

**AIA Hong Kong**

AIA Financial Centre,
712 Prince Edward Road East,
Kowloon, Hong Kong
T : (852) 2881 3333
AIA.COM.HK

AIA PERSONAL INFORMATION COLLECTION STATEMENT

Among the most important assets of the AIA Group of companies is the trust and confidence placed to properly handle information. Customers expect us to maintain their information accurately, protected against manipulation and errors, secure from theft and free from unwarranted disclosure.

This statement provides you with notice as to why your personal data is collected, how it is intended to be used, to whom your personal data may be provided to and how to access, review and amend your personal data.

The AIA Group of companies recognizes its responsibilities in relation to the collection, holding, processing or use of personal data. The provision of your personal data is voluntary: you may choose not to provide us with the requested data, but failure to do so may inhibit our ability to do business with you.

Why we collect your personal data and how it may be used?

Personal data is collected for the following purposes:

- processing, administering, implementing and effecting the requests or transactions contemplated in this document or any other documents you may submit to us from time to time;
- designing new or enhancing existing products and services provided by us;
- to communicate with you including to send you administrative communications about any account you may have with us or about future changes to this Personal Information Collection ("PIC") statement;
- for statistical or actuarial research undertaken by AIA Group of companies, the financial services industry or our respective regulators;
- for our data matching, internal business and administrative purposes;
- to assist in law enforcement purposes, investigations by police or other government or regulatory authorities and to meet requirements imposed by law or agreed to with government or regulatory authorities;
- other purposes directly relating to any of the above.

For our policy on using your personal data for promotional or marketing purposes, please see the section entitled **"Use of Personal Data for Direct Marketing Purposes"**.

Who may be provided with your personal data?

Personal data will be kept confidential but may, where such disclosure is necessary to satisfy the purpose or a directly related purpose for which the personal data was collected, provide such personal data to the following parties (for our policy on sharing of your personal data for promotional and marketing purposes, please see the section entitled **"Use of Personal Data for Direct Marketing Purposes"**) :

- any person authorized to act as an agent of an AIA Group member company for the distribution of products and services offered by that AIA Group member company;

- any agent, contractor or third party service provider (within or outside the AIA Group of companies) who provides administration, data processing, telecommunications, computer, payment, debt collection or securities clearing, technology outsourcing, call center services, mailing and printing services in connection with the operation of the AIA Group member company's business and provision of our services to you;
- any member of the AIA Group of companies, including subsidiaries and affiliates;
- agents, contractors or third party service providers (within or outside the AIA Group of companies) including companies to help deliver our services, such as reinsurance companies, investment management companies, claims investigation companies, industry associations or federations;;
- other companies who help gather your information or communicate with you, such as research companies and ratings agencies, in order to enhance the services we provide to you; and
- government or regulatory bodies or any person to whom the AIA Group member company is to make disclosure: (a) under a legal and/or regulatory obligation in that jurisdiction applicable to that particular AIA Group member company; or (b) which the AIA Group member company has agreed to make disclosures.

In relation to any personal data collected by us whilst providing any services in respect of our mandatory provident fund master trust schemes, such personal data would only be transferred to the above parties for the purpose of providing any mandatory provident fund related services.

From time to time, we may purchase a business or sell one or more of our businesses (or portions thereof) and your personal data may be transferred or disclosed as a part of the purchase or sale or a proposed purchase or sale. In the event that we purchase a business, the personal data received with that business would be treated in accordance with this PIC, if it is practicable and permissible to do so. In the event that we sell a business, we will include provisions in the selling contract requiring the purchaser to treat your personal data in the same manner required by this PIC statement.

Your personal data may be provided to any of the above parties who may be located in Hong Kong or outside of Hong Kong.

Access Rights to Personal Data

You have the right to:

- verify whether an AIA Group member company holds any personal data about you and to access any such data;
- require the AIA Group member company to correct any personal data relating to you which is inaccurate; and
- ascertain the AIA Group member company's policies and practices in relation to personal data.

Requests for access, correction or other queries relating to your personal data should be addressed to:

The Data Protection Officer
American International Assurance Company (Bermuda) Ltd,
12/F, AIA Tower, 183 Electric Road,
North Point,
Hong Kong
Email: AIAHK.Compliance@aia.com

The AIA Group member company has the right to charge costs which are directly related to and necessary for the processing of any personal data access request.

Use of Personal Data for Direct Marketing purposes

As well as the purposes set out above, the AIA Group of companies intends to use your name and contact details for promotional or marketing purposes including sending you promotional materials and conducting direct marketing in relation to the following products, services, advice and subjects: insurance; annuities; MPF/ORSO; wealth management; investment; banking; financial services; credit cards; medical/health treatment; educational; recruitment; training; reward/loyalty/privilege programmes; charitable/non-profitable causes; ("Classes of Marketing Subjects") However, in relation to any personal data collected by the AIA Group of companies whilst providing any services in respect of our mandatory provident fund master trust schemes, such personal data would only be used for promoting or marketing any products or services that are directly related to our mandatory provident fund schemes.

For the purposes of direct marketing, we may provide your personal information (with the exception of any personal data collected by the AIA Group of companies whilst providing any services in respect of our mandatory provident fund master trust schemes) to providers (whether within or outside of the AIA Group of companies) of any of the Classes of Marketing Subjects described above and call centre, marketing or research services so that they can send you promotional materials and conduct direct marketing in relation to the products and services they offer (these materials may be sent to you by postal mail, email or other means). We may provide your personal data to providers (whether within or outside of the AIA Group of companies) of any of the Classes of Marketing Subjects for gain.

Before using or providing your personal data for the purposes and to the transferees set out above, we must obtain your written consent, and only after having obtained written such consent, may use and provide your personal data for any promotional or marketing purpose.

The types of personal data that AIA intends to use and provide for direct marketing purposes as described above are your name and contact details.

You may in future withdraw your consent to the use and provision to a third party by the AIA Group member company of your personal data for direct marketing purposes and thereafter the AIA Group member company shall cease to use such data for direct marketing purposes.

If you wish to withdraw your consent, please inform us by writing to the address in the section on "Access Rights to Personal Data" or sending us an email. Any such request should clearly state details of the personal data in respect of which the request is being made.

Amendments to this PIC Statement

The AIA Group of companies reserves the right, at any time and without notice, to add to, change, update or modify this PIC statement, simply by notifying you of such change, update or modification. If we decide to change our personal data policy, those changes will be notified to you either on our website or in writing so that you are always aware of what information we collect, how we use the information and under what circumstances the information is disclosed. Any such change, update or modification will be effective immediately upon posting.

Additional Information

Should you have any questions on any part of this PIC statement or would like additional information regarding the AIA Group of companies data privacy practices, please do not hesitate to contact us.



AIA 香港
香港九龍太子道東712號
友邦九龍金融中心
電話：(852) 2881 3333
AIA.COM. HK

AIA 個人資料收集聲明

友邦保險集團公司其中一項最重要的資產，就是客戶對我們能妥善處理資料而給予的信任及信賴。客戶期望我們能準確保存他們的資料、保障資料免被竄改及出錯、防止被盜用及在未經授權下被公開。

本聲明旨在向閣下闡釋收集閣下個人資料的原因、資料的擬定用途、可能獲提供閣下資料的有關方，以及有關查閱、檢視及更正閣下個人資料的方法。

友邦保險集團公司深明其收集、持有、處理或使用個人資料的責任。提供閣下的個人資料與否純屬閣下個人意願，閣下可選擇不向我們提供我們所需的個人資料，惟這樣可能導致我們無法辦理閣下的業務。

我們為何要收集閣下的個人資料及將如何使用有關資料？

收集個人資料乃作以下用途：

- 處理、實施、執行和實行本文件或閣下可能不時呈交予我們的任何其他文件項下的要求或交易；
- 設計全新或加強現時我們所提供的產品及服務；
- 與閣下保持聯繫，包括向閣下寄發有關閣下在我們公司任何帳戶的行政管理通訊或本個人資料收集聲明的日後變動；
- 供友邦保險集團公司、金融服務業或我們的相關監管機構的統計或精算研究之用；
- 供我們資料核對，內部業務及行政之用；
- 協助執行法例、警方或其他政府或監管機構調查，以及符合法例規定，或以符合與政府或監管機構之協定；
- 與上述任何一項直接有關的其他用途。

有關我們使用閣下個人資料作宣傳或市場推廣用途的政策，請參閱「使用個人資料作直接促銷用途」一節。

誰會取得閣下的個人資料？

個人資料將保密處理，惟倘就符合收集個人資料用途或直接相關用途而披露屬必須時，則可向以下各方提供相關個人資料（有關我們分發閣下個人資料作宣傳或市場推廣用途的政策，請參閱「使用個人資料作直接促銷用途」一節。）：

- 獲授權擔任友邦保險集團成員公司代理以分銷該友邦保險集團成員公司所提供之產品及服務的任何人士；
- 就友邦保險集團成員公司營運以及向閣下提供我們的服務相關而提供管理、數據處理、電訊、電腦、付款、收債或證券結算、技術外判、電話中心服務、郵寄及印刷服務的任何代理、承包商或第三方服務供應商（無論在友邦保險集團公司範圍內或外）；
- 友邦保險集團任何成員公司，包括附屬公司及關聯公司；
- 代理、承包商或第三方服務供應商（無論在友邦保險集團公司範圍內或外），包括協助提供服務的公司，例如再保險公司、投資管理公司、索賠調查公司、業界協會或聯盟；

- 協助收集閣下資料或與閣下聯繫的其他公司，例如研究調查公司及信貸評級機構，藉以加強我們向閣下所提供的服務；及
- 政府或監管機構或在友邦保險集團成員公司營運所在司法權區：(a)對該友邦保險集團成員公司具有法律及/或監管責任而須予以披露的任何人士；(b)與該友邦保險集團成員公司協議需對其作出披露的任何人士。

就我們因在提供強積金集成信託計劃服務而收集的個人資料，該等個人資料將只會提供予上述人士作提供相關的強積金服務的用途。

我們可不時購買業務或出售我們一項或多項業務（或其部分），而閣下的個人資料可作為該買賣或建議買賣的一部分予以轉讓或披露。倘我們購買一項業務，就該業務所獲得的個人資料將在其可行及允許的情況下根據本個人資料收集聲明處理。倘我們出售一項業務，我們將於出售合約中訂明買方須按本個人資料收集聲明所載相同方式處理閣下的個人資料。

閣下的個人資料可提供予上述在香港境內或香港境外的任何有關方。

查閱個人資料的權利

閣下有權：

- 核實友邦保險集團成員公司是否持有閣下的個人資料，並查閱任何該等資料；
- 要求友邦保險集團成員公司更正任何有關閣下的錯誤個人資料；及
- 確定友邦保險集團成員公司有關個人資料的政策及慣例。

如欲查閱、更正閣下個人資料或有相關的其他要求，可致函至以下地址：

資料保障主任
美國友邦保險（百慕達）有限公司
香港北角電氣道183號友邦廣場12樓
電郵: AIAHK.Compliance@aia.com

友邦保險集團成員公司有權就因處理任何查閱個人資料的要求收取需要和直接相關的費用。

使用個人資料作直接促銷用途

除上述用途外，友邦保險集團公司擬使用閣下的姓名和聯絡資料作宣傳或市場推廣用途，包括向閣下寄發宣傳資料及就以下產品、服務、建議、目的作直接促銷：保險；年金；強積金／職業退休計劃；財富管理；投資；銀行；金融服務；信用咭；醫療／健康治療；教育；招聘；訓練；獎賞／年資獎勵／優惠計劃；慈善／非牟利用途（「促銷標的類別」）。然而，就我們因在提供強積金集成信託計劃服務而收集的個人資料，該等個人資料將只會用作宣傳或推廣直接與強積金計劃相關的產品或服務。

就此直接促銷的用途，除因友邦保險集團公司在提供強積金集成信託計劃服務所收集的個人資料外，我們或會將閣下的個人資料提供予任何上述描述的促銷標的類別以及電話中心、市場推廣或研究服務的提供商（無論在友邦保險集團公司範圍內或外），從而他們可就其所提供的產品及服務向閣下寄發宣傳資料及進行直接促銷，有關資料可透過郵寄、電郵或其他方式送達予閣下。我們或會將閣下的個人資料提供予任何以上描述的促銷標的類別的提供商（無論在友邦保險集團公司範圍內或外）而獲得利益。

就上述用途使用或向上述受讓方提供閣下的個人資料前，我們必先取得閣下的書面同意，並僅會在取得有關書面同意後方就任何宣傳或市場推廣用途使用或提供閣下的個人資料。

友邦保險集團擬使用及提供作上述直接促銷用途的個人資料為閣下的姓名和聯絡資料。

閣下將來可就友邦保險集團成員公司使用並向第三者提供閣下的個人資料作直接促銷用途撤回以上的同意；此後，友邦保險集團成員公司須停止使用該等資料作直接促銷之用。

如閣下欲撤回以上同意，閣下可以書面或電郵方式通知我們，書面通知可郵寄至「查閱個人資料的權利」一節所載地址。任何有關請求應清楚列明該要求相關的個人資料詳情。

本個人資料收集聲明的修訂

友邦保險集團公司保留權利可隨時且在無須通知的情況下增添、修改、更新或修訂本個人資料收集聲明，我們僅知會閣下有關修改、更新或修訂。倘我們決定修改我們的個人資料政策，我們將於我們的網站或以書面形式知會閣下有關修改，從而讓閣下能得悉我們所收集的資料、我們如何使用該資料及在何種情況下會披露該資料。任何有關修改、更新或修訂將在刊登後即時生效。

其他資料

如閣下對本個人資料收集聲明的任何部分有任何疑問或如欲知悉有關友邦保險集團公司的資料保密慣例的更多資料，請隨時與我們聯絡。

**AIA Hong Kong**

AIA Financial Centre,
712 Prince Edward Road East,
Kowloon, Hong Kong
T : (852) 2881 3333
AIA.COM.HK

26 March 2013

Dear Valued Customer,

IMPORTANT - Updated Personal Information Collection Statement

Thank you for choosing the services of AIA. We are committed to protecting the privacy of our customers. We understand that our customers trust us in using and protecting their personal data. We have created and implemented various internal policies and procedures, outlining individual and organisational data protection responsibilities and providing detailed guidance on our internal data protection procedures. Additionally, we regularly review our policies and procedures to reflect, for example, our customers' expectation and any changes to legislation.

We want to assure you, as always, that your personal data is adequately protected and preserved. With effect from 1 March 2013, our Company has issued a revised Personal Information Collection Statement ("**Revised PICS**"), and we have enclosed a copy for your kind reference. This Revised PICS aims to provide our customers with a clearer and better understanding on why we collect the customers' personal data, how we would use it and to whom your data may be transferred.

AIA handles your personal data with care. Personal data held by any of the AIA entities will only be used in accordance with the purpose for which it was collected and directly related purposes and any purposes set out in the Personal Information Collection Statement you received (if any). Consistent with that use, your personal data may be used by AIA for direct marketing of insurance products or services offered by AIA Hong Kong and/or any associated company within AIA Group. We have revised our PICS to explicitly refer to our direct marketing activities (please see the section "**Use of Personal Data for Direct Marketing Purposes**"). You will continue to receive only marketing materials about our insurance products. If you do not wish to receive promotional or marketing materials from AIA, please inform us by writing to the said address or by sending an email to us.

We welcome your views and suggestions on how we can better meet your expectation on protecting your data privacy. Please feel free to write to: Data Protection Officer, 12/F, AIA Tower, 183 Electric Road, North Point or email IAHK.Compliance@aia.com.

Lastly, we thank you again for your continued support. We would also like to take this opportunity to introduce our latest product offers as attached.

Yours truly,

Jacky Chan
Chief Executive Officer
AIA Hong Kong & Macau



AIA 香港

香港九龍太子道東712號
友邦九龍金融中心

電話：(852) 2881 3333

AIA.COM. HK

2013年3月26日

尊貴的客戶：

重要資訊 — 更新「個人資料收集聲明」

感謝您選用友邦為您提供的服務。友邦致力保障客戶之個人私隱，明白您對我們使用及保障客戶個人資料的信任。我們已制訂及履行有關資料保障的內部政策及程序，概述個人及公司層面的責任，並提供詳盡的程序指引。此外，我們亦定期檢閱相關的政策及程序，以反映客戶對我們的期望和任何法律上的改動等。

一如以往，我們保證會適當地保障及維護您的個人資料。本公司發佈了已修訂的「個人資料收集聲明」（下稱「**此聲明**」），並於今年3月1日起生效，現隨函附上此聲明，以供參考。此聲明旨在為客戶更清晰地詳述本公司收集客戶個人資料的目的、用途以及傳送目標。

友邦妥善處理您的個人資料，當使用所持有的客戶資料時，本公司及相關團體只會遵從以下目的：資料收集時所註明的直接用途、相關用途及此聲明所列明的任何用途（如有）。因此，我們將會使用您的個人資料作直接促銷用途，包括友邦香港及友邦保險集團成員公司所提供的保險產品及服務。另外，我們已修訂此聲明，以更明確地註明我們的直接促銷活動（請參閱「**使用個人資料作直接促銷用途**」一節）。您將繼續收到我們有關保險產品的促銷物品，如不欲接收任何我們的宣傳及促銷物品，請寄信到此聲明所述之地址，或以電郵通知我們。

我們歡迎您提出任何意見及建議，助我們更有效地達到客戶對資料保障的期望。請隨時聯絡我們的資料保障主任，郵寄地址：香港北角電氣道183號友邦廣場12樓或電郵AIAHK.Compliance@aia.com。

最後，我們再次衷心感謝您的一直支持。我們亦希望藉此機會向您介紹隨函附上的最新產品推廣資料。



首席執行官
友邦香港及澳門
陳榮聲 謹啟

「友邦」、「友邦香港」、「本公司」或「我們」是指美國友邦保險(百慕達)有限公司(於百慕達註冊成立之有限公司)。

「友邦保險集團」是指友邦保險控股有限公司及其附屬公司。

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Yours truly,

Jacky Chan
Chief Executive Officer
AIA Hong Kong & Macau



AIA 香港

香港九龍太子道東712號
友邦九龍金融中心

電話：(852) 2881 3333

AIA.COM. HK

2013年3月26日

尊貴的客戶：

重要資訊 — 更新「個人資料收集聲明」

感謝您選用友邦為您提供的服務。友邦致力保障客戶之個人私隱，明白您對我們使用及保障客戶個人資料的信任。我們已制訂及履行有關資料保障的內部政策及程序，概述個人及公司層面的責任，並提供詳盡的程序指引。此外，我們亦定期檢閱相關的政策及程序，以反映客戶對我們的期望和任何法律上的改動等。

一如以往，我們保證會適當地保障及維護您的個人資料。本公司發佈了已修訂的「個人資料收集聲明」（下稱「**此聲明**」），並於今年3月1日起生效，現隨函附上此聲明，以供參考。此聲明旨在為客戶更清晰地詳述本公司收集客戶個人資料的目的、用途以及傳送目標。

友邦妥善處理您的個人資料，當使用所持有的客戶資料時，本公司及相關團體只會遵從以下目的：資料收集時所註明的直接用途、相關用途及此聲明所列明的任何用途（如有）。因此，我們將會使用您的個人資料作直接促銷用途，包括友邦香港及友邦保險集團成員公司所提供的保險產品及服務。另外，我們已修訂此聲明，以更明確地註明我們的直接促銷活動（請參閱「**使用個人資料作直接促銷用途**」一節）。您將繼續收到我們有關保險產品的促銷物品，如不欲接收任何我們的宣傳及促銷物品，請寄信到此聲明所述之地址，或以電郵通知我們。

我們歡迎您提出任何意見及建議，助我們更有效地達到客戶對資料保障的期望。請隨時聯絡我們的資料保障主任，郵寄地址：香港北角電氣道183號友邦廣場12樓或電郵AIAHK.Compliance@aia.com。

最後，我們再次衷心感謝您的一直支持。



首席執行官
友邦香港及澳門
陳榮聲 謹啟

「友邦」、「友邦香港」、「本公司」或「我們」是指美國友邦保險(百慕達)有限公司(於百慕達註冊成立之有限公司)。

「友邦保險集團」是指友邦保險控股有限公司及其附屬公司。



Critical
illness is
best dealt
with
early



出手快
莫給危疾
坐大



覆蓋93種疾病 全面保障

及早的診斷和治療無疑是戰勝病患的關鍵，這不僅避免因太遲發現病患而變得難以治療，更可以減輕醫療費用。AIA為您預早設想，針對早期危疾，推出市場上保障全面的「進泰安心保」，現誠邀您及早為您和摯愛有所保障。

「進泰安心保」

保障廣泛周全

- 93種疾病保障
- 涵蓋35種早期危疾、54種危疾及4種嚴重兒童疾病

靈活貼心

- 結合危疾、人壽保障及儲蓄
- 2種固定年期保費選擇

早期危疾保障

- 率先開創的指定糖尿病併發症保障
- 多種微創手術及治療保障
- 全面覆蓋原位癌及早期癌症
- 早期紅斑狼瘡保障

請即聯絡您的AIA業務代表，致電AIA客戶熱線 (852) 2232 8888。
請登入 aia.com.hk 查詢詳情。

Comprehensive coverage for 93 illnesses

Early diagnosis and timely treatment is the key to overcoming illnesses. We are delighted to offer you **Prime Care Pro**, the comprehensive protection for Early Stage Critical Illnesses.

Prime Care Pro

Extensive Coverage

- coverage for 93 illnesses
- including 35 Early Stage Critical Illnesses, 54 Critical Illnesses, and 4 Severe Child Diseases

Thoughtful choices

- all-in-one critical illness protection, life insurance and savings
- option of 2 premium payment terms

Protection for Early Stage Critical Illnesses

- industry pioneer for specified diabetic complications protection
- a variety of specified minimally invasive surgeries and treatments
- comprehensive coverage for Carcinoma-in-situ and early stage cancer
- protection for Less Severe Systemic Lupus Erythematosus





Please contact your AIA representative or call AIA Customer Hotline at (852) 2232 8888. For more details, please visit aia.com.hk.

將來，精彩由您主宰

誰說退休生活都是千篇一律？這才是精彩生活的開始！踏入人生的新階段，是時候將一直計劃的夢想變成現實，讓退休生活變得不平凡。AIA「活出精彩」入息計劃可讓您安心實現夢想，輕鬆投入退休生活，悠閒寫意地享受您一直努力的成果。



「活出精彩」入息計劃特點

-  **更快**
保費繳付期設3年或5年，於繳付期滿便可提取為期15年的入息⁴。
-  **穩定**
於入息期內每年獲派發入息，亦可選擇將入息積存於保單內賺取利息³。
-  **靈活**
入息金額可選以固定方式⁵或遞增方式⁶派發。入息期開始前，更可按需要更改延長或縮短入息期⁴。
-  **財富傳承**
提供不同的身故賠償支付辦法，讓受益人可承繼儲蓄的成果。

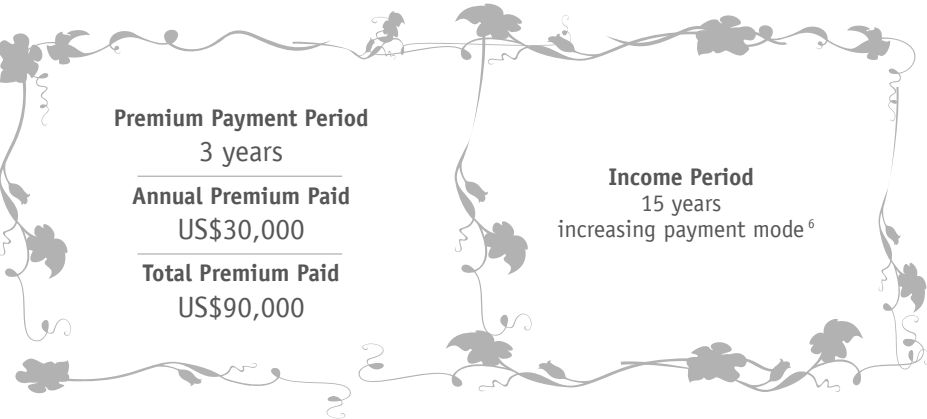
於2013年5月31日前投保，專享保證優惠年利率3%²！

現凡於2013年5月31日或之前¹投保，並於申請時繳付2年或以上的年繳保費，預繳的保費可於首兩個保單年度專享保證優惠年利率3%²。

把握時機，請即聯絡您的AIA業務代表查詢。
如欲瞭解更多，歡迎致電AIA客戶熱線 (852) 2232 8888，或瀏覽 aia.com.hk。



以下假設例子只供參考 The following example is for illustrative purpose only



預期累積
每年入息總和相等於
已繳保費總和的**178%**[^]
Total income accumulations[^]
equivalent to **178%**
of the total premium paid



提取每年入息總和*	: US\$123,774 (相等於已繳保費總和的138%)
預期累積每年入息總和 [^]	: US\$160,002 (相等於已繳保費總和的 178%)
Total annual income payable*	: US\$123,774 (equivalent to 138% of the total premium paid)
Total income accumulations [^]	: US\$160,002 (equivalent to 178% of the total premium paid)

* 每年入息包括保證每年入息及非保證週年紅利。提取每年入息總和也包括於保費繳付期內之非保證週年紅利。
Annual income consists of Guaranteed Annual Income and non-guaranteed annual dividends. Total annual income also includes non-guaranteed annual dividends in the premium payment period.

[^] 假設保單年期內的每年入息全數存於本公司內積存生息，並根據現時的紅利率及現時美元積存息率每年4.00%計算。紅利率及息率均並非保證，確實的週年紅利及積存息率於保單年期內可能有所變動，並可能多於或少於上述例子所列之金額。假設整個保單年期內沒有任何保單貸款，並且所有保費於到期時已被全數繳付。
Assumes that full amount of annual income in Policy term is left with the Company to accumulate interest, which is based on the current dividend scale and current non-guaranteed accumulation interest rate of 4.00% per annum in US dollars, which scales and rates are not guaranteed. The actual annual dividends and accumulation interest rate may vary throughout the Policy term and may be less or more favourable than those illustrated. No loans are taken throughout the term of the Policy and that all premiums are paid in full when due.

Shape your brilliant future

Who says that retirement has to be boring? It should be the start of a wonderful life! As you enter this new stage, now is the time to finally make your dreams come true. Our AIA Spring Income Plan helps you on the path to a retirement life where you can enjoy the rewards of your hard work.



Features of our Spring Income Plan

- Fast**
Start receiving a 15-year income⁴ after end of Premium Payment Period for 3 or 5 years.
- Secure**
Receive an annual income throughout the Income Period or allow the income to accumulate interest³ in the policy.
- Flexible**
Choose to receive income on a level mode⁵ or increasing mode⁶, and extend or shorten the Income Period⁴ before it commences.
- Reassuring**
Provide flexible death benefit payment options and Beneficiary can inherit the savings.

3%² guaranteed preferential interest rate only until 31 May 2013!

Apply on or before 31 May 2013¹ and pay 2-year or more annual premium payment upon application to enjoy a guaranteed preferential interest rate of 3% per annum² for the first two policy years on your prepaid premium payment.

Please contact your AIA representative now to enjoy this limited-time offer! You can also call the AIA Customer Hotline at (852) 2232 8888 or visit aia.com.hk for more details.



「AIA」或「我們」是指美國友邦保險（百慕達）有限公司（於百慕達註冊成立之有限公司）。

如閣下日後不願收到本公司的任何宣傳品，請以書面通知友邦客戶服務中心，地址：香港北角電氣道183號友邦廣場12樓。

Terms and conditions:

- The policy should be applied on or before 31 May 2013 (based on application date) and issued by 30 June 2013 in order to enjoy the guaranteed preferential interest rate of 3% per annum for the first two policy years on your prepaid premium payments.
- Prepaid premium must be paid in annual premium unit, and with a maximum up to 2 years for 3-year payment plan or 4 years for 5-year payment plan. Annual premium includes annual premium for basic and rider (if applicable). Prepaid premium payment (exclude the first year premium) is deposited in Future Deposit Account (FPDA), and shall be used to settle the outstanding premium when it is due. The guaranteed preferential interest rate 3% per annum is only applicable to customers' prepaid premium payment upon application and without withdrawal of prepaid premium and policy surrender during the first two policy years. Otherwise, the prepaid premium will be credited to the FPDA within 3 months after the second and/or third year annual premium have been settled. From the 3rd policy year onwards, any amount left in the FPDA will be accumulated at a prevailing interest rate only.
- The current interest rate is non-guaranteed.
- The Owner can opt to extend or shorten the Income Period for one time within six months before it commences.
- Level mode means that the Guaranteed Annual Income paid out during the Income Period will stay constant.
- Increasing mode means that the Guaranteed Annual Income paid out during the Income Period will increase annually.
- This leaflet is for reference only. Please refer to the Policy contract for the definitions of capitalized terms and the exact and complete terms and conditions of coverage.
- AIA reserves the right to change any terms and conditions of this promotion without issuing further notices. In the event of any disputes, AIA's decision shall be final and conclusive.

If you do not wish to receive promotional materials from AIA, please write to AIA Customer Service Centre, 12/F, AIA Tower, 183 Electric Road, North Point, Hong Kong.

Shape your brilliant future

將來
精彩由您
主宰



AIA Hong Kong

AIA Financial Centre,
712 Prince Edward Road East,
Kowloon, Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Memo

Attn: All Business Partners

From: Anne Weedon

Dept: Partnership Distribution

Date: 20 March 2013

Total page: 5

Subject: (Ref : A2013040) 「個人資料收集聲明」—客戶通訊
Personal Information Collection Statement — Customer Communication

因應於 2013 年 4 月 1 日起生效的《個人資料（私隱）(修訂)條例》對直接促銷活動之法定要求，友邦香港將於 2013 年 3 月 26 及 27 日期間向香港客戶寄出有關之「個人資料收集聲明」。

通訊目的

- 郵寄最新修訂的「個人資料收集聲明」予所有友邦香港客戶
- 清晰地向客戶詳述公司收集客戶個人資料之目的及用途
- 向部份客戶提供產品宣傳單張(請參閱**附錄 1**)作推廣用途

請鼓勵客戶閱讀於信件內的重要資訊。請參閱**附錄 2** 有關客戶的常見問題，及**附錄 3** 以知悉更詳細的信件內容。

如有任何疑問，請致電保險及理財顧問熱線 3972 8899。



AIA Hong Kong

AIA Financial Centre,
712 Prince Edward Road East,
Kowloon, Hong Kong
T: (852) 2881 3333

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Memo

In response to the revised legal requirements imposed by the Personal Data (Privacy) (Amendment) Ordinance on direct marketing (effective on 1 April 2013), a revised Personal Information Collection Statement (PICS) will be mailed to HK customers from 26 to 27 March 2013.

Communication Objectives

- To mail the revised PICS to all AIA HK customers
- To provide our customers with a clearer and better understanding with respect to the collection of customers' personal data by our Company and how we may use such personal data
- For selected customers, a promotional leaflet will be included in the mail pack (**Appendix 1**) for promotion purposes

Please encourage customers to read the important messages in the mail. Please refer to **Appendix 2** for some Frequently Asked Questions from Customers. More details about the Mail Pack Contents are described in **Appendix 3**.

If you have any queries, please feel free to call our Brokerage & IFA Hotline 3972 8899.

Best regards,

Anne Weedon
Head of Partnership Distribution

Note注意:

"Company", "AIA", "AIA Hong Kong", "our" or "we" as used herein (including all appendixes) refers to American International Assurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability).

於此通告內(包括所有附件)所提及的「友邦」、「友邦香港」、「AIA」或「我們」是指美國友邦保險(百慕達)有限公司(於百慕達註冊成立之有限公司)。



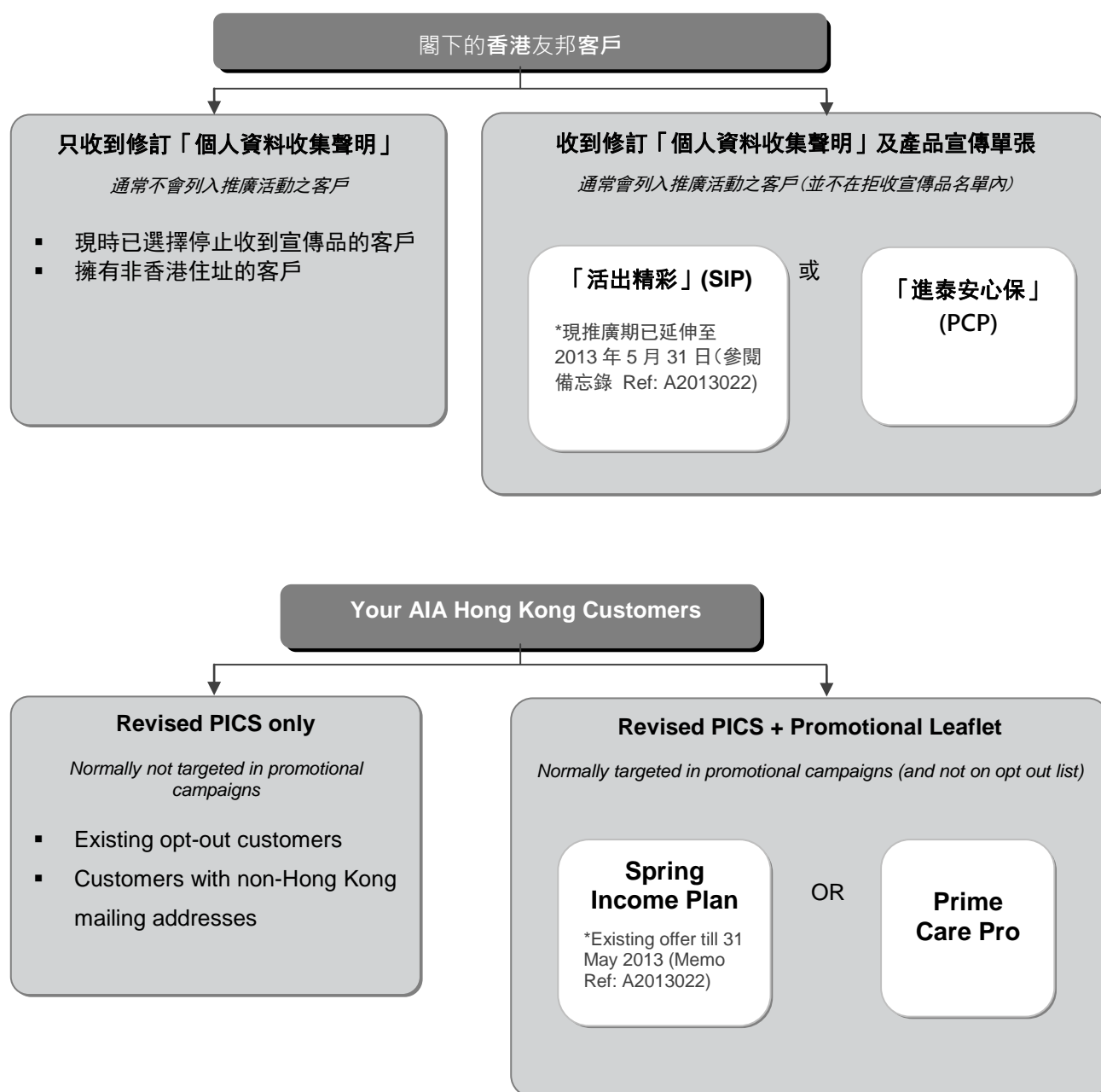
AIA Hong Kong

AIA Financial Centre,
712 Prince Edward Road East,
Kowloon, Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Memo

附錄 Appendix 1:





AIA Hong Kong

AIA Financial Centre,
712 Prince Edward Road East,
Kowloon, Hong Kong
T: (852) 2881 3333

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Memo

附錄 Appendix 2: 客戶常見問題 Frequently Asked Questions from Customers

Q1. 我為什麼收到此「個人資料收集聲明」?

Why am I receiving this Personal Information Collection Statement?

- A1. 因應於 2013 年 4 月 1 日起生效的《個人資料（私隱）(修訂)條例》對直接促銷活動之法定要求，友邦香港已修改了有關個人資料收集之政策，並預備了最新的「個人資料收集聲明」以符合要求。此舉為確保友邦香港正式通知所有客戶資料收集之目的、用途、可能的資料受讓方類別及其他相關的政策及措施。友邦香港希望向所有客戶保證，友邦香港會妥善保存客戶的個人資料、保障資料免竄改及出錯、防止被盜用及在未經授權下被公開。

With the revised legal requirements on direct marketing under the Personal Data (Privacy) (Amendment) Ordinance which will be effective on 1 April 2013, AIA Hong Kong has updated the data collection policy and prepared a revised Personal Information Collection Statement (PICS) to align with the requirements. This will ensure that all our customers are duly informed of the purpose(s) of collection of personal data, how AIA Hong Kong will use and handle customers' personal data, the possible classes of transferees as well as the policies and practices in relation to personal data. AIA Hong Kong wants to assure all AIA Hong Kong's customers that their personal data is properly maintained and protected against manipulation and errors, and secured from theft and free from unwarranted disclosure.

Q2. 收到這信件後，我需要做什麼？

What do I need to do with this letter?

- A2. 請閱讀信件的內容，當中包含了有關友邦香港如何使用及處理客戶的個人資料的重要資訊。
Please read the contents of this letter as it consists of important information about how AIA Hong Kong uses and handles customers' personal data.

Q3. 我已要求友邦香港停止郵寄直接促銷的宣傳物品給我。為什麼我還收到這封信件？

I have already requested AIA Hong Kong not to send me any future direct marketing materials, why am I still receiving this letter?

- A3. 同 A1。最新的「個人資料收集聲明」並非宣傳單張，其主要目的是通知客戶最新的政策。
Same answer as 1. The revised PICS is not a promotional leaflet, and the purpose of which is to keep you informed of AIA Hong Kong's latest policy.

Q4. 如將來我不想再收到友邦香港的直接促銷的宣傳品，我應做什麼？

What should I do if I do not want to receive future direct marketing materials from AIA Hong Kong?

- A4. 請以郵寄方式聯絡友邦香港的資料保障主任。郵寄地址：香港北角電氣道 183 號友邦廣場 12 樓。或可電郵 AIAHK.Compliance@aia.com。請註明您的姓名及聯絡方法，讓友邦香港能識別您的身份及按時處理您的要求。一般來說，停止收到宣傳品的處理需時幾個工作天。




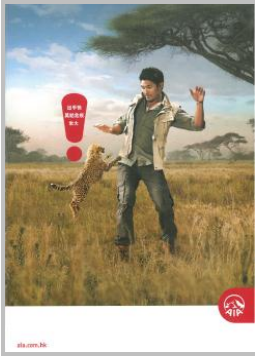
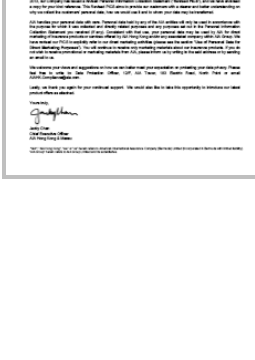

Please write to AIA Hong Kong at this address: Data Protection Officer, 12/F, AIA Tower, 183 Electric Road, North Point, Hong Kong, or send an email to: AIAHK.Compliance@aia.com. Kindly state your name and contact details such that AIA Hong Kong can identify yourself and process your request in time. This may take a couple working days before the opt-out request becomes effective.



AIA Hong Kong
AIA Financial Centre,
712 Prince Edward Road East,
Kowloon, Hong Kong
T: (852) 2881 3333
AIA.COM.HK

Memo

附錄 Appendix 3: 信件內容 Mail Pack Content

客戶組別 Customer Group	函件樣本 Cover Letter Sample	「個人資料收集聲明」 PICS	宣傳單張 Promotional Leaflet
客戶只收到修訂「個人資料收集聲明」 Customers Receive Revised PICS Only			不適用 Not Applicable
客戶收到修訂「個人資料收集聲明」及「進泰安心保」宣傳單張 Customers Receive Revised PICS + PCP leaflet			
客戶收到修訂「個人資料收集聲明」及「活出精彩」宣傳單張 Customer Receive Revised PICS + SIP leaflet			

詳情請參閱附件。

Please refer to the documents attached.