



PRUDENTIAL
英國保誠

用心聆聽 實現您心



PRUDENTIAL
英國保誠

Listening. Understanding. Delivering.



保誠精選「失卡寶」

消聞

PRUChoice Card Protection Plus
LEISURE

PRUChoice Card Protection Plus Insurance

During your shopping journey, you may lose your credit card unexpectedly and suffer from monetary loss by fraudulent use. With PRUChoice Card Protection Plus Plan, you can rest assured. This plan offers a comprehensive protection to ensure you have hassle free shopping experience anytime anywhere!

(Applicable on or after 31 December, 2019)



Special Features

- 1** Lost Card Fraud Protection up to HK\$1,000,000 in respect of any one year per policy after reporting loss.
- 2** Additional Protection due to loss of credit card and Hong Kong identity card.
- 3** 24 hours Emergency Travel Assistant Service including Cash Advance and Advance Hotel Bill Payment.
- 4** In addition to the applicant, this plan can extend to cover maximum 4 family members^{Note a.}

Premium



| | HK\$ |
|-----------------------|--------------------------------|
| Annual Premium | HK\$500 ^(Note a, b) |

Remarks:

Note a

This plan covers the applicant and can extend to cover a maximum of 4 immediate family members of the insured which only include the insured's spouse and unmarried children aged 17 or below, normally and permanently residing in the same place of residence with the insured in Hong Kong.

Note b

The minimum non-refundable premium for every period of insurance is HK\$300 per policy, or any amount which will be specified in the Policy, schedule and endorsement.

Insurance Cover at a Glance

| Core Benefit | Maximum Limits (HK\$) |
|---|--|
| 1. Lost Card Fraud Protection¹ We shall cover your monetary loss in case your credit card is lost. This protection can be covered up to 10 credit cards. <ul style="list-style-type: none"> • unauthorized use of credit card before notifying to credit card issuer. Up to 10 credit cards will be covered. Maximum limit for every loss will be HK\$1,500 per card. • unauthorized use of credit card after notifying to credit card issuer. | 15,000/ year 1,000,000/ year |
| 2. Additional Protection due to Lost Card^{1,2} We shall extend to cover your loss in case your credit card is lost together with Hong Kong identity card. <ul style="list-style-type: none"> a. Emergency Transportation Subsidy We shall subsidize your taxi fare incurred if it is necessary to use the emergency taxi services to any one of the destinations includes returning to your place of residence or place of accommodation when travel outside Hong Kong or admitting to the nearest hospital for medical treatment or reporting card loss to the nearest local police authority subsequent to the loss of credit card. b. Replacement Cost of Important Personal Documents Reimburse you the costs incurred of obtaining replacement of Hong Kong identity card, Passport, Driving License and/ or travel documents due to the loss of credit card. c. Personal Effects We shall cover the loss of your handbag, wallet, purse, pen, card case, key case, the deposit of 'Octopus' stored value card and/ or optical glasses, in case your handbag is lost together with the credit card. d. Loss of Key/ Lock Replacement Cost Reimburse you the costs incurred of obtaining replacement of external door locks and/ or keys of your place of residence, in case your key is lost together with the credit card. e. Unauthorized Calls Protection We shall pay you the costs incurred for the unauthorized calls messages or downloads made from your subscribed Subscriber Identity Module (SIM) card, in case your mobile is lost together with the credit card. | 500/ year 1,000/ year 2,000/ year 500/ item 500/ year 500/ year |

3. 24 hours Emergency Travel Assistance (Provided by IPA)²

Should you need assistant in the course of travel/ trip outside Hong Kong due to loss of credit card together with your Hong Kong identity card, you can obtain emergency assistance from IPA by calling its Alarm Centre:

- a. Cash Advance³**
Cash advance will be provided for your emergency needs due to the loss of credit card when you are aboard. 15,000/ year
- b. Advance Hotel Bill Payment³**
Advance payment of overseas' hotel bill will be provided should you need to continuously stay aboard unavoidably due to the loss of credit card. 20,000/ year
- c. Emergency Assistant Services**
IPA will provide you the transport information inquiry, arrangement on registration of valuable document and address of the consulate/ embassies and the nearby police station.

Remarks:

1. The first HK\$250 in respect of each and every loss after the application of all other terms of the policy is applicable as excess to Section 1 and 2.
2. The above benefits in Section 2 and 3 are only applicable if Hong Kong identity card is lost together with credit card.
3. For Section 3a, the maximum limit of benefit payable per day is up to HK\$1,500. For Section 3b, the maximum limit of benefit payable per day is up to HK\$2,000.

Excess



Excess of first HK\$250 is required for each and every loss in Section 1 and 2.

Main Exclusions



The following is a summary of the exclusions to PRUChoice Card Protection Plus Insurance. Please refer to your Policy for complete details.

General Exclusions applicable to all Sections

- Any loss which is not reported to police within 24 hours of discovery of credit card loss
- Loss due to unauthorized use of the credit card on internet, mail order, phone order or point of sales transactions
- The lost card is not a credit card issued by credit card issuer in Hong Kong
- Unreasonable care and attention or any deliberate act
- Loss due to war and kindred risks, Government acts and nuclear hazard, civil commotion

Applicable to Lost Card Fraud Protection and Additional Protection due to Lost Card Sections

- Loss not reported to the credit card issuer within 24 hours of discovery of card loss
- Monetary loss due to unauthorized use of the credit card by your family members or employees
- Monetary loss due to failure to observe the terms and conditions of credit card issuer
- Monetary loss not reported to telecommunication service provider for loss of subscribed SIM card within 24 hours of discovery
- Failure to provide original receipt of taxi fare

保誠精選「失卡寶」信用卡保險計劃

當您消費購物時，遺失信用卡偶爾也會發生，萬一該信用卡被盜用，您可能要承擔金錢損失。**保誠精選「失卡寶」**就可令您倍感放心。此計劃提供周全保障之餘，令您任何時刻、任何地方都能體驗無憂購物樂趣。

(2019年12月31日或之後適用)



計劃特點

- 1 報失後的失卡被盜用保障每年保單高達港幣\$1,000,000。
- 2 額外保障因遺失信用卡及香港身份證而導致的損失。
- 3 24小時緊急旅遊支援服務包括現金預支及酒店費用預支。
- 4 除申請人外，此計劃可伸延保障最多4位家庭成員 註a。



保費

| | (港幣\$) |
|------|-------------|
| 全年保費 | 500 (註a, b) |

保障一覽表

主要保障

1. 失卡被盜用保障¹

若您遺失信用卡時，我們將保障您因此而引起的金錢損失。保障更高達10張信用卡。

- 保障您向發卡機構報失前，您的信用卡被非法盜用之金錢損失。可保障高達10張信用卡。每張卡就每次損失的最高賠償額為港幣\$1,500。
- 保障您向發卡機構報失後，您的信用卡被非法盜用之金錢損失。

最高賠償額
(港幣)

每年\$15,000

每年
\$1,000,000

2. 額外失卡保障^{1,2}

若您遺失信用卡時，同時遺失香港身份證，我們將額外保障您因此而引起的損失。

a. 緊急交通費用津貼

我們會津貼您因遺失信用卡發生後，需要緊急返回您的居所，或離港旅遊時的住宿地方，或前往就診的醫院就診，或前往當地就近警方報失信用卡而所需要支付之其中一程的士費用。

每年\$500

b. 重要個人文件補領費用

賠償您因遺失信用卡而需補領香港身份證、旅遊證件、駕駛執照及/ 或旅行文件時所實際產生的費用。

每年\$1,000

c. 個人財物保障

若因遺失信用卡同時遺失手袋，我們會賠償您手袋、銀包、錢包、筆、卡片盒、鎖匙盒、「八達通」儲值卡的按金及/ 或視力眼鏡的損失。

每年\$2,000
每件\$500

d. 遺失門匙/ 門鎖更換保障

若因遺失信用卡同時遺失門匙，我們會支付您因此而需要更換及安裝您居所之大門鎖及門匙所實際產生的費用。

每年\$500

e. 未經許可的通訊費用保障

若因遺失信用卡同時遺失手提電話，我們會支付您在手提電話內的數據儲值卡在遺失後未經許可而產生的通訊或數據費用。

每年\$500

3. 24小時緊急旅遊支援服務 (由IPA提供)²

在離港以外的旅程中，若您因遺失信用卡及香港身份證而需要協助，可致電IPA救援中心向IPA獲取緊急援助：

a. 現金預支³

若您在外地因遺失信用卡而緊急需要現金，我們會為您預支現金，支援您於外地的費用。

每年\$15,000

b. 酒店費用預支³

若您因遺失信用卡而需要及無可避免的情況下於外地繼續逗留，我們會為您預支酒店費用。

每年\$20,000

c. 緊急支援服務

我們更會為您提供交通資訊諮詢服務、協助安排個人文件補辦手續及當地就近領事館/ 大使館及就近警察局地址。

註：

1. 上述保障項目1及2，在保單所有其他條款應用後，每次及每宗損失的首港幣\$250元為自負金額。
2. 上述保障項目2及3須在同一事故中因遺失信用卡時，同時遺失香港身份證而引起的損失方獲保障。
3. 上述項目3a，每日最高賠償額為港幣\$1,500。上述項目3b，每日最高賠償額為港幣\$2,000。

自負金額



在保障項目1及2，每次及每宗損失的自負金額為首港幣\$250。



主要不保事項

下列只為不保事項的概略，請參閱保單內所列的詳細內容。

適用於整套保單的不保事項

- 在發現遺失信用卡後24小時內沒有向警方報告的損失
- 任何未獲授權而使用信用卡進行網上訂購、郵購、電話訂購、或經銷售系統進行交易而引致的損失
- 遺失的卡不屬於由香港發卡機構發出的信用卡
- 故意疏忽或蓄意行為
- 戰爭及同類行動、政府法令、核能災難、及民亂所構成的損失

適用於失卡被盜用保障及額外失卡保障項目

- 在發現遺失信用卡後24小時內沒有向發卡機構報告的損失
- 因您的家庭成員或僱員未獲授權使用信用卡而造成的金錢損失
- 因未能遵守發卡機構就使用信用卡的條件及細則，而引致的金錢損失
- 在發現遺失已登記的數據儲值卡後24小時內，沒有向電訊服務供應商報告的金錢損失
- 未能提供的士費用收據之正本

Comprehensive Products to Cater for Your Needs

Prudential General Insurance Hong Kong Limited takes care of your everyday needs by providing a comprehensive range of products, including:

- **PRUChoice Card Protection Plus**
- **PRUChoice China Accidental**
Emergency Medical
- **PRUChoice China Protection**
- **PRUChoice Clinic**
- **PRUChoice Cruise Travel**
- **PRUChoice Golfers**
- **PRUChoice HealthCare**
- **PRUChoice HealthCheck**
- **PRUChoice HealthCheck Deluxe**
- **PRUChoice Home**
- **PRUChoice Home Deluxe**
- **PRUChoice Home Landlord**
- **PRUChoice Maid**
- **PRUChoice Medical**
- **PRUChoice MediExtra**
- **PRUChoice Motor**
- **PRUChoice Personal Accident**
- **PRUChoice Personal Accident Plus**
- **PRUChoice Travel**
- **PRUChoice Travel Overseas Study**
- **PRUChoice Travel Working Holiday**
- **PRUChoice BMX (Building Management Xtra)**
- **PRUChoice Shop**
- **PRUChoice Office**
- **PRUChoice Group Medical**
- **PRUChoice Group Life**
- Fire Insurance

and many other insurance products.

To know more about our products, just call us or your financial consultant/ broker.

產品服務 全面周到

保誠財險有限公司為您提供以下一系列的保險服務，全面保障您的每一天。

- 保誠精選「失卡寶」
- 保誠精選「中國意外急救醫療保險」
- 保誠精選「中國安心寶」
- 保誠精選「診療寶」
- 保誠精選「郵輪旅遊樂」
- 保誠精選「高球樂」
- 保誠精選「康療寶」
- 保誠精選「康檢寶」
- 保誠精選「尊尚康檢寶」
- 保誠精選「家居寶」
- 保誠精選「名家寶」
- 保誠精選「業主寶」
- 保誠精選「僱傭寶」
- 保誠精選「醫療寶」
- 保誠精選「健康寶」
- 保誠精選「駕駛寶」
- 保誠精選「安健寶」
- 保誠精選「倍安寶」
- 保誠精選「旅遊樂」
- 保誠精選「海外留學寶」
- 保誠精選「工作假期寶」
- 保誠精選「樓宇寶」
- 保誠精選「商舖寶」
- 保誠精選「興業寶」
- 保誠精選「團體醫療寶」
- 保誠精選「團體人壽寶」
- 火險

及其他各類的保險服務。

如欲查詢以上保險服務詳情，請致電本公司或您的理財顧問/ 經紀。

For further information, please contact:

Prudential General Insurance Hong Kong Limited

(A member of Prudential plc group)

3/F, Berkshire House, 25 Westlands Road, Quarry Bay, Hong Kong

Tel: (852) 3656 8362 Fax: (852) 2164 8445

如有查詢，請致電或親臨本公司，地址如下：

保誠財險有限公司

(英國保誠集團成員)

香港鰂魚涌華蘭路25號栢克大廈3樓

電話：(852) 3656 8362 傳真：(852) 2164 8445

www.prudential.com.hk

Note: This brochure is for reference only and does not constitute any contract or any part thereof between Prudential General Insurance Hong Kong Limited ("Prudential") and any other parties. Regarding other details and the terms and conditions of this insurance, please refer to the policy document. Prudential will be happy to provide a specimen of the policy document upon your request.

註：此小冊子只作參考之用，不能作為保誠財險有限公司（「保誠」）與任何人士或團體所訂立之任何合約或合約之任何部份，有關本保險之其他詳情及條款及條件，請參閱保單。如有需要，保誠樂意提供保單樣本以供閣下參考。所有中文簡譯，如與英文有異，概以英文為準。



Application Form for
PRUChoice Card Protection Plus
Insurance
保誠精選「失卡寶」
信用卡保險計劃
申請表

Applicable on or after 31 December, 2019
2019年12月31日或之後適用

For further information, please contact:

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3/F, Berkshire House, 25 Westlands Road, Quarry Bay, Hong Kong

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如有查詢，請致電或親臨本公司，地址如下：

保誠財險有限公司

(英國保誠集團成員)

香港鰂魚涌華蘭路25號栢克大廈3樓

電話：(852) 3656 8362 傳真：(852) 2164 8445

www.prudential.com.hk

GI3/APP0027B/P01 (12/19)

PRUChoice Card Protection Plus Insurance 保誠精選「失卡寶」信用卡保險計劃

Details of Applicant 申請人詳情 (Please complete in BLOCK LETTERS 請用英文正楷填寫)

| | | |
|---|------------------------|---|
| Surname 姓 | Given Name 名 | Date of Birth (dd/ mm/ yy) 出生日期 (日/ 月/ 年) |
| Marital Status 婚姻狀況 | Gender 性別 | <input type="checkbox"/> Female 女 <input type="checkbox"/> Male 男 |
| HKID or Passport No. 香港身份證或護照號碼 | Occupation 職業 | |
| Mobile No. 流動電話號碼 | Home Tel No. 住宅電話號碼 | Email Address 電郵地址 |
| Correspondence Address 通訊地址 | | |
| Flat/ Room 室 | Floor 樓 | Block 座 |
| Building/ Estate 大廈/ 屋苑 | | |
| Street/ Road & District Area 街道及地區 <input type="checkbox"/> HK 香港 <input type="checkbox"/> KLN 九龍 <input type="checkbox"/> NT 新界 | | |

Payment Method 付款方法

By Cheque 以支票繳付

(Please make cheque payable to "Prudential General Insurance Hong Kong Limited"
請註明支票抬頭人為「保誠財險有限公司」)

By Credit Card 以信用卡繳付

(This policy will be renewed automatically upon policy anniversary subject to underwriting approval and premium and levy will be collected from the designated credit card account on the collection date.
本保單於核保後將在保單週年開始時自動續保及在收款日從指定的信用卡戶口內扣除保費及徵費。)

Credit Card Account Details 信用卡戶口資料

Applicable to payment by credit card only. 只供選擇以信用卡繳費之客戶填寫。

| | | | | | | |
|---|--|-----------------------------|----------------------|------------------------------------|----------------------|------------------|
| <input type="checkbox"/>  VISA Card VISA 卡 | <input type="checkbox"/>  MasterCard 萬事達卡 | Credit Card Number 信用卡號碼 | <input type="text"/> | Credit Card Expiry Date 信用卡有效期至 | <input type="text"/> | (mm/yy) (月/年) |
|---|--|-----------------------------|----------------------|------------------------------------|----------------------|------------------|

I/ We hereby authorise Prudential General Insurance Hong Kong Limited to collect from my/ our designated credit card account for all payment(s), recurring payment(s) and levy(ies) of this Policy including that/ those related to subsequent endorsement(s) and its renewal(s).

本人/ 吾等授權保誠財險有限公司，經由本人/ 吾等指定的信用卡戶口內，扣除有關本保單的所有及首期保費及徵費，包括因其後背書有關之所有及經常性保費及徵費。

Cardholder's Name
信用卡持有人姓名

Cardholder's Signature
信用卡持有人簽名

Date
日期

Period of Insurance 保單生效日期

Policy commences on:
本保單由：

| | | |
|----------------------|----------------------|----------------------|
| <input type="text"/> | <input type="text"/> | <input type="text"/> |
| dd日 | mm月 | yy年 |

for one year.

起生效，為期一年。

Declaration 聲明

I/ We hereby declare and agree that 本人/ 吾等現聲明及同意：

- the statements and particulars given in this application are, to the best of my/ our knowledge and belief, true and complete and that this application form shall form the basis of the contract with Prudential General Insurance Hong Kong Limited.
就本人/ 吾等知悉範圍內，此申請表上填報的一切資料，均屬確實完整，本人/ 吾等並同意以此申請表作為本人/ 吾等與保誠財險有限公司之間所訂合約的根據。
- the insurance will not be in force until the application form has been accepted by Prudential General Insurance Hong Kong Limited and **the premium has been paid**, except to the extend of any official cover note which may be issued.
除持有保誠財險有限公司簽發的臨時保單外，保障需在保誠財險有限公司覆核、接納申請表及**已繳付保費**後才能生效。
- If I/ we have used the service of Cash Advance and/ or Advance Hotel Bill Payment under 24 hours Emergency Travel Assistance during period of insurance, I/ we understand and agree that I/ we must be repaid all advances in full within 31 days including Cash Advance and Advance Hotel Bill Payment to Prudential General Insurance Hong Kong Limited.
如本人/ 吾等於保險期內曾使用24小時緊急旅遊支援服務項目內有關現金預支及/ 或酒店費用預支服務，本人/ 吾等明白並同意本人/ 吾等須於31日還款期內全數歸還所有預支款項，包括現金預支及酒店費用預支予保誠財險有限公司。
- I/ We have read and understood the content of the brochure, and have the right to request for the Policy specimen for the details of the coverage.
本人/ 吾等已細閱及清楚明白有關小冊子內容，及有權要求索取保單樣本了解有關保障詳細範圍。
- any person covered under this insurance is a resident of Hong Kong SAR.
此保單所有受保人均為香港特別行政區居民。

Important Notes to Applicant 申請人須知

1. Disclosure – The applicant is requested to disclose any other facts known to the applicant which are likely to affect acceptance or assessment of the insurance cover the applicant is applying for. Should the applicant have any doubts about what should be disclosed, please feel free to contact us or your financial consultant/ broker. The applicant is recommended to keep a record (including copies of letters) of any additional information given for the applicant's future reference. Failure to disclose may mean that the Policy will not provide the cover the applicant requires, or perhaps may invalidate the Policy altogether.
透露 – 申請人必須就申請表內所有問題作出確實回答，並就申請需要提供一切有關資料，如有懷疑請向本公司或有關理財顧問/經紀查詢。如作出不確實回答或提供不正確資料，會令本保單作廢及不能生效。請保留申請表副本（包括信件影印本）以作日後參照。
2. A specimen copy of the Policy and a copy of your completed Application Form will be supplied on request.
如有需要，本公司可提供保單原文及申請表副本以作參考。
3. All benefits and exclusions are only briefly outlined in the brochure. For further details, please refer to the Policy.
產品小冊子所列之保障及不保範圍並未包括所有細節，詳情請參閱保單。
4. If applicant's payment is made by credit card, the Policy will be renewed automatically.
若申請人以信用卡繳費，保單將會自動續保。
5. The application form must be signed by a person who has attained aged 18 or above.
申請表必須由年滿18歲或以上的申請人簽署。
6. The applicant of this Application Form will be the policyholder and insured person.
本申請表的申請人為保單持有人及受保人。
7. This insurance covers the applicant and can extend to cover maximum 4 immediate family members of the insured which only include the insured's spouse and unmarried children aged 17 or below, normally and permanently residing in the same place of residence with the insured in Hong Kong.
本計劃保障申請人及可以伸延保障至最多4位受保人的直系家庭成員，包括受保人的配偶及年齡為17歲或以下的未婚子女，而他們在一般情況下與受保人於香港永久居住於同一居所中。
8. This product is underwritten by Prudential General Insurance Hong Kong Limited ("Prudential"). The copyrights of the contents of this document are owned by Prudential.
此產品由保誠財險有限公司（「保誠」）承保。此文件內容之版權是由保誠所擁有。
9. This document is for Hong Kong distribution only. It is not an offer to sell or solicitation to buy or provision of any insurance product outside Hong Kong. Prudential does not offer or sell any insurance product in any jurisdictions outside Hong Kong in which such offering or sale of the insurance product is illegal under the laws of such jurisdictions.
此文件僅旨在香港派發，並不能詮釋為在香港境外提供或出售或遊說購買任何保險產品。如在香港境外之任何司法管轄區提供或出售任何保險產品屬於違法，保誠不會在該司法管轄區提供或出售該保險產品。
10. Collection of Levy by the Insurance Authority ("IA") - From 1 January 2018 onwards, a levy on insurance premiums for insurance policies will be payable to IA by policy holders. IA will collect the levy from policy holders through insurance companies. The amount of the levy may be subject to change depending on the applicable levy rate, which shall be determined by when the first premium is due which is the date when the policy becomes effective. Policy holder shall commit an offence and be liable to a pecuniary penalty not exceeding HK\$5,000 for failure to timely pay the levy. Levy must be paid when the premium is paid. To avoid any doubt, you must pay us the premium and levy once policy is effective.

In this connection, notwithstanding anything contained in this form, policy provision or any other agreements between us, you agree us with the following assistance as may be necessary to enable us to collect any outstanding levy payable to IA in respect of the policy applied under this application form to the extent applicable and relevant, subject to the terms hereof: -

- you agree the prepayment of levy on prepaid premiums if you pre-pay any premium.

The corresponding levy rate (based on premium payable) and cap per policy per policy year for insurance policies with the Certificate of Insurance issued from 1 January 2018 till 31 March 2019 (both dates inclusive) are 0.04% and HK\$2,000; from 1 April 2019 till 31 March 2020 (both dates inclusive) are 0.06% and HK\$3,000; from 1 April 2020 till 31 March 2021 (both dates inclusive) are 0.085% and HK\$4,250; and from 1 April 2021 onwards (date inclusive) are 0.1% and HK\$5,000. For details of levy information, please visit www.prudential.com.hk/levy.

All the premiums listed in this application form exclude levy.

保險業監管局（「保監局」）收取的徵費 – 由2018年1月1日起，保單持有人必須向保監局繳付保單之保費徵費。保監局將透過保險公司向保單持有人收取徵費，徵費金額會因應適用徵費比率而有所變更，而該比率則以首期保費須繳付當日而定，即是生效保險憑証當日。如保單持有人未能依時繳交徵費，即屬違法，可被罰款不超過港幣五千元。徵費需於繳交保費時同時繳交。為免任何疑問，閣下必須於保單生效之日向本公司繳交保費及徵費總額。

有見及此，儘管載於本表格、保單條款或我們之間其他任何協議所包含的任何內容，閣下同意我們在需要時提供以下協助，使我們能夠就閣下透過此申請書申請之保單適當地及相關地根據以下條款，收取任何應向保監局繳付之未繳徵費：

- 閣下同意如繳付預繳保費，將同時被收取預繳徵費。

於2018年1月1日至2019年3月31日（包括首尾兩日）期間發出保險憑証的保單的徵費比率（以保費為基準）及每份保單每保單周年徵費上限為0.04%及港幣二千元；於2019年4月1日至2020年3月31日（包括首尾兩日）期間發出為0.06%及港幣三千元；於2020年4月1日至2021年3月31日（包括首尾兩日）期間生效為0.085%及港幣四千二百五十元；而於2021年4月1日起（包括該日）發出為0.1%及港幣五千元。有關徵費詳情請瀏覽 www.prudential.com.hk/levy。

本表格內列出的所有保費並不包括徵費。

Personal Information Collection Statement (“PICS”) 收集個人資料聲明

Prudential General Insurance Hong Kong Limited (referred to as “Company”, “our”, “we”, or “us”) take the privacy and protection of your personal information seriously. We collect personal information from you that is necessary for us to either provide you with the product or service you have requested or to comply with statutory or contractual requirements. We may collect personal information including, but not limited to, full name, address, contact details, contact details history, date of birth, gender, nationality, family members, beneficiaries, identity card copy and details, travel document information, health/ medical records, credit information, product history, financial and medical information (“Personal Information”) to provide you with the insurance or financial products or services. We may also collect Personal Information about you from third parties such as other insurance companies, agents, credit reference/ reporting agencies, vendors, financial institutions, fraud prevention agencies, government agencies, medical personnel, courts or public record. 保誠財險有限公司(簡稱「本公司」或「我們」)認真對待閣下個人資料的私隱及保護。為使我們可以向閣下提供閣下要求的產品或服務，或為遵守法定及合約要求，我們會向閣下收集必要的個人資料。為向閣下提供保險或金融產品或服務，我們可能會向閣下收集個人資料，包括但不限於全名、地址、聯絡資料、過往聯絡資料、出生日期、性別、國籍、家庭成員、受益人、身份證副本及資料、旅遊證件資料、健康/醫療紀錄、信貸資料、過往產品紀錄、過往索償紀錄、財務及醫療資料(「個人資料」)。我們亦可能會從第三方，如其他保險公司、代理、信貸資料服務/報告機構、供應商、金融機構、防欺詐機構、政府機構、醫務人員、法院或公開紀錄，收集關於閣下的個人資料。

1. Purpose of Collection 收集資料之目的

We may use your Personal Information for the following purposes: (a) to process your application; (b) to administer and process insurance policies, insurance claims and medical, security and underwriting checks; (c) to process payment instructions; (d) to verify your eligibility for insurance, financial or wealth management products and services; (e) to design and provide you with insurance, financial and related products and services; (f) to communicate with you; (g) to comply with any regulatory or other legal requirements or other internal business requirements (whether imposed on us or any third parties in section 2 below); (h) to investigate and settle claims and detect and prevent fraud (whether or not relating to the policy issued in respect of this application); (i) to carry out checks using agencies including credit reference agencies, tracing companies or publicly available information; (j) to provide customer services; (k) to perform automated decision-making or profiling; (l) to perform a policy review or needs analysis; (m) to conduct research and statistical analysis (including use of new technologies); and (n) any other purpose directly relating to any of the above purposes. With your consent, we may also use your personal data to send you marketing communications, as described below.

Some of the purposes above are necessary to allow us to perform our contractual obligations to you and to enable us to comply with applicable laws and regulation. We may also use and share your Personal Information for the purposes described above to improve our products and services. Your Personal Information will be stored either for as long as you (or your joint policyholder) are our customer, or longer if required by law or as is otherwise necessary.

我們可能會使用閣下的個人資料作下列目的：(a) 處理閣下的申請；(b) 管理和處理保單、保險索償、醫療、抵押和承保檢查；(c) 處理付款指示；(d) 核實閣下申請保險、金融或財富管理產品及服務的資格；(e) 設計及為閣下提供保險、金融及相關的產品和服務；(f) 與閣下進行通訊；(g) 遵守任何監管或其他法律規定或其他內部業務規定(不論是向我們或下述第2部分所列的任何第三方實施)；(h) 就索償進行調查及和解，以及偵查及防止欺詐(不論是否有關就本申請簽發的保單)；(i) 使用代理機構(包括信貸資料服務機構)、追蹤公司或公開可得資料以執行檢查；(j) 提供客戶服務；(k) 執行自動決策或資料剖析；(l) 進行保單審查或需求分析；(m) 進行研究和統計分析(包括使用新科技)；及(n)與上述任何目的直接相關的任何其他目的。經閣下同意，我們亦可能會按照以下說明使用閣下的個人資料以向閣下發出促銷通訊。

為履行對閣下的合約責任及至使我們能夠遵守適用法律及法規，上述部分目的屬必要的。我們亦可能會為上述所列的目的使用及分享閣下的個人資料以改善我們的產品及服務。只要閣下(或閣下的聯名保單持有人)仍為我們的客戶，我們將一直保存閣下的個人資料，或如法律有所規定或因其他原因而為必要，我們則將其保存更長時間。

2. Classes of Transferees 被資料轉交者的類別

We may disclose your Personal Information to the group of companies including the Company and those of other entities whose ultimate parent company is Prudential plc (“companies within the Prudential Group”) and to our financial/ health business partners. We may also disclose your Personal Information to third parties (within or outside Hong Kong) for the purposes outlined at Section 1 above, including but without limitation, to the following third parties: (a) insurance agents; (b) insurance brokers; (c) re-insurance companies; (d) claims investigation companies; (e) organisations that consolidate claims and underwriting information for the insurance industry, fraud prevention organisations, other insurance companies (whether directly or through fraud prevention organisations or other persons named in this paragraph) and databases or registers (and their operators) used by the insurance industry to analyse and check information provided against existing information; (f) third party service providers who provide administrative, telecommunications, computer, payment, printing, redemption or other services to us to enable us to operate our business (including without limitation insurers, lawyers, bankers, accountants, professional advisors, financial institutions and trustees); (g) industry associations and federations; (h) medical bill review companies; (i) your joint policy or investment holder; (j) researchers; (k) credit reference agencies; (l) debt collection agencies; (m) partnering financial institutions and partnerships; and (n) regulators and government agencies, law enforcement agencies and the courts. We may also disclose your Personal Information in connection with a transaction with another company which affects the control, governance, structure and/ or management of all or a substantial part of our business, or if required to satisfy applicable legal or regulatory requirements. With your consent, we may also disclose your personal data to third parties to allow them to send you marketing communications, as described below.

我們可能會向該公司集團，包括本公司以及其他母公司為英國保誠集團的實體(「保誠集團內的公司」)，及我們的金融/健康業務夥伴，透露閣下的個人資料。為達到上述第一節所列明之目的，我們亦可能會向第三方(在香港境內或境外)透露閣下的個人資料，包括但不限於以下第三方：(a) 保險代理；(b) 保險經紀；(c) 再保險公司；(d) 索償調查公司；(e) 為保險業整合索償及承保資料的組織、防欺詐組織、其他保險公司(不論直接或透過防欺詐組織或本段指名的其他人士)，及保險業用作分析及核實現有資料與及後提供的資料而使用的數據庫或登記冊(及其營運商)；(f) 提供行政、電訊、電腦、付款、印刷、贖回或其他服務以令我們的業務可以運作的第三方服務供應商(包括但不限於保險公司、律師、銀行家、會計師、專業顧問、金融機構及受託人)；(g) 行業協會及聯會；(h) 醫療賬單審查公司；(i) 閣下的聯名保單或投資持有人；(j) 研究人員；(k) 信貸資料服務機構；(l) 收賬代理；(m) 夥伴金融機構及合作夥伴；及(n) 監管機構及政府機構、執法機構及法院。在有關影響到我們全部或重大部分業務的控制權、治理、結構及/或管理的與另一公司的交易時，或在必須符合適用的法律或監管要求下，我們亦可能會透露閣下的個人資料。經閣下同意，我們亦會向第三方透露閣下的個人資料以讓該等第三方向閣下發出促銷通訊(如下文所述)。

3. Consequence of failing to provide Personal Information 未能提供個人資料的影響

Unless otherwise specified by us, it is mandatory for you to provide the Personal Information requested by us. If you do not provide such Personal Information, we may not be able to provide you the product or service that you've requested.

除非我們另有規定，否則閣下必須提供我們要求的個人資料。若閣下未提供有關個人資料，我們可能無法為閣下提供所要求的產品或服務。

4. Access and Correction Rights 查閱和更正的權利

Under the Personal Data (Privacy) Ordinance (the “Ordinance”), you have the right to request access to and correction of any Personal Information that you provide to us. If you want to exercise your rights, or if you require any other information, you can advise our Data Protection Officer at service@prudential.com.hk or using the details on “Contact Us” section of the Company website or our Privacy Notice.

If you move/ moved to a European Union (“EU”) jurisdiction, we may be required to provide you with further information, and you may have additional rights, under the EU General Data Protection Regulation. This information and these rights are set out in the Privacy Notice on our Company website.

We update our Privacy Notice from time to time. We encourage you to familiarise yourself with the Privacy Notice on our Company website. By completing and progressing with this form, you confirm that you have read and understood this PICS. The Privacy Notice is available on our Company website at <https://www.prudential.com.hk/scws/pages/en/privacy-policy/index.html>.

根據《個人資料(私隱)條例》(「條例」)，閣下有權要求查閱及更正任何閣下提供給我們的個人資料。閣下如欲行使閣下的權利，或如閣下需要任何其他資料，請發送電郵至 service@prudential.com.hk 或使用本公司網站或我們的私隱通知中「聯絡我們」部分所列的資料與我們的資料保護主任聯絡。

如閣下搬遷/已搬遷至歐洲聯盟(「歐盟」)司法管轄區，我們可能需要向閣下提供進一步資料，且閣下可能在歐盟《通用數據保障條例》下享有額外權利。此類資料及此等權利均載於本公司網站上的私隱通知中。

我們不時更新我們的私隱通知，並建議閣下瀏覽本公司網站以了解該私隱通知。閣下填妥並繼續提交本表格，即表示閣下確認已閱讀並理解本收集個人資料聲明。該私隱通知可在本公司網站 <https://www.prudential.com.hk/scws/pages/tc/privacy-policy/index.html> 上查閱。

Opting-out of Marketing Communications or Materials 拒絕接收促銷信息或資料

We intend to send you marketing communications but we can only do so with your consent. If you consent, we may use your contact details and information about the products you have purchased (including the sales channel from which such products were purchased).

我們有意向閣下發送促銷信息或資料，但僅經閣下同意我們才可以這樣做。如閣下同意，我們將可能使用閣下的聯絡資料及有關閣下已購買的產品的資料(包括購買有關產品的銷售渠道)。

If we do not wish to receive any marketing communications from Prudential General Insurance Hong Kong Limited.

本人/們不希望收到保誠財險有限公司發出的任何促銷信息。

| | | |
|-----------------------------------|--|-------------------------|
| Signature of Applicant* 申請人代署* | Financial Consultant's Name (Please complete in BLOCK LETTERS) 理財顧問名稱(請用正楷填寫) | |
| X | Financial Consultant's Division and Code 理財顧問組別及編號 | |
| Application Date 投保日期 | Mobile Number 流動電話號碼 | Office Location 辦公地點 |

* The signature of this application form is only valid for 30 days from the date of your signature. 此申請表上的簽署只於簽署日期起30日內有效。

| For Office Use Only 本公司專用 | | |
|---|------|----------------|
| Approved by | Date | Effective Date |
| Restrictions <input type="checkbox"/> No <input type="checkbox"/> Yes | | |