PERSONAL INFORMATION COLLECTION STATEMENT

Liberty International Insurance Limited ("we", "us" "Liberty" or "the Company") may use the personal data we collect about you, which may include your name, address, email address, telephone number and other contact details, date of birth, bank account or credit/debit card details, HKID card and/or passport number and in some cases, medical records and/or other data, and which we may collect when, for example, you apply for, renew or make a claim under a policy and/or you correspond with us, for the following purposes:

- i) processing and evaluating your insurance application and any future insurance application you may make;
- ii) administering your insurance policy and providing services in relation to your insurance policy;
- iii) undergoing any alternations, variations, cancellation or renewal of any insurance and related services;
- iv) investigating, analysing, processing and paying claims made under your insurance policy;
- v) conducting identity, medical or credit checks;
- vi) designing insurance and other financial products and/or services for customers' use;
- vii) exercising any right under the insurance policy including right of subrogation, if applicable;
- viii) invoicing and collecting premiums and outstanding amounts from you;
- ix) reinsurance purposes;
- conducting research, surveys and analysis for the purpose of product design and/or the development and improvement of our services to you;
- xi) conducting statistical or actuarial research, data matching and/or verification purposes;
- xii) the operation and administration of the Company's internal business including without limitation any corporate reorganisation;

- xiii) contacting you for any of the above purposes;
- xiv) other ancillary purposes which are directly related to the above purposes; and
- xv) complying with any applicable laws, regulations or any industry codes, guidelines, requests from regulators, industry bodies, government agencies, law enforcement agencies and court orders.

You may also provide us with certain personal data about other proposed insured person(s) or third parties such as your dependents, and if you do so you confirm that you have their consent to provide their personal data to us.

Such personal data may be disclosed, shared, divulged, supplied or otherwise transferred to the following persons for the purposes set out in the above paragraph or directly related purposes or as otherwise permitted by applicable law:

- a) any of our directors, officers, employees, representatives, agents or delegates;
- any of our shareholders or related corporations, and any of their successors or assigns, and their directors, officers, employees, representatives, agents or delegates;
- c) any service providers, agents, contractors, delegates, suppliers or third parties (or subcontractors of the foregoing) which we may appoint from time to time to provide us with services in connection with the website and/or the products and services that we offer to you, and their directors, officers, employees, representatives, agents or delegates;
- business partners (including reinsurers, brokers and bank partners), associates and third party service providers when reasonably necessary, and on a need-toknow basis;
- e) our professional advisers, consultants and auditors and any person who we believe in good faith to be your legal advisers or other professionals;
- f) anyone who takes over or may take over all or part of our rights or obligations under this Personal Information Collection Statement ("PICS") or anyone this PICS (or any part of it) is transferred to or may be transferred to;
- g) another entity in the event Liberty is intended to be acquired by or merged with, or is acquired by or is merged with, that another entity;

- h) any relevant governmental or regulatory authority pursuant to a request by any relevant governmental or regulatory authority, or any person to whom we are, in our belief in good faith, under an obligation to make disclosure as required by any applicable laws;
- third parties for direct marketing purposes with your written consent and in accordance with our PICS (see further details in Direct Marketing section below); and/or
- j) parties whom assist us in carrying out the purposes laid out above in this PICS.

We may transfer, store, process and/or deal with such personal data outside Hong Kong. The personal data will only be transferred to locations where we are satisfied that adequate or comparable levels of protection are in place to protect personal data held in that jurisdiction, and (where we are required to do so) with your consent. In doing so, we will comply with all applicable data protection and privacy laws, including the Hong Kong Personal Data (Privacy) Ordinance.

In the unlikely event that our or substantially all of any of our assets are acquired by an unrelated third party, such personal data may be one of the transferred assets. We may disclose the personal data, on a confidential basis, to any prospective transferee and its professional advisors (in each case whether within Hong Kong or overseas) for the purposes of their due diligence investigations, the completion of any such transaction and the continued operation of the acquired business.

If you do not agree to the provision of the personal data requested or the use of such data for the above purposes, we may not be able to process your application and render the services or to otherwise correspond with you.

You may in future withdraw your consent to the use and provision of your personal data for Direct Marketing or your consent to the Personal Information Collection Statement by contacting our Data Privacy Officer.

You may seek access to and request correction of any personal data we hold about you by contacting our Data Privacy Officer in writing at Suite 304-306, 3/F, 12 Taikoo Wan Road, Taikoo Shing, Hong Kong.

Liberty is committed to ensuring your personal data is kept secure and confidential and not kept for longer than is necessary.

DIRECT MARKETING

With your consent, we may

- use your personal information, including your name, contact details, products and services portfolio information, demographics data and/ or policy details, held by us from time to time for direct marketing;
- conduct direct marketing in related to insurance, financial services or other related products and services provided by us, our affiliates, our cobranding partners, our business partners and/or our intermediaries; and/or

provide the data described in 1) above to all or any of the persons described in 2) above for use by them in marketing those products and services.

Before using your personal information as set out in Direct Marketing statement above, we must obtain your consent.

You may in future withdraw your consent to the use and provision of your personal data for Direct Marketing or your consent to the Personal Information Collection Statement by contacting our Data Privacy Officer.

You may seek access to and request correction of any personal data we hold about you by contacting our Data Privacy Officer by writing at Suite 304-306, 3/F, 12 Taikoo Wan Road, Taikoo Shing, Hong Kong.

Note: In case of discrepancies between the English and Chinese version of this PICS, the English version shall apply and prevail.

(Separate from PICS)

Opt-out from Use of Personal Data in Direct Marketing

Liberty would not use your personal data for direct marketing without your consent.

If you do not consent to Liberty's use of your personal data for direct marketing purposes as set out in Liberty's Personal Information Collection Statement, please tick the box:

[] I do not consent Liberty to use my personal data for direct marketing.

Note: If you do not tick the box, you give consent that Liberty may use your personal data for direct marketing purposes. Once processed, you authorise Liberty to replace all your previous selections regarding direct marketing. Please note that if you are an existing customer of Liberty, Liberty will proceed to update your records regarding the use of your personal data for direct marketing following the acceptance/approval of your application by Liberty. However, if you wish to update your records regarding the use of your personal data for direct marketing with immediate effect, please contact +852 8100 2402 to make the necessary arrangements.

Signature of Applicant

Date