

Home Insurance Claim Form
家居保險索償書

(Please fill in this claim form in Block Letter 請用正楷填寫)

I. Personal Information 個人資料

Name (Mr./Mrs./Ms.): Policy No.:
姓名(先生/太太/女士): 保單號碼:
Correspondence Address: E-mail Address
通訊地址: 電郵地址:
Telephone No.: (Day) (Night) Fax No.:
電話號碼: (日) (夜) 傳真號碼:

II. Description of Accident and Damage/Loss 意外詳情及損壞情況
(If accident is severe, please contact us immediately via tel. 2290 3560 如遇上嚴重意外, 請即致電本公司: 2290 3560)

Date Time Location
日期 時間 地點
Who discovered accident Witness
由誰發現 證人
Details of Accident and Cause(s)
意外的詳情/成因
Total Claimed Amount (HKD)
索償總數(港幣)

III. Particulars of Damaged / Lost Properties 財物損失索償細節
(Please attach separate sheets if needed 如空位不足, 請另附紙張)

Note: Please attach the relevant invoices, receipts, repair quotations, photographs, if possible.
請注意: 請儘量附上有關之發票、收據、維修報價單及相片以加快賠償批核

Items 物件	Owner 物主	Date of Purchase 購買日期	Purchase Price (HKD) 購買時價值(港幣)	Claimed Amount 索償金額/維修費(港幣)	✓ if documents attached 如附上相關文件, 請✓
1.					
2.					
3.					
4.					
5.					
6.					
7.					
8.					

IV. Particulars of the Injured if there is casualty in the accident 如意外涉及受傷, 請提供傷者資料

Note: Please attach original medical receipts 請注意: 請儘量附上有關之門診收據及住院收據正本以加快賠償批核

Name of Injured 傷者姓名	Details of Injury 受傷情況

V. Other Information 其他資料

Have you sustained a loss of this nature before? 閣下以前是否有遭受同類損失 ?

No 否 Yes/Details 是/請詳述

Is the property for which you are claiming insured elsewhere? 索償之物品是否有其他保險公司承保?

No 否 Yes/Details 是/請詳述

Does any other person/ party has interest in the property such as owner, mortgagee or trustee? 是否有其他人對索償之物品、費用有權益?

No 否 Yes/Details 是/請詳述

Have you reported this accident to the Police? 閣下是否有向警方報告此次意外事件?

No 否 Yes/Details: 是/請詳述:

Date 日期 Time 時間 Name of Police Station 警署名稱

Informant 報案人姓名 Police Report No. 警方報告號碼

(If a statement has been made by you, your family or your employee, please attach a copy of the statement)

(如閣下/閣下的家庭成員/家庭傭工曾錄取口供請附副本)

(For Theft, Burglary Only 只適用於失竊/爆竊)

Is there any sign of forcible entry into or out of the premises? 居所是否有留下任何匪徒強行進入/出痕跡? No 否 Yes 是

How did the culprit(s) enter into the premises? 匪徒如何進入/出該寓所?

.....

Were the premises unoccupied at the time of theft? 行竊發生時該寓所是否空置?

No 否 Yes/ Please state the period of unoccupancy 是/請說明從何時開始至那時

Declaration 聲明

I/We hereby declare to the best of my/our knowledge and belief, the information and statements provided in this claim form by me/us is/are true and complete.

本人/吾等謹此聲明，盡本人/吾等所知所信，在此索償申請表所提供的一切資料及陳述均屬詳盡及正確無誤。

I/We confirm having read and understand the Company's Personal Information Collection Statement as accompanied with this form.

本人/吾等確認已閱讀及明白隨本表格附上有關貴公司的收集個人資料聲明。

Date
日期 _____

Signature of Claimant
索償人簽署 _____

(If you appoint us to obtain the police statement, please complete and return this form. The process will take four to six weeks)
(閣下亦可選擇由本公司向警方索取口供副本，請填寫及寄回此授權書。索取口供程序將需四至六星期完成)

LETTER OF AUTHORIZATION
索取口供紙授權書

Your Ref.:
Our Ref.:

Dear Sirs,
敬啟者:

Date of Incident :
遇事日期
Location of Incident :
遇事地點
Nature of Incident :
事件:

I/We _____, holder of HKID Card No. _____ hereby
authorize Paofoong Insurance Company (Hong Kong) Limited to obtain a copy of the statement/report
I/We made to you following the captioned incident.

本人 _____，香港身份證號碼為 _____，
現授權寶豐保險(香港)有限公司向 貴警署索取有關之口供/報告一份。

Informant's Signature
報案人簽署

Date
日期

Name (Block Letter)
姓名 (正楷)



寶豐保險 (香港) 有限公司 (「本公司」) 乃上海商業銀行有限公司的附屬公司。在本聲明內, 上海商業銀行有限公司連同任何其附屬公司、任何其直接或間接控股公司、或任何上述控股公司的任何附屬公司、聯屬公司或聯繫實體, 將統稱為「上海商業銀行集團」。

為從個人資料 (私隱) 條例 (「條例」), 本公司特此通知閣下以下事項:

- (A) 在申請及接受保險產品及服務時, 及當本公司提供與保險產品及服務相關之其他服務時, 閣下有需要不時向本公司提供個人資料。
- (B) 如閣下未能提供有關資料, 可導致本公司無法處理閣下的保險申請或向閣下提供或繼續提供保險產品及服務及/或其他相關服務。
- (C) 本公司亦可能會在日常業務運作的過程中向閣下收集資料, 例如當閣下向本公司提出保險索償、當在一般情況下以口頭或書面形式與本公司溝通, 或以其他方式進行作為本公司所提供服務一部分的交易時。本公司亦會向第三方 (包括閣下因本公司產品及服務的推廣及/或因申請本公司產品及服務而接觸的第三方服務供應商) 收集與閣下有關的資料。
- (D) 本公司可視乎情況不時將閣下之資料使用、處理、儲存、轉移、披露及/或交換 (不論在香港特別行政區或其他地方), 以作下述用途: -
- (i) 處理及評估保險產品及服務的申請;
 - (ii) 為閣下提供保險產品及服務及處理閣下就本公司的保險產品及服務提出的要求, 包括但不限於要求增加、更改、刪除、維持或管理保障項目或受保人, 訂立直接付款安排及保單取消、更新或復效申請;
 - (iii) 處理、判定保險索償及就索償抗辯、進行任何附帶調查及行使代位權;
 - (iv) 執行與所提供的保險產品及服務相關的功能及活動, 如核實身份、資料核對及再保險之安排;
 - (v) 製作數據及進行研究, 設計保險產品及服務以提升本公司的服務質素;
 - (vi) 推廣服務、產品及其他標的 (本公司或會因而獲得酬勞) (詳情請參閱下述第(G)段);
 - (vii) 行使本公司向閣下提供保險和服務時有關的權利, 例如釐定閣下拖欠的任何款項的金額, 及向閣下或其他為閣下的債務提供任何擔保或承諾之人士, 追收和收回拖欠的任何款項;
 - (viii) 履行根據下列適用於本公司及/或上海商業銀行集團具有約束力或適用或期望其遵守的就披露及使用資料的義務、規定或安排:
 - (1) 不論於香港特別行政區境內或境外及不論目前或將來存在的對其具法律約束力或適用的任何法律;
 - (2) 不論於香港特別行政區境內或境外及不論目前或將來存在的任何法律、監管、政府、稅務、執法或其他機關, 或保險或金融服務供應商的自律監管或行業組織或協會作出或發出的任何指引或指導;
 - (3) 本公司或上海商業銀行集團因其位於或跟相關本地或外地的法律、監管、政府、稅務、執法或其他機關, 或保險或金融服務供應商的自律監管或行業組織或協會的司法管轄區有關的金融、商業、業務或其他利益或活動, 而向該等本地或外地的法律、監管、政府、稅務、執法或其他機關, 或有關的自律監管或行業組織或協會承擔或被彼等施加的任何目前或將來的合約或其他承諾;
 - (ix) 遵守上海商業銀行集團為符合制裁或預防或偵測清洗黑錢、恐怖分子融資活動或其他非法活動的任何方案就於上海商業銀行集團內共用資料及資訊及/或資料及資訊的任何其他使用而指定的任何義務、要求、政策、程序、措施或安排;
 - (x) 允許本公司的權益或業務的實際或建議承讓人、受讓人、參與人或附屬參與人, 就擬涉及的轉讓、出讓、參與或附屬參與的交易進行評估; 及
 - (xi) 一切與上述有關聯、有附帶性及有關之用途。
- (E) 本公司會對持有之資料保密, 惟可能會視乎情況將有關資料提供給下述各方作第(D)段列出的用途: -
- (i) 任何代理人、承辦人或就本公司之業務運作, 包括行政、數據處理、儲存、電訊、電腦、調查、收數、和付款服務, 或就與保險產品及服務相關之其他服務, 向本公司提供服務之第三方服務供應商 (如法律顧問、會計師、理賠調查員、公證人、醫護及復康顧問、考察員、專家、維修人員、醫療服務提供者、緊急支援服務提供者、收數公司及資料處理公司);
 - (ii) 涉及索償時之相關機構如航空公司、交通工具機構、旅行社、酒店、零售商、物業管理公司、其它保險公司、及政府機構包括警察局、消防局及入境署;
 - (iii) 任何對本公司或上海商業銀行集團任何集團公司有保密責任的其他人士, 包括對本公司有保密資料明文或指示承諾之上海商業銀行集團任何集團公司、業務伙伴或其他商號或聯營機構;
 - (iv) 閣下因申請本公司的產品及服務而選擇接觸的第三方服務供應商;
 - (v) 保險中介人、再保險中介人、再保險公司及共保險公司;
 - (vi) 本公司或上海商業銀行集團為遵守任何法律規定, 或根據法律、監管、政府、稅務、執法或其他機關, 或保險或金融服務供應商的自律監管或行業組織或協會所作出或發出對本公司或上海商業銀行集團具有約束力或適用或期望其遵守的規則、規例、實務守則、指引或指導, 或根據本公司或上海商業銀行集團向本地或外地的法律、監管、政府、稅務、執法或其他機關, 或保險或金融服務供應商的自律監管或行業組織或協會的任何合約或其他承諾 (以上不論於香港特別行政區境內或境外及不論目前或將來存在的), 而有義務或以其他方式被要求向其作出披露的任何人士;
 - (vii) 本公司的權益或業務之任何實際或建議承讓人、受讓人、參與人或附屬參與人;
 - (viii) 第三方獎賞、客戶或會員、聯營及優惠計劃供應商;
 - (ix) 本公司及/或上海商業銀行集團任何集團公司的聯營夥伴 (該等聯營夥伴的名稱會在有關服務和產品的申請表格及/或宣傳資料上列明);
 - (x) 慈善或非牟利機構; 及
 - (xi) 本公司聘用的外部服務提供者 (包括但不限於郵遞機構、電訊公司、電話銷售及直銷代理、電話服務中心、數據資料處理公司及資訊科技公司) 作第(D)(vi)段所列的用途;
 - (xii) 任何得到閣下明確或暗示同意的人士; 及
 - (xiii) 任何與第(D)(vii)段有關人士
- 該等資料可能被轉移至香港特別行政區境外。
- (F) 閣下的資料或會在本公司或上述第(E)段所述之接收資料者認為適當及有需要的香港特別行政區以外的其他司法管轄區處理、儲存及轉移或披露, 並或會根據該地的慣例、法律、法則及規定 (包括任何政府行政措施及政令), 由該司法管轄區的監管機構或其他主管當局發出的守則、指引、通告及指示處理、儲存、發放或披露資料。
- (G) 本公司可能把閣下的個人資料用於直接促銷, 而本公司為該用途須獲得閣下同意 (包括表示不反對), 但條例所指明的豁免情況除外。就此, 請注意:
- (i) 本公司可能把本公司不時持有閣下的姓名、聯絡資料、產品及服務組合資料、交易模式及行為、財務背景及人口統計數據用於直接促銷;
 - (ii) 可用作促銷下列類別的服務、產品及促銷標的:
 - (1) 保險、財務、信用卡、銀行及相關服務和產品;
 - (2) 獎賞、客戶或會員或優惠計劃及相關服務和產品;
 - (3) 由本公司及/或上海商業銀行集團任何集團公司的聯營夥伴提供的服務和產品 (該等聯營夥伴的名稱會於有關服務及產品(視情況而定)的申請表格及/或宣傳資料上列明); 及
 - (4) 為慈善及/或非牟利用途的捐款及捐贈;
 - (iii) 上述服務、產品及促銷標的可能由本公司及/或下列各方提供或 (就捐款及捐贈而言) 徵求:
 - (1) 上海商業銀行集團任何集團公司;
 - (2) 第三方獎賞、客戶或會員、聯營或優惠計劃供應商;
 - (3) 本公司及/或上海商業銀行集團任何集團公司的聯營夥伴 (該等聯營夥伴的名稱會於有關服務及產品 (視情況而定) 的申請表格及/或宣傳資料上列明); 及/或
 - (4) 慈善或非牟利機構;
 - (iv) 除由本公司促銷上述服務、產品及促銷標的以外, 本公司亦擬將上述第(G)(i)段所述的資料提供予上述第(G)(iii)段所述的全部或任何人士, 以供該等人士在促銷該等服務、產品及促銷標的中使用, 而本公司為此用途須獲得閣下書面同意 (包括表示不反對);
 - (v) 本公司可能因如上述第(G)(iv)段所述將資料提供予其他人士而獲得金錢或其他財產的回報。如本公司會因提供資料予其他人士而獲得任何金錢或其他財產的回報, 本公司會於上述第(G)(iv)段所述徵求閣下同意或不反對時如是通知閣下。
- 如閣下不希望本公司如上述使用閣下的個人資料或將閣下的個人資料提供予其他人士作上述直接促銷用途, 閣下可隨時通知本公司行使閣下的選擇權拒絕促銷, 此項安排不另收費。閣下可根據本聲明第(H)段所提供的聯絡方法以書面向本公司的個人資料保護主任提出有關要求, 或於有關的申請表格內向本公司表達閣下拒絕促銷的意願 (如適用)。
- (H) 根據條例中之條款, 閣下有權:
- (1) 向本公司查核是否持有閣下的個人資料及查閱該等資料;
 - (2) 要求本公司更正有關閣下不準確之資料; 及
 - (3) 查明本公司對個人資料之政策及慣例、及獲告知本公司持有之個人資料種類。
- 閣下如欲行使有關權利, 請以書面經以下聯絡方法向本公司的個人資料保護主任提出:
- 寶豐保險 (香港) 有限公司資料保護主任, 香港九龍觀塘巧明街100號, Two Landmark East, 28樓
傳真: (852) 2626 0704
- (I) 根據條例的條款, 本公司有權就處理任何查閱或更改資料之要求收取合理費用。
- (J) 閣下明白其與本公司職員的電話談話內容可能被錄音及用作證據, 而本公司並不會再另行通知。
- (K) 本公司只會根據上述任何用途上的合理需要及適用法例或規例或規定的期間保存閣下的個人資料。
- (L) 本聲明不會限制閣下在條例下所享有之權利。
- (M) 本聲明的中英文版如有歧異, 概以英文版為準。
- (N) 本聲明會由本公司不時修訂、更改或更新, 並成為閣下與本公司或將與本公司訂定之所有合約、協議、及其他約束性安排之一部份。



Pafoong Insurance Company (Hong Kong) Limited Personal Data (Privacy) Ordinance – Personal Information Collection Statement (the “PICS”)

Pafoong Insurance Company (Hong Kong) Limited (the “Company”) is a subsidiary of Shanghai Commercial Bank Limited, which, together with any of its subsidiaries, any of its direct or indirect holding company, or any subsidiary, affiliate or associated entity of any such holding company are collectively referred to in this PICS as the “SCB Group”.

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

- (A) From time to time, it is necessary for you to supply the Company with personal data in connection with the application for insurance products and services as well as carrying out by the Company of other services relating to these insurance products and services.
- (B) Failure to supply such data may result in the Company being unable to process your application or to provide or continue to provide the insurance products, services and/or the other related services to you.
- (C) Data may also be collected by the Company from you in the ordinary course of the Company’s business, for example, when you lodge insurance claims with the Company, generally communicate verbally or in writing with the Company, or otherwise carry out transactions as part of the Company’s services. The Company will also collect data relating to you from third parties, including third party service providers with whom you interact in connection with the marketing of the Company’s products and services and /or in connection with your application for the Company’s products and services.
- (D) Where applicable, the purposes for which data relating to you may be used, processed, stored, transferred, disclosed and/or exchanged by the Company (whether in the Hong Kong Special Administrative Region or elsewhere) are as follows: -
- (i) processing and evaluating applications for insurance products and services;
 - (ii) providing insurance products and services to you and processing requests made by you in relation to our insurance products and services, including but not limited to your requests for addition, alteration, deletion, maintenance and management of insurance benefits or insured persons, setting up of direct debit facilities as well as cancellation, renewal or reinstatement of insurance policies;
 - (iii) processing, adjudicating and defending insurance claims, conducting any incidental investigation as well as exercising the rights of subrogation;
 - (iv) performing functions and activities incidental to the provision of insurance products and services such as identity verification, data matching, and reinsurance arrangement;
 - (v) preparing statistics and conducting research, and designing insurance products and services with a view to improving the Company’s service;
 - (vi) marketing services, products and other subjects (in respect of which the Company may or may not be remunerated) (please see further details in Paragraph (G) below);
 - (vii) exercising the Company’s rights in connection with provision of insurance products and services to you from time to time, for example, to determine any amount of indebtedness from you and collecting and recovering from you or any person who has provided any security or undertaking for your liability;
 - (viii) complying with the obligations, requirements or arrangements for disclosing and using data that bind on or apply to the Company and/or the SCB Group or that it is expected to comply according to:
 - (1) any law binding or applying to it within or outside the Hong Kong Special Administrative Region existing currently and in the future;
 - (2) any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers within or outside the Hong Kong Special Administrative Region existing currently and in the future;
 - (3) any present or future contractual or other commitment with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers that is assumed by or imposed on the Company or the SCB Group 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 authority, or self-regulatory or industry bodies or associations;
 - (ix) complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the SCB Group and/or any other use of data and information in accordance with any group-wide programmes for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities;
 - (x) enabling an actual or proposed assignee, transferee, participant or sub-participant of the Company’s rights or business to evaluate the transaction intended to be the subject of the assignment, transfer, participation or sub-participation; and
 - (xi) all other incidental and associated purposes relating to any of the above.
- (E) Data held by the Company relating to you will be kept confidential but the Company may provide such information to the following parties, where applicable, for the purposes set out in Paragraph (D): -
- (i) any agent, contractor or third party service provider who provides services to the Company in connection with the operation of its business including administrative, data processing, storage, telecommunications, computer, investigation, debt collection, and payment services as well as other services incidental to the provision of insurance products and services by the Company (such as legal advisors, accountants, claim investigators, loss adjusters, medical and rehabilitation consultants, surveyors, specialists, repairers, medical services providers, emergency services providers, debt collection agencies and data processing companies);
 - (ii) related parties in case of claims such as airlines, transport companies, travel agencies, hotels, retailers, property managements, other insurance companies, and government authorities including police, fire services and immigration;
 - (iii) any other person under a duty of confidentiality to the Company or any group company of the SCB Group including any group company of the SCB Group, a business partner or other merchant or affinity entity which has undertaken expressly or impliedly to keep such information confidential;
 - (iv) third party service providers with whom you have chosen to interact with in connection with your application for the products and services of the Company;
 - (v) insurance intermediaries, reinsurance intermediaries, reinsurers and co-insurers;
 - (vi) any person to whom the Company or the SCB Group is under an obligation or otherwise required to make disclosure under the requirements of any law or rules, regulations, codes of practice, guidelines or guidance given or issued by any legal, regulatory, government, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers binding on or applying to the Company or the SCB Group or with which the Company or the SCB Group is expected to comply, or any disclosure pursuant to any contractual or other commitment of the Company or the SCB Group with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers, all of which may be within or outside the Hong Kong Special Administrative Region and may be existing currently and in the future;
 - (vii) any actual or proposed assignee, transferee, participant or sub-participant of the Company’s rights or business;
 - (viii) third party reward, loyalty, co-branding and privileges programme providers;
 - (ix) co-branding partners of the Company and/or any group company of the SCB Group (the names of such co-branding partners can be found in the application form(s) and/or promotional material for the relevant services and products, as the case may be);
 - (x) charitable or non-profit making organizations; and
 - (xi) external service providers (including but not limited to mailing houses, telecommunication companies, telemarketing and direct sales agents, call centres, data processing companies and information technology companies) that the Company engages for the purposes set out in Paragraph (D)(vi);
 - (xii) any person with the express or implied consent of you; and
 - (xiii) any third party in connection with Paragraph (D) (vii).
- Such information may be transferred to a place outside the Hong Kong Special Administration Region.
- (F) Your data may be processed, stored and transferred or disclosed in and to another jurisdiction outside the Hong Kong Special Administrative Region as the Company or data recipient referred to in Paragraph (E) considers appropriate and necessary. Such data may also be processed, stored, released or disclosed in accordance with the local practices and laws, rules and regulations (including any governmental acts and orders), codes, guidelines, circulars and directions issued by regulatory or other authorities in such jurisdiction.
- (G) The Company may use your personal data in direct marketing. Save in the circumstances exempted in the Ordinance, the Company requires your consent (which includes an indication of no objection) for that purpose. In this connection, please note that:
- (i) the name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data of you held by the Company from time to time may be used by the Company in direct marketing;
 - (ii) the following classes of services, products and subjects may be marketed:
 - (1) insurance, financial, credit card, banking and related services and products;
 - (2) reward, loyalty or privileges programmes and related services and products;
 - (3) services and products offered by the co-branding partners of the Company and/or any group company of the SCB Group (the names of such co-branding partners can be found in the application form(s) and/or promotional material for the relevant services and products, as the case may be); and
 - (4) donations and contributions for charitable and/or non-profit making purposes;
 - (iii) the above services, products and subjects may be provided or (in the case of donations and contributions) solicited by the Company and/or:
 - (1) any group company of the SCB Group;
 - (2) third party reward, loyalty, co-branding or privileges programme providers;
 - (3) co-branding partners of the Company and/or any group company of the SCB Group (the names of such co-branding partners can be found in the application form(s) and/or promotional material for the relevant services and products, as the case may be); and/or
 - (4) charitable or non-profit making organizations;
 - (iv) in addition to marketing the above services, products and subjects itself, the Company also intends to provide the data described in Paragraph (G)(i) above to all or any of the persons described in Paragraph (G)(iii) above for use by them in marketing those services, products and subjects, and the Company requires your written consent (which includes an indication of no objection) for that purpose;
 - (v) The Company may receive money or other property in return for providing the data to the other persons in Paragraph (G)(iv) above and, when requesting your consent or no objection in Paragraph (G)(iv) above, the Company will inform you if it will receive any money or other property in return for providing the data to the other persons.
- If you do not wish the Company to use or provide to other persons your personal data for use in direct marketing as described above, you may, at any time and without charge exercise your opt-out right by notifying the Company. You may write to the Data Protection Officer of the Company at the address or fax number provided in paragraph (H) below, or provide the Company with your opt-out choice in the relevant application form (if applicable).**
- (H) Under and in accordance with the terms of the Ordinance, you have the right :-
- (1) to check whether the Company holds personal data about you and of access to such data;
 - (2) to require the Company to correct any data relating to you which is inaccurate; and
 - (3) to ascertain the Company’s policies and practices in relation to personal data and to be informed of the kind of personal data held by the Company.
- Such requests can be made in writing to the Data Protection Officer of the Company at the following address or fax number :
The Data Protection Officer, Pafoong Insurance Company (Hong Kong) Limited, 28/F., Two Landmark East, 100 How Ming Street, Kwun Tong, Kowloon, Hong Kong
Fax : (852) 2626 0704
- (I) In accordance with the terms of the Ordinance, the Company has the right to charge a reasonable fee for the processing of any data access or correction request.
 - (J) You acknowledge that telephone calls with the Company’s staff may be recorded and used as evidence by the Company without further notice.
 - (K) The Company keeps your personal data only for a period reasonably necessary for any of the above purposes or as prescribed by the applicable laws or regulations.
 - (L) Nothing in this PICS shall limit your rights under the Ordinance.
 - (M) In the event of any inconsistency between the English and Chinese versions of this PICS, the English version shall prevail.
 - (N) This PICS as may be revised, amended or updated from time to time shall be deemed an integral part of all contracts, agreements, and other binding arrangements which you have entered into or intend to enter into with the Company.