



## **FWD online membership – Personal Information Collection Statement**

1. To facilitate your FWD online membership registration, it is necessary for you to provide your full name, email address and mobile telephone number to **FWD Life Insurance Company (Bermuda) Limited** and **FWD General Insurance Company Limited** (collectively the "Company"). Failure to provide the necessary information may result in the Company being unable to process your registration or provide details of our products and services which suit your needs. The Company may also generate and compile additional personal data using the information and particulars provided by you. All personal data held, collected, generated and compiled by the Company about you from time to time is collectively referred to in this PICS as "Your Personal Data".
2. As detailed in this PICS, Your Personal Data may also be processed by the Company's subsidiaries, holding companies, associated or affiliated companies and companies controlled by or under common control with the Company (collectively, "the Group").
3. The purposes for which Your Personal Data may be used are as follows:
  - (i) to provide you with details of our services and products, which may include, without limitation, insurance, pension, financial and wealth management services and products;
  - (ii) processing, assessing and determining any requests made by you in connection with our services or products and maintaining your account with the Company;
  - (iii) developing insurance and other financial services and products;
  - (iv) meeting disclosure obligations and other requirements imposed by or for the purposes of any laws, rules, regulations, codes of practice or guidelines (whether applicable in or outside Hong Kong) binding on the Company or any other member of the Group including making disclosure to any legal, regulatory, governmental, tax, law enforcement or other authorities (including for compliance with sanctions laws, the prevention or detection of money laundering, terrorist financing or other unlawful activities) or to any self-regulatory or industry bodies such as federations or associations of insurers;
  - (v) for statistical or actuarial research undertaken by the Company or any member of the Group; and
  - (vi) fulfilling any other purposes directly related to (i) to (v) above.
4. Your Personal Data will be kept confidential, but to facilitate the purposes set out in paragraph 3 above, the Company may transfer, disclose, grant access to or share Your Personal Data with the following parties:
  - (i) other members of the Group, including FWD Financial Planning Limited and FWD Pension Trust Limited;
  - (ii) any agent, contractor or service provider providing administrative, telecommunications, computer, call-centre, data processing, printing, redemption or other services in connection with the business of the Company; and/or

- (iii) any official, regulator, ministry, law enforcement agent or other person (whether within or outside Hong Kong) to whom the Company or another member of the Group is under an obligation or otherwise required or expected to make disclosures under the requirements of any law, rules, regulations, codes of practice or guidelines (whether applicable in or outside Hong Kong).
5. Your Personal Data may be transferred or disclosed to any assignee, transferee, participant or sub-participant of all or any substantial part of the Company's business.
  6. The Company is only allowed to (i) use Your Personal Data in direct marketing; or (ii) provide Your Personal Data to another person or company for its use in direct marketing if you provide your consent or do not object in writing.
  7. In connection with direct marketing, the Company intends:
    - (i) to use your name and contact details held by the Company from time to time in direct marketing to market the following classes of services and products offered by the Company and/or Our Business Partners (being providers of the product and services described below) from time to time:
      - a. insurance services and products;
      - b. wealth management services and products;
      - c. pensions, investments, brokering, financial advisory, credit and other financial services and products;
      - d. health-check and wellness services and products;
      - e. media, entertainment and telecommunications services;
      - f. reward, loyalty or privileges programmes and related services and products; and
      - g. donations and contributions for charitable and/or non-profit making purposes.
    - (ii) to provide your name and contact details to any members of the Group and/or Our Business Partners for their use in direct marketing the classes of services and products described in paragraph 8(i) above (including, in the case of Our Business Partners, for money or other commercial benefit).

**If you do NOT wish the Company to use Your Personal Data in direct marketing or provide Your Personal Data to other members of the Group and/or Our Business Partners for their use in direct marketing (as described in paragraph 7 above), you may write to our Corporate Data Protection Officer at the address below to opt out from direct marketing at any time.**

8. To facilitate the purposes set out in paragraphs 3 and 7 above, the Company may transfer, disclose, grant access to or share Your Personal Data with the parties set out in paragraphs 4 and 7(ii) and you acknowledge that those parties may be based outside Hong Kong and that Your Personal Data may be transferred to places where there may not be in place data protection laws which are substantially similar to, or serve the same purposes as, the Personal Data (Privacy) Ordinance.
9. Under the Personal Data (Privacy) Ordinance:
  - (i) you have the right to request access to Your Personal Data held by the Company and request correction of any of Your Personal Data which is incorrect; and
  - (ii) the Company has the right to charge you a reasonable fee for processing and complying with your data access request.



10. Requests for access to or correction of Your Personal Data should be made in writing to:

Corporate Data Protection Officer  
FWD Life Insurance Company (Bermuda) Limited  
1st Floor, FWD Financial Centre  
308 Des Voeux Road Central  
Hong Kong

Should you have any queries, please do not hesitate to call our Customer Service Hotline 3123 3123.

11. In case of discrepancies between the English and Chinese versions of this PICS, the English version shall apply and prevail.
12. The Company reserves the right, at any time effective upon notice to you, to add to, change, update or modify this PICS.
13. By accepting this PICS, you consent to the transfer of Your Personal Data outside Hong Kong and you understand Your Personal Data may not be protected to the same or similar level in Hong Kong.