

Luen Fung Hang Insurance Company Limited
Privacy Policy Statement

Luen Fung Hang Insurance Company Limited ("Our Company") as a provider of insurance products and services, the collection and use of the personal information of our customers is fundamental to our daily business operations. Therefore, our Company is committed to safeguarding your privacy and pledge to observe the requirements of the Lei da Protecção de Dados Pessoais (Lei n.º 8/2005 of the Laws of Macau Special Administrative Region).

Our Company will only collect, use or disclose personal data in accordance with the Lei da Protecção de Dados Pessoais and this Privacy Policy Statement. This Privacy Policy Statement may amend from time to time. The update version will be available on our Company's website. You should check the Privacy Policy Statement regularly for changes.

1. Aim of Collection of Personal Data

Our Company will only collect personal data which is adequate and necessary and only directly or indirectly related to our provision of insurance products or services and for the purpose of our collection of personal data as set out in our Personal Information Collection Statement.

2. Collection of Personal Data

Our Company collects the personal data of customers and / or potential customers in the following circumstances:

- i) when you apply for our Company's insurance product and service;
- ii) when you request our Company to alter, vary, cancel or renew any of our company's insurance product and service;
- iii) when you make a claim;
- iv) when you enquiry about your existing insurance product and service;
- v) when you register our marketing campaigns/ subscribe our customers' newsletters; and
- vi) when you use for our online service/ our mobile application.

3. Accuracy of Personal Data

In order to ensure the accuracy of personal data being collected, our Company may, in so far as the circumstances permit, require the person whose data is being collected to provide original information/documents/identity proofs etc for examination and verification.

4. Security of Personal Data

All personal information collected by our Company will be retained separately in accordance with their nature and requisite period of retention. All personal data is only accessible by such person who is responsible for those data or person who is necessary to examine those data or person who is authorised to read those data. Save as the aforesaid, all personal data will be kept or locked up at an appropriate place.

5. Disclosure of Personal Data

Unless the disclosure is permitted by consent of the Data Subject and / or regulated by any Law (whether within or outside Macao Special Administrative Region) binding on our Company (e.g. the provisions of the Inland Revenue Ordinance, and provisions relating to the Automatic Exchange of Financial Account Information), All Personal Data will not be disclosed to other parties.

6. Direct Marketing

The Data Subject may exercise his opt-out right by notifying our Company under Article 12 (2) of the Lei da Protecção de Dados Pessoais without charge. Our Company will not use or

provide to other persons his data for use in direct marketing.

7. Personal Data Access or Correction

Our Company would comply with and process all data access and correction requests in accordance with the provisions of the Lei da Protecção de Dados Pessoais.

Our company may impose a reasonable fee for complying with a data access request in accordance with the Lei da Protecção de Dados Pessoais.

8. The persons whom requests for access to data or correction of data or opt-out right of objection or for information regarding policies and practices and kinds of data held are to be addressed is as follow:

Luen Fung Hang Insurance Company Limited

No.398 Alameda Dr. Carlos D' Assumpção, Edificio CNAC, 4º Andar, Macau.

9. In case of any inconsistency between the Chinese version and the English version of this Statement, the Chinese version shall prevail.

March 2017

Luen Fung Hang Insurance Company Limited
Personal Information Collection Statement

The information you provide to Luen Fung Hang Insurance Company Limited ("the Company") is collected to enable the Company to carry on insurance business and may be used for the purpose of:

1. processing and evaluating your insurance application and any future insurance application you may make;
2. administering your insurance policy and providing services in relation to your insurance policy;
3. analysis or investigating, processing and paying claims made under your insurance policy;
4. invoicing and collecting premiums and outstanding amounts from you;
5. any alterations, variations, cancellation or renewal of any insurance related product or service;
6. contacting you for any of the above purposes;
7. exercising any right of subrogation;
8. other ancillary purposes which are directly related to the above purposes; and
9. complying with applicable law, rules, regulations, codes of practice or guidelines or assisting with law enforcement purposes, investigations by policy or other government or regulatory authorities in Macau or elsewhere; including but not limited to FATCA and the IGA.

The Company may disclose your personal data for the above purposes to the following classes of transferees who may be located in Macau or outside of Macau:

1. third party agents, contractors and advisors who provide administrative, communications, computer, payment, security or other services which assist us to carry out the above purposes (including medical service providers, emergency assistance service providers, telemarketers, mailing houses, IT service providers and data processors);
2. in the event of a claim, loss adjudicators, claims investigators and medical advisors;
3. in the event of default, debt collectors and recovery agents;
4. insurance reference bureaus or credit reference bureaus;
5. reinsurers and reinsurance brokers;
6. the Company's legal and professional advisors;
7. any financial services provider 「 industry association or federation 」 ;
8. any related company or any other company carrying on insurance or reinsurance related business or an intermediary or a claims or investigation or other service provider providing services relevant to insurance business for any of the above or related purposes;
9. the Monetary Authority of Macao; and
10. government agencies and authorities as required or permitted by law.

The Company is hereby authorized to obtain access to and/or to verify any of your data with the information collected by the 「 industry association or federation 」 from the insurance industry. Moreover, the Company may also use and disclose your personal data otherwise with your consent.

Use of Personal Data in Direct Marketing

The Company intends to use the data subject's data in direct marketing. The Company will comply with the provisions of the Lei da Protecção de Dados Pessoais. If you do not wish the Company to use or provide to other persons your data for use in direct marketing, you may exercise your opt-out right by notifying the Company.

The person to whom requests for access to data and/or correction of data and/or for information regarding policies and practices and kinds of data held and/or not to use data for direct

marketing purpose are to be addressed to the Company at No.398 Alameda Dr. Carlos D' Assumpção, Edifício CNAC, 4º Andar, Macau.

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March 2017

Luen Fung Hang Insurance Company Limited (“the Company”)

Statement of Disclaimer and Terms of Use

Please read following information. While you enter our website, you have agreed following terms.

1. The information and services described herein are only available to Appointed User whose place of residence does have relevant authorization and permission to browse and/or accept products and services contained on this website at the material time. Appointed User browsing this website should be aware of and undertake to abide by such restriction if any and the Company shall not be liable for any incident of illegality.
2. Any information contained on this website is for reference only and should not be taken as any professional advice in whatever discipline. Appointed User browsing this website is reminded to consider seeking appropriate and independent advices and instructions themselves when necessary.
3. Appointed User shall bear any fee, charge and expense with may be imposed by telecommunication company and/or the internet service provider that provides or services the communication equipment, internet access equipment or device in connection with this iclaim.panel administration system, including but not limited to IDD or roaming service fee (if any).
4. Appointed User shall keep the data or information contained on this website in strict confidentiality.
5. The Company has made reasonable effort in ensuring the accuracy and entirety of the information contained on this website. The Company shall neither bear any responsibility nor make any guarantee in case of any mistakes or inaccuracy.
6. The Company reserves absolute to decide the granting of access to the system. The Company may at its own discretion suspend or terminate the system in whole or in part or any part thereof at any time it deems fit and without prior notice to the Appointed User for whatsoever reason (including but not limited to any error, maintenance, editing, expansion and/or upgrade of system by the telecommunication company and/or internet service provider). The Company shall not take any legal or other responsibility for any of such suspension or termination.
7. All information contained on this website shall be binding and conclusive against Appointed User. The information and services are subject to changes without prior notice by the Company at its own discretion. The Company reserves its final judgment and absolute discretion as to using such information and services.
8. No warranty is given to the safety and security for any electronic message transmitted to the

Company through this website. Any risk of delay, loss, transfer, alteration or falsehood arising out of the said transmission shall be borne by Appointed User browsing this website in any event.

9. The personal data relating to Appointed User May be circulated on the network without security measures and may be at risk of being seen and used by unauthorized third parties.

10. Whenever using of hyperlinks to other websites, the Company expressly disclaims any responsibility for the accuracy or safety of the information provided by those websites.

11. Appointed User browsing this website is deemed to fully understand and agree to be bound by the obligation and declaration therein as it may be amended by the Company from time to time.

Should you have any question about the Privacy Policy Statement, Personal Information Collection Statement and Statement of Disclaimer and Terms of Use (the “terms and conditions”) thereof, you are kindly requested to contact the website administrator of the Company through the "Contact Us" icon, otherwise you shall be deemed to have implicitly accepted the terms and conditions hereof by accessing this website or any of its pages.

Whenever there is discrepancy between the Chinese version and the English version of the above Statement, the Chinese version shall prevail.

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