

26 March 2013

**Broker Bulletin No 288**  
**Disclosure of Brokers' Commission effective 1 April 2013**

Dear Business Partners,

Please be informed that in compliance with the requirement under the Prevention of Bribery Ordinance, insurance companies, through the Hong Kong Federation of Insurers, have been advised to disclose to client the fact that brokers will receive remuneration from the insurance company in relation to a successful insurance application and to obtain permission from the client as to the remuneration the broker shall receive from the insurance company.

Effective 1 April 2013, AXA shall adopt the consent clause in the relevant forms to disclose the payment of commission to brokers and to obtain consent from the client for such payment.

Written instruction is provided to brokers to disclose the rate or amount of commission to the client upon request for such specific information or if such amount/level of commission falls outside the market rates.

Any enquiries, please feel free to contact your Business Development Manager or FI hotline on 25191133.

Life Products – New Business 人壽保險產品 – 新生意	Steve Chui Yan Fong	2519 1203 2519 1395	steve.chui@axa.com.hk yan.fong@axa.com.hk
Life Products – Policy Administration 人壽保險產品 – 保單服務	Jessica Tong	2519 1933	jessica.tong@axa.com.hk
Life Products – Payment related 人壽保險產品 – 保費事項	Vicky Leung	2519 1365	vicky.leung@axa.com.hk
General enquiries, Suggestions / Complaints 一般查詢、意見及投訴	Agnes Lee	2519 1103	agnes.wy.lee@axa.com.hk
Evolution – All enquiries 有關Evolution的查詢		2802 2832 (then Press 3)	evolution@axa.com.hk

Yours faithfully,



**Eddie Fung**  
Head of Life Broker and IFA



redefining / standards



Application/Policy Number 投保書 / 保單編號 :

"The Company"

"本公司"或"貴公司":

AXA China Region Insurance Company (Bermuda) Limited  
(Incorporated in Bermuda with limited liability)

安盛保險(百慕達)有限公司  
(於百慕達註冊成立的有限公司)/

AXA China Region Insurance Company Limited  
安盛金融有限公司

## Supplement to Application – Personal Information Collection Statement and Commission Disclosure Declaration (Insurance Broker Version)

### 投保 / 保單服務申請資料補充 – 收集個人資料的聲明及佣金披露聲明(保險經紀版本)

#### Important Notes

1. This form is to be filled in BLOCK LETTERS and signed by the Proposed Insured/Insured (if aged 18 or above) and the Proposed Owner/Owner.
2. Please read carefully before signing.

#### 重要事項:

1. 此表格應由建議被保人/被保人(如十八歲或以上)及建議持有人/持有人以正楷填寫及簽名。
2. 請先行詳細閱讀方可簽署。

#### 1. Proposed Insured / Insured / Proposed Owner / Owner 建議被保人/被保人/建議持有人/持有人

Name of Proposed Insured/Insured  
建議被保人/被保人姓名:

Name of Proposed Owner/Owner  
建議持有人/持有人姓名:

#### 2. Declaration and authorisation 聲明及授權

I, on behalf of myself and other persons referred to in this insurance application / application and in the relevant policy contract(s) (hereinafter referred to as "Relevant Persons", "We", "Our" or "Us"), acknowledge that this form is supplemental to the insurance application (the "Application Form") in relation to the above Application No. / application for change, service or reinstatement in relation to the above Policy No. signed by me/Us and shall form the basis and become a part of the policy to be issued or reinstated / issued by the Company. I/We acknowledge that the Personal Information Collection Statement (PICS) set out below in this form shall replace and supersede any previous version of PICS issued by the Company. I/We have read and understood the below PICS and hereby give my/Our acknowledgement and agree to the use and transfer of my/Our personal data by the Company in accordance with the below PICS. In the case of application for insurance, I/We further confirm that I/We have not had any change in material facts and/or medical consultation since the date I/We signed the Application Form of the above mentioned application.

本人,代表本人及其他在此投保申請/此申請書及有關的保單合約上提及之人士(下稱「相關人士」或「我們」)確認此表格補充本人/我們就有關上述投保書編號已簽署的投保書("投保書")/上述保單編號已簽署的申請書所申請的保單更改、服務或復效。此表格將作為貴公司發出或復效/已發出的保單的根據,並作為保單一部份。本人/我們確認此表格下列之收集個人資料的聲明《該聲明》將撤換及取代任何貴公司曾經發出的相關聲明。本人/我們已閱讀並明白下列《該聲明》及特此確認並同意貴公司根據下列《該聲明》使用及轉移本人/我們的個人資料。如為投保申請,本人/我們並確認自簽署上述投保書,本人/我們之重要事項並無轉變,亦沒有接受任何醫療診治。

#### 3. Personal information collection statement 收集個人資料的聲明

The Company recognises its responsibilities in relation to the collection, holding, processing, use and/or transfer of personal data under the Personal Data (Privacy) Ordinance (Cap. 486) ("PDPO"). 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 unauthorised or accidental access, erasure or other use.

Please note that if you do not provide us with your personal data, we may not be able to provide the information, products or services you need or process your request.

**Purpose:** From time to time it is necessary for the Company to collect your personal data which may be used, stored, processed, transferred, disclosed or shared by us for purposes ("Purposes"), including:

1. offering, providing and marketing to you the products/services of the Company, other companies of the AXA Group ("our affiliates") or our business partners (see "Use and provision of personal data in direct marketing" below), and administering, maintaining, managing and operating such products/services;
2. processing and evaluating any applications or requests made by you for products/services offered by the Company and our affiliates;
3. providing subsequent services to you, including but not limited to administering the policies issued;
4. any purposes in connection with any claims made by or against or otherwise involving you in respect of any products/services provided by the Company and/or our affiliates, including investigation of claims;
5. evaluating your financial needs;
6. designing products/services for customers;
7. conducting market research for statistical or other purposes;
8. matching any data held which relates to you from time to time for any of the purposes listed herein;
9. making disclosure as required by any applicable law, rules, regulations, codes of practice or guidelines or to assist in law enforcement purposes, investigations by police or other government or regulatory authorities in Hong Kong or elsewhere;
10. conducting identity and/or credit checks and/or debt collection;
11. complying with the laws of any applicable jurisdiction;
12. carrying out other services in connection with the operation of the Company's business; and
13. other purposes directly relating to any of the above.

**Transfer of personal data:** Personal data will be kept confidential but, subject to the provisions of any applicable law, may be provided to:

1. any of our affiliates, any person associated with the Company, any reinsurance company, claims investigation company, your broker, industry association or federation, fund management company or financial institution in Hong Kong or elsewhere and in this regard you consent to the transfer of your data outside of Hong Kong;

- any person (including private investigators) in connection with any claims made by or against or otherwise involving you in respect of any products/services provided by the Company and/or our affiliates;
- any agent, contractor or third party who provides administrative, technology or other services (including direct marketing services) to the Company and/or our affiliates in Hong Kong or elsewhere and who has a duty of confidentiality to the same;
- credit reference agencies or, in the event of default, debt collection agencies;
- any actual or proposed assignee, transferee, participant or sub-participant of our rights or business; and
- any government department or other appropriate governmental or regulatory authority in Hong Kong or elsewhere.

For our policy on using your personal data for marketing purposes, please see the section below **“Use and provision of personal data in direct marketing”**.

Transfer of your personal data will only be made for one or more of the Purposes specified above.

**Use and provision of personal data in direct marketing:** The Company intends to:

- use your name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data held by the Company from time to time for direct marketing;
- conduct direct marketing (including but not limited to providing reward, loyalty or privileges programmes) in relation to the following classes of products and services that the Company, our affiliates, our co-branding partners and our business partners may offer:
  - insurance, banking, provident fund or scheme, financial services, securities and related products and services;
  - products and services on health, wellness and medical, food and beverage, sporting activities and membership, entertainment, spa and similar relaxation activities, travel and transportation, household, apparel, education, social networking, media and high-end consumer products;
- the above products and services may be provided by the Company and/or:
  - any of our affiliates;
  - third party financial institutions;
  - the business partners or co-branding partners of the Company and/or affiliates providing the products and services set out in (2) above;
  - third party reward, loyalty or privileges programme providers supporting the Company or any of the above listed entities;
- in addition to marketing the above products and services, the Company also intends to provide the data described in (1) above to all or any of the persons described in (3) above for use by them in marketing those products and services, and the Company requires your written consent (which includes an indication of no objection) for that purpose.

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

You may in future withdraw your consent to the use and provision of your personal data for direct marketing.

If you wish to withdraw your consent, please inform us in writing to the address in the section on **“Access and correction of personal data”**. The Company shall, without charge to you, ensure that you are not included in future direct marketing activities.

**Access and correction of personal data:** Under the PDPO, you have the right to ascertain whether the Company holds your personal data, to obtain a copy of the data, and to correct any data that is inaccurate. You may also request the Company to inform you of the type of personal data held by it.

Requests for access and correction or for information regarding policies and practices and kinds of data held by the Company should be addressed in writing to:

Data Privacy Officer  
AXA China Region Insurance Company Limited  
Suite 1601-6, 16/F, Tower 1, Times Square, 1 Matheson Street, Causeway Bay, Hong Kong

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

本公司明白其就《個人資料(私隱)條例》(《香港法例第486章》)(“**條例**”)收集、持有、處理、使用和/或轉移個人資料所負有的責任。本公司僅將為合法和相關的目的收集個人資料,並將採取一切切實可行的步驟,確保本公司所持個人資料的準確性。本公司將採取一切切實可行的步驟,確保個人資料的安全性,及避免發生未經授權或者因意外而擅自取得、刪除或另行使用個人資料的情況。

敬請注意,如果閣下不向本公司提供閣下的個人資料,我們可能無法提供閣下所需的資料、產品或服務,或無法處理閣下的要求。

**目的:** 本公司不時有必要收集閣下的個人資料,並可能因下列各項目的(“**有關目的**”)而供本公司使用、存儲、處理、轉移、披露或共享該等個人資料:

- 向閣下推介、提供和營銷本公司、安盛集團的其他公司(“**安盛關聯方**”)或本公司的商業合作夥伴(參閱下文“**在直接促銷中使用及將其個人資料提供予其他人士**”部份)之產品/服務,以及提供、維持、管理和操作該等產品/服務;
- 處理和評估閣下就本公司及安盛關聯方所提供之產品/服務提出的任何申請或要求;
- 向閣下提供後續服務,包括但不限於執行/管理已發出的保單;
- 與就本公司和/或安盛關聯方提供的任何產品/服務而由閣下或針對閣下提出的或者其他涉及閣下的任何索賠相關的任何目的,包括索賠調查;
- 評估閣下的財務需求;
- 為客戶設計產品/服務;
- 為統計或其他目的進行市場研究;
- 不時就本條款所列的任何目的核對所持有的與閣下有關的任何資料;
- 作出任何適用法律、規則、規例、實務守則或指引所要求的披露或協助在香港或香港以外其他地方的警方或其他政府或監管機構執法及進行調查;
- 進行身份和/或信用核查和/或債務追收;
- 遵守任何適用的司法管轄區的法律;
- 開展與本公司業務經營有關的其他服務;及
- 與上述任何目的直接有關的其他目的。

**個人資料的轉移:** 個人資料將予以保密,但在遵守任何適用法律條文的前提下,可提供給:

- 位於香港或香港以外其他地方的任何安盛關聯方、本公司的任何相關聯人士、任何再保險公司、索賠調查公司、閣下之保險經紀、行業協會或聯會、基金管理公司或金融機構,以及就此方面而言,閣下同意將閣下的資料轉移至香港境外;
- 與就本公司和/或安盛關聯方提供的任何產品/服務而由閣下或針對閣下提出的或者其他涉及閣下的任何索賠相關的任何人士(包括私家偵探);
- 在香港或香港以外其他地方向本公司和/或安盛關聯方提供行政、技術或其他服務(包括直接促銷服務)並對個人資料負有保密義務的任何代理、承包商或第三方;
- 信貸資料機構或(在出現拖欠還款的情況下)追討欠款公司;
- 本公司權利或業務的任何實際或建議的承讓人、受讓方、參與者或次參與者;及
- 在香港或香港以外其他地方的任何政府部門或其他適當的政府或監管機關。

如欲了解本公司為促銷目的使用閣下的個人資料的政策,請參閱下文“**在直接促銷中使用及將其個人資料提供予其他人士**”部份。

閣下的個人資料將僅為上文所規定的一個或多個有關目的而被轉移。

**在直接促銷中使用及將其個人資料提供予其他人士:**

本公司有意:

- 使用本公司不時持有的閣下的姓名、聯絡資料、產品及服務的組合資料、交易模式及行為、財政背景及人口統計數據以進行直接促銷;
- 就本公司,安盛關聯方,本公司合作品牌夥伴及商業合作夥伴可能提供關於下列類別的服務及產品而進行直接促銷(包括但不限於提供獎賞、客戶或會員或優惠計劃):
  - 保險、銀行、公積金或公積金計劃、金融服務、證券和相關產品及服務;
  - 健康、保健及醫療、餐飲、體育運動及會員服務、娛樂、健身浴或類似的休閒活動、旅遊及交通、家居、服裝、教育、社交網絡、媒體的產品及服務及高級消費類產品;
- 以上服務及產品將會由本公司及/或以下機構提供:
  - 任何安盛關聯方;
  - 第三方金融機構;
  - 提供上文2.所列之服務及產品之本公司及/或安盛關聯方的商業合作夥伴或合作品牌夥伴;
  - 向本公司或任何以上所列機構提供支援的第三方獎賞、客戶或會員或優惠計劃提供者;
- 除由本公司促銷上述服務及產品外,本公司亦有意將上文1.段部份所述的全部或任何人士,以供該等人士在促銷該等服務及產品中使用,而本公司為此目的須獲得客戶書面同意(包括表示不反對)。

在使用閣下的個人資料作上文所述的目的或提供予上文所述的人士之前,本公司須獲得閣下的書面同意,及只在獲得閣下的書面同意後方可使用閣下的個人資料及提供予其他人士作任何推廣及促銷用途。

閣下日後可撤回閣下給予本公司有關使用閣下的個人資料及提供予其他人士作任何促銷用途的同意。

閣下如欲撤回閣下給予本公司的同意,請發信至下文“**個人資料的查閱和更正**”部份所列的地址通知本公司。本公司會在不收取任何費用的情況下確保不會將閣下納入日後的直接促銷活動中。

**個人資料的查閱和更正：**根據條例，閣下有權查明本公司是否持有閣下的個人資料，獲取該資料的副本，以及更正任何不準確的資料。閣下還可以要求本公司告知閣下本公司所持個人資料的種類。

查閱和更正的要求，或有關獲取政策、常規及本公司所持的資料種類的資料，均應以書面形式發送至：

個人資料保護主任  
安盛金融有限公司  
香港銅鑼灣勿地臣街1號時代廣場1座16樓1601-6室

本公司可能會向閣下收取合理的費用，以抵銷本公司為執行閣下的資料查閱要求而引致的行政和實際費用。

I/WE ACKNOWLEDGE AND CONFIRM that I/We have read and understood the Personal Information Collection Statement (“**PICS**”). I/We confirm that I/We have been advised to read carefully the PICS, and I/We have read it carefully its effect and impact in respect of my/Our personal data collected or held by the Company (whether contained in this application or otherwise). Based on the foregoing, I/We hereby give my/Our acknowledgement and agree to the use and transfer of my/Our personal data by the Company in accordance with the PICS, including the use and provision of my/Our personal data for the purpose of direct marketing.

本人／我們確認本人／我們已閱讀並明白收集個人資料的聲明《該聲明》。本人／我們確認本人／我們已被通知本人／我們須詳細閱讀《該聲明》，而本人／我們已詳細閱讀《該聲明》對貴公司所收集或持有之本人／我們的個人資料的影響(不論是否此表格所載或從其他途徑所取得)。根據以上所述，本人／我們特此確認並同意(公司名稱)根據《該聲明》使用及轉移本人／我們的個人資料，包括在直接促銷中使用及將本人／我們個人資料提供予其他人士。

[Important: If you do not agree to the use and provision of your personal data for direct marketing as set out in the section “**Use and provision of personal data in direct marketing**”, please tick the box below and we will not use your personal data for direct marketing.]

[重要通知：如閣下不同意根據“**收集個人資料的聲明**”使用和轉移閣下的個人資料作直接促銷用途(參閱“**在直接促銷中使用及將其個人資料提供予其他人士**”部份)，請在下列方格內 ☐ 加上剔號(“/”)，本公司將不會使用閣下的個人資料作為直接促銷用途。]

☐ I/We do not agree with the use and provision of my/Our personal data for direct marketing purposes as set out above in the **Personal Information Collection Statement** (see “Use and provision of personal data in direct marketing”) and do not wish to receive any promotional and direct marketing materials.

本人／我們不同意貴公司根據“收集個人資料的聲明”使用和轉移本人／我們的個人資料作直接促銷用途(參閱“**在直接促銷中使用及將其個人資料提供予其他人士**”部份)及並不願意接收任何貴公司的推廣及直接促銷的材料。

#### 4. Commission disclosure declaration 佣金披露聲明

I/We understand, acknowledge and agree that, as a result of my/Our purchasing and taking up the policy or application for change / reinstatement in relation to the policy to be issued or reinstated / issued by the Company, the Company will pay the authorised insurance broker commission during the continuance of the policy including renewals, for arranging the said policy. Where I/We am/are a body corporate, the authorised person who signs on my/Our behalf further confirms to the Company that he or she is authorised to do so.

I/We further understand that the above agreement is necessary for the Company to proceed with the application.

本人／我們明白、確知及同意，貴公司會就本人／我們購買及接受貴公司發出的保單或就復效／已發出的保單所申請的保單更改／保單復效，於保單有效期內(包括續保期)向負責安排有關保單的獲授權保險經紀支付佣金。假如本人／我們為法人團體，代表本人／我們簽署的獲授權人員並向貴公司確認他／她已獲法人團體授權簽署。

本人／我們亦明白貴公司必須取得本人／我們以上的同意，才可以處理有關申請。

Signature of Proposed Insured/Insured (If aged 18 or above) 建議被保人／被保人簽署(如十八歲或以上)	Signature of Proposed Owner/Owner (If other than Proposed Insured) 建議持有人／持有人簽署(如非建議被保人／被保人)
Signature of Financial Consultant/Witness 理財顧問／見證人簽署	Date (YYYY/MM/DD) 簽署日期(年/月/日)