



Travel Package Claim Form

旅遊綜合保險賠償申請表

Please submit this Claim Form with all necessary original supporting documents within 30 days after your trip.

賠償申請表連同所有相關證明文件之正本必須於旅程完結後 30 天內遞交。

CMB Wing Lung Insurance Company Limited (the "Company") is entitled to request from you any additional information / documents as necessary, and assign loss adjusters for investigation.

招商永隆保險有限公司(「本公司」)在有需要的情況下有權要求閣下提供更多資料/文件,以及委派公證人進行調查。

Completion and submission of this Claim Form shall not be construed as admission of liability on the part of the Company.

填寫及遞交此賠償申請表並不表示本公司承擔賠償責任。

Personal Details 個人資料	
Name of Insured / Claimant 保戶 / 索償人姓名	Policy No. 保單號碼
HKID Card No. 身份證號碼	Tel. No. 電話號碼
E-mail Address (optional information) 電郵地址 (非必須資料)	
Correspondence Address 通訊地址	

Claim Information 索償資料							
Date of Accident / Consultation / Loss 意外 / 診治 / 損失日期				Place of Accident / Consultation / Loss 意外 / 診治 / 損失地點			
Full Description of Incident (cause and manner) / Diagnosis 事件詳細經過 (起因及情況) / 診斷							
Type of Loss / Accident 索償類別							
Medical Expense 醫療費用	<input type="checkbox"/>	Travel Delay 旅程延誤	<input type="checkbox"/>	Baggage Delay 行李延誤	<input type="checkbox"/>	Loss of / Damage to Baggage / Personal Effects 行李 / 私人物品遺失 / 損毀	<input type="checkbox"/>
Loss of Money / Travel Documents 旅遊證件 / 金錢損失	<input type="checkbox"/>	Cancellation of Trip / Curtailment of Trip 取消行程 / 縮短行程	<input type="checkbox"/>	Personal Liability 個人責任	<input type="checkbox"/>	Others 其他 _____	<input type="checkbox"/>
Amount Claimed and Currency (Medical Expenses / Cancellation of Trip / Curtailment of Trip / Personal Liability / Others) 索償金額及貨幣 (醫療費用 / 取消旅程 / 縮短旅程 / 個人責任 / 其他)							
Travel Delay / Baggage Delay 旅程延誤 / 行李延誤		From 由 Hours Delay 延誤時間		To 至 Reason for Delay 延誤原因		(arrival date and time 到達日期及時間)	
List of Loss (Baggage / Personal Effects / Money / Travel Documents) 損失列表 (行李 / 私人物品 / 金錢 / 旅遊證件) (Please use separate sheet if insufficient space 如空位不足,請於另頁說明)							
Description of Lost / Damaged Items / Lost Cash / Travel Documents / Emergency Purchase of Essential Items 失物 / 損毀物品 / 遺失金錢 / 旅遊證件 / 購買應急物品		Purchased From 從何購買	Original Cost 購買時之價值	Date of Purchase 購買日期	Claimed Amount (HK\$) 索償金額 (港幣)		
Any other insurance covering this incident / loss? 有否其他保險承保是次事件 / 損失?						NO 否 <input type="checkbox"/> YES 是 <input type="checkbox"/>	
If yes, please state name of insurance company 如有,請列明保險公司名稱				Policy No. 保單號碼		Type of Benefit 保障類別	
Have you applied for claim(s) in any other insurance company for loss of same nature? 你曾否就同樣性質的損失向其他保險公司索償?						NO 否 <input type="checkbox"/> YES 是 <input type="checkbox"/>	
If yes, please state name of insurance company 如有,請列明保險公司名稱							

Claim Payment Method 賠款發放方式

- HKD Cheque 港幣支票： Name of Payee 受款人姓名 _____
- Hong Kong Bank Transfer 本地銀行過數 (HKD account only. Not applicable to claim payment over HK\$10,000. 只限港幣戶口，不適用於賠款超過港幣一萬元)
Name of Account Holder (Must be same as Insured) 戶口持有人姓名 (必須與保戶名稱相符)

Bank Name 銀行名稱 _____	Bank Code 銀行號碼	Branch Code 分行號碼	Account Number 戶口號碼
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Document Checklist 所需文件指引

Below is a list of documents required to proceed with your claim. In certain circumstances, more information may be required to substantiate the claim.
請提供下列文件。本公司可能就個別情況需要進一步要求文件證明，以處理索償申請。

Medical Expenses 醫療費用	<input type="checkbox"/> Original medical receipts with diagnosis 列明診斷的醫療費用收據正本
Accidental Death 意外死亡	<input type="checkbox"/> Medical report 醫療報告 <input type="checkbox"/> Copy of death certificate 死亡證副本 <input type="checkbox"/> Local police report 當地警方報告 <input type="checkbox"/> Consent letter for medical records 索取醫療報告的授權書
Loss of / Damage to Baggage / Personal Effects 行李 / 私人物品遺失 / 損毀	<input type="checkbox"/> Original local police report 當地警方報告正本 <input type="checkbox"/> Photos of damaged item 損毀物品照片 <input type="checkbox"/> Original purchase receipt of damaged / lost item 損毀 / 遺失物品的收據正本 <input type="checkbox"/> Original airline's property irregularity report 航空公司行李事故報告正本 <input type="checkbox"/> Repair quotation stating cause of damage or original non-repairable certificate issued by repairer 列明損壞原因之維修報價單或維修商發出之不能維修證明信正本
Loss of Money / Travel Documents 遺失金錢 / 旅遊證件	<input type="checkbox"/> Original local police report 當地警方報告正本 <input type="checkbox"/> Original travel document replacement receipt 補領旅遊證件費用的收據正本
Cancellation of Trip / Curtailment of Trip 取消旅程 / 縮短旅程	<input type="checkbox"/> Medical report certifying the Insured was unfit to travel 醫療報告證明保戶不適宜旅遊 <input type="checkbox"/> Copy of relevant hospital invoice or death certificate 相關之醫院單據或死亡證副本 <input type="checkbox"/> Original payment receipt(s) for tour fares / air ticket / travel ticket 旅程費用 / 機票 / 交通票據的收據正本 <input type="checkbox"/> Original documentary proof of trip cancellation or curtailment with non-refundable amount 列明不獲退回之款項的旅程取消或縮短旅程之證明文件正本 <input type="checkbox"/> Relationship proof e.g. marriage certificate, birth certificate 親屬關係證明文件，如結婚證明書、出生證明書
Baggage Delay 行李延誤	<input type="checkbox"/> Airline's property irregularity report stating duration of delay 列明延誤時間的航空公司行李事故報告 <input type="checkbox"/> Original purchase receipt(s) of essential item(s) 購買基本應急物品之收據正本
Travel Delay 旅程延誤	<input type="checkbox"/> Original confirmation letter from airline or public conveyances stating the reason for and duration of delay 由航空公司或公共交通機構發出並列明延誤原因及時間之證明信正本 <input type="checkbox"/> Copy of boarding pass, air ticket or travel ticket 登機證、機票或交通票據副本
Other Claims 其他索償	<input type="checkbox"/> Any documentary proof related to the claimed incident 任何與索償事件有關之證明文件

Declaration and Authorization 聲明及授權書

- I/We declare that the above information is in all respects true and complete to the best of my/our knowledge and belief;
本人 / 我們就此作出聲明，就本人 / 我們等所深知及確信，上述資料均屬真確無訛。
- It is agreed that upon request by CMB Wing Lung Insurance Company Limited, I/we shall make a statutory declaration to re-affirm the genuineness of all information contained in this Claim Form; and
若招商永隆保險有限公司提出有關要求，本人 / 我們將同意作出重申本索償申請表內資料均屬真確的法定聲明；及
- I, the undersigned Insured, hereby authorize the parties concerned to disclose to CMB Wing Lung Insurance Company Limited or its representative or its authorized loss adjusters any and all information with respect to my medical history regarding illness or injuries, my claimed loss/damage under the above Section(s) and my full claim history with other insurance companies.
本人 (下方簽署的保戶) 現授權有關人士向招商永隆保險有限公司或其代表或其授權的公證行提供任何一切有關本人於上述索償項目中申報本人患病、受傷和財物損失 / 損毀的資料記錄及本人於其他保險公司的所有索償紀錄。
- I/We believe that the facts stated in this Claim Form are true and correct. I/We acknowledge that the Insurer will rely upon the information supplied by me/the policyholder/the Insured, which I/we verily and honestly believe to be true and correct, in prosecuting or defending any claims or proceedings in future, and the signatory/the policyholder/the Insured under the Policy, if so required by the Insurer, will be asked and are bound to sign any court documents on the basis of information provided herein.
本人 / 我們確認此索償申請書內之事實均為真實及正確。本人 / 我們確認貴保險公司會依靠本人 / 保單持有人 / 受保人所提供的資料 (本人 / 我們誠實地相信該等資料是真實及正確)，作為將來進行或辯護任何索賠及訴訟程序之用。如貴保險公司要求，本簽署人 / 保單持有人 / 受保人將會及必定同意簽署任何有關倚靠該等資料所準備之法律文件。
- I/We confirm that I/we have read and understood the CMB Wing Lung Insurance Company Limited *Notice to Customers relating to the Personal Data (Privacy) Ordinance* attached in this Claim Form.
本人 / 我們確認已閱讀並清楚明白附於本意外報告書內之招商永隆保險有限公司《關於個人資料 (私隱) 條例致客戶的通知》。

Date

日期 _____

Insured's signature /

Company chop

保戶簽署 / 公司蓋章 _____

招商永隆保險有限公司 關於個人資料（私隱）條例（「該條例」） 致客戶的通知

招商永隆保險有限公司（「本公司」）為招商永隆銀行有限公司（「招商永隆銀行」）的全資附屬公司，招商集團（定義見下文第10段）的成員。遵照個人資料（私隱）條例的規定，本公司現通知閣下以下事項：

1. 客戶、潛在客戶及其他個人（包括但不限於保險產品及服務的申請人、受保人、索償人、擔保人、保證人、公司客戶或申請人的股東、董事、高級職員及管理人員、申請人的獨資經營者或合夥人以及其他合約對手方）（統稱「資料當事人」）須不時就各種事項向本公司提供有關的資料包括但不限於申請及提供保險或金融產品或服務、管理保單及其他保險及金融服務。
2. 若未能向本公司提供該等資料，可能導致本公司無法為客戶處理保險申請或繼續提供保險產品或服務及/或其他相關服務。
3. 視乎資料當事人與本公司的關係的性質，資料當事人的資料可被用作包含下列全部或其中任何一項或多項的用途：
 - (i) 處理及評估保險產品及服務的申請、安排保險合約及管理資料當事人的賬戶；
 - (ii) 向資料當事人提供保險產品及服務及處理資料當事人對本公司提供的保險產品及服務提出的要求，包括但不限於任何相關保險產品或服務的更改、變更、取消或續期；
 - (iii) 處理、判定保險索償及就保險索償抗辯，包括進行任何附帶調查；
 - (iv) 行使任何代位權；
 - (v) 執行與所提供的保險產品及服務附帶的功能及活動，如核實身份、核對資料及再保險安排；
 - (vi) 行使本公司因不時向資料當事人提供的保險產品及服務而享有的權利；
 - (vii) 進行市場、服務或產品的分析或研究、設計、發展或改善本公司供資料當事人使用的保險產品及服務；
 - (viii) 推廣服務、產品或其他標的（本公司可能會或不會就此獲得報酬）（詳情請參閱以下第5段）；
 - (ix) 為就信用卡繳款事宜或信用卡交易而核實持卡人的身份的任何商號的銀行；
 - (x) 履行根據下列適用於本公司或招商集團或任何招商集團成員被期望遵守的就披露及使用資料的義務、規定或安排：
 - (1) 不論於香港特別行政區境內或境外及不論目前或將來存在的對其具法律約束力或適用的任何法律；
 - (2) 不論於香港特別行政區境內或境外及不論目前或將來存在的任何法律、監管、政府、稅務、執法或其他機關，或保險或金融服務供應商的自律監管或行業組織或協會作出或發出的任何指引或指導；

- (3) 本公司或招商集團或任何招商集團成員因其位於或跟相關本地或外地的法律、監管、政府、稅務、執法或其他機關，或保險或金融服務供應商的自律監管或行業組織或協會的司法管轄區有關的金融、商業、業務或其他利益或活動，而向本地或外地的法律、監管、政府、稅務、執法或其他機關，或保險或金融服務供應商的自律監管或行業組織或協會承擔或被彼等施加的任何目前或將來的合約或其他承諾；
- (xi) 遵守本公司為符合制裁或預防或偵測清洗黑錢、恐怖分子融資活動或其他非法活動的任何方案就於招商集團內共用資料及資訊的任何其他使用而指定的任何義務、要求、政策、程序、措施或安排；
- (xii) 使本公司的實際或建議承讓人（包括其法律、會計顧問及/或商業顧問）或就本公司對資料當事人享有的權利的參與人或附屬參與人（包括該等參與人或附屬參與人的法律、會計顧問及/或商業顧問）評核其擬承讓、參與或附屬參與的交易；
- (xiii) 合理的內部管理用途（包括但不限於為申索抗辯及監察本公司或招商集團所給予或提供的服務質素及效率）；及
- (xiv) 與上述有關的用途。
4. 如本公司、招商集團或第3段所指的任何受讓人認為合適，資料當事人的資料可於任何國家（香港境內或境外）處理、保存及傳達或披露，以作第3段所載用途。有關資料可在本公司、招商集團及/或有關所指受讓人符合適用司法管轄區（香港境內或境外）的當地慣例、法律和規則（包括任何政府行政措施和政令）的情況下發放或披露。本公司持有資料當事人的資料將予以保密，但本公司獲授權可就第3段列明的用途把資料當事人的資料提供予下列各方（不論在香港境內或境外）：
 - (i) 就本公司業務運作向本公司提供行政、管理、電訊、電腦、付款、保安、託管、調查、追討欠款、客戶盡職審查、反清洗黑錢審查或其他服務及就本公司所提供之保險產品及服務相關其他服務的代理人、承辦商或第三方服務供應商，如醫療服務供應商、緊急救援服務供應商、郵寄服務商、資訊科技服務供應商、公證行、理賠調查員、追討欠款公司及專業顧問；
 - (ii) 資料當事人的保險中介人；
 - (iii) 保險資料服務公司或信貸資料服務公司；
 - (iv) 與本公司有或將有商業往來的再保險人或再保險公司；
 - (v) 任何對本公司或招商集團負有保密責任的其他人士，包括承諾保密該等資料的招商集團成員；
 - (vi) 本公司或招商集團根據對本公司或招商集團具法律約束力或適用的任何法律規定，或根據及為符合任何法律、監管、政府、稅務、執法或其他機關，或保險或金融服務供應商的自律監管或行業組織或協會作出或發出的並期望本公司或招商集團遵守的任何指引或指導，或根據本公司

- 或招商集團向本地或外地的法律、監管、政府、稅務、執法或其他機關，或保險或金融服務供應商的自律監管或行業組織或協會的任何合約或其他承諾（以上不論於香港特別行政區境內或境外及不論目前存在或將來存在的），而有義務或以其他方式被要求向其披露該等資料的任何人士；
- (vii) 本公司的任何實際或建議承讓人（包括其法律、會計顧問及/或商業顧問）或就本公司對資料當事人享有的權利的參與人或附屬參與人或受讓人（包括其法律、會計顧問及/或商業顧問）；
- (viii) 對資料當事人的義務提供或計劃提供擔保或第三方抵押的任何人等；
- (ix) 為就信用卡繳款事宜或信用卡交易而核實持卡人的身份的任何商號的銀行；
- (x) 於香港或其他司法管轄區的任何招商集團成員；
- (xi)
 - (1) 第三方金融機構、承保人、信用卡公司、證券及投資服務供應商；
 - (2) 第三方獎賞、長期客戶及專享優惠計劃的供應商；
 - (3) 本公司及招商集團之合作品牌夥伴（該等合作品牌夥伴名稱會於有關服務及產品（視情況而定）的申請表格上列明）；
 - (4) 慈善或非牟利機構；及
 - (5) 就以上第3(viii)段列明的用途而被招商集團任用之第三方服務供應商（包括但不限於寄件中心、電訊公司、電話促銷及直銷代理人、電話中心、資料處理公司及資訊科技公司）；及
- (xii) (x) 在符合公眾利益要求；或 (y) 在資料當事人明示或暗示同意情況下之任何其他人士。
5. 在直接促銷中使用資料
本公司擬把資料當事人資料用於直接促銷，而本公司為該用途須獲得資料當事人同意（包括表示不反對）。就此，請注意：
 - (i) 本公司可能把本公司不時持有的資料當事人姓名、聯絡資料、產品及服務組合資料、交易模式及行為、財務背景及人口統計數據用於直接促銷；
 - (ii) 可用作促銷下列類別的服務、產品及促銷標的：
 - (1) 財務、保險、信用卡、銀行及相關服務及產品；
 - (2) 獎賞、客戶或會員或優惠計劃及相關服務及產品；
 - (3) 本公司合作品牌夥伴提供之服務及產品（在申請有關服務及產品時會提供合作品牌夥伴名稱）；及
 - (4) 為慈善及/或非牟利用途的捐款及捐贈；
 - (iii) 上述服務、產品及促銷標的可能由本公司及/或下列各方提供或（就捐款及捐贈而言）徵求：
 - (1) 招商集團公司；
 - (2) 第三方金融機構、承保人、信用卡公司、證券及投資服務供應商；
 - (3) 第三方獎賞、客戶或會員、合作品牌或優惠計劃供應商；

- (4) 本公司及招商集團之合作品牌夥伴（該等合作品牌夥伴名稱會於有關服務及產品的申請表格上列明）；及
 - (5) 慈善或非牟利機構；
 - (iv) 除由本公司促銷上述服務、產品及促銷標的以外，本公司亦擬將以上第5(i)段所述的資料提供予以上第5(iii)段所述的全部或任何人士，以供該等人士在促銷該等服務、產品及促銷標的中使用，而本公司為此用途須獲得資料當事人書面同意（包括表示不反對）；
 - (v) 本公司可能因如以上第5(iv)段所述將資料提供予其他人士而獲得金錢或其他財產的回報。如本公司會因提供資料予其他人士而獲得任何金錢或其他財產的回報，本公司會於以上第5(iv)段所述徵求資料當事人同意或不反對時如是通知資料當事人。
- 如資料當事人不希望本公司如上述使用其資料或將其資料提供予其他人士作直接促銷用途，資料當事人可通知本公司行使其選擇權拒絕促銷。
6. 根據該條例中的條款，任何資料當事人有權：
 - (i) 查核本公司是否持有其資料及查閱該等資料；
 - (ii) 要求本公司改正任何有關其不準確的資料；及
 - (iii) 查明本公司對於資料的政策及實務及獲告知本公司持有的個人資料的種類。
 7. 根據該條例的條款，本公司有權對處理查閱資料要求而收取合理的費用。
 8. 任何關於查閱或改正資料，或索取關於資料政策及實務或所持有的資料種類的要求，應向下列人士提出：
資料保護主任
招商永隆保險有限公司
香港中環德輔道中45號
傳真：2526 7045
 9. 本通知不會限制資料當事人在該條例下所享有的權利。
 10. 在本通知內，下列詞語具以下涵義：
「招商集團」指招商永隆銀行或其繼承者、招商永隆銀行的任何附屬企業、招商永隆銀行的任何關連公司、招商永隆銀行的任何相聯公司、招商永隆銀行的任何直接和/或間接母企業、任何前述母企業的任何附屬企業、其任何關連公司或相聯公司，為免產生疑問，包括招商局集團有限公司轄下各企業（而「招商集團成員」須據此解釋）；及
「附屬企業」、「母企業」及「企業」具有公司條例（香港法例第622章）所指之相同涵義。
 11. 如中英文本有任何歧異，皆以英文本為準。

2018年10月1日

**CMB Wing Lung Insurance Company Limited
Notice to Customers relating to the Personal Data
(Privacy) Ordinance (the “Ordinance”)**

CMB Wing Lung Insurance Company Limited (the “Company”) is a wholly owned subsidiary of CMB Wing Lung Bank Limited (the “Bank”), a CMG member (as defined in paragraph 10 below). In compliance with the Personal Data (Privacy) Ordinance, the Company would wish to inform you of the following:

- From time to time, it is necessary for customers, potential customers and various other individuals (including without limitation applicants for insurance products and services, insured, claimant, sureties, guarantors, shareholders, directors, officers and managers of corporate customers or applicants, and sole proprietors or partners of applicants and other contractual counterparties) (collectively, "data subjects") to supply the Company with data in connection with various matters including without limitation the application for and provision of insurance or financial products or services, administration of policies and other insurance and financial services.
- Failure to supply such data may result in the Company being unable to process the insurance applications or continue to provide the insurance products or services and/or the related services for its customers.
- The purposes for which data relating to a data subject may be used will vary depending on the nature of the data subject's relationship with the Company, which may comprise all or any one or more of the following purposes:
 - processing and evaluating applications for insurance products and services, arranging a contract of insurance and managing the account of data subject;
 - providing insurance products and services to data subject and processing request made by data subject in relation to the insurance products and services offered by the Company, including but not limited to alteration, variation, cancellation or renewal of any insurance related products or services;
 - processing, adjudicating and defending insurance claims as well as conducting any incidental investigation;
 - exercising any right of subrogation;
 - performing functions and activities incidental to the provision of insurance products and services such as identity verification, data matching and reinsurance arrangements;
 - exercising the Company's rights in connection with the provision of insurance products and services to data subject from time to time;
 - conducting market, service or product analysis or researching; designing, developing or improving insurance products and services of the Company for data subjects' use;
 - marketing services, products and other subjects (in respect of which the Company may or may not be remunerated) (please see further details in paragraph 5 below);
 - complying with the obligations, requirements or arrangements for disclosing and using data that apply to the Company or the CMG or any CMG member that it is expected to comply according to:
 - any law binding or applying to it within or outside the Hong Kong Special Administrative Region existing currently and in the future;
 - any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers within or outside the Hong Kong Special Administrative Region existing currently and in the future;

- any present or future contractual or other commitment with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers that is assumed by or imposed on the Company or the CMG or any CMG member by reason of its financial, commercial, business or other interests or activities in or related to the jurisdiction of the relevant local or foreign legal, regulatory, governmental, tax, law enforcement or other authority, or self-regulatory or industry bodies or associations of insurance or financial services providers;
- complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the CMG and/or any other use of data and information in accordance with any group-wide programmes for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities;
- enabling an actual or proposed assignee of the Company (including their legal, accounting and/or commercial advisers), or participant or sub-participant of the Company's rights in respect of the data subjects (including legal, accounting and/or commercial advisers to such participant or sub-participant) to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation;
- for reasonable internal management purposes (including without limitations, the defence of claims and the monitoring of the quality and efficiency of services offered or provided by the Company and the CMG); and
- purposes relating thereto.
- The data of a data subject may be processed, kept and transferred or disclosed in and to any country (in or outside Hong Kong) as the Company, the CMG or any of the transferees contemplated in paragraph 3 may consider appropriate for the purposes set out under paragraph 3. Such data may also be released or disclosed in accordance with the local practices and laws, rules and regulations (including any governmental acts and orders) to which the Company, the CMG and/or such contemplated transferees are subject to the applicable jurisdiction (inside or outside Hong Kong). Data held by the Company relating to data subjects will be kept confidential but the Company is authorized to provide the data of a data subject to the following parties whether inside or outside Hong Kong for the purposes set out in paragraph 3:
 - any agent, contractor or third party service provider who provides administrative, management, telecommunications, computer, payment, security, custodian, investigation, debt collection, customer due diligence, anti-money laundering screening or other services to the Company in connection with the operation of its business as well as other services related to the provision of insurance products and services such as medical service providers, emergency assistance service providers, mailing houses, IT service provider, loss adjusters, claim investigators, debt collection agencies and professional advisers;
 - insurance intermediaries of the data subject;
 - insurance reference bureaus or credit reference agencies;
 - reinsurers or reinsurance companies with whom the Company has or proposes to have dealings;
 - any other person under a duty of confidentiality to the Company or the CMG including a CMG member which has undertaken to keep such information confidential;
 - any person to whom the Company or the CMG is under an obligation or otherwise required to make disclosure under the requirements of any law binding on or applying to the Company or the CMG, or any disclosure under and for the

purposes of any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers with which the Company or the CMG is expected to comply, or any disclosure pursuant to any contractual or other commitment of the Company or the CMG with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers, all of which may be within or outside the Hong Kong Special Administrative Region and may be existing currently and in the future;

- any actual or proposed assignee of the Company (including their legal, accounting and/or commercial advisers) or participant or sub-participant or transferee of the Company's rights (including their legal, accounting and/or commercial advisers) in respect of the data subject;
- any party giving or proposing to give a guarantee or third party security to guarantee or secure the data subjects' obligations;
- the bank of any merchant in connection with any credit card payment or transactions for the purpose of verifying the identity of the cardholder;
- any CMG member in Hong Kong or other jurisdiction(s);
- third party financial institutions, insurers, credit card companies, securities and investment services providers;
 - third party reward, loyalty, co-branding and privileges programmes providers;
 - co-branding partners of the Company and the CMG (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be);
 - charitable or non-profit making organizations; and
 - external service providers (including but not limited to mailing houses, telecommunication companies, telemarketing and direct sales agents, call centres, data processing companies and information technology companies) that the Company engages for the purposes set out in paragraph 3(viii); and
- any other person (x) where public interest requires; or (y) with the express or implied consent of the data subject.

5. USE OF DATA IN DIRECT MARKETING

- The Company intends to use the data subject's data in direct marketing and the Company requires the data subject's consent (which includes an indication of no objection) for that purpose. In this connection, please note that:
- the name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data of a data subject held by the Company from time to time may be used by the Company in direct marketing;
 - the following classes of services, products and subjects may be marketed:
 - financial, insurance, credit card, banking and related services and products;
 - reward, loyalty or privileges programmes and related services and products;
 - services and products offered by the Company's co-branding partners (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
 - donations and contributions for charitable and/or non-profit making purposes;
 - the above services, products and subjects may be provided or (in the case of donations and contributions) solicited by the Company and/or:
 - the CMG member;

- third party financial institutions, insurers, credit card companies, securities and investment services providers;
 - third party reward, loyalty, co-branding or privileges programme providers;
 - co-branding partners of the Company and any the CMG member (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
 - charitable or non-profit making organisations;
- in addition to marketing the above services, products and subjects itself, the Company also provides and/or intends to provide the data described in paragraph 5(i) above to all or any of the persons described in paragraph 5(iii) above for use by them in marketing those services, products and subjects, and the Company requires the data subject's written consent (which includes an indication of no objection) for that purpose;
 - the Company may receive money or other property in return for providing the data to the other persons in paragraph 5(iv) above and, when requesting the consent of the data subject or no objection as described in paragraph 5(iv) above, the Company will inform the data subject if it will receive any money or other property in return for providing the data to the other persons.
- If a data subject does not wish the Company to use or provide to other persons his/her data for use in direct marketing as described above, the data subject may exercise his/her opt-out right by notifying the Company.
- Under and in accordance with the terms of the Ordinance, any data subject has the right:
 - to check whether the Company holds data about him and access to such data;
 - to require the Company to correct any data relating to him which is inaccurate; and
 - to ascertain the Company's policies and practices in relation to data and to be informed of the kind of personal data held by the Company.
 - In accordance with the terms of the Ordinance, the Company has the right to charge a reasonable fee for the processing of any data access request.
 - The person to whom requests for access to data or correction of data or for information regarding policies and practices and kinds of data held are to be addressed is:
The Data Protection Officer
CMB Wing Lung Insurance Company Limited
45 Des Voeux Road Central, Hong Kong
Fax: 2526 7045
 - Nothing in this Notice shall limit the rights of data subjects under the Ordinance.
 - In this Notice, the following terms shall have the following meanings:
"CMG" means the Bank or its successor, any subsidiary undertaking of the Bank, any related company of the Bank, any associated company of the Bank, any direct and/or indirect parent undertaking of the Bank, any subsidiary undertaking of any such parent undertaking, any of their related companies, any of their associated companies including, for the avoidance of doubt, undertakings within the group of China Merchants Group Ltd (and "CMG member" shall be construed accordingly); and
The expressions "subsidiary undertaking", "parent undertaking" and "undertaking" bear the meanings under the Companies Ordinance (Cap.622, Laws of Hong Kong).
 - In case of any discrepancy between the English and Chinese versions, the English version prevails.

1 October 2018