

保障範圍一覽表

保障範圍	最高保障金額 港幣(元)	綜合 保險	第三者 保險
☑ 受保車輛損毀 或被盜竊	投保額	✓	✗
☑ 第三者財物損毀 之法律責任 第三者傷亡 之法律責任	每宗意外為 2,000,000 每宗意外為 100,000,000	✓	✓
☑ 「無索償折扣」保障	每年索償總額不超過 50,000	✓	✗
☑ 新車賠償，不計折舊	投保額	✓	✗
☑ 車主及「指定駕駛人」 人身意外及醫療費用保障	人身意外-100,000 醫療費用-5,000	✓	✗
☑ 車頭擋風玻璃保障	每次4,000	✓	✗
☑ 24小時緊急路邊維修	每次2,000	✓	✗ 可提供 轉介服務
☑ 24小時緊急拖車	每次2,000	✓	✗
☑ 後備車輛支援服務	每次意外4,000	✓	✗ 可提供 轉介服務
☑ 追討第三者責任賠償	—	✓	✗
☑ 24小時法律諮詢熱線	—	✓	✓
☑ 24小時索償熱線	—	✓	✓

上海商業銀行有限公司

上海商業銀行有限公司於一九五零年十一月於本港註冊，是香港著名的華資銀行之一，設有本地及海外分行超過四十間。

寶豐保險(香港)有限公司

寶豐保險（香港）有限公司為上海商業銀行有限公司之附屬公司，為客戶提供全面保險服務。

【註】

1. 此保險計劃由寶豐保險（香港）有限公司（「寶豐保險」）承保，寶豐保險獲香港保險業監管局授權及受其監管，於香港特別行政區經營一般保險業務。
2. 上海商業銀行有限公司（「本行」）為寶豐保險之委任保險代理商（牌照號碼FA3130），而有關一般保險產品是寶豐保險而非本行的產品。是否接受或拒絕任何相關一般保險計劃的申請由寶豐保險全權決定。
3. 本小冊子只供參考之用，並只在香港刊發，不能詮釋在香港境外為提供或出售或游說購買寶豐保險的任何產品的要約、招攬及建議，及並不構成保單的一部份。有關本計劃之詳盡條款及細則、保障範圍、不保事項、保單費用及保費，請參閱寶豐保險發給的保單文件及條款。
4. 對於本行與客戶之間因銷售過程或處理有關交易而產生的合資格爭議（定義見金融糾紛調解計劃的金融糾紛調解的中心職權範圍），本行將與客戶進行金融糾紛調解計劃程序；然而，對於有關產品的合約條款的任何爭議則將由寶豐保險與客戶直接解決。
5. 有關投保及產品資訊，歡迎聯絡本行職員查詢。寶豐保險十分重視客戶的寶貴意見，歡迎透過以下途徑向寶豐保險提出建議或投訴：
 - 郵寄至寶豐保險（香港）有限公司
九龍觀塘巧明街100號 Two Landmark East 28樓
 - 致電(852) 2290 3580
 - 傳真至(852) 2626 0704

寶豐保險會於接獲投訴起計3個工作天內發出確認通知，並於14個工作天之內作出回覆。所有投訴個案資料均會絕對保密。

私家車保險計劃



私家車保險計劃

一份用心為您安排的私家車保險計劃

▣ 「無索償折扣」保障 ▶▶▶▶

為保障車主不會因輕微交通意外失去「無索償折扣」，只要在投保期間內累積索償金額不超過港幣50,000元，在續保時車主所享有的「無索償折扣」將不會被扣減。

▣ 新車賠償，不計折舊 ▶▶▶▶

倘若車輛因意外引致完全損毀，或被盜竊，而該車出廠不足一年及車主為第一手登記車主，此保險計劃將會賠償一部相同類型的全新車輛，不會扣除折舊。

▣ 附送車主及「記名駕駛人」人身意外及醫療費用保障 ▶▶▶▶

受保車輛之車主及「記名駕駛人」將自動享有港幣100,000元之人身意外保障，及港幣5,000元之醫療費用保障。

▣ 車頭擋風玻璃保障 ▶▶▶▶

若因意外而導致車頭擋風玻璃損毀及其修理費用不超過港幣4,000元，此私家車保險計劃之賠償不會扣除任何「墊底費」，而在續保時車主所享有之「無索償折扣」亦不會被扣減。

▣ 24小時緊急路邊維修 ▶▶▶▶

若車輛因機械故障或意外損毀而不能行駛，此保險計劃會安排緊急維修服務。亦將會支付有關服務費用，每次最高港幣2,000元。

▣ 24小時緊急拖車 ▶▶▶▶

若車輛因機械故障或意外損毀而經路邊維修後仍未能令車輛行駛，此保險計劃會安排緊急拖車服務。亦將會支付有關服務費用，每次最高港幣2,000元。

▣ 後備車輛支援服務 ▶▶▶▶

若車輛因意外損毀而維修時間超過48小時，或車輛被盜竊超過48小時仍未能被尋回，此保險計劃會賠償租用後備車輛的費用，每次意外最高賠償額為港幣4000元。

▣ 追討第三者責任賠償 ▶▶▶▶

若意外由第三者引起，此保險計劃會協助追討損失包括「墊底費」。

▣ 24小時法律諮詢熱線 ▶▶▶▶

免費之「道路交通」條例諮詢服務。

▣ 24小時索償熱線 ▶▶▶▶

免費的索償程序諮詢服務。

備註：購買「綜合保險」的車主可享有以上各項保障，而購買「第三者保險」車主只可享有「道路交通」條例及索償程序諮詢服務。

主要不保事項

後果損失；折舊及自然損耗；只有輪呔損毀之意外；在地域限制外發生之意外；車輛被用作不在保單內列明之用途；戰爭引起之事件；核子燃料、核能裝置引起之事件；醉酒駕駛；恐怖襲擊。

保費徵費：

根據法例，保險業監管局將按訂明的徵費率收取保險保單的保費徵費。如需進一步資料，請瀏覽保監局網頁 www.ia.org.hk。此小冊子所列出的保費不包括保費徵費。



Pafoong Insurance
寶豐保險

私家車保險計劃 - 報價申請表

Private Motor Car Insurance Plan - Quotation Request Form



上海商業銀行
SHANGHAI COMMERCIAL BANK

請以英文正楷填寫，並在適當空格內填上✓及於*號刪去不適用者。
Please complete in BLOCK LETTERS, tick the appropriate boxes and* delete where inappropriate.

所有項目必須填寫。
All fields are mandatory.

**** 填妥及呈交此表格並不代表保障生效。 ****
**** Completion and submission of this Form does not represent binding of coverage****

I. 投保人資料 Proposer's Details

登記車主全名(請先填寫姓氏)(先生/太太/女士/公司*)
Full Name of Registered Owner (Surname First) (Mr./Mrs./Ms./Company*) _____

出生日期 _____ / _____ / _____ 職業及職位 _____ 電郵地址 _____
Date of Birth (HDD 月MM 年YYYY) Occupation & Position Email Address

聯絡電話號碼 _____ 住宅/公司地址* _____
Contact Tel No. Home/Company Address*

如車主為公司，請同時提供以下資料： **If the Registered Owner is a company, please also provide the following information :**

業務性質 _____ 聯絡人 _____
Business Nature Contact Person

II. 保障選取 Coverage Selection

- 綜合保險 Comprehensive Insurance
投保金額 Insured Value: 港幣 HK\$ _____
- 綜合保險，受保車輛之損毀保障擴展至廣東省
Comprehensive Insurance, with Insured Vehicle's own damage cover extends to Guangdong Province.
投保金額 Insured Value: 港幣 HK\$ _____
- 第三者保險 Third Party Insurance

III. 投保車輛資料 Vehicle's Details

車輛登記號碼 Registration Mark _____ 牌子及型號 Made and Model _____

製造年份 Year of Manufacture _____ 車身類型 Type of Body _____ 汽缸容量 Cubic Capacity (c.c.) _____ 額定功率 Rated Power _____

投保車輛是否仍有「分期付款」? 若“有”，請提供按揭公司名稱。
Is the vehicle still under Hire Purchase? If “Yes”, please provide the name of the Hire Purchase Company _____

IV. 最近期的保險資料 Most Recent Insurance Information

最近期保險公司名稱 Name of most recent Insurance Company _____ 無索償折扣 No Claim Discount _____ %

V. 其他資料 Other Information

請提供經常駕駛此車輛者的資料： Please provide the information of the **person driving this vehicle regularly** :

職業及職位 Occupation & Position	
年齡超過25歲 Over 25 years old	<input type="checkbox"/> 否 No <input type="checkbox"/> 是 Yes
駕駛經驗超過2年 Driving Experience is over 2 years	<input type="checkbox"/> 否 No <input type="checkbox"/> 是 Yes
過去2年曾被吊銷執照或被起訴或被扣超過5分? 如是，請詳述。 Disqualified or prosecuted or deducted for more than 5 driving offence points in the last 2 years? If Yes, please provide details.	<input type="checkbox"/> 否 No <input type="checkbox"/> 是 Yes _____
過去3年曾否涉及交通意外或曾索償? 若是，請提供索償資料及金額。 Involved in any traffic accident or claimed for any losses during the last 3 years? If yes, please provide claims details and amount.	<input type="checkbox"/> 否 No <input type="checkbox"/> 是 Yes _____

VI. 附加資料 (如有) Additional Information (if any)

- 現有保單副本 賠償記錄 其他 _____

只供內部使用 For Internal Use Only

Please check CRM and tick the appropriate box and provide details if applicable :

BL Check on : _____ BL Ref. No. : _____

No matching record True Hit, please specify the code no. : _____

	姓名 Name	職員號碼 Staff No.	業務代表登記號碼 TR Registration No.
業務代表 Technical Representative (TR)			
推介人 Referrer			不適用 N/A

所屬行處 Business Unit _____ 日期 Date _____



Paifoong Insurance

寶豐保險

寶豐保險 (香港) 有限公司

個人資料 (私隱) 條例 - 收集個人資料聲明 (「本聲明」)

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」。

為依從個人資料 (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(I)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) 一切與上述有聯繫、有附帶性及有關之用途。
- (E) 本公司會對持有之資料保密 (但若《中華人民共和國個人信息保護法》(「個人信息保護法」) 適用於本公司處理及/或使用閣下資料, 僅在獲得閣下的單獨同意的情况下) 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、承包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。若個人信息保護法適用於本公司處理及/或使用閣下資料, 本公司將徵求閣下針對該等跨境傳輸活動的單獨同意。
- (F) 若個人信息保護法適用於本公司處理及/或使用閣下資料, 本公司將在和第三方共享閣下的個人資料前, 告知閣下接收方的姓名和聯繫方式、處理和提供閣下個人資料的目的和方式, 以及將要提供和分享個人資料的種類, 並徵求閣下對共享其個人資料的單獨同意。前述的個人資料接收方將僅為實現本聲明下規定的具體目的所需的範圍內使用個人資料, 並在實現目的所需的最短時間內保存個人資料, 或 (若個人信息保護法適用於銀行處理及/或使用閣下資料) 按照個人信息保護法的要求。
- (G) 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。
- (H) 本公司收集的部分資料可能構成個人信息保護法下的「敏感個人信息」, 而只有在採取了嚴格的保護措施且在處理行為具備充分必要性的前提下, 本公司才會處理敏感個人信息。若個人信息保護法適用於本公司處理及/或使用閣下資料, 該等敏感個人信息將在獲得閣下的單獨同意後才進行處理。
- (I) 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(I)(i)段所述的資料提供予上述第(I)(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(I)(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(I)(iv)段所述徵求閣下同意或不反對時如是通知閣下。
- (J) 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)。
- (K) 根據條例中之條款, 及 (若個人信息保護法適用於本公司處理及/或使用閣下資料) 信息保護法, 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;
 - (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。

- (4) 若個人信息保護法適用於本公司處理及/或使用閣下資料，要求本公司刪除閣下的個人資料；
- (5) 若個人信息保護法適用於本公司處理及/或使用閣下資料，反對以某種特定方式使用閣下個人資料；
- (6) 若個人信息保護法適用於本公司處理及/或使用閣下資料，要求對處理閣下個人資料的規則進行解釋說明；
- (7) 若個人信息保護法適用於本公司處理及/或使用閣下資料，且滿足個人信息保護法的要求的情況下，要求本公司將閣下向本公司提供的個人資料轉移給閣下選擇的第三方；
- (8) 若個人信息保護法適用於本公司處理及/或使用閣下資料，撤回對收集、處理或轉移閣下個人資料的同意（閣下應注意，閣下撤回其同意可能導致本公司無法提供保險服務）；及
- (9) 若個人信息保護法適用於本公司處理及/或使用閣下資料，要求對自動化決策過程中產生的決策進行解釋，以及拒絕接受僅由自動化決策技術作出的決定。

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

- (K) 根據條例的條款，及（若個人信息保護法適用於本公司處理及/或使用閣下資料）個人信息保護法允許的情況下，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。
- (L) 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。
- (M) 本公司只會根據上述任何用途上的合理需要或適用法例或規例或規定的期間保存閣下的個人資料。
- (N) 本聲明不會限制閣下在條例和個人信息保護法下所享有之權利。
- (O) 本聲明中英文版如有歧異，概以英文版為準。
- (P) 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。

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GI-PDPO-Jun2024



Paofong Insurance
寶豐保險

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

Paofong 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 (I) 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, subject to your separate consent (insofar as the Personal Information Protection Law of the People’s Republic of China (“PIPL”) is applicable to the Company’s process and/or use of your data) 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. Insofar as the PIPL is applicable to the Company’s process and/or use of your data, we will obtain your separate consent in relation to such international transfers.
- (F) To the extent required under the PIPL, the Company will, prior to sharing your personal data with third parties, notify you of the name and contact details of the recipients, the purposes and means of processing and provision of your personal data, and the types of personal data to be provided and shared, and obtain your separate consent to the sharing of your personal data. The foregoing data recipients will use the personal data to the extent necessary for the specific purposes set out in this PICS and store the personal data for the minimum length of time required to fulfil the purposes, or insofar as the PIPL is applicable to the Company’s process and/or use of your data, in accordance with the PIPL.
- (G) 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.
- (H) Some of the data collected by the Company may constitute sensitive personal data under the PIPL. The Company will only process sensitive personal data if strict protection measures are put in place and there is sufficient necessity to justify the processing. Insofar as the PIPL is applicable to the Company’s process and/or use of your data, such sensitive personal data will be processed with your separate consent.
- (I) 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 (I)(i) above to all or any of the persons described in Paragraph (I)(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 (I)(iv) above and, when requesting your consent or no objection in Paragraph (I)(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 (J) below, or provide the Company with your opt-out choice in the relevant application form (if applicable).**
- (J) Under and in accordance with the terms of the Ordinance and (insofar as the PIPL is applicable to the Company’s process and/or use of your data) the PIPL, 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;
 - (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.
 - (4) insofar as the PIPL is applicable to the Company’s process and/or use of your data, to request the Company to delete your personal data;
 - (5) insofar as the PIPL is applicable to the Company’s process and/or use of your data, to object to certain uses of your personal data;

- (6) insofar as the PIPL is applicable to the Company's process and/or use of your data, request an explanation of the rules governing the processing of your personal data;
- (7) insofar as the PIPL is applicable to the Company's process and/or use of your data, to ask that the Company transfer personal data that you have provided to the Company to a third party of your choice under circumstances as provided under the PIPL;
- (8) insofar as the PIPL is applicable to the Company's process and/or use of your data, to withdraw any consent for the collection, processing or transfer of your personal data (you should note that withdrawal of your consent may result in the Company being unable to provide you with insurance services); and
- (9) insofar as the PIPL is applicable to the Company's process and/or use of your data, to have decisions arising from automated decision making (ADM) processes explained and to refuse to such decisions being made solely by ADM.

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, Paofoong Insurance Company (Hong Kong) Limited, 28/F., Two Landmark East, 100 How Ming Street, Kwun Tong, Kowloon, Hong Kong
Fax : (852) 2626 0704

- (K) In accordance with the terms of the Ordinance, and (insofar as the PIPL is applicable to the Company's process and/or use of your data) as permitted under the PIPL, the Company has the right to charge a reasonable fee for the processing of any data access or correction request.
- (L) You acknowledge that telephone calls with the Company's staff may be recorded and used as evidence by the Company without further notice.
- (M) 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.
- (N) Nothing in this PICS shall limit your rights under the Ordinance and the PIPL.
- (O) In the event of any inconsistency between the English and Chinese versions of this PICS, the English version shall prevail.
- (P) 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.

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Effective Date: 12 June, 2024