



PRUDENTIAL  
保誠保險

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PRUDENTIAL  
保誠保險

Listening. Understanding. Delivering.



保誠精選「失卡寶」

消聞

PRUChoice Card Protection Plus  
LEISURE

## 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。

(2022年3月1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)

註：

註a

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。

註b

每份保單保險期之最低及不可退回保費為港幣\$300，或在保單/ 任何承保表/ 背書條文中另有註明的金額。

## 保障一覽表

### 基本保障

#### 1. 失卡被盜用保障<sup>1</sup>

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。

#### 2. 額外失卡保障<sup>1,2</sup>

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，或前往就近的醫院就診，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。

##### 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。

##### 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。

##### 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。

##### 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。

最高賠償額  
(港幣)

每年\$15,000

每年  
\$1,000,000

每年\$500

每年\$1,000

每年\$2,000  
每件\$500

每年\$500

每年\$500

### 3. 24小時緊急旅遊支援服務 (由EAHK提供)<sup>2</sup>

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EAHK救援中心向EAHK獲取緊急援助：

#### a. 現金預支<sup>3</sup>

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。

#### b. 酒店費用預支<sup>3</sup>

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。

#### 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。

每年\$15,000

每年\$20,000

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。

## 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 1 March, 2022)



### 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<sup>Note a</sup>.



### Premium

	HK\$
<b>Annual Premium</b>	HK\$500 <sup>(Note a, b)</sup>

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 age of 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

Basic Benefit	Maximum Limits (HK\$)
<b>1. Lost Card Fraud Protection<sup>1</sup></b> 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"> <li>• 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.</li> <li>• unauthorized use of credit card after notifying to credit card issuer.</li> </ul>	15,000/ year  1,000,000/ year
<b>2. Additional Protection due to Lost Card<sup>1,2</sup></b> 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"> <li>a. <b>Emergency Transportation Subsidy</b> 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.</li> <li>b. <b>Replacement Cost of Important Personal Documents</b> 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.</li> <li>c. <b>Personal Effects</b> 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.</li> <li>d. <b>Loss of Key/ Lock Replacement Cost</b> 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.</li> <li>e. <b>Unauthorized Calls Protection</b> 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.</li> </ul>	500/ year  1,000/ year  2,000/ year 500/ item  500/ year  500/ year

### 3. 24 hours Emergency Travel Assistance (Provided by EAHK)<sup>2</sup>

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 EAHK by calling its Alarm Centre:

- a. **Cash Advance<sup>3</sup>**  
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 Payment<sup>3</sup>**  
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**  
EAHK 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

## 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 Protection
- PRUChoice Clinic
- PRUChoice Cruise Travel
- PRUChoice Golfers
- PRUChoice HealthCare
- PRUChoice HealthCheck
- PRUChoice Home
- PRUChoice Home Décor
- PRUChoice Home Deluxe
- PRUChoice Home Landlord
- PRUChoice Hong Kong Study Care
- PRUChoice Maid
- PRUChoice Maid – Post-natal Carer Plan
- PRUChoice Motor
- PRUChoice Furkid Care
- PRUChoice Personal Accident
- PRUChoice Personal Accident Plus
- PRUChoice Relocation Care
- PRUChoice Travel
- PRUChoice Travel Overseas Study
- PRUChoice Travel Working Holiday
- 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「家居寶」
- 保誠精選「家居裝修寶」
- 保誠精選「名家寶」
- 保誠精選「業主寶」
- 保誠精選「來港尚學寶」
- 保誠精選「僱傭寶」
- 保誠精選「僱傭寶」 – 陪月員計劃
- 保誠精選「駕駛寶」
- 保誠精選「寵愛寶」
- 保誠精選「安健寶」
- 保誠精選「倍安寶」
- 保誠精選「移居寶」
- 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「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 go to:

<https://www.prudential.com.hk/en/contact>

如有查詢，請瀏覽以下網址：

<https://www.prudential.com.hk/tc/contact>

[www.prudential.com.hk](http://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.

In the event of any inconsistency between Chinese and English versions of all terms and conditions, the English version shall prevail.

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。

## 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



**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 1 March, 2022  
2022年3月1日或之後適用

For further information, please go to:  
<https://www.prudential.com.hk/en/contact>

如有查詢，請瀏覽以下網址：  
<https://www.prudential.com.hk/tc/contact>

# 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)

Gender 性別		<input type="checkbox"/> Female 女	<input type="checkbox"/> Male 男	
Surname 姓	Given Name 名			
HKID or Passport No. 香港身份證或護照號碼	Date of Birth (dd/ mm/ yy) 出生日期 (日/ 月/ 年)			
Occupation 職業	Marital Status 婚姻狀況			
Home Tel No. 住宅電話號碼	Mobile No. 流動電話號碼 (Policy number will be sent to you via SMS 保單號碼將會透過短訊傳送給您)			
Email Address 電郵地址 (Upon the issuance of the Policy, eDocument will be activated immediately, the hard copies of policy documents and renewal documents issued thereafter will no longer be mailed to you. Please register myPrudential – General Insurance account to access those aforesaid documents. Whenever a notification email is sent to your designated email address, you are deemed to have received the corresponding new eDocument. 保單簽發後，電子文件便會立即啟用，日後發出之保單及續保文件將不會再郵寄列印本給您。您必須有myPrudential – 一般保險賬戶，去查閱上述的文件。每當提示電郵已經發送到您指定的電郵地址，您將被視為已收有關的最新電子文件。)	Scan QR code to view eDocument Guide 掃描二維碼參閱電子文件指南			
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。

 VISA Card  
VISA 卡

 Master Card  
萬事達卡

Credit Card Number  
信用卡號碼

Credit Card Expiry Date  
信用卡有效期至

(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 保險期

Policy commences on  
本保單由

(dd/ mm/ yy) for one year.  
(日/ 月/ 年) 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 extent 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. Please make sure the mobile number and email address of the applicant are correct. Once the Policy is issued, the policy number will be sent to the applicant via SMS. And, system will send Account Activation Code to the same mobile number during the registration of myPrudential. For environmental protection, Prudential will not mail this Policy/ endorsement and the subsequent policy renewal documents to the applicant; the corresponding eDocument will be stored in applicant's myPrudential account for their reference, and the applicant can print out the document if necessary. Whenever a notification email is sent to the applicant's designated email address, the applicant is deemed to have received the corresponding new eDocument. If the applicant has not registered myPrudential yet, please do so as soon as possible from our company website.  
請確保申請人的手提電話號碼及電郵地址是正確的。保單繕發後，申請人會透過手機短訊收到保單號碼；另外，登記myPrudential時，系統亦會向此手提電話號碼發送戶口啟動碼。為保護環境，保誠將不會郵寄此保單/ 批單及往後之續保文件予申請人；有關之電子文件將儲存於申請人的myPrudential戶口之內供申請人下載細閱。申請人有需要時亦可自行列印保單文件。每當提示電郵已經發送到申請人指定的電郵地址，申請人將被視為已收有關的最新電子文件。如申請人仍未登記myPrudential，敬請瀏覽本公司網站從速辦理。
9. 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。
10. 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。
11. Levy collected by the Insurance Authority (if any) has been imposed on this Policy at the application rate and would be remitted in accordance with the prescribed arrangements. For further information, please visit <http://www.prudential.com.hk/levy> or [www.ia.org.hk/tc/levy](http://www.ia.org.hk/tc/levy). If you do not pay the overdue levy timely, the Insurance Authority ("IA") may, according to the law, impose on the policyholder a penalty and may recover the outstanding levy as a civil debt due to the IA.  
保險業監管局（「保監局」）已按適用費率對此保單徵收徵費，有關徵費將按照訂明安排匯付。如需更多資訊，請瀏覽 <http://www.prudential.com.hk/levy> 或 [www.ia.org.hk/tc/levy](http://www.ia.org.hk/tc/levy)。若閣下未能依時清繳過期徵費，保險業監管局（「保監局」）可根據法例向其施加罰款，亦可循民事程序追討欠付的徵費。

## 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 or helpful for us to either provide you with the product or service you have requested or to comply with statutory or contractual requirements (including the purposes mentioned below), or even for security purpose. 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, claims history, biometric data including but not limited to your voice pattern, fingerprint and facial images, your location information based on your device, financial and medical information (“Personal Information”) to provide you with the insurance or financial products or services. “Personal information” shall also include, but not be limited to, the personal information relating to your beneficiaries (or any other person designated or entitled to receive any benefits under an insurance policy), dependents, authorised representatives, company staff, and other individuals in relation to which you have provided personal information. If you provide personal information about another person to us, you confirm that you are either their parent or guardian or you have obtained that person’s consent to provide such personal information for use and transfer by the Company for the purposes set out in this PICS. 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或有幫助的個人資料。為向閣下提供保險或金融產品或服務，遵守法定或合同要求（以下概述的其他目的），及保安目的，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、身分證副本及資料、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、生物辨識資料，包括但不限於閣下的聲音模式、指紋及面部圖像、基於閣下的流動或其他電子裝置收集閣下的位置資料、財務及醫療資料（「個人資料」）。「個人資料」將包括但不限於與有關以下人士的個人資料：閣下的受益人（或任何其他根據保單被指定或有權獲得任何利益的人）、收養人、授權代表、公司職員和閣下曾提供其個人資料的其他人士。如閣下向我們提供其他人士的個人資料，即表示閣下確認閣下是該人的父母或監護人或閣下已取得該人士的同意以提供個人資料供本公司按此收集個人資料聲明的目的使用和轉移。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。

## China Personal Information Protection Law (PIPL) 《中華人民共和國個人信息保護法》

The PIPL Addendum supplements the Personal Information Collection Statement and applies to you if you are located in Mainland China. The PIPL Addendum is available on our website at <https://www.prudential.com.hk/en/china-personal-information-protection-law/>

中國內地補充內容是對本個人信息收集聲明的補充，如果您在中國內地則適用此補充內容。您可在本網站 <https://www.prudential.com.hk/tc/china-personal-information-protection-law/> 查閱中國內地補充內容。

### 1. Purpose of Collection 收集資料之目的

We may use your Personal Information for the following purposes: (a) the administration of our products and services, including to provide any relevant services as discussed with you prior to any purchase of a product or service; (b) to process your application; (c) to administer and process insurance policies, insurance claims, medical, security and underwriting checks; (d) to process payment instructions; (e) to verify your eligibility for insurance, financial or wealth management products and services; (f) to design and provide you with insurance, financial and related products and services; (g) to communicate with you; (h) 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), including but not limited to anti-money laundering and Know-Your-Client obligations; (i) to investigate and settle claims and detect and prevent fraud (whether or not relating to the policy issued in respect of this application) and/ or other illegal activity, or security or technical issues; (j) to carry out checks using agencies including credit reference agencies, tracing companies or publicly available information; (k) to provide customer services; (l) to perform automated decision-making or profiling; (m) to perform a policy review or needs analysis; (n) to conduct research and statistical analysis (including use of new technologies); (o) to administer lucky draws and other contests; (p) to enable us to perform our obligations to you; (q) to keep your information on record and carry out other internal business administration; (r) with your specific consent where required for direct marketing as explained in Section 3 below, personalise and tailor, customised promotions, messages and suggestions to you; and (s) 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 in Section 3 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) 管理我們的產品和服務，包括在購買產品或服務之前提供已與閣下討論的任何相關服務；(b) 處理閣下的申請；(c) 管理和處理保單、保險索償、醫療、抵押和承保檢查；(d) 處理付款指示；(e) 核實閣下申請保險、金融或財富管理產品及服務的資格；(f) 設計及為閣下提供保險、金融及相關的產品和服務；(g) 與閣下進行通訊；(h) 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），包括但不限於打擊洗錢和認識你的客戶（KYC）義務；(i) 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）及/或其他非法行為或安全/技術問題；(j) 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核實；(k) 提供客戶服務；(l) 執行自動決策或資料剖析；(m) 進行保單審查或需求分析；(n) 進行研究和統計分析（包括使用新科技）；(o) 進行管理幸運抽獎和其他比賽；(p) 使我們能夠履行對閣下的義務；(q) 保持閣下的資料記錄並執行其他內部業務管理；(r) 為直接市場推廣需要並在有需要時經閣下的特定同意下，如以下第3部分所述，為閣下量身訂製個性化的促銷、消息和建議；及(s) 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第3部分所列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 including but not limited to Prudential General Insurance Hong Kong Limited (“companies within the Prudential Group”) and their respective insurance agents, and to our financial/ medical/ wellness/ health business partners. We may also disclose your Personal Information to the following third parties (within or outside Hong Kong) for the purposes outlined at Section 1 above: (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, information technology, data processing and storage, customer satisfaction analysis, payment, printing, redemption or other services to us to enable us to operate our business (including without limitation other insurers, lawyers, bankers, accountants, professional advisors, financial institutions and trustees, auditors, IT service and platform providers, insurance intermediaries, investment managers, agents, pension trustees (and other stakeholders), scheme advisors, introducers, and selected third party financial and insurance product providers); (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) financial crime prevention agencies, any legal, regulatory, law enforcement or government bodies and the courts. We may also disclose your Personal Information to an actual or proposed assignee or participant 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保誠集團成員的實體包括但不限於保誠財險有限公司（「保誠集團內的公司」）及他們各自的保險代理，及我們的金融/醫療/保健/健康業務夥伴，透露閣下的個人資料。為達到上述第一部分所列明之目的，我們亦可能會向下列第三方（在香港境內或境外）透露閣下的個人資料：(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、信息技術、數據處理及儲存、客戶滿意度分析、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（包括但不限於其他保險公司、律師、銀行家、會計師、專業顧問、金融機構及受託人、審計師、IT服務及平台供應商、保險中介、投資經理、代理、退休金受託人及其他持份者）、計劃顧問、介紹人及選定的第三方金融和保險產品供應商；(g) 行業協會及聯會；(h) 閣下的聯名保單或投資持有人；(i) 研究人員；(j) 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) 預防金融罪案機構、任何法律、監管和執法機構或政府機構及法院。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予該等的實在或擬議受讓人或參與人。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. Use and Transfer of Personal Data for Direct Marketing Purposes 使用及轉移個人資料作直接促銷用途

With your consent, we intend to use your name and contact details for promotional and marketing purpose including sending marketing communications and conducting direct marketing to you by electronic and non-electronic means including by post, in relation to the following products, services and subjects, and we require your consent in order to do so: insurance; annuities; retirement schemes; pensions; wealth and financial management; estate management; investment; financial; medical/ wellness/ health related products, reward/loyalty programme services and subjects (“Classes of Marketing Subjects”).



We also intend to transfer your name and contact details to our insurance agents, other companies within the Prudential Group and their respective insurance agents, our Business Partners, and our Marketing Partners, to enable them to market any of the Classes of Marketing Subjects to you, and your written consent is required in order for us to do so. We may provide your personal data to such transferees for gain.

If you change your mind, and/or you would like to opt-out of receiving direct marketing, you can advise our Data Protection Officer at [service@prudential.com.hk](mailto:service@prudential.com.hk).

經閣下的同意，我們擬使用閣下的姓名和聯絡資料，用於宣傳和市場推廣用途，包括通過電子和非電子方式（包括郵寄）向閣下發送市場推廣通訊和進行直接促銷，就以下產品、服務和目的，我們需要閣下的同意才能這樣做：保險；年金；退休計劃；退休金；財富和財務管理；遺產管理；投資；金融；醫療/保健/健康相關產品；獎賞/優惠計劃服務及目的（「促銷標的類別」）。

我們亦擬將閣下的姓名和聯絡資料轉移給我們的保險代理人、保誠集團內的其他公司及其保險代理人、我們的業務合作夥伴和營銷合作夥伴，以使他們能夠向閣下推銷任何促銷標的類別，並且需要閣下的書面同意才能這樣做。我們可能因此類受讓人提供閣下的個人資料而獲得利益。

如閣下改變主意，及/或閣下想選擇不接受直接市場推廣，可以與我們的資料保護主任聯絡（[service@prudential.com.hk](mailto:service@prudential.com.hk)）。

#### 4. 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。

#### 5. 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](mailto:service@prudential.com.hk) or contact us using the details on "Contact Us" section of the Company website (<https://www.prudential.com.hk/scws/pages/en/contact-us/contact-us-home/index.html>) 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. The Privacy Notice is available on our Company website at <https://www.prudential.com.hk/scws/pages/en/privacy-policy/index.html>. By completing and progressing with this form, you confirm that you have read and understood this PICS.

Business Partners means our service providers who provide administrative, telecommunications, computer, information technology, data processing and storage, customer satisfaction analysis, payment, printing, redemption or other services to us to enable us to operate our business, accountants, auditors, IT service and platform providers, insurance intermediaries, reinsurers, investment managers, agents, pension trustees (and other stakeholders), scheme advisors, introducers, selected third party financial and insurance product providers, and our legal advisers.

Marketing Partners means our service providers who provide administrative, telecommunications, computer, payment, printing, third-party rewards/ loyalty/ privileges programs, medical/ health/ wellness related products, redemption or other services to us to enable us to operate our business, insurance intermediaries, pension trustees (and other stakeholders), scheme advisors, introducers and selected third party financial and insurance product providers.

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，請聯絡我們，閣下可以發送電郵至 [service@prudential.com.hk](mailto:service@prudential.com.hk) 或使用本公司網站 (<https://www.prudential.com.hk/scws/pages/tc/contact-us/contact-us-home/index.html>) 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。

我們會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。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。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。

業務合作夥伴指我們的服務供應商、提供行政、電信、電腦、信息技術、數據處理及儲存、客戶滿意度分析、支付、印刷、贖回或其他服務予我們，以使我們能夠經營我們業務，會計師、審計師、IT服務和平台供應商、保險中介機構、再保險承保人、投資經理、代理、退休金受託人（和其他持分者）、計劃顧問、介紹人、核准的第三方金融和保險產品供應商以及我們的法律顧問。

營銷合作夥伴指我們的服務供應商提供行政、電信、電腦、支付、印刷、第三方獎賞/會員/優惠計劃、醫療/健康/保健相關產品、贖回或其他服務，以使我們能夠經營我們業務、保險中介、退休金受託人（和其他持分者）、計劃顧問、介紹人和核准的第三方金融和保險產品供應商。

#### Opting-out of Marketing Communications and Materials 拒絕市場推廣通訊及資料

If you do not agree to receive marketing communications and materials from the Company, please check this opt-out box.

If you **do not** check the opt-out box and sign below, you agree to the provision and use of your personal data by the Company for direct marketing purposes in accordance with Section 3 of the PICS.

如果你不同意接收本公司的市場推廣通訊及資料，請選擇此拒絕方格。

如果你**沒有**選擇此拒絕方格，並在下方簽署，則代表你同意本公司根據收集個人資料聲明第三部分，使用及轉移你的個人資料作直接促銷用途。

Signature of Applicant* 申請人簽署*	Financial Consultant's Name (Please complete in BLOCK LETTERS) 理財顧問名稱（請用正楷填寫）	
<b>X</b>	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		