

Legal Statement

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This web site and the information contained in it should not be regarded as an offer or solicitation of business in any jurisdiction to any person to whom it is unlawful to offer or solicit business in such jurisdictions.

1. Company details

The Company is an insurer principally engaged in the provision of a range of whole life, endowment and unit-linked insurance products to individuals in Hong Kong Special Administrative Region ("Hong Kong"). It also provides a range of other related products, including term life, accident, medical and disability insurance to individuals in Hong Kong. Its principal place of business is at 15/F, NEO, 123 Hoi Bun Road, Kwun Tong, Kowloon, Hong Kong. Telephone +852 2591 8888 and fax +852 2838 5303.

2. Residence

This web site is not directed to any person in any jurisdiction where (by reason of that person's nationality, residence or otherwise) the publication or availability of this web site is prohibited. The pages of this web site are issued in Hong Kong and are for the information of Hong Kong residents in relation to The Company's Hong Kong insurance products only. Those who choose to access this web site do so on their own initiatives and should be aware that, other than in Hong Kong, accessing this web site may not be in compliance with local law.

3. Conditions of Use

Information provided on this site is believed to be reliable when posted. However, we cannot guarantee that information will be accurate, complete and current at all times. All information published on the website should be used for reference purposes only. It is subject to modification from time to time without notice and should not be taken as advice of any kind by The Company.

All materials contained in this website do not in any way constitute an offer. It is an invitation to you to make an offer to buy our insurance products or services subject to our final acceptance.

4. General Disclaimers and terms

Whilst The Company has taken all reasonable care to ensure that the information contained within the pages of this web site is accurate and current as at the date of issue, no liability shall be accepted by The Company or its affiliated companies for any errors or omissions in relation to this information, or for this information becoming out of date or for any direct or indirect loss arising as a result thereof.

Neither The Company nor its affiliated companies accepts any responsibility for information contained in any other web sites which can be accessed by hypertext link from these pages or for these web sites not being available at all times. Please note that when you click on any external web site hypertext link you will leave the The Company web site. The Company reserves the right to suspend or withdraw access to the pages of these web sites without notice at any time and accepts no responsibility for these pages not being available at all times.

The Company reserves the right in its sole and absolute discretion to change without prior warning or notice any information or material contained on this web site. The Company and its affiliated companies accept no liability and will not be liable for any loss or damage arising directly or indirectly (including special, incidental or consequential loss or damage) from your use of this web site, howsoever arising, including any loss, damage or expense arising from, but not limited to any defect, error, imperfection, fault, mistake or inaccuracy with this web site, its contents or associated services, or due to any unavailability of this web site or any part hereof.

The Company, its subsidiaries and affiliated companies and representatives are committed to respecting the privacy of your personal information. However, it must be understood that the Internet is not a secure medium of communication. Therefore, we cannot guarantee the privacy of any information you input on this site or send to us on the Internet. We will not be responsible for any damages you or others may suffer as a result of the loss of confidentiality of any such information.

5. Advice

The pages on this web site are for general information only and do not constitute financial, professional or investment advice in any way. If you would like further advice on investment and / or insurance products, you may wish to consult your usual financial adviser who may be happy to provide assistance. Some advisers may charge a fee for providing advice.

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Materials on this web site are protected by copyright. No part of these materials may be modified, reproduced, stored in a retrieval system, transmitted, copied, distributed or used in any other way for commercial or public purposes without The Company's prior written consent.

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Please note that, due to the inherently insecure nature of Internet communications, there is no guarantee that any e-mail or message sent using the facilities of this web site will be received, or that

the contents of any such e-mail will remain private and will not be corrupted during internet transmission. If you have any such concerns, you may prefer to use the telephone or postal system instead.

Due to the nature of the internet transactions may be subject to interruption, transmission blackout, delayed transmission and incorrect data transmission, The Company is not liable for malfunctions in communications facilities not under its control that may affect the accuracy or timeliness of messages and transactions you send. The Company shall not accept any liability for direct, indirect, special or consequential damages arising out of the use of this website.

8. Downloads

Please note that any software is downloaded at your own risk. The Company does not warrant the suitability of any such software which is downloaded and accepts no liability for any problems with your computer that may arise as a result. If you are in any doubt as to the suitability of software to be downloaded for your computer, it is recommended that you obtain specialist advice before downloading. Furthermore, it is a condition of your use of this web site that you agree that The Company shall not be liable for any computer viruses, trojans, worms or other harmful computer code or data which may infect or otherwise damage your computer software or equipment as a result of your access to or use of this web site or any of its contents.

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The products and services posted on this website are intended for citizens of Hong Kong, Hong Kong permanent residents and foreign nationals residing in Hong Kong only. Nothing in this website shall be construed as an offer to sell or solicitation to buy or provision of any product or service outside of Hong Kong. The Company, its subsidiaries and affiliates do not offer or sell any insurance product or other product or service (collectively "Product") in any other jurisdiction in which such offering or sale of the Product is illegal under the laws of such jurisdiction. If any Product is offered / sold by The Company, its subsidiaries or affiliates in any jurisdiction in which such offering or sale is illegal (under the laws of such jurisdiction), such offering or sale shall neither be effective nor valid. Unless otherwise expressly set forth herein, The Company, its subsidiaries or affiliates has not made any representation that: (i) materials on this website are appropriate for use in any location outside Hong Kong; or (ii) the products and services available through this website comply with the laws of any country outside Hong Kong. In the event that the jurisdiction you are in imposes restrictions on our services or do not permit access to the contents of this website, you shall comply with such restrictions or forthwith discontinue access (as the case may be) hereto. The Company, its subsidiaries or affiliates shall not be liable to any person in any way for visiting this website.

Privacy Statement

To protect the confidentiality of your personal information provided to us, we maintain the following privacy principles:

1. The personal information we collect is limited to those we believe to be relevant and necessary in understanding your financial needs and conducting our business.
2. We aim to use your personal information for providing financial services and products.
3. We shall not disclose your personal information to any organization unless we have your consent or are required by law.
4. We may be required by law or under proper authority to disclose your personal information to governmental bodies, judicial agencies or regulators from time to time.
5. We aim to keep your personal information on our records accurate and up-to-date.
6. We aim to maintain security measures to safeguard your personal information against unauthorized access.

1. Data Protection

(I) General

If you choose to complete one of our on-line forms, the personal information you provide will be used by The Company to enable us to answer your queries and to provide you with information about the products that are of interest to you. It will also be used to enable The Company or its associated companies to analyse your financial needs and promote insurance or financial related products or services to you through insurance intermediaries, by direct marketing or otherwise.

The information you provide when registering, and any additional information you include about yourself or anybody else, while using other features on this web site will be held on our systems to allow you to revisit and/or update the services you have chosen to personalize.

In using this web site, you agree that your personal information may be used and / or held by The Company and / or disclosed and / or transferred to individuals, companies and organizations within or outside of Hong Kong (including but not limited to any related companies or service providers, any insurance intermediaries, any insurance claim investigators, any professional advisers, any insurance agents, any credit reference agencies, any debt collection agencies, any industry associations federations, any regulatory bodies, any subsidiaries or affiliated companies of The Company and any companies carrying on insurance and / or reinsurance related business, any other service providers providing insurance and / or reinsurance related business and any persons or corporate entities to whom The Company is obliged to disclose under the requirement of any law relating to The Company or any of its affiliate or parties) for (i) the purpose of insurance or reinsurance related business (including but not limited to underwriting, servicing, claims processing, investigation, account collection, litigation, marketing and sales promotion);(ii) communication for any purpose; (iii) compliance with the laws and regulatory requirements of Hong Kong; (iv) provision and design of insurance, financial service or related products; (v) statistics and research; (vi) daily operation in connection with the provision of services and facilities and / or (vii) fulfilling any other purpose relating to (i) or (vi) hereinabove).

We may also use cookies to track your movements through the web site for research purposes. Personal information is not included in the tracking analysis and all individuals are treated anonymously for the purposes of data collection and research.

The Company will not by email asking you to provide your passwords or verify your account online. If you have any concern that you may have disclosed any confidential information on fraudulent websites, please contact us immediately.

Your personal information is protected under the Personal Data (Privacy) Ordinance of Hong Kong ('PDPO'). Users of this web site have the right under the PDPO to request access to and correction of all of your personal information. In accordance with the provision of the PDPO, The Company has the right to charge reasonable fee for processing such data access request. If any users of this web site want to access or correct their personal information held by The Company, please contact us. Requests may be addressed to the Data Protection Officer, The Company's Customer Service Centre, 15/F, NEO, 123 Hoi Bun Road, Kwun Tong, Kowloon, Hong Kong. You can at any time request The Company to cease using your personal information for direct marketing purposes.

(II) Responsibility of Users

Upon registering to use our web site services, all users warrant that their information provided relating the services is true, complete and up-to-date and all users agree to notify The Company regarding all changes to the information previously declared (including but not limited to changes in address, contact details, etc.).

Security Policy

The Security Policy below applicable to the users of The Company Business Oriented Support System:

1. General

To protect your personal information and policy records, valid Login ID and Password are required to gain access to your personal information in this web site. Therefore, you undertake to keep the Login ID and password confidential and secure at all times and agree not to disclose them to any unauthorised person or to use them to provide access to the Password Protected Areas to any unauthorised person. When changing your Password, you should ensure that the Password is unlikely to be known by others. The Company will not be liable for any loss you may incur as a result of someone else using your Login ID or Password, either with or without your knowledge.

You may change your Password at any time. We recommend that you should log out from our web site each time after browsing your personal information and regularly change your Password.

If you suspect that your Login ID, Password or personal information have been disclosed to unauthorised person, you are obligated to inform us immediately.

2. Online Transaction

The Company adopts SSL Certificate to enhance the security of your online transactions in respect of submission of request of change of contact information, request of fund switching, request of future investment redirection through our web site. The Company accepts no responsibility for the operation of the SSL Certificate Service.

Through the use of SSL Certificate:

1. You can authenticate or verify this web site so that you can be assured that this web site belongs to The Company ; and
2. You can communicate with The Company via Transport Layer Security (TLS) encryption technology so that your privacy will be protected.

Our web site's Password Protected Areas protects data over the Internet by using 256-bit encryption, one of the highest levels of protection possible for all Internet communications.

While you are surfing our Password Protected Areas, Internet Browser shows a padlock icon in its status bar, near the bottom right-hand corner of the window. This icon indicates that your online transactions are protected by this encryption technology.

3. Online Payment

The Company facilitates you to pay your insurance premium (including applicable levy) by providing a redirection to you to a third party online payment service web site processed under a secure channel and provided by a third party online payment service provider ("Third Party Service Provider"). The Company neither guarantees the security nor the result of any online payment. Under no circumstances shall The Company be held responsible or liable for any loss or damage caused in connection with the use such third party online payment service. The Company is not responsible for and has no control over the information collected through this third party online payment service web site. The Company does not control the privacy or security practices of Third Party Service Provider, or the locations where Third Party Service Provider and/or card issuer processes your personal data.

Governing Law

These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong. You agree that the courts of Hong Kong shall have jurisdiction over any disputes arising in relation to this web site.

If you have any queries concerning the above information, please feel free to contact us.

Note: In the event of any ambiguity or inconsistency between the English and Chinese versions of the terms herein, the English version will prevail.