

Personal Information Collection Statement

ZA Life Limited (the "Company", "we", "us" or "our") recognizes its responsibilities in relation to the collection, holding, processing or use of personal data under the Personal Data (Privacy) Ordinance.

This statement provides you with notice on the purpose of collecting your personal data, to whom your personal data may be transferred, the Company's arrangement regarding direct marketing and how to access and amend your personal data.

Personal data will be collected only for lawful and relevant purposes and all practicable steps will be taken to ensure that personal data held by the Company is accurate. The Company will take all practicable steps to ensure security of the personal data and to avoid unauthorized or accidental access, erasure or other use. The provision of your data is voluntary and you may choose not to provide us with the requested data. However, if you do not provide us with the requested personal information, the Company may not be able to conduct business with you or provide you with the information, products or services you need.

In this statement, "**ZA Group**" shall mean ZhongAn Technologies International Group Limited and its subsidiaries (including the Company) and its affiliates. The rights and obligations of each member of ZA Group under this PICS are several and not joint. No member of ZA Group shall be liable for an act or omission by another member of ZA Group.

Purpose of collecting personal data

From time to time we will collect your personal data for the following purposes:

1. designing, enhancing, administering, maintaining, managing and operating the products/services of members of ZA Group;
2. providing subsequent services (including non-financial services) to you and administering the policies issued (including but not limited to additions, alterations, variations, cancellation, renewal or reinstatement);
3. processing and evaluating any applications or requests made by you or other claimants for products/services offered by the Company and our affiliates including making, defending, analyzing, investigating, processing, assessing, determining or responding to such claims;
4. meeting information disclosure and due diligence requirements imposed by any applicable law, rules, regulations, codes of practice or guidelines;

5. assisting with law enforcement purposes, investigations by police or other government or regulatory authorities in Hong Kong or elsewhere;
6. conducting identity checks and/or credit checks and/or debt collection;
7. sending out administrative communications to you;
8. performing any functions and activities related to products and/or services of members of ZA Group, including but not limited to marketing, audit, reporting, research, analysis, reinsurance, and general servicing and maintenance of online and other services;
9. matching any data held which relates to you for any of the purposes listed herein; and
10. other purposes directly relating to any of the above.

Please refer to the section **“Use of Personal Data for Direct Marketing Purposes”** regarding the Company’s policy on using your personal data for marketing or promotional purposes.

Transfer of personal data

Personal data will be kept confidential and it is subject to the provisions of any applicable law for transferring data to the following parties, who may be in Hong Kong or outside of Hong Kong, for the purposes outlined in the section above:

1. other members of ZA Group;
2. any agent, contractor or third party who provide services in connection with the product/services provided by members of ZA Group, including any reinsurance company, claims investigation company, fund management company;
3. any agent, contractor or third party who provides administrative, information technology or other services (including direct marketing services) to members of ZA Group in connection with the operation of their business;
4. other companies who help gather your information or communicate with you, such as research companies and credit reference agencies or, in the event of default, debt collection agencies;
5. any actual or proposed assignee, transferee, participant or sub-participant of our rights or business;
6. any government department or other appropriate governmental or regulatory authority (which may be further transferred to governmental or regulatory authority of certain other jurisdiction(s)) to whom members of ZA Group are requested or required by any applicable law, rules, regulations, codes of practice or guidelines to make disclosures; and
7. any financial services provider industry association or federation.

Use of Personal Data for Direct Marketing Purposes

The Company intends to use your personal data held by the Company from time to time (including but not limited to your name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data) for direct marketing. The Company may market products and services provided by members of ZA Group, co-branding partners or business partners of members of ZA Group, third-party financial institutions, third party products and services providers, charities or non-profit organizations. The products and services marketed by the Company include but not limited to:

1. insurance, annuities, banking, wealth management, retirement plans, investment, financial services, credit cards, securities and related products and services; and
2. health, wellness and medical, charity, food and beverage, sporting activities, memberships, privileges programme and related products and services.

The Company requires your written consent (which includes an indication of no objection) to use and provide the data to the third parties as set out above for any promotional or marketing purpose. You may withdraw your consent to the use and provision to a third party of your personal data for direct marketing purposes at any time, and thereafter the Company shall, without charge to you, cease to use such data for direct marketing purposes. If you wish to withdraw your consent, please contact the Company's Personal Data Protection Officer (details below).

Access and correction of personal data

You have the right to request access to and correction of information held by us about you. Requests for access or correct your personal data, should be addressed in writing to:

The Data Protection Officer
ZA Life Limited
Unit 1304 - 1305, Level 13, Core F, Cyberport 3, 100 Cyberport Road, Hong Kong
Email: Insure.DPO@za.group

A reasonable fee may be charged to offset the Company's administrative and actual costs incurred in complying with your data access requests.



Amendments to this PIC Statement

We reserve the right, at any time and without notice, to add to, change, update or modify this PIC statement. Any such change, update or modification will be effective immediately upon posting.

In case of discrepancies between the English and Chinese version, the English version shall apply and prevail.

ZA Life Limited

September 2019