to FTLife will be kept confidential, except that it may be disclosed/shared with the following parties:

- 代表您的任何保險經紀、代理、獨立財務顧問或您的受讓人、理算人、僱主、醫護專業人士、醫院、會計師、財務顧問、律師、及/或為保險業整合申索和承保資料的組織；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而使用的數據庫或登記冊（及其運營者）以實現（任何一）目的；
- any insurance agent, broker, independent financial advisor acting on your behalf or your assignee, adjusters, employers, health care professionals, hospitals, accountants, financial advisors, solicitors, and/or organizations that consolidate claims and underwriting information for the insurance industry; fraud prevention organizations; other insurance companies (whether directly or through fraud prevention organization 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 information provided against existing information) for any of the Purposes;
- 損失公估人、私人調查員、信函裝封服務機構、債務追收員、及任何其他代理人、承包商或第三方服務供應商以實現（任何一）目的，而上述人士在每種情況下均向富通保險提供風險分析、行政、電訊、電腦、網際網路或付款服務；
- loss adjusters, private investigators, letter shopping service providers, debt collectors, and any other agent, contractor or third party service provider, in each case, that provides risk intelligence, administrative, telecommunications, computer, Internet or payment services to FTLife for any of the Purposes;
- 任何富通保險的實際或建議再保險公司以實現（任何一）目的；
- any actual or proposed reinsurers of FTLife for any of the Purposes;
- 富通保險在根據對其本身或其任何關聯公司具約束力或適用的任何法律規定下，或按照及為實施其預期須遵守的由任何法定、監管、政府、稅務、執法或其他機構或金融服務提供者的自我監管或業界的團體或組織所提供或發出的任何指引或指導，或根據其與本地或海外之法定、監管、政府、稅務、執法或其他機構或金融服務提供者的自我監管或業界的團體或組織之間的任何合約承諾或其他承諾，而有責任或有其他原因必須對其作出披露的任何人士，而上述一切可能在香港境內或境外及可能現行或將會存在。

any person to whom FTLife is under an obligation or otherwise required to make disclosure under the requirement of any law binding on or applying to FTLife or any of its Affiliates, or any disclosure under and for the purposes of 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 financial services providers with which FTLife is expected to comply or any disclosure pursuant to any contractual or other commitment of FTLife with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers, all of which may be within or outside Hong Kong and may be existing currently and in the future.

為實現目的和/或為提供商品與服務，我們也可能會與代理商、承包商、供應商和服務供應商（無論在中華人民共和國香港特別行政區（“香港”）境內或境外）進行合作，例如資訊科技/軟件解決方案/技術服務供應商、營銷代理商、社交媒體、研究公司以及開發和維護、行政、數據處理、數碼存儲或其他類似服務的服務供應商，並可能在香港境內或境外向其轉交或與其共享您的個人資料，以供其實現目的。我們還可能與本公司的關聯公司、本公司的營銷合作夥伴（見下文）以及本公司和/或本公司的關聯公司/本公司的營銷合作夥伴（見下文）用於實現目的的社交媒體平臺共享您的個人資料（前提是徵得您的同意，如適用）。如因任何國家/地區的法律要求或任何國家/地區的任何法院、監管機構或政府機構的要求，我們也可能會根據有關需要披露您的個人資料。如果本公司或本公司的業務或本公司的關聯公司或關聯公司的業務涉及任何實際或擬議的業務轉讓、股份轉讓、重組、合併、併購、出售、轉讓或購買，您的個人資料可能會作為交易的一部分轉交給新的實體，前提是新的實體須遵守本聲明並繼續對您的個人資料進行與本公司同等級別的保護。您將收到此類事件的通知，您可以決定撤銷同意使用您的個人資料。

We may also engage agents, contractors, suppliers and service providers (whether within or outside the Hong Kong Special Administrative Region of the People's Republic of China ("Hong Kong")) in connection with the Purposes and/or the provision of the Goods and Services, e.g. IT/software solutions/technology services providers, marketing agents, social media, research companies, and service providers of development and maintenance, administrative, data processing, digital storage, or other similar services, and may transfer to or share your personal data with them for the Purposes within or outside Hong Kong. We may also share your personal data (subject to your consent, if/where applicable) with our Affiliates, our Marketing Partners (see below) and the social media platforms that we and/or our Affiliates/our Marketing Partners (see below) use for such Purposes. Where we are required by the law of any country or place or requested by any court, regulatory body or governmental body of any country or place, we may also disclose your personal data as required. In the event of any actual or proposed transfer of business, transfer of shares, re-structuring, amalgamation, merger, sale, transfer, or purchase of us or our business or our Affiliates or our Affiliates' businesses, your personal data may be transferred to the new entity as part of the transaction, provided that the new entity abides by this Statement and continues to exercise the same level of care, in respect of your personal data, as we would. You will be notified of such event and you may decide to withdraw your consent to the use of your personal data.

我們可能將您的個人資料移轉到和/或存儲在香港境內或境外的實際地點和/或伺服器中，並且/或者與香港境內或境外的本公司的關聯公司和/或本公司的營銷合作夥伴（見下文）共享。但是，無論其存儲在哪个國家/地區，我們將採取一切合理措施確保您的個人資料得以安全存儲和處理，並且我們通過合同方式或盡本公司的合理努力確保本公司的關聯公司和營銷合作夥伴（見下文）提供同等程度的保護。

Your personal data may be transferred to and/or stored by us in physical locations and/or servers located within or outside Hong Kong and/or shared with our Affiliates and/or our Marketing Partners (see below) located within or outside Hong Kong. However, we will take all reasonable measures to ensure that your personal data is stored and processed securely, regardless of the country or place in which it is stored, and we procure by contract or use our reasonable endeavours to ensure that our Affiliates and our Marketing Partners (see below) do the same.

直接促銷 Direct marketing

在徵得您的同意後，我們可能會使用您的個人資料，通過發送到您的移動設備的應用程式內置信息和/或通知和/或推送通知的形式、帖子、電子郵件、電話、短訊或現已存在的或將來可能會出現的其他媒體，將有關本公司、本公司的關聯公司和/或本公司的營銷合作夥伴（見下文）之促銷標的（見下文）相關的直接促銷（包括但不限於優惠、新聞、信息和營銷）發送給您。

Subject to your consent, we may use your personal data to send you direct marketing (including, but not limited to, special offers, news, information and marketing) about us, our Affiliates and/or our Marketing Partners (see below) in relation to the Marketing Subjects (see below) whether by in-app messages and/or notifications and/or push notifications to your mobile device, post, email, telephone, text message, or other media whether now known or available in the future.

在徵得您的同意後，我們還可能將您的個人資料用於，或將其提供給本公司的關聯公司和/或營銷合作夥伴（見下文），以便他們通過發送到您的移動設備的應用程式內置信息和/或通知和/或推送通知的形式、帖子、電子郵件、電話、短訊或現已存在的或將來可能會出現的其他媒體，將有關本公司、本公司的關聯公司和/或本公司的營銷合作夥伴（見下文）與促銷標的（見下文）相關的直接促銷（包括但不限於優惠、新聞、信息和營銷）發送給您。

Subject to your consent, we may also use your personal data for, or provide your personal data to, our Affiliates and/or our Marketing Partners (see below) so that they may send you direct marketing (including, but not limited to, special offers, news, information and marketing) about us, our Affiliates and/or our Marketing Partners (see below) in relation to the Marketing Subjects (see below) whether by in-app messages and/or notifications and/or push notifications to your mobile device, post, email, telephone, text message, and/or other media whether now known or available in the future.

本公司的“**營銷合作夥伴**”包括房地產開發商、銀行、金融和投資機構、保險公司、保險企業經紀、保險代理公司、私人俱樂部、禮賓和客服供應商、零售商店及網上商店（產品和服務包括時尚服飾和美容、健康和個人護理、奢侈品、家居生活、食品、酒類飲料、書籍和文具）、購物中心、百貨公司、鐘錶和珠寶商（如周大福珠寶集團有限公司）、連鎖酒店、餐飲服務供應商、醫療保健和長者護理、其他服務和/或產品供應商，包括健康與保健、藝術和文化、畫廊和展覽、環保和自然、體育和娛樂、旅遊和住宿、休閒和娛樂、運輸和物流、電訊、媒體和資訊科技、企業創新、加速器及孵化計劃、競賽、會議和活動、學前教育、小學、中學和/或高等教育機構。

Our **"Marketing Partners"** include property developers, banks, financial and investment institutions, insurance companies, insurance brokerage companies, insurance corporate agencies, private clubs, concierge and customer service providers, retail outlets and online businesses (products and services including fashion and beauty, health and personal cares, luxury, home and living, food, wine and beverage, books and stationery), shopping malls, department stores, watches and jewellers (such as Chow Tai Fook Jewellery Group Limited), hotel chains, catering services providers, healthcare and senior care, services and/or products providers including health and wellness, art and culture, gallery and exhibition, green and nature, sports and recreation, travel and accommodation, leisure and entertainment, transportation and logistics, telecommunication, media and information technology, corporate innovation, accelerator and incubation programmes, competitions, conferences and events, pre-school, primary, secondary and/or tertiary education institutions.

由於我們可能會與本公司的關聯公司和/或本公司的營銷合作夥伴共享您的個人資料，我們也可能會從他們那裏收到您的個人資料。本公司的關聯公司和/或本公司的營銷合作夥伴經您同意後，我們也可能使用此類個人資料向您發送有關本公司、本公司的關聯公司和/或本公司的營銷合作夥伴與促銷標的（見下文）相關的直接促銷。

As we may share your personal data with our Affiliates and/or our Marketing Partners, we may also receive your personal data from them. Subject to your consent given to our Affiliates and/or our Marketing Partners, we may also use such personal data to send you direct marketing about us, our Affiliates and/or our Marketing Partners in relation to the Marketing Subjects (see below).

本公司、本公司的關聯公司和/或本公司的營銷合作夥伴可能向您推廣的產品、服務、活動和慈善事業類型包括以下內容（統稱為**"促銷標的"**）：
The types of products, services, events and charitable initiatives that we, our Affiliates and/or our Marketing Partners may market to you include the following (together, the **"Marketing Subjects"**):

- 本公司和/或本公司的關聯公司提供的與商品與服務有關的貨品和服務；
goods and services offered by us and/or our Affiliates in relation to the Goods and Services;
- 銀行、金融和投資機構、證券公司以及保險公司提供的金融、銀行、證券、按揭、保險及其他相關服務和產品；
finance, banking, securities, mortgage, insurance and other related services and products by banks, financial and investment institutions, securities companies and insurance companies;
- 私人俱樂部會籍及其尊尚禮遇；
access and privileges at private clubs;
- 客戶服務專業諮詢，包括但不限於活動策劃、假期、酒店、旅遊及門票/機票預訂；
professional consultation on customer services, including but not limited to event planning, holidays, hotels, travel, and tickets reservation;
- 零售商店和/或網上商店的消費產品及服務，包括服裝、鞋靴、時裝、時尚配飾和美容、健康和個人護理、奢侈品、家居生活、日用品、食品、酒類和飲料、糖果、雜貨、書籍和文具、玩具、香煙和雪茄、香水和化妝品、嬰兒用品、電話和移動設備、電子產品和電器、電腦軟件、遊戲、袋及行李箱、家具、運動和休閒用品；
consumer products and services by retail outlets and/or online businesses, including clothing, shoes, fashion, fashion accessories and beauty, health and personal cares, luxury, home and living, household products, food, wine, liquor and beverages, confectionary, groceries, books and stationery, toys, cigarettes and cigars, fragrances and cosmetics, baby products, telephones and mobile devices, electronics and electrical appliances, computer software, and games, bags and luggage, furniture, sports and leisure equipment;
- 醫藥產品、醫療和配藥服務、治療產品和服務及治療師之治療服務
pharmaceutical products, medical and pharmaceutical services, therapeutic products and services, and therapy services by therapists;
- 補習、輔導、家居清潔、門衛服務、園林及植物護理服務、農業服務、鐘點家居護理、管道服務、鎖匠、理髮和美髮服務、健身室及健身服務、洗衣服務、花店、拖車和機動車服務；
tutoring, mentoring, home cleaning, janitor services, landscape and plant maintenance services, agricultural services, part time housekeeping, plumbing services, locksmiths, barber and salon services, gym and fitness services, laundry services, florists, vehicle towing, and motor vehicle services;
- 購物中心和百貨公司的獎賞、忠誠、禮遇計劃及推廣活動；
reward, loyalty, privileges programmes and promotions at shopping malls and department stores;
- 新世界集團客戶和/或潛在客戶的獎賞、忠誠、禮遇計劃及推廣活動；
reward, loyalty, privileges programmes and promotions for customers and/or potential customers of the New World Group;
- 鐘錶、珠寶及首飾；
watches, jewellery and accessories;
- 餐廳及提供食物、酒類、飲品的餐飲服務；
restaurants, catering services on food, wine and beverage;
- 旅遊、款待及住宿服務及產品，包括但不限於酒店及服務式公寓、由旅行社提供的假期套票、景點門票；
travel, hospitality and accommodation services and products, including but not limited to hotels and serviced apartments, holiday package products and services offered by travel agents, tickets to attractions;
- 交通及物流服務，包括但不限於航空及非航空運輸服務，如酒店接送、汽車租賃、巴士運營、火車運營及遊輪運營，以及快遞服務和托運服務；
transportation and logistics services, including but not limited to air travel and non-air transportation services such as hotel transfers, car rentals, bus operators, train operators and cruise operators, and courier services and shipping services ;
- 會議和展覽管理服務、諮詢和營銷研究服務、供應鏈管理、活動和項目管理服務、遊戲服務、廣告和公共關係服務、媒體製作服務；
conference and exhibition management services, consultancy and marketing research services, supply chain management, event and project management services, gaming services, advertising and public relations services, media production services;
- 演唱會/音樂會、畫廊、展覽、電影、戲劇、體育賽事、特殊活動及其他文化活動的門票；
tickets for concerts, galleries, exhibitions, films, theatricals, sporting, special and cultural events;
- 環保及自然為主題的活動；
green and nature activities;
- 科技、電訊、互聯網和移動通訊服務、社交網絡和媒體；
technology, telecommunication, internet and mobile communication services, social networking and media;

- 平面和室內設計服務、攝影服務、印刷和出版服務；
graphic and interior design services, photography services, printing and publishing services;
- 法律服務、醫療服務、會計、審計、簿記和稅務服務、工程服務、建築服務、測量服務、設備租賃服務、款待服務；
legal services, medical services, accounting, auditing, bookkeeping and taxation services, engineering services, architectural services, surveying services, equipment rental services, hospitality services;
- 關於教育和/或個人發展的專業建議和/或諮詢；
professional advice and/or consultation on education and/or personal enhancement;
- 慈善事業，涵蓋促進體育、娛樂、藝術和文化活動、扶貧、促進教育、宗教推廣及其他對社會有益為目的之範疇。
charitable initiatives which support areas including sports, recreation, art and cultural programmes, relief of poverty, advancement of education, advancement of religion and other purposes that are beneficial to the community.

除非您同意授權，我們不會將您的個人資料用於直接促銷目的和/或將您的個人資料提供給第三方（無論是我們的關聯公司和/或我們的營銷合作夥伴），用於他們的直接營銷目的。即使您同意授權，您也可以通過發送電子郵件到 csc@ftlife.com.hk 或寫信給我們的保障資料主任（地址：香港特別行政區富通保險有限公司客戶服務中心，九龍海濱道123號綠景NEO大廈7樓）（標記為機密），隨時免費選擇拒絕授權資料作直接促銷之用（或者您可以要求我們停止向第三方提供您的個人資料，屆時我們將停止提供）。

We cannot use or provide your personal data for direct marketing purposes and/or provide your personal data to third parties (whether to our Affiliates and/or our Marketing Partners) for their direct marketing purposes unless you consent. Even if you give your consent, you can opt out of direct marketing at any time (or you may request that we cease to provide your personal data to third parties, at which point we will cease to do so), free of charge, by emailing csc@ftlife.com.hk or writing to our Data Protection Officer, FTLife Customer Service Centre, FTLife Insurance Company Limited, at FTLife, 7/F, NEO, 123 Hoi Bun Road, Kowloon, Hong Kong SAR (marked Confidential).

您的權利 Your rights

除了上文所述您有權選擇拒絕直接促銷之外，您還享有以下的其他權利：

Apart from your right to opt out of direct marketing as mentioned above, you have the following additional rights to

- 檢查我們是否持有您的任何個人資料；
check whether we hold any of your personal data;
- 查閱我們持有的您的個人資料；
access your personal data held by us;
- 要求我們改正任何不準確的個人資料；及
require us to correct any personal data which is inaccurate; and
- 確定我們關於個人資料和我們持有的個人資料類型的不時生效的政策和做法。
ascertain our policies and practices (from time to time) in relation to personal data and the types of personal data held by us.

如果您想就上述事宜提出請求（或作出任何一般查詢），請聯繫我們的保障資料主任（地址：香港特別行政區富通保險有限公司客戶服務中心，九龍海濱道123號綠景NEO大廈7樓）或發送電子郵件到 csc@ftlife.com.hk（標記為機密）。根據香港法例第486章《個人資料（私隱）條例》（“《私隱條例》”），我們有權就處理任何個人資料查閱請求向您收取合理費用。

If you would like to make a request in relation to the above (or make any general enquiries), please contact our Data Protection Officer, FTLife Customer Service Centre, FTLife Insurance Company Limited at FTLife, 7/F, NEO, 123 Hoi Bun Road, Kowloon, Hong Kong SAR or csc@ftlife.com.hk (marked Confidential). In accordance with the Personal Data (Privacy) Ordinance (Cap. 486, Laws of Hong Kong) (the “PDPO”), we have the right to charge you a reasonable fee for the processing of any personal data access request.

私隱政策聲明 Privacy Policy Statement

您可以瀏覽 <https://www.ftlife.com.hk/tc/disclaimer> 上提供的富通保險私隱政策，瞭解我們有關個人資料保護政策的更多信息。如果富通保險私隱政策與本聲明之間存在任何不一致或衝突，則以本聲明為準。

You can find out more about our policy on personal data protection by accessing the FTLife Privacy Policy Statement available at <https://www.ftlife.com.hk/en/disclaimer>. If there is any inconsistency or conflict between the FTLife Privacy Policy Statement and this Statement, this Statement shall prevail.

有關本公司以下相關政策和信息，另請參見富通保險私隱政策：

Please also see the FTLife Privacy Policy Statement for our policies and information about;

- 本公司對日誌文件的收集和/或使用（與您使用/訪問應用程式和/或網站（視情況而定）有關的數據，包括但不限於您的 IP 地址、域名、瀏覽器類型和訪問時間）；
our collection and/or use of Log Files (data relating to your use of/visits to the Application and/or the Website (as the case may be), including but not limited to your IP address, domain name, browser type and access time);
- Cookies 和其他跟蹤機制的使用
the use of cookies and other tracking mechanisms;
- 保留您的個人資料；
retention of your personal data;
- 在應用程式和/或網站（視情況而定）中可能包含的第三方商戶和/或網站；
third party merchants and/or websites that may be contained in the Application and/or the Website (as the case may be);
- 我們如何保護您的個人資料安全；
how we keep your personal data secure;
- 在法律訴訟中使用您的個人資料。
use of your personal data in legal proceedings.

不一致或衝突 Inconsistency or conflict

如果本聲明的中英文版本有任何不一致或衝突，須以英文版本為準。

If there is any inconsistency or conflict between the English and Chinese version of this Statement, the English version shall prevail.

其他 Miscellaneous

本聲明可能會不時更新，以反映我們因應個人資料保護和/或個人資料/數據私隱法律和法規變化而產生的政策變更。如有重大變更，我們將通知您並徵得您對變更、同意和/或選擇（必要或適用時）的許可。如果您不接受變更和/或提供您的許可，那麼我們可能無法執行目的和/或向您提供商品與服務。我們建議您定期查看應用程式和/或網站（視情況而定）以獲取本聲明的更新版本。

This Statement may be updated from time to time to reflect changes to our policy with respect to personal data protection and/or changes to personal data/data privacy laws and regulations. Where there are significant changes, we will notify you and obtain your acceptance of the changes, consents, and/or opt in (as necessary or applicable). If you do not accept the changes and/or provide your consent, then we may not be able to perform the Purposes and/or provide goods or services to you. You are advised to check the Application and/or the Website (as the case may be) for updates to this Statement on a regular basis.

本聲明中的任何內容均不限制您根據《私隱條例》所享有的權利。
Nothing in this Statement shall limit your rights under the PDPO.

如果您是：
If you are:

- (i) 位於中國內地的個人，於中國內地訪問富通保險相關網站或使用富通保險相關流動應用程式或從中國內地通過手機或任何其他方式使用富通保險產品及/或服務；及/或
an individual located in Mainland China who visits FTLife's relevant website(s) or uses relevant mobile application(s) of FTLife, or otherwise uses FTLife's products and/or services by phone or any other means from Mainland China; and/or
- (ii) 持有中國內地護照及/或居民身份證的個人，到訪富通保險在香港的客服中心或其他實體場所或在香港通過手機或任何其他方式使用富通保險產品及/或服務，
an individual holding a Mainland China passport and/or resident identity card who visits the service centres or other physical premises of FTLife in Hong Kong or otherwise uses FTLife's products and/or services by phone or any other means in Hong Kong.

除(i)富通保險私隱政策和(ii)本聲明以及中國內地適用的數據保護法律和法規外，富通保險將根據“中華人民共和國附錄”處理您的個人資料。就此處目的而言，中國內地是指除香港、中華人民共和國澳門特別行政區和台灣以外的地區。

your personal data will be processed by FTLife in accordance with the "People's Republic of China Addendum" in addition to the (i) FTLife Privacy Policy Statement and (ii) this Statement, as well as the applicable data protection laws and regulations in Mainland China which, for the current purposes, excludes Hong Kong, the Macau Special Administrative Region of the People's Republic of China and Taiwan.

本聲明受香港法律約束並據其進行解釋。

This Statement shall be governed by, and construed in accordance with, the laws of Hong Kong.

我已閱讀並理解以上富通保險的《個人資料收集聲明》。

I have read and understood the above Personal Information Collection Statement of FTLife.

- 我同意接收來自富通保險的直接促銷，詳情已載於上文所述的《個人資料收集聲明》。
I consent to receive direct marketing from FTLife, details of which have been set out in the Personal Information Collection Statement mentioned above.
- 我同意接收來自富通保險的關聯公司和/或富通保險的營銷合作夥伴的直接促銷，詳情已載於上文所述的《個人資料收集聲明》。
I consent to receive direct marketing from FTLife's Affiliates and/or from FTLife's Marketing Partners, details of which have been set out in the Personal Information Collection Statement mentioned above.

聲明、同意及授權 Declaration, Agreement and Authorization

本人謹此聲明及同意(1)上述一切資料、陳述及問題的所有答案，無論是否由本人親手所寫，就本人所知所信均為事實之全部並確實無訛；(2)富通保險有權要求本人或可能有權獲得保單價值或更改保單受益人的任何其他人士包括但不限於任何索償人、受益人和受讓人(以及任何以上人士之遺囑執行人、遺產管理人或遺產代理人)(本第(2)段所述的各人士稱為「相關人士」)提供富通保險可能合理索取的資料及附助確證的文件(及/或填寫及簽署與此相關的文件)，包括但不限於姓名、出生地點、住宅和郵遞地址、納稅人識別編號、社會安全號碼、國籍、居留地、稅務居留地及相關人士在報稅或納稅責任方面須遵守的稅制；(3)本人將就本人的處境上的任何改變或本人可能曾不時向富通保險提供的關於保單或富通保險簽發的其他保單的資料的更改或增加從速通知富通保險，包括若相關人士的身份有所改變，而且本人承諾會在處境發生改變後的30日內向富通保險提交一份已適當更新的自我證明表格，並且富通保險有權要求其他各相關人士就其個人資料的任何變化或增加通知富通保險；(4)為確保富通保險能履行適用於富通保險或富通保險應該遵守的有關披露或使用資料的責任，規定或安排(「該等責任」)，此包括但不限於其在美國《海外賬戶稅收合規法案》(「海外賬戶稅收合規法案」)的責任及為自動交換財務帳戶資料的目的在香港《稅務條例》的責任，本人將應富通保險不時就上述保單提出的合理要求在其所定的時限內填妥並簽署文件、提供文件證據並採取行動；(5)富通保險在某些情況下可能必須將《海外賬戶稅收合規法案》預扣稅強制加於其從保單所作出的付款或保單所收到的款項。目前，富通保險只在下列情況可能必須採取上述行動 (a)倘若香港稅務局沒有根據香港與美國簽訂的跨政府協議(及香港與美國簽訂的相關的稅務資料交換協定)與美國稅務局(「美國稅務局」)交換資料，及(b)若本人或任何其他相關人士或賬戶持有人為非參與協議的海外金融機構，則富通保險可能必須從保單所收到的可預扣款項扣減或扣起《海外賬戶稅收合規法案》預扣稅並將其匯付給美國稅務局。不論如何，本人同意富通保險為確保其履行該等責任可把上述的及適用法律不時訂明的必要資料向香港及海外的稅務機構披露及轉移及同意本人的資料將被用作與其他司法管轄區的稅務機構交換資料，及本人謹此放棄禁止或限制該等披露的權利(如有)；及(6)對於因為及/或出於本人申請委任、提出更改或終止指定保障領取人而產生的任何(直接及間接)損害、損失或其他法律責任及/或任何相應而生的、附帶或特別損害(包括但不限於收益損失或儲蓄損失)，富通保險及其聯營公司、富通保險及其聯營公司的董事、高級人員、僱員或營業員均不會受到損害，且不會對保單持有人、指定保障領取人、相關人士或任何其他人士承擔任何責任。

I HEREBY DECLARE AND AGREE that (1) all the above information, statements and answers to all the questions in this form whether or not in my own handwriting are to the best of my knowledge and belief, complete and true; (2) FTLife shall have the right to request me or any other person who may be entitled to access the policy value or change a beneficiary under the policy including without limitation any claimant, beneficiary and assignee (and the executor, administrator or personal representative of any of the above) (each person in this paragraph (2), a "Relevant Person"), to provide (and/or complete and sign such document relating to) such information and supporting documentation as FTLife may reasonably require including without limitation, name, place of birth, residential and mailing addresses, taxpayer identification number, social security number, citizenship, residency, tax residency and the tax regime(s) to which the Relevant Person is subject in respect of tax reporting or payment responsibility; (3) I shall update FTLife promptly on any change of circumstances or any change or addition to the information that I may have provided to FTLife from time to time in relation to the policy or other policies issued by FTLife, including change in the identity of a Relevant Person; and I undertake to provide FTLife with a suitably updated self-certification form within 30 days of such change in circumstances and FTLife shall have the right to request each other Relevant Person to update it of any change or addition to their information; (4) I shall complete and sign such documents, provide documentary evidence and take such actions within such timeframe as FTLife may reasonably require from time to time to enable it to comply with the obligations, requirements or arrangements for disclosing or using data that apply to it or with which it is expected to comply (the "Obligations"), these include but are not limited to its obligations under the US Foreign Account Tax Compliance Act ("FATCA") and the Inland Revenue Ordinance of Hong Kong in respect of the policy for the purpose of automatic exchange of financial account information; (5) FTLife could, in certain circumstances, be required to impose FATCA withholding tax on payments made to or which it makes from the policy. Currently the only circumstances in which FTLife may be required to do so are (a) if the Hong Kong Inland Revenue Department fails to exchange information with the US Internal Revenue Service ("IRS") under the Intergovernmental Agreement between Hong Kong and the US (and the relevant tax information exchange agreement between Hong Kong and the US), and (b) if I am or any other Relevant Person or account holder is a non-participating foreign financial institution; then FTLife may be required to deduct or withhold FATCA withholding tax on withholdable payments made to the policy and remit that to the IRS. In any event, I consent to the disclosure and transfer of the required information stated above and as prescribed by applicable laws from time to time from FTLife to the tax authorities both in Hong Kong and outside Hong Kong and the exchange of information with tax authorities of other jurisdictions to ensure FTLife complies with the Obligations, and I waive all rights I have (if any) to prohibit or restrict such disclosure; and (6) each of FTLife, its associates, any of their directors, officers, employees or agents shall be held harmless and shall not be liable to the Policy Owner, the Designated Person, the Relevant Persons or any other persons for any damages, loss or other liability whatsoever (both direct and indirect) and/or any consequential, incidental or special damages (including but not limited to any loss of profits or loss of savings), as a result of and/or by reason of my application to appoint, change or terminate the Designated Person.

本人確認以下保險代理/保險經紀已清楚地向本人解釋與本申請相關的要求、行政規則及程序、注意事項及/或涉及之風險，亦已提醒本人須於提交本申請前閱讀與本申請相關的保單條款，並已提供所有相關資料。

I confirm that the insurance agent / insurance broker identified below has clearly explained to me the requirements, administrative rules and procedures, important notes and / or key risks relating to this application, and has reminded me to read the policy provisions relating to this application before submitting the application, and provided all relevant information.

本人明白於此服務申請書的要求需獲富通保險收到並存檔及最終經富通保險以批註或信函確認及接納方為有效。有關批註(如有)及保單服務確認通知書(如有)將構成保單文件之一部分。

I understand that the request made in this Service Request Form is NOT valid until the request is recorded as received by FTLife and is finally confirmed and accepted by FTLife by way of endorsement or letter. The corresponding endorsement (if any) and the notification of policy confirmation (if any) will form part of the Policy.

本服務申請表條款及條件受香港法律管轄並據此解釋。雙方特此不可撤銷地同意，唯香港法院對因該等條款及條件而起或與之有關的爭議及分歧具有聆訊及裁定之司法管轄權。

The terms and conditions of this request form shall be governed and construed in accordance with the laws of Hong Kong. Both parties hereby irrevocably agree that the courts located in Hong Kong shall have exclusive jurisdiction to hear and determine any dispute and difference arising out of and in connection with these terms and conditions.

本人明白若中、英文兩個版本有任何抵觸或不相符之處，應以英文版本為準。

I understand that if there is any inconsistency or ambiguity between the English version and the Chinese version, the English version shall prevail.

本人確認，本人已經細讀本「聲明、同意及授權」章節的以上段落；本人完全明白本章節以上段落的含義，亦明白本人根據本章節以上段落作出的同意、豁免及確認均不可撤銷。本人進一步同意，對於本人、指定保障領取人、相關人士或任何其他人士由於富通保險根據本服務申請表採取任何行動而蒙受的任何代價或損失，富通保險概不負責。

I confirm that I have read the above paragraphs in this "Declaration, Agreement and Authorizations" section; I fully understand the implications of the above paragraphs in this section; our agreement, waiver and confirmations given under the above paragraphs in this section are irrevocable. I further agree that FTLife shall not be liable for any costs or loss that I / the Designated Person, the Relevant Person or any other person may incur because of FTLife taking any of the actions pursuant to this service request form.

X _____	X _____
保單持有人簽署 Signature of Policy Owner (姓名 Name: _____)	簽署日期(日/月/年) Date of Signature (DD / MM / YY)
))
	保險代理人/保險經紀/ 第三者專業人士簽署 Signature of Insurance Agent / Insurance Broker / Professional Third Party (姓名 Name: _____) (牌照號碼 License No.: _____) (聯絡電話 Contact No.: _____)
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中華人民共和國附錄（“本附錄”） The People's Republic of China Addendum (this “Addendum”)

1. 適用 Application

富通保險有限公司（以下簡稱“富通保險”、“本公司”、“我們”或“本公司的”）在香港是屬於新世界集團公司的關連公司，而新世界集團公司包括新世界發展有限公司及其在香港不時成立及存續的關聯公司或相關公司（“新世界集團”或“NWG”）致力於保護我們業務所在地區人士的個人資料。

FTLife Insurance Company Limited (“FTLife”, “we”, “us” or “our”) in Hong Kong is a related company of the New World group of companies including New World Development Company Limited and its affiliated or related companies from time to time in Hong Kong (the “New World Group” or “NWG”) is committed to protecting personal data of individuals in territories where we do business.

如果您是：
If you are

- (i) 位於中國內地的個人，於中國內地訪問富通保險相關網站或使用富通保險相關流動應用程式或從中國內地通過手機或任何其他方式使用富通保險產品及/或服務；及/或
an individual located in Mainland China who visits FTLife's relevant website(s) or uses relevant mobile application(s) of FTLife, or otherwise uses FTLife's products and/or services by phone or any other means from Mainland China; and/or
- (ii) 持有中國內地護照及/或居民身份證的個人，到訪富通保險在香港的客服中心或其他實體場所或在香港通過手機或任何其他方式使用富通保險產品及/或服務，
an individual holding a Mainland China passport and/or resident identity card who visits the service centres or other physical premises of FTLife in Hong Kong or otherwise uses FTLife's products and/or services by phone or any other means in Hong Kong,

除 (i) 富通保險私隱政策；及 (ii) 富通保險個人資料收集聲明（“個人資料收集聲明”）外，富通保險將根據本附錄以及中國內地適用的資料保護法律法規處理您的個人資料。

your personal data will be processed by FTLife in accordance with this Addendum in addition to (i) FTLife Privacy Policy Statement and (ii) the FTLife Personal Information Collection Statement (“PICS”), as well as the applicable data protection laws and regulations in Mainland China.

因此，在使用富通保險產品及/或服務或向我們提供任何個人資料之前，請確保您已仔細閱讀、理解並同意個人資料收集聲明、富通保險私隱政策和本附錄。

Therefore, before using FTLife's products and/or services or providing any personal data to us, please ensure that you have carefully read, understood and agree to the PICS, the FTLife Privacy Policy Statement, and this Addendum.

就本附錄目的而言，“中國內地”是指中華人民共和國除香港特別行政區（“香港”）、澳門特別行政區和臺灣以外的地區。除非另有定義，本附錄中的詞彙應和個人資料收集聲明中的所定義者具有相同的含義。

For the purpose of this Addendum, “Mainland China” refers to the People's Republic of China excluding the Hong Kong Special Administrative Region of the People's Republic of China (“Hong Kong”), the Macau Special Administrative Region of the People's Republic of China and Taiwan. Unless defined otherwise, all defined terms (capitalised terms) in this Addendum shall have the same meaning as the defined terms in the PICS.

如有任何衝突或不一致之處，應按以下順序解決（從高到低）：（a）本附錄；（b）個人資料收集聲明及（c）富通保險私隱政策。

In the event of any conflict or inconsistency, they shall be resolved in the following order of precedence (from higher to lower) in respect of such conflict or inconsistency: (a) this Addendum; (b) the PICS and (c) FTLife Privacy Policy Statement.

2. 個人資料 Personal data

在本附錄中，“個人資料”是指以電子或者其他方式記錄的與已識別或者可識別的自然人有關的各種資料，不包括匿名化處理後的資料。本附錄中涉及的個人資料包括本附錄第3條中，富通保險私隱政策第5條中及個人資料收集聲明“所收集的個人資料類型”段中列明的內容。

In this Addendum, “personal data” refers to various information related to an identified or identifiable natural person recorded electronically or by other means and does not include anonymized information. Personal data involved in this Addendum includes those set out in Clause 3 of this Addendum, Clause 5 of the FTLife Privacy Policy Statement and the section of “Kinds of personal data collected” in the PICS.

此外，“敏感個人資料”是指一旦洩露或者非法使用，容易導致自然人的人格尊嚴受到侵害或者人身、財產安全受到危害的“個人資料”。富通保險私隱政策、個人資料收集聲明和本附錄中涉及的“敏感個人資料”包括身份/旅行證件詳細信息、信用記錄、財政資料、收入、銀行帳戶資料、稅務資料、婚姻狀況、醫療及健康記錄、申索記錄、意外記錄、家族健康史、用戶名和密碼、日誌文件、保單資料、交易記錄、跟蹤數據、交易數據（包括您的特點和交易行為）。

In addition, “sensitive personal data” refers to “personal data” that, once leaked or illegally used, may easily lead to violation of the personal dignity of a natural person or harm of personal or property safety. The “sensitive personal data” involved in the FTLife Privacy Policy Statement, the PICS and this Addendum includes **identity/travel document details, credit information, financial details, income, bank account information, tax information, marital status, medical and health records, claims history, accident information, family medical history, user name and passwords, Log Files, insurance policy details, transaction records, Tracking Data, transaction information (including your characteristics and transaction behavior).**

“處理”或對“個人資料”的“處理”包括對“個人資料”的收集、存儲、使用、加工、傳輸、提供、公開、刪除等。

“Process” or “processing” of “personal data” includes the collection, storage, use, processing, transmission, provision, disclosure, deletion, etc. of “personal data”.



3. 我們如何收集和處理您的個人資料 How we collect and process your personal data

除富通保險私隱政策第5條和第6條中和個人資料收集聲明“所收集的個人資料類型”和“使用所收集的個人資料之目的”段中的內容以外，以下內容也適用於我們如何收集和處理您的個人資料：

Apart from Clauses 5 and 6 of the FTLife Privacy Policy Statement and the sections of “Kinds of personal data collected” and “Purposes for using personal data collected” in the PICS, the following also applies to how we collect and process your personal data:

- a) 在您允許或根據適用的法律法規之情況下，我們可能向您直接及/或從其他來源包括本公司的關聯公司及/或本公司的營銷合作夥伴及/或其他第三方（包括但不限於本公司的業務夥伴，其他保險或再保險公司，保險經紀及其他中介人，信譽資料服務機構，金融機構，醫療服務提供者，執法機構及與您相關的人士例如聯合申請人，僱主及家庭成員）收集個人資料。

We may collect personal data from you directly and/or from other sources including our Affiliates, Marketing Partners and/or other third parties (including but not limited to our business partners, other insurance and reinsurance companies, brokers and other intermediaries, credit reference agencies, financial institutions, healthcare service providers, authorities, and persons that you may be associated with such as joint applicants, employers and family members) where permitted by you or according to applicable laws and regulations.

- b) 在向我們提供您以外的任何人（包括但不限於您的家庭成員、保單持有人、受保人、受益人、承讓人、受託人、第三者付款人）的任何個人資料前，您應確保並保證該人士（或該人士的父母或法定監護人（視情況而定））已仔細閱讀、理解並同意此本附錄、個人資料收集聲明及富通保險私隱政策，及尤其通知該人士（或該人士的父母或法定監護人（視情況而定））我們如何收集和處理該人士的個人資料和徵得該人士所有必要的同意。

Before providing to us any personal data about a person other than you (including but not limited to your family members, policy owner, insured, beneficiary, assignee, trustee, third-party payor), you shall ensure and warrant that such person (or the parents or legal guardians of such person, as the case may be) has carefully read, understood and agreed to this Addendum, the PICS, the FTLife Privacy Policy Statement, and in particular, notify such person (or the parents or legal guardians of such person, as the case may be) of how we collect and process his/her personal data and obtain all necessary consent from such person.

- c) 富通保險將為下文進一步說明的目的以及個人資料收集聲明中列明的目的（“目的”）處理個人資料。當中，為了使我們能夠實現這些目的並向您提供相應的產品/服務，以下列出的個人資料（包括**敏感個人資料**）是必要的。如果這些資料無法提供或不準確，我們可能無法向您提供相應的產品/服務：

The personal data will be processed by FTLife for the purposes as further specified below and set out in the PICS (“Purposes”). In particular, for us to carry out the Purposes and provide you with the relevant products/services, the personal data (including **sensitive personal data**) set out below is necessary. If such information are not available or not accurate, we may not be able to provide the relevant products/services to you:

目的及富通保險可能收集的個人資料：<https://www.ftlife.com.hk/tc/disclaimer/prcaddendum>

Purposes and personal data FTLife may collect: <https://www.ftlife.com.hk/en/disclaimer/prcaddendum>



中文



English

- d) 為遵守適用於富通保險或富通保險預期須遵守的責任、要求或安排，我們也會根據以下內容處理和使用您的個人資料：
To comply with the obligations, requirements or arrangements that apply to FTLife or with which FTLife is expected to comply with, we may also process and use your personal data according to:

- (i) 在中國內地境內或以外地區現行或將會存在的對其具約束力或適用於其的任何法律；
any law binding or applying to it within or outside Mainland China existing currently and in the future;
- (ii) 在中國內地境內或以外地區現行或將會存在的，並由任何法定、監管、政府、稅務、執法或其他機構，或由金融服務提供者的自我監管或業界的團體或組織所提供或發出之任何指引或指導；及
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 financial services providers within or outside the Mainland China existing currently and in the future; and
- (iii) 富通保險因其在本地或海外的法定、監管、政府、稅務、執法或其他機構或金融服務提供者的自我監管或業界的團體或組織的司法管轄區或與該司法管轄區相關的金融、商業、營業或其他利益或活動而須承擔或受強加與該本地或海外的法定、監管、政府、稅務、執法或其他機構或自我監管或業界的團體或組織之間的現有或將來之任何合約承諾或其他承諾。
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 financial services providers that is assumed by or imposed on FTLife by reason of its financial, commercial, business or other interests or activities in or related to the jurisdiction of the relevant local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations.

- e) 一般情況下，我們會在徵得您的同意後處理您的個人資料，並在適當的情況下，在中國內地適用的資料保護法律法規要求的特定情況下徵得您的單獨同意後處理您的個人資料。您認可並同意在以下情況，我們無需獲得您的同意即可處理您的個人資料：

In general, we process your personal data with your consent, and where appropriate, with separate consent from you for processing your personal data under specific circumstances required by the applicable data protection laws and regulations in Mainland China. You acknowledge and agree that under the following situations, we are not required to obtain your consent to process your personal data:

- (i) 該等處理為訂立或履行您作為一方的合同所必須，或者按照依法制定的勞動規章制度和依法簽訂的集體合同實施人力資源管理所必須；
the processing is necessary for the conclusion or performance of a contract to which you are a party, or where it is necessary to conduct human resources management according to lawfully formulated labour rules and lawfully concluded collective contracts;

- (ii) 該等處理為履行我們在任何適用法律法規下的責任或義務所必須，包括與以下直接相關的：
the processing is necessary for the performance of our duties or obligations under any applicable laws and regulations, including those directly related to:
- (1) 國家安全和國防；
National security and national defence;
 - (2) 刑事調查、起訴和審判以及執行法院命令、判決或相關事項；或
Criminal investigation, prosecution and trial and execution of court orders, judgments or related matters; or
 - (3) 公共安全、公共衛生或重大公共利益；
Public security, public health, or major public interest;
- (iii) 該等處理為應對突發公共衛生事件，或者緊急情況下為保護自然人的生命、健康和財產安全所必須；
the processing is necessary for responding to public health emergencies, or for the protection of life, health and property safety of natural persons under emergency circumstances;
- (iv) 為實施新聞報導、輿論監督以及其他合乎公共利益的活動，在合理的範圍內處理個人資料；
the personal data is processed within a reasonable scope to conduct news reporting, supervision by public opinion and other activities in the public interest;
- (v) 依照法律法規在合理的範圍內處理您自行公開或者來自公共來源的關於您的個人資料；或
the personal data is made available to the public by you or the personal data about you from legitimate public sources is processed within a reasonable scope in accordance with the laws and regulations; or
- (vi) 法律法規規定的其他情形。
other circumstances as provided by the laws and regulations.

4. 您作為個人資料主體的權利 Your rights as the personal data subject

- 1) 請參閱富通保險私隱政策第15條中及個人資料收集聲明“您的權利”段中有關您查閱、改正您的個人資料及撤銷同意的權利。此外，根據中國內地適用的資料保護法律法規，我們將確保您可以對您的個人資料行使以下權利，包括：
Please refer to Clause 15 of the FTLife Privacy Policy Statement and the section of “Your rights” in the PICS in relation to your rights to access, correct your personal data and withdraw your consent. Further, in accordance with the applicable data protection laws and regulations in Mainland China, we will ensure that you may exercise the following rights over your personal data, including:
- a) 在下列情況下，您可以要求刪除您的個人資料：
You may request to delete your personal data if:
 - (i) 我們對您的個人資料的處理違反了適用的法律或法規；
our processing of your personal data breaches laws or regulations;
 - (ii) 我們在缺乏您同意的情況下收集或使用您的個人資料；
we collect or use your personal data without your consent;
 - (iii) 我們對您的個人資料的處理違反了我們與您的協議；
our processing of your personal data breaches our agreement with you;
 - (iv) 您不再使用我們的產品及/或服務，或本附錄第3條中所述的目的已經實現或完成；
you no longer use our products and/ or services, or the purposes described in Clause 3 of this Addendum have been achieved or accomplished;
 - (v) 您撤回您的同意；
you withdraw your consent;
 - (vi) 我們不再向您提供產品及/或服務；
we no longer provide products and/or services to you;
 - b) 更改您的同意範圍；
Change the scope of your consent;
 - c) 獲取您的個人資料的副本；或
Obtain a copy of your personal data; or
 - d) 在遵守適用的法律法規的前提下，要求將您的個人資料轉移給另一個個人資料處理者。
Request to transfer your personal data to another personal data processor provided that such request is compliant with the applicable laws and regulations.
- 2) 該等要求應通過本附錄第10條中的聯繫方式向富通保險的保障資料主任提出。我們將盡力在收到您的要求後的15個工作日內答覆您有關上述內容的合理要求。
Such requests shall be made to the Data Protection Officer of FTLife via the contact details set out in Clause 10 of this Addendum. We will endeavour to reply to your reasonable requests in relation to the above within fifteen (15) working days from the day we receive your request.
- 3) 但是，請注意我們可能會在下列情況下拒絕您的請求：
However, please note we may refuse your requests under the following circumstances:
- a) 與我們履行法律法規的義務相關的情況，包括我們向中國內地法律法規規定的監管機構及/或其他政府部門提供您與我們之間的交易過程中產生的您的個人資料（包括您的**敏感個人資料**）；
Circumstances relevant to the fulfilment of our obligations under laws and regulations, including our provision of your personal data (including your **sensitive personal data**) generated during the transaction between you and us to the regulatory authority(ies) and/or other governmental departments under the laws and regulations of Mainland China;

- b) 任何法律或行政法規規定的資料保留期限未屆滿，或者刪除個人資料從技術上是難以實現的（在這種情況下，我們將採取必要的安全保護措施，以確保您的個人資料的安全，或將該等個人資料匿名化）；
The data retention period required by any law or administrative regulation has not expired, or it is difficult to delete personal data technically (in such cases, we will take necessary security protection measures to ensure the security of your personal data or anonymize such personal data);
- c) 與國家安全和國防安全直接相關的情況；
Circumstances directly related to national security and defence security;
- d) 與公共安全、公共衛生或重大公共利益直接相關的情況；
Circumstances directly related to public security, public health, or significant public interest;
- e) 與刑事調查、起訴和審判以及執行法院決定直接相關的情況；
Circumstances directly related to criminal investigation, prosecution and trial, and execution of court decision;
- f) 我們有足夠的證據證明您有主觀惡意，或者您在濫用權利的情况；
Circumstances where we have sufficient evidence to prove that you have subjective malice, or you are abusing your rights;
- g) 涉及保護您或他人的生命、財產和其他重要合法權利的情况；
Circumstances where protection of your or other individual's life, property and other important lawful rights is involved;
- h) 對您的請求作出回應將對您或其他個人或組織（包括我們）的合法權利及權益造成嚴重損害的情况；
Circumstances where responding to your request will cause serious harm to the lawful rights and interests of you or other individuals or organisations (including us); or
- i) 涉及商業秘密的情况。
Circumstances where trade secrets are involved.

5. 個人資料的保留 Retention of personal data

我們保留您的個人資料的時間不會超過為實現目的所必需的時間。請參閱富通保險私隱政策中第8條，以瞭解更多詳情。

Your personal data will be kept by us for no longer than necessary for the fulfillment of the Purposes. Please refer to Clause 8 of the FTLife Privacy Policy Statement for further details.

6. 我們如何委託他人處理、分享、轉移和公開披露您的個人資料

How we entrust others to process, share, transfer and publicly disclose your personal data

- a) 為實現本附錄第3條規定的目的，您理解並同意，我們可以按照富通保險私隱政策第9和第11條的規定，委託代理商、承包商、供應商、供應者和服務供應商以及下列各方處理您的個人資料（包括**敏感個人資料**）：
To achieve the Purposes under Clause 3 of this Addendum, you understand and agree that we may entrust the processing of your personal data (including **sensitive personal data**) to agents, contractors, vendors, suppliers and service providers as set out in Clauses 9 and 11 of the FTLife Privacy Policy Statement as well as the following parties:
 - (i) 代表您的任何保險經紀、代理、獨立財務顧問或您的受讓人、理算人、僱主、醫護專業人士、醫院、會計師、財務顧問、律師及/或為保險業整合申索和承保資料的組織；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而使用的數據庫或登記冊（及其運營者）以實現載列於個人資料收集聲明及本附錄第3條中的任何目的；
any insurance agent, broker, independent financial advisor acting on your behalf or your assignee, adjusters, employers, health care professionals, hospitals, accountants, financial advisors, solicitors, and/or organizations that consolidate claims and underwriting information for the insurance industry; fraud prevention organizations; other insurance companies (whether directly or through fraud prevention organization 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 information provided against existing information) for any of the Purposes as set out in the PICS and Clause 3 above;
 - (ii) 損失公估人、私人調查員、信函裝封服務機構、債務追收員、及任何其他代理人、承包商或第三方服務供應商以實現載列於個人資料收集聲明及本附錄第3條中的任何目的因應個別情況向富通保險提供風險分析、行政、電訊、電腦、網際網路或付款服務；
loss adjusters, private investigators, letter shopping service providers, debt collectors, and any other agent, contractor or third party service provider, in each case, that provides risk intelligence, administrative, telecommunications, computer, Internet or payment services to FTLife for any of the Purposes as set out in the PICS and Clause 3 above;
 - (iii) 任何富通保險的實際或建議再保險公司以實現載列於個人資料收集聲明及本附錄第3條中的任何目的；
any actual or proposed reinsurers of FTLife for any of the Purposes as set out in the PICS and Clause 3 above;
 - (iv) 富通保險在根據對其本身或其任何關聯公司具約束力或適用的任何法律規定下，或按照及為實施其預期須遵守的由任何法定、監管、政府、稅務、執法或其他機構或金融服務提供者的自我監管或業界的團體或組織所提供或發出的任何指引或指導，或根據其與本地或海外之法定、監管、政府、稅務、執法或其他機構或金融服務提供者的自我監管或業界的團體或組織之間的任何合約承諾或其他承諾，而有責任或有其他原因必須對其作出披露的任何人士，而上述一切可能在香港境內或境外及可能現行或將會存在。
any person to whom FTLife is under an obligation or otherwise required to make disclosure under the requirement of any law binding on or applying to FTLife or any of its Affiliates, or any disclosure under and for the purposes of 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 financial services providers with which FTLife is expected to comply or any disclosure pursuant to any contractual or other commitment of FTLife with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers, all of which may be within or outside Hong Kong and may be existing currently and in the future.
- b) 我們委託的代理商、承包商、供應商、供應者和/或服務供應商以及本附錄第6a)條中提及的各方無權將您的個人資料用於任何其他目的。如果您的個人資料的處理目的有任何變更，我們將再次徵得您的同意。
The agents, contractors, vendors, suppliers, and/or other service providers and the parties as mentioned in Clause 6 a) of this Addendum entrusted by us have no authority to use your personal data for any other purposes. If there is any change to the purpose of processing of your personal data, we will ask for your consent again.

- c) 您的個人資料也可能與位於中國內地境內或以外地區的新世界集團及合營公司（統稱“關聯公司”）及我們的“營銷合作夥伴”（如個人資料收集聲明中所定義）分享，其中包括房地產開發商、銀行、金融和投資機構、保險公司、保險企業經紀、保險代理公司、私人俱樂部、禮賓和客服供應商、零售商店及網上商店（產品和服務包括時尚服飾和美容、健康和個人護理、奢侈品、家居生活、食品、酒類飲料、書籍和文具）、購物中心、百貨公司、鐘錶和珠寶商（如周大福珠寶集團有限公司）、連鎖酒店、餐飲服務供應商、醫療保健和長者護理、其他服務及/或產品供應商，包括健康與保健、藝術和文化、畫廊和展覽、環保和自然、體育和娛樂、旅遊和住宿、休閒和娛樂、運輸和物流、電訊、媒體和資訊科技、企業創新、加速器和孵化計劃、競賽、會議和活動、學前教育、小學、中學和/或高等教育機構等。具體內容見本附錄的**附件1**。

Your personal data may also be shared with the New World Group and joint venture companies together referred to as “Affiliates” and our “Marketing Partners” (as defined in the PICS) located within or outside Mainland China, which include property developers, banks, financial and investment institutions, insurance companies, insurance brokerage companies, insurance corporate agencies, private clubs, concierge and customer service providers, retail outlets and online businesses (products and services including fashion and beauty, health and personal cares, luxury, home and living, food, wine and beverage, books and stationery), shopping malls, department stores, watches and jewellers (such as Chow Tai Fook Jewellery Group Limited), hotel chains, catering services providers, healthcare and senior care, services and/or products providers including health and wellness, art and culture, gallery and exhibition, green and nature, sports and recreation, travel and accommodation, leisure and entertainment, transportation and logistics, telecommunication, media and information technology, corporate innovation, accelerator and incubation programmes, competitions, conferences and events, pre-school, primary, secondary and/or tertiary education institutions etc., the details of which are set out in **Index 1 of this Addendum**.

7. 我們如何存儲和轉移您的個人資料 How we store and transfer your personal data

原則上，我們根據本附錄第3條列出的商業目的在中國境內收集、提供和處理個人資料，並將其儲存在不同的地理位置包括中國內地、香港和新加坡。您理解、授權並同意，因業務需要及只為達到本附錄第3條所列的業務目的，並在法律允許的最大範圍內和根據中國法律法規的強制性規定，我們可以將您的個人資料從中國內地轉移至我們在香港的總部、我們在中國內地以外地區的關聯公司、營銷合作夥伴和其他實體（詳情請參閱本附錄**附件2**），以及受我們委託處理您的個人資料的合作夥伴、合作者、委託代理商、承包商、供應商、供應者及服務供應商以及上述第6a)條中提及的其他各方在不同的地理位置包括中國內地、香港和新加坡的伺服器及/或資料中心（詳情請參閱本附錄**附件3**），或新世界發展有限公司及New World Corporate Services Limited可從香港獲取您的個人資料。相關司法轄區包括中國內地、香港和新加坡已經制定了個人資料保護法律，我們也將確保您的個人資料按照本附錄得到充分的保護。如果您想進一步瞭解您的個人資料的存儲和跨境轉移，撤回您的同意及/或根據本附錄第4條行使您的其他權利，請通過本附錄第10條列出的方式與我們聯繫，我們將在合理範圍內回應您的要求。

In principle, we collect, produce and process the personal data in the PRC in accordance with the business purposes set out in Clause 3 of this Addendum and they will be stored in various geographical locations including Mainland China, Hong Kong and Singapore. You understand, authorise and consent that we may transfer your personal data outside Mainland China to our headquarters in Hong Kong, our Affiliates, Marketing Partners and other entities outside Mainland China (please refer to **Index 2 of this Addendum** for further details), and to the servers and/or data centres in various geographical locations including Mainland China, Hong Kong and Singapore of our partners, co-operators, agents, contractors, vendors, suppliers, service providers and other parties set out in Clause 6(a) above whom we have entrusted to process your personal data (please refer to **Index 3 of this Addendum** for further details), or New World Development Company Limited and New World Corporate Services Limited may access your personal data from Hong Kong, due to business needs and solely for achieving the business purposes set out in Clause 3 of this Addendum and to the maximum extent permitted by law and in accordance with the mandatory requirements under the laws and regulations of the PRC. The relevant jurisdictions including Mainland China, Hong Kong and Singapore have enacted personal data protection laws, and we will also ensure that your personal data is adequately protected in accordance with this Addendum. If you would like to learn more about the storage and cross-border transfer of your personal data, withdraw your consent and/or exercise your other rights in accordance with Clause 4 of this Addendum, please contact us via the means set out in Clause 10 of this Addendum and we will respond to your request to a reasonable extent.

我們不會將您的個人資料轉移給新世界集團、其關聯公司及/或營銷合作夥伴之外的任何公司、組織或個人，但以下情況除外：

We will not transfer your personal data to any company, organisation or individual outside of NWG, its Affiliates and/or Marketing Partners, except under the following circumstances:

- (1) 經單獨同意的轉移。在獲得您的單獨同意後，我們將根據本附錄將您的個人資料轉移給其他各方：
Transfer with separate consent. After obtaining your separate consent, we will transfer your personal data to other parties in accordance with this Addendum;
- (2) 當我們參與任何實際或擬議的業務轉讓、股份轉讓、重組、合併、並購、出售、轉讓或購買富通保險的業務時（請參閱富通保險私隱政策第18條及個人資料收集聲明“我們分享個人資料之第三方”段中的內容）：
When we are involved in any actual or proposed transfer of business, transfer of shares, re-structuring, amalgamation, merger, sale, transfer or purchase of FTLife's business (please refer to Clause 18 of the FTLife Privacy Policy Statement and the section of “Those with whom we share personal data” in the PICS);
- (3) 我們可能會根據適用的法律和法規、訴訟程序的要求、強制性的行政或司法要求，在其他情況下轉移您的個人資料。
We may otherwise transfer your personal data in accordance with applicable laws and regulations, requirements under legal proceedings, compulsory administrative or judicial requirements.

8. 我們如何處理未成年人的個人資料 How we process minors' personal data

- a) 我們一般不會直接收集18周歲以下人士的個人資料，除非為提供產品或服務所必需的，並經其父母或法定監護人同意（如未成年人為其父母購買的保險產品的受益人）。

We generally do not directly collect personal data of persons who are below the age of eighteen (18) unless it is necessary for the provision of products or services and it is agreed by their parents or guardians (for example, where the minors are the beneficiaries of the insurance products purchased by their parents).

- b) 如果您是18周歲以下人士，您應與您的父母或法定監護人一起閱讀本附錄、個人資料收集聲明、富通保險私隱政策以及本附錄之附件A（“**附件A**”）並同意上述文件中的條款，並在向我們提供任何個人資料之前或使用我們的任何產品或服務前徵得您的父母或法定監護人的同意。一般情況下，我們只接受您通過您的父母或法定監護人提交的您的個人資料或使用我們的產品或服務的請求。

If you are under the age of eighteen (18), you should read this Addendum, the PICS, the FTLife Privacy Policy Statement as well as **Annex A to this Addendum (“Annex A”)** together with your parents or guardians and agree to the terms thereof and obtain consent from your parents or guardians before submitting any personal data to us or using any of our products or services. Generally speaking, we will only accept your personal data or your request to use our products or services submitted via your parents or guardians.

- c) 如果您是18周歲以下未成年人的父母或法定監護人，在向我們提供您所照顧的未成年人的任何個人資料或為未成年人使用我們的任何產品或服務前，您應仔細閱讀並同意本附錄、個人資料收集聲明、富通保險私隱政策以及附件A。如果您知道我們在未經您同意的情况下收集了您未滿18周歲孩子的個人資料，請立即通過本附錄第10條中的聯繫方式通知我們，以便我們採取有效措施盡快刪除此資料。

If you are the parent or guardian of a minor under the age of eighteen (18), you should carefully read and agree to this Addendum, the PICS, the FTLife Privacy Policy Statement as well as Annex A before submitting any personal data of the minor or using our products or services for the minor. If you are aware that we have collected personal data of your child who is below the age of eighteen (18) without your consent, please notify us immediately via contact details set out in Clause 10 of this Addendum, so as to allow us to take effective measures to delete such data as soon as practicable.

- d) 對於我們收集的未成年人資料，我們只會在適用法律法規允許或父母或法定監護人明確同意或在保護未成年人利益需要的情況下使用或披露此資料。

For the minors' data collected by us, we will only use or disclose such data to the extent allowed by the applicable laws and regulations or expressly consented to by their parents or guardians, or where required for protecting the interests of the minors.

9. 其他 Miscellaneous

在個人資料收集聲明“其他”段中的部分應適用於本附錄的更新。

The section of “Miscellaneous” in the PICS shall apply in respect of the update of this Addendum.

此外，富通保險私隱政策中的以下條款將適用：

Further, the following Clauses in the FTLife Privacy Policy Statement shall apply:

- a) 第4條應適用於cookies的使用和其他跟蹤機制；
Clause 4 shall apply in respect of the use of cookies and other tracking mechanisms;
- b) 第12條應適用於個人資料的保安；
Clause 12 shall apply in respect of the security of personal data;
- c) 第13條應適用於有關披露您的個人資料的責任豁免，這將受制於中國內地適用的法律法規；
Clause 13 shall apply in respect of liability exclusion for disclosure of your personal data, which will be subject to the applicable laws and regulations in Mainland China.
- d) 第17條應適用於富通保險私隱政策和本附錄的更新。
Clause 17 shall apply in respect of the update of the FTLife Privacy Policy Statement and this Addendum.

10. 如何聯繫我們 How to contact us

如果您對本附錄有任何問題、意見或建議，或希望根據富通保險私隱政策、個人資料收集聲明或本附錄對您的個人資料行使權利，請隨時聯繫我們的保障資料主任（地址：香港特別行政區富通保險有限公司客戶服務中心，九龍海濱道123號綠景NEO大廈7樓）或發送電子郵件到 csc@ftlife.com.hk（標記為機密）

If you have any questions, comments or suggestions regarding this Addendum, or wish to exercise your rights over your personal data in accordance with the FTLife Privacy Policy Statement Privacy Policy Statement, the PICS or this Addendum, please feel free to contact our Data Protection Officer, FTLife Customer Service Centre, FTLife Insurance Company Limited at FTLife, 7/F, NEO, 123 Hoi Bun Road, Kowloon, Hong Kong SAR or email us at csc@ftlife.com.hk (marked Confidential).

11. 不一致或衝突 Inconsistency or conflict

如本附錄的中英文版本有任何不一致或衝突，須以英文版本為準。

If there is any inconsistency or conflict between the English and Chinese versions of this Addendum, the English version shall prevail.

附件1, 2及3 Indexes 1,2 and 3

附件1：<https://www.ftlife.com.hk/tc/disclaimer/prcaddendum/appendix1/>
Index 1: <https://www.ftlife.com.hk/en/disclaimer/prcaddendum/appendix1/>

附件2：<https://www.ftlife.com.hk/tc/disclaimer/prcaddendum/appendix2/>
Index 2: <https://www.ftlife.com.hk/en/disclaimer/prcaddendum/appendix2/>



附件1 (中文)



Appendix 1(English)



附件2 (中文)



Appendix 2(English)

本附錄之附件 A - Annex A to this Addendum

附件3：<https://www.ftlife.com.hk/tc/disclaimer/prcaddendum/appendix3/>
Index 3: <https://www.ftlife.com.hk/en/disclaimer/prcaddendum/appendix3/>

<https://www.ftlife.com.hk/tc/disclaimer/prcaddendum/annexA/>
<https://www.ftlife.com.hk/en/disclaimer/prcaddendum/annexA/>



附件3 (中文)



Appendix 3(English)



本附錄之附件A (中文)



Annex A(English)

請在下面的方框中打勾，以確認您的同意。
Please tick the box(es) below to acknowledge your consent.

保單持有人
Policy Owner

受保人
Insured

- 本人理解上述及富通保險私隱政策、個人資料收集聲明及中華人民共和國附錄中的全部內容，並同意根據上述有關目的對本人的個人資料的收集、使用及處理。
I understand the above and all the contents of the FTLife Privacy Policy Statement, the PICS and the People's Republic of China Addendum and consent to the collection, use and processing of my personal data in connection with the Purposes set out above.

- 通過勾選此方框，本人亦同意對本人的個人資料進行以下全部處理。本人理解，本人可通過取消勾選以下任一方框以拒絕其中內容，但富通保險可能因此無法在未獲本人相關同意的情況下向本人提供有關產品/服務。
By ticking this box, I also consent to all of the following in processing my personal data. I understand that I may disagree with any of the items below by unticking the individual boxes below, but FTLife may not be able to offer to me certain goods/services without my relevant consent.
- 本人同意根據上述有關目的對本人的**敏感個人資料**的收集及處理。
I consent to the collection and processing of my **sensitive personal data** in connection with the Purposes set out above.
- 本人同意將本人的個人資料（包括**敏感個人資料**）轉移至中國內地以外地區。
I consent to the transfer of my personal data (including **sensitive personal data**) to outside Mainland China.
- 本人同意向第三方提供本人的個人資料（包括**敏感個人資料**）。
I consent to providing my personal data (including **sensitive personal data**) to third parties

- 通過勾選此方框，本人亦同意對本人的個人資料進行以下處理。
By ticking this box, I also consent to the following in processing my personal data.
- 本人同意接受富通保險的直接促銷，並同意其將本人的個人資料用於直接促銷目的。
I consent to receive direct marketing from FTLife and its use of my personal data for direct marketing purposes.
- 本人同意富通保險向新世界集團的關聯公司及營銷合作夥伴共享本人的個人資料，以便在香港和香港以外地區用於直接促銷和跨業直銷目的。
I consent to the sharing of my personal data by FTLife with NWG's Affiliates and Marketing Partners for direct marketing and cross marketing purposes in Hong Kong and outside Hong Kong.
- 本人同意上述全部內容。
I agree to all of the above.

如本人不同意富通保險私隱政策、新世界集團私隱政策、個人資料收集聲明及/或中華人民共和國附錄中的內容，本人理解本人可以聯繫富通保險保障資料主任（地址：香港特別行政區富通保險有限公司客戶服務中心，九龍海濱道123號綠景NEO大廈7樓）或發送電子郵件到 csc@ftlife.com.hk（標記為機密），以瞭解本人的選擇和法律權利，並作出適當的安排。

If I do not agree with the contents of the FTLife Privacy Policy Statement, the PICS and/or the People's Republic of China Addendum, I understand that I can contact FTLife's Data Protection Officer, FTLife Customer Service Centre, FTLife Insurance Company Limited at FTLife, 7/F, NEO, 123 Hoi Bun Road, Kowloon, Hong Kong SAR or via email at csc@ftlife.com.hk (marked Confidential) to understand my choices and rights and make appropriate arrangements.

保單持有人姓名 (如非受保人)
Name of the Policy Owner
(if other than the Insured)

X _____
保單持有人簽署 (如非受保人)
Signature of the Policy Owner
(if other than the Insured)

簽署日期 (日 / 月 / 年)
Signed on (DD / MM / YY)

受保人姓名 (適用於18歲或以上)
Name of the Insured
(Applicable to age 18 or above)

X _____
受保人簽署 (適用於18歲或以上)
Signature of the Insured
(Applicable to age 18 or above)

附錄之附件A – 關於處理未成年人個人資料的規則 (“本附件A”) Annex A to the Addendum – Rules on processing minors’ personal data (hereinafter “Annex A”)

1. 適用 Application

本附件 A 列出了富通保險有限公司（以下簡稱“富通保險”、“本公司”、“我們”或“本公司的”）在處理 18 周歲以下並符合以下條件的人士（該等 18 周歲以下個人統稱為“未成年人”）的個人資料時的規則：

This Annex A provides the rules of FTLife Insurance Company Limited’s (“FTLife”, “we”, “us” or “our”) activities in processing personal data of persons aged below eighteen (18) who are:

- (i) 位於中國內地的個人，於中國內地訪問富通保險的相關網站或使用富通保險的相關流動應用程式或從中國內地通過手機或任何其他方式使用富通保險產品及/或服務；及/或
located in Mainland China who visits FTLife’s relevant website(s) or uses relevant mobile application(s) of FTLife, or otherwise uses FTLife’s products and/or services by phone or any other means from Mainland China; and/or
- (ii) 持有中國內地護照及/或居民身份證的個人，到訪富通保險在香港的客服中心或其他實體場所或在香港通過手機或任何其他方式使用富通保險產品及/或服務。
holding Mainland China passports and/or resident identity cards who visit the service centres or other physical premises of FTLife in Hong Kong or otherwise use FTLife’s products and/or services by phone or any other means in Hong Kong.

如果您是未成年人，請與您的父母或法定監護人一起閱讀富通保險私隱政策、富通保險個人資料收集聲明（“個人資料收集聲明”）、中華人民共和國附錄（“附錄”）和本附件A，並在向我們提供任何個人資料之前徵得他們的同意。

(The aforesaid persons aged below eighteen (18) hereinafter referred to as “Minor”, “Minors” or “Minor(s)”.)

If you are a Minor, please read the FTLife Privacy Policy Statement, the FTLife Personal Information Collection Statement (“PICS”), the People’s Republic of China Addendum (“Addendum”) and this Annex A together with your parents or legal guardians and obtain their consent before providing any personal data to us.

如果您是未成年人的父母或法定監護人，並希望向我們提供您所照顧的未成年人的任何個人資料，請確保在此之前您已仔細閱讀、理解並同意富通保險私隱政策、富通保險私隱政策、個人資料收集聲明、附錄和本附件A。

If you are the parents or legal guardians who would like to provide any personal data of Minor(s) under your care, please ensure that you have carefully read, understood and agreed to the FTLife Privacy Policy Statement, the FTLife Privacy Policy Statement, the PICS, the Addendum and this Annex A before doing so.

如就處理未成年人的個人資料有任何衝突或不一致之處，就該衝突或不一致之處應按以下順序解決（從高到低）：(a) 本附件A；(b) 附錄；(c) 個人資料收集聲明及；(d) 富通保險私隱政策。

In the event of any conflict or inconsistency concerning the processing of Minors’ personal data, they shall be resolved in the following order of precedence (from higher to lower) in respect of such conflict or inconsistency: - (a) this Annex A; (b) the Addendum; (c) the PICS and (d) the FTLife Privacy Policy Statement.

2. 個人資料 Personal data

除本附件 A 所牽涉的“敏感個人資料”是指所有未成年人的敏感個人資料外，附錄第2條適用於本附件 A。

Clause 2 of the Addendum applies, save and except that the “sensitive personal data” involved in this Annex A includes all Minors’ sensitive personal data.

3. 我們如何收集和處理未成年人的個人資料 How we collect and process Minors’ personal data

以下內容適用於我們如何收集和處理未成年人的個人資料

The following shall apply to how we collect and process Minors’ personal data:

- (a) 只有在徵得未成年人的父母或法定監護人的同意後，才能向我們提供未成年人的個人資料。如果未成年人的父母或法定監護人隨後撤回同意，他們及未成年人應立即停止向我們提供未成年人的個人資料。
Minors’ personal data shall only be provided to us upon the consent of Minors’ parents or legal guardians. If the Minors’ parents or legal guardians subsequently withdraw the consent, they and the Minors shall immediately cease the provision of Minors’ personal data to us.
- (b) 如果未成年人的父母或法定監護人意識到未經他們同意的情况下，他們所照顧的未成年人向我們提供了其個人資料，請通過附錄第10條所列的聯繫方式聯絡並通知富通保險的保障資料主任刪除該等資料。
If Minors’ parents or legal guardians become aware that, without their consent, Minors under their care have provided personal data to us, please notify us to delete them by contacting our Data Protection Officer of FTLife via the contact details set out in Clause 10 of the Addendum.
- (c) 我們現就下述進一步說明之目的（“處理未成年人個人資料的目的”）處理未成年人的個人資料。當中，為了使我們能夠實現處理未成年人個人資料的目的，以下列出的個人資料是必要的。如果無法提供該等資料或該等資料不準確，我們可能無法實現處理未成年人個人資料的目的：
Minor’s personal data will be processed by us for the purposes as further specified below only (“Purposes for Minors”). In particular, in order for us to carry out the Purposes for Minors, the personal data set out below is necessary. If such information are not available or not accurate, we may not be able to perform the Purposes for Minors:
- (d) 一般情況下，我們會在徵得未成年人的父母或法定監護人的同意後處理未成年人的個人資料，並在適當的情況下，在中國內地適用的資料保護法律法規要求的特定情況下徵得未成年人父母或法定監護人的單獨同意後處理未成年人的個人資料。此外，以上所述對未成年人個人資料的披露將按照中國內地適用的資料保護法律法規進行。
In general, we process Minors’ personal data with their parent’s or legal guardian’s consent, and, where appropriate, with separate consent from their parents or legal guardians for processing Minors’ personal data under specific circumstances required by the applicable data protection laws and regulations in Mainland China. Besides, disclosure of Minors’ personal data as above mentioned will be conducted in accordance with the applicable data protection laws and regulations in Mainland China.

序號 No.	處理未成年人個人資料的目的 Purposes for Minors	我們可能收集的未成年人個人資料 Minors' personal data that we may collect
1	與保險或再保險相關業務的管理，其中包括處理和評估申請、身份檢查、理賠處理、理賠調查、製作統計、數據分析和研究 Administration of insurance or reinsurance related business, which includes processing and evaluation of applications, identity checking, claims processing, claims investigation, preparing statistics, data analysis and research	<ul style="list-style-type: none"> • <u>個人身份資料</u>，包括姓名、性別、年齡或年齡範圍、出生地、出生日期、居住地、<u>身份/旅行證件詳細信息</u>、國籍 Personal identification information, including name, gender, age or age range, place of birth, date of birth, place of residence, identity/travel document details, nationality • <u>聯繫資料</u>，包括聯繫方式、聯繫電話、電子郵件地址和郵寄/住宅/通訊地址 Contact information, including contact details, contact number, e-mail address and mailing/ correspondence/ residential address • <u>健康相關資料</u>，包括醫療和健康記錄、意外記錄、申索記錄和家族健康史 Health-related information, including medical and health records, accident information, claims history and family health history • <u>賬戶和保單資料</u>，包括保單資料和交易記錄 Account and insurance information, including insurance policy details and transaction records
2	數據分析、研究、信息管理和數據庫管理 Data analytics, profiling, information management and database administration	<ul style="list-style-type: none"> • 個人興趣和活動愛好 Interests and favourite activities • 社交媒體帳號信息 Social media account information • 跟蹤數據 Tracking Data • 家庭狀況 Family status • 教育程度 Educational level • 交易數據（包括未成年人的特點及交易行為） Transaction information (including Minors' characteristics and transaction behavior)

4. 未成年人作為個人資料主體的權利 Minors' rights as the personal data subjects

附錄第 4 條適用於您作為未成年人的父母或法定監護人，可以代其行使其中規定的未成年人的權利。

Clause 4 of the Addendum applies to the extent that you as the parents or legal guardians of the Minor(s), may exercise the Minor(s)' rights as provided therein on their behalf.

5. 個人資料的保留 Retention of personal data

除因本附件 A 第 3 條的目的而收集及處理未成年人的個人資料不會被儲存在我們的系統內並在完成該等目的後會被刪除及/或匿名化（視情況而定）外，附錄第 5 條適用於處理未成年人個人資料的目的。

Clause 5 of the Addendum applies only to the extent for the Purposes for Minors and save and except that Minors' personal data collected and processed for the purposes of Clause 3 of this Annex A will not be stored in our systems and shall be deleted and/or anonymized (as the case may be) once the said purposes have been achieved.

此外，我們嚴格控制對未成年人個人資料的訪問，並只允許必須處理未成年人的個人資料的授權人員訪問這些資料。

In addition, we strictly control the access to Minors' personal data and only allow authorized personnel that are strictly necessary to process Minors' personal data to access such data.

6. 我們如何委託他人處理、分享和轉移未成年人的個人資料

How we entrust others to process, share and transfer Minors' personal data

- (a) 為實現列於本附件 A 第 3 條處理未成年人個人資料的目的，我們可能會委託個人資料收集聲明以及富通保險私隱政策第 9 和 11 條中所列的代理商、承包商、供應商、供應者和服務供應商、公營及政府機構、專業顧問及/或其他服務提供方以及下列各方，僅就處理未成年人個人資料的目的處理該等個人資料：

To achieve the Purposes for Minors under Clause 3 of this Annex A, we may entrust the processing of Minors' personal data (including **sensitive personal data**) to agents, contractors, vendors, suppliers and service providers, public and governmental authorities, professional advisors and/or service providers as set out in the PICS and in Clauses 9 and 11 of the FTLife Privacy Policy Statement as well as the following parties:

- (i) 代表您/未成年人的任何保險經紀、代理、獨立財務顧問或您/未成年人的受讓人、理算人、僱主、醫護專業人士、醫院、會計師、財務顧問、律師及/或為保險業整合申索和承保資料的組織；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而使用的數據庫或登記冊（及其運營者）以實現載列於本附件A第3條中的任何處理未成年人個人資料的目的；
any insurance agent, broker, independent financial advisor acting on your/Minor's behalf or your/Minor's assignee, adjusters, employers, health care professionals, hospitals, accountants, financial advisors, solicitors, and/or organizations that consolidate claims and underwriting information for the insurance industry; fraud prevention organizations; other insurance companies (whether directly or through fraud prevention organization 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 information provided against existing information for any of the Purposes for Minors as set out in Clause 3 of this Annex A above;
- (ii) 損失公估人、私人調查員、信函裝封服務機構、債務追收員、及任何其他代理人、承包商或第三方服務供應商以實現載列於本附件A第3條中的任何處理未成年人個人資料的目的因應個別情況向富通保險提供風險分析、行政、電訊、電腦、網際網路或付款服務；
loss adjusters, private investigators, letter shopping service providers, debt collectors, and any other agent, contractor or third party service provider, in each case, that provides risk intelligence, administrative, telecommunications, computer, Internet or payment services to FTLife for any of the Purposes for Minors as set out in Clause 3 of this Annex A above;
- (iii) 任何富通保險的實際或建議再保險公司以實現載列於本附件A第3條中的任何處理未成年人個人資料的目的；
any actual or proposed reinsurers of FTLife for any of the Purposes for Minors as set out in Clause 3 of this Annex A above;
- (iv) 富通保險在根據對其本身或其任何關聯公司具約束力或適用的任何法律規定下，或按照及為實施其預期須遵守的由任何法定、監管、政府、稅務、執法或其他機構或金融服務提供者的自我監管或業界的團體或組織所提供或發出的任何指引或指導，或根據其與本地或海外之法定、監管、政府、稅務、執法或其他機構或金融服務提供者的自我監管或業界的團體或組織之間的任何合約承諾或其他承諾，而有責任或有其他原因必須對其作出披露的任何人士，而上述一切可能在香港境內或境外及可能現行或將會存在。
any person to whom FTLife is under an obligation or otherwise required to make disclosure under the requirement of any law binding on or applying to FTLife or any of its Affiliates, or any disclosure under and for the purposes of 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 financial services providers with which FTLife is expected to comply or any disclosure pursuant to any contractual or other commitment of FTLife with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers, all of which may be within or outside Hong Kong and may be existing currently and in the future.
- (b) 我們所委託的代理商、承包商、供應商、供應者和/或服務供應商及我們委託的其他實體無權使用未成年人的個人資料作其他目的。如果處理未成年人的個人資料的目的有改變，我們將向未成年人的父母或法定監護人重新徵得同意，並在適當的情況下，就特定情況下處理未成年人的個人資料徵得未成年人父母或法定監護人的單獨同意。
The agents, contractors, vendors, suppliers and/or service providers and other entities entrusted by us have no authority to use Minors' personal data for any other purposes. If there is any change to the purpose of processing of Minors' personal data, we will ask for the consent of Minors' parents or legal guardians again and, where appropriate, with separate consent from their parents or legal guardians for processing Minors' personal data under specific circumstances.

7. 我們如何存儲及轉移未成年人的個人資料 How we store and transfer Minors' personal data

原則上，我們根據本附件A第3條列出的處理未成年人個人資料的目的在中國境內收集、提供和處理未成年人的個人資料，並將其儲存在不同的地理位置包括中國內地、香港和新加坡。您理解、授權並同意，因業務需要及只為達到本附件A第3條所列的業務目的，並在法律允許的最大範圍內和根據中國法律法規的強制性規定，我們可以將未成年人的個人資料從中國內地轉移至我們在香港的總部，以及受我們委託處理未成年人的個人資料的合作夥伴、合作者、委託代理商、承包商、供應商、供應者及服務供應商以及上述第6(a)條中提及的其他各方在不同的地理位置包括中國內地、香港和新加坡的伺服器及/或資料中心（詳情請參閱附錄附件3）。相關司法轄區包括中國內地、香港和新加坡已經制定了個人資料保護法律，我們也將確保未成年人的個人資料按照附錄及本附件A得到充分的保護。如果您想進一步瞭解未成年人的個人資料的存儲和跨境轉移，撤回您的同意及/或根據本附件A第4條行使未成年人的其他權利，請通過本附件A第10條列出的方式與我們聯繫，我們將在合理範圍內回應您的要求。

In principle, we collect, produce and process the Minors' personal data in the PRC in accordance with the Purposes for Minors set out in Clause 3 of this Annex A and they will be stored in various geographical locations including Mainland China, Hong Kong and Singapore. You understand, authorise and consent that we may transfer the Minor's personal data outside Mainland China to our headquarters in Hong Kong, and to the servers and/or data centres in various geographical locations including Mainland China, Hong Kong and Singapore of our partners, co-operators, agents, contractors, vendors, suppliers, service providers and other parties set out in Clause 6(a) above whom we have entrusted to process Minors' personal data (please refer to Index 3 of the Addendum for further details), due to business needs and solely for achieving the business purposes set out in Clause 3 of this Annex A and to the maximum extent permitted by law and in accordance with the mandatory requirements under the laws and regulations of the PRC. The relevant jurisdictions including Mainland China, Hong Kong and Singapore have enacted personal data protection laws, and we will also ensure that Minors' personal data is adequately protected in accordance with the Addendum and this Annex A. If you would like to learn more about the storage and cross-border transfer of Minors' personal data, withdraw your consent and/or exercise other rights of Minors in accordance with Clause 4 of this Annex A, please contact us via the means set out in Clause 10 of this Annex A and we will respond to your request to a reasonable extent.

我們不會將未成年人的個人資料轉移給任何公司、組織或個人，但以下情況除外：

We will not transfer Minors' personal data to any company, organisation or individual, except under the following circumstances:

- (1) 經單獨同意的轉移。在獲得您的單獨同意後，我們將根據附錄及本附件A將未成年人的個人資料轉移給其他各方；
Transfer with separate consent. After obtaining your separate consent, we will transfer Minors' personal data to other parties in accordance with the Addendum and this Annex A;
- (2) 當我們參與任何實際或擬議的業務轉讓、股份轉讓、重組、合併、併購、出售、轉讓或購買富通保險的業務時（請參閱富通保險私隱政策第18條及個人資料收集聲明“我們分享個人資料之第三方”段中的內容）；
When we are involved in any actual or proposed transfer of business, transfer of shares, re-structuring, amalgamation, merger, sale, transfer or purchase of FTLife's business (please refer to Clause 18 of the FTLife Privacy Policy Statement and the section of "Those with whom we share personal data" in the PICS);

(3) 我們可能會根據適用的法律和法規、訴訟程序的要求、強制性的行政或司法要求，在其他情況下轉移未成年人的個人資料。
We may otherwise transfer Minors' personal data in accordance with applicable laws and regulations, requirements under legal proceedings, compulsory administrative or judicial requirements.

8. 此段為空白 This paragraph is intentionally left blank

9. 其他 Miscellaneous

附錄第 9 條適用。

Clause 9 of the Addendum applies.

10. 如何聯繫我們 How to contact us

附錄第10條適用於您作為未成年人的父母或法定監護人，可以與我們聯繫或對其中規定的未成年人的個人資料行使權利。

Clause 10 of the Addendum applies to the extent that you as the parents or legal guardians of the Minor(s) may contact us or exercise the Minor(s)' rights over their personal data as provided therein.

11. 不一致或衝突 Inconsistency or conflict

附錄第 11 條適用。

Clause 11 of the Addendum applies.

請在下面的方框中打勾，以確認您的同意。

Please tick the box(es) below to acknowledge your consent.

- 本人，作為未成年人的父母或法定監護人（如適用），理解上述及富通保險私隱政策、個人資料收集聲明、中華人民共和國附錄及附件A中的全部內容，並同意根據上述有關處理未成年人個人資料的目的對未成年人的個人資料的收集、使用及處理。

I, as the parent or the legal guardian (where applicable) of the Minor, understand the above and all the contents of the FTLife Privacy Policy Statement, the PICS, the People's Republic of China Addendum and Annex A to the Addendum, and consent to the collection, use and processing of the Minor's personal data in connection with the Purposes for Minors set out above.

通過勾選此方框，本人，作為未成年人的父母或法定監護人（如適用），亦同意對未成年人的個人資料進行以下全部處理。本人理解，本人可通過取消勾選以下任一方框以拒絕其中內容，但富通保險可能因此無法在未獲本人相關同意的情況下向本人及/或未成年人提供有關產品/服務。

By ticking this box, I, as the parent or the legal guardian of the Minor (where applicable), also consent to all of the following in processing the Minor's personal data. I understand that I may disagree with any of the items below by unticking the individual boxes below, but FTLife may not be able to offer to me and/or the Minor certain goods/services without my relevant consent.

- 本人同意根據上述有關處理未成年人個人資料的目的對未成年人的**敏感個人資料**的收集及處理。
I consent to the collection and processing of the Minor's **sensitive personal data** in connection with the Purposes for Minors set out above.
- 本人同意將未成年人的個人資料（包括**敏感個人資料**）轉移至中國內地以外地區。
I consent to the transfer of the Minor's personal data (including **sensitive personal data**) to outside Mainland China.
- 本人同意向第三方提供未成年人的個人資料（包括**敏感個人資料**）。
I consent to providing the Minor's personal data (including **sensitive personal data**) to third parties.
- 本人，作為未成年人的父母或法定監護人（如適用），同意上述全部內容。
I, as the parent or the legal guardian (where applicable) of the Minor, agree to all of the above.

如本人，作為未成年人的父母或法定監護人（如適用），不同意富通保險私隱政策、個人資料收集聲明、中華人民共和國附錄及/或本附件A中的內容，本人理解本人可以聯繫富通保險保障資料主任（地址：香港特別行政區富通保險有限公司客戶服務中心，九龍海濱道123號綠景NEO大廈7樓）或發送電子郵件到 csc@ftlife.com.hk（標記為機密），以瞭解未成年人的選擇和法律權利，並作出適當的安排。

If I, as the parent or the legal guardian of the Minor (where applicable), do not agree with the contents of FTLife Privacy Policy Statement, the PICS, the People's Republic of China Addendum and/or this Annex A, I understand that I can contact FTLife's Data Protection Officer, FTLife Customer Service Centre, FTLife Insurance Company Limited at FTLife, 7/F, NEO, 123 Hoi Bun Road, Kowloon, Hong Kong SAR or via email at csc@ftlife.com.hk (marked Confidential) to understand the Minor's choices and rights and make appropriate arrangements.

受保人父母姓名或法定監護人
(如受保人18歲以下)
Name of Insured's parent
or legal guardian
(if insured aged 18 below)

X

受保人父母或法定監護人簽署
(如受保人18歲以下)
Signature of Insured's parent
or legal guardian
(if insured aged 18 below)

簽署日期 (日 / 月 / 年)
Signed on (DD / MM / YY)