

AIA WELLNESS PERSONAL INFORMATION COLLECTION STATEMENT

AIA Wellness Company Limited and its affiliates ("**AIA Wellness**", "**we**", "**us**", "**our**") owns and operates the website ("Website"); and the mobile application "ALive powered by AIA" ("Application"). We recognise our responsibilities in relation to the collection, use, disclosure and other processing and storage of personal data.

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

This personal information collection statement ("**privacy statement**") provides you with notice as to how your personal data is collected, what personal data is collected, for what purposes your personal data is collected, used, disclosed or transferred, to whom your personal data may be disclosed or transferred, and how to access, amend and otherwise exercise your rights in respect of your personal data. You are required to read and understand this statement, before giving your consent for us to collect, use, disclose and otherwise process of your personal data. If you are less than 20 years old, your parental consent is additionally required, and we may request documentary proof of the said parental consent to be provided to us at any time which we deem appropriate.

How we collect personal data

We may collect and store your personal data in the following ways:

- when you register and sign in on this website/application;
- when you purchase or use our products and services, or when you access or use our or third parties' websites, applications, and online, mobile, telephone or other services ("**Products**" or "**Services**");
- when you submit documents and forms for the purchase or use, or in consideration of the purchase or use of our Products and Services;
- when you submit information of your life stage, conditions or other information;
- when you submit requests for changes or updates to Products or Services or any other requests in connection with your Product or Service including through the submission of servicing online forms and documents;
- when you respond to our queries, or submit survey data to us, or when you request for us to contact you;
- when you interact with personnel, customer service officers, sales representatives, AIA agents, brokers, AIA staffs, intermediaries, contractors, business partners, service providers or other associated persons or organisations of AIA Wellness or AIA Group, and representatives of any of these persons or organisations (collectively "**AIA Wellness Persons and Partners**") and other users, via websites, applications, social media, phone, email, chat, face to face meetings, interviews, SMS, fax, regular mail or otherwise;
- when you create, upload, or receive picture and message from other users when using this application. This includes message you write and receive, photos, videos, documents, and comments you make on this application;
- when you apply for rewards or additional benefits;

- when we receive referrals or collect personal data from AIA Wellness Persons and Partners;
- when you submit personal data to us to participate in lucky draws, contests, events or competitions organised by or on behalf of AIA Wellness or AIA Wellness Persons and Partners;
- when we seek information from third parties about you, including without limitation from investigators, public, private or commercial information sources, websites, application, social media sources, data providers, medical sources, health facilities, hospitals, doctors, other healthcare professionals, other insurance organisations, or industry associations or federations, in connection with your product, product applications, underwriting the risks of your product, product claims and/or Products and Services of AIA Wellness or AIA used or purchased by you (“**Third Party Sources**”); or
- when we seek information from third parties about you for compliance and other regulatory purposes.

By providing us with any personal data relating to a third party (including without limitation insured persons, trusted persons, family members or beneficiaries), you represent and warrant the accuracy of such personal data and that you have fully informed our collection, use, disclosure and transfer of such third party’s personal data for the relevant purposes, and have obtained such third party’s prior consent to disclose his/her personal data to us for the purposes described below, except to the extent that such consent is not required under applicable laws and regulations.

To the fullest extent permitted by law, you further agree to keep us fully indemnified from and against any and all damages, losses, costs, legal fees, penalties and proceedings, including any penalties or other amounts levied, imposed or charges by any regulator or regulatory authority, arising out of or in connection with your (or those of your officers, employees, advisors, agents or representatives) acts or omission, fault or negligence in performing these obligations or which result in us breaching any applicable laws.

What personal data do we collect, use or disclose

The personal data we collect, use and disclose (which includes sensitive personal data as provided in the Personal Data Protection Act B.E. 2562, as amended from time to time, and other relevant applicable laws and regulations), includes the following:

- your personal data which enables your identification, such as your name, surname, identification numbers, passport numbers, phone numbers, email addresses, postal addresses and other contact details, date of birth, occupation, photographs, marital status and information about your dependants, Biometric data, and voice recordings;
- your financial information such as income, source of income, tax information, bank account numbers, bank statements, credit card details, loan details, investment information and other payment details;
- your employment information and employment history;
- your health and medical information such as wellness record and condition, your life stage, medical history, medical examination, medical investigation, consultation history, booking, appointments, prescriptions, notes, case notes, treatments, description of medical services rendered, medical reports, autopsy reports and medical billing. This also include your baby and kid’s information, wellness tracker information, for example, kid or baby’s height, weight, vaccination and development journey.

- information relating to your civil or criminal litigation background, such as criminal, civil and other litigation records;
- details of the products and services you have purchased with AIA or AIA Wellness or received from AIA or AIA Wellness or other insurance organisations, such as policy numbers, amounts insured, policy alterations/transactions, premium payment method, premium payment history, or loan history, beneficiary, payer name, claims made, Anti-Money Laundering and Anti-Terrorist Financing and bankruptcy statuses, Foreign Account Tax Compliance Act (FATCA), police reports and court orders;
- technical information and personal activities/preference collected when you use this application and services on this application, certain websites, applications and social media platforms, such as customer's unique identification on social media platforms, IP address, browser type and version, time zone settings, browser plugin types, operating systems and platform, usage logs, user profile, device information (including with respect to mobile devices the IMEI number, wireless networks and general network information);
- personal data of a third party that you provide to us in connection with the purchase or use of our Products and Services, or for referrals;
- your membership status, registration data, profile picture, display, username, your participation group and member. You understand that your username and profile picture will be visible in your profile to other platform users and our service partners.;
- your event participation, group chat, messages, posts, your metadata relating to group chat;
- your shared content;
- your location and activities when you use this application;
- your content preferences, and bookmarking;
- your event booking and registration; and
- contact history, chat history, group affiliations and participation in events.

The provision of your personal data is voluntary. You may choose not to provide us with the requested data, but failure to do so may inhibit our ability to do business with you, to provide you our Products and Services or to respond to your enquiries. Further, in the event that your personal data is required for the purposes of complying with legal obligations, failure to provide personal data under said circumstance may cause us or you to be in violation or non-compliance of applicable law or regulation.

Purposes for which personal data is collected, used or disclosed

Personal data is collected or may be used, disclosed or transferred for the following purposes:

- to offer, sell, provide, manage, operate, process and administer our Products and Services to you;
- to process, administer, implement and effect the requests or transactions contemplated in this document or any other documents you may submit to us from time to time, including without limitation to evaluate your needs and provide recommendations of suitable products and services to you; to process Product and Services applications; to administer your Product and Service; to collect fees, premiums and outstanding amounts from you; to manage provident fund, to investigate, analyse, process and pay claims/policy benefits made under your policies; and to renew, modify, cancel or reinsure your policy;

- to exercise any right under Products and Services including right of subrogation, if applicable;
- to design new or enhance existing Products and Services of AIA Wellness and AIA;
- for reinsurance of AIA's Products and Services to you;
- to communicate with you, including to send you administrative and other communications about any Product and Service or account you may have with us, to provide technical support for our websites and applications, or about future changes to this privacy statement;
- for market research, advanced data analytics, and statistical or actuarial research, reporting or financial assessment undertaken by AIA Wellness, the AIA Group, AIA Wellness Persons and Partners, or our respective regulators;
- for investigation or prevention of fraud-related activities and other actual or suspected misconduct, particularly to communicate with companies within the financial services and insurance industries, and our respective regulators;
- for purposes of corporate reorganisations and corporate transactions;
- to provide you with access to the content on certain websites, applications or social media platforms;
- to monitor your behaviour, such as your use of certain websites, applications and social media platforms, conduct analysis of your use of them and understand your preferences in order to personalise, operate, evaluate and improve them, our Products and our Services, troubleshoot any problems, provide recommendations of relevant Products and Services and provide targeted advertising on our websites, applications or other channels;
- for regulatory compliance, and (internal and external) audit reviews of AIA Wellness's business;
- to meet requirements of prevailing internal policies of AIA Wellness;
- for purposes of storage, archiving, back-up or destruction of personal data;
- to meet requirements imposed by applicable laws, rules, regulations, agreements or schemes imposed by any government regulators (if any), law enforcement agencies, government authorities, dispute resolution or industry bodies;
- to assist in law enforcement purposes, investigations by us or on our behalf, by police or by other government or regulatory authorities in any jurisdiction, and to meet reporting obligations and requirements imposed by law or agreed to with government or regulatory authorities in any jurisdiction;
- for quality and training purposes when our communications are recorded;
- to conduct general administration in connection with the foregoing purposes; and
- to perform other necessary activities directly relating to any of the above purposes.

Unless otherwise permitted by applicable laws and regulations, we will obtain consent from you if we wish to use your personal data for purposes other than those stated in this privacy statement or a directly related purpose.

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

Who may be provided with your personal data

Personal data will be kept confidential but we may, where permitted by applicable law or where such disclosure is necessary to satisfy the purpose or a directly related purpose for which the personal data was collected, provide such personal data to the following parties:

- any person authorised to act as an AIA Wellness Person and Partner for the sale, distribution or servicing of Products and Services offered by AIA Wellness or an AIA Group company to you;
- any person who is employed or contracted to work for such AIA Wellness Person and Partner for the sale, distribution or servicing of Products and Services offered by AIA Wellness or an AIA Group company to you;
- any person authorised to act as an AIA Wellness Person, AIA and Partner to help deliver our Products or Services offered/sold to you, such as reinsurance companies, investment management companies, ratings agencies, investigation companies or other partners;
- any AIA Wellness Persons and Partners who provide administration services, data processing services, business processing services, payment services, debt collection or securities clearing services, telecommunication services, technology services, cloud services, outsourcing services, call centre services, storage services, document processing, archiving services, scanning services, mailing services, printing services, courier or messenger services, data analytics services, marketing services, research services, crisis management services or other services in connection with the operation of AIA Wellness's business or the provision management, operation, processing or administration of Products or Services to you;
- organisations;
- industry associations or federations;
- any law enforcement agencies, statutory boards, government or regulatory bodies, dispute resolution bodies, or any other person in any jurisdiction to whom AIA Wellness or another member of the AIA Group must disclose data: (a) under a legal and/or regulatory obligation in that or any other jurisdiction applicable to that particular AIA Group company; or (b) pursuant to an agreement or scheme between the AIA Group company and the relevant government, regulatory body or other person;
- any member of the AIA Group;
- our professional advisors such as lawyers, auditors or consultants;
- any party or entity to whom you have consented the disclosure of your personal data;
- any other party or entity permitted under applicable law; or
- Third Party Sources.

Corporate Transactions

From time to time, we may acquire or dispose of one or more of businesses (or portions thereof) and for this purpose, to the extent permitted by applicable law, your personal data may be transferred or disclosed as a part of the purchase or sale or a proposed purchase or sale.

In the event that we purchase a business, the personal data received with that business would be treated in accordance with this privacy statement, if it is practicable and permissible to do so. In the event that we sell a business, we will include provisions in the selling contract requiring the purchaser to treat your personal data in the same manner required by this privacy statement.

Third Country/Cross-Border Transfer

Your personal data may be transferred to, stored or otherwise processed by AIA Wellness or AIA, or provided to any of the above persons who may be located or who may provide services, in or outside Thailand. Where required under relevant law, we may seek your consent to the transfer of such information outside Thailand to our facilities or to those third parties with whom we share it as described above. Your personal data will only be transferred to other locations, where we are satisfied that adequate levels of protection exist to protect the integrity and security of your personal data, which as minimum are comparable to the jurisdiction or territory in which you provided such personal data.

Security and Retention of Personal Data

AIA Wellness applies reasonable security measures to prevent unauthorised or accidental access, processing, erasure, loss or use.

AIA Wellness may retain your personal data for as long as necessary to fulfil the purpose(s) for which it is collected or a longer period as otherwise required to ensure compliance with applicable laws and regulations.

Reasonable steps will be taken to delete, destroy or de-identify your personal data when it is no longer necessary for any of the purpose above.

Privacy Policy Applies to Other Services

You may request additional services or benefits from our partners ("**Additional Services**") in which there may be separate privacy policies and addendums explain the types of information they collect, their purposes of use, and other policies for such Additional Services. When you choose to use Additional Services, you will be informed of the applicable privacy policy or addendum, which supplements or modifies this privacy statement before you can access that Additional Service.

Your rights with respect to Personal Data and Point of Contact

You have the right to:

- verify whether AIA Wellness holds any personal data about you, to access or obtain a copy of any such data, and/or to access information about how AIA Wellness uses or discloses your personal data, as well as to request the disclosure of source of your personal data which you did not consent to;
- request to have your personal data in the format which can generally be read by or used with automatic tools or equipment, if any, and/or to have personal data in said format transmitted to another data controller;

- require AIA Wellness to correct any personal data relating to you which is inaccurate;
- request deletion, destruction or de-identification of your personal data under certain circumstances;
- request the suspension of the processing of your personal data under certain circumstances;
- object to the processing of your personal data under certain circumstances;
- withdraw your consent or request a change to your scope of consent;
- request deregistration or deletion of your registered account;
- make a complaint about AIA Wellness's data handling to the relevant authorities; and
- enquire about AIA Wellness's policies and practices in relation to personal data.

Requests for access, correction, complaints or other queries relating to your personal data should be addressed to AIA Wellness customer service hotline at 02-353-8998 or email at support.alive@aia.com.

Your entitlement to exercise any of the rights to your personal data is subject to conditions and limitations of applicable laws.

Under applicable laws and regulations, we may have the right to charge reasonable costs for the processing of the above personal data requests.

If you would like to exercise any of your rights above, or suspect any breach involving personal data, please contact our Data Protection Officer (DPO) via AIA Call Center 1581 or email at th.privacy@aia.com or contact at the following address.

AIA Company Limited
181 Thanon Surawong
Khwaeng Suriya Wong
Khet Bang Rak, Bangkok 10500

Consequences of consent withdrawal

You may withdraw your consent to collect, use, maintain or disclose (part of) your personal data as set out in this privacy statement by giving us reasonable notice.

If you withdraw your consent for us to collect, use, maintain or disclose your personal data for non-marketing reasons, we may be unable to process, administer and/or manage your Product or Service, relationship and/or account with us. In such event, you may be required to terminate all your accounts or withdraw from any programmes in which you are participating. This may be to your disadvantage, as you may be losing valuable benefits from your accounts or programmes, incur surrender charges or it may not be possible for you to obtain a similar level of protection on the same terms in the future.

Amendments to this Privacy Statement

AIA Wellness reserves the right, at any time and without notice, to add to, change, update or modify this privacy statement, to the extent permitted by law, simply by notifying you of such change, update or modification. The notification could be made by email or other common mode of communications.

Where required by applicable law, we may also notify you in the event of material changes to this privacy statement and, where required, seek your prior consent to those changes.

Additional Information

Should you have any questions on any part of this privacy statement or would like additional information regarding AIA Wellness's data privacy practices, please do not hesitate to contact us (see the section entitled "Your rights with respect to Personal Data and Point of Contact" above).

Use of Personal Data for Direct Marketing purposes

To provide you with information about our/our partner's products and services, AIA Wellness Company Limited and its affiliates ("AIA Wellness", "we", "us", "our") would like to use your name, surname, age, gender, email address, telephone (including mobile) number, and postal address you provide to us ("contact details") to,

- send you promotional materials and direct marketing communications about our/AIA's products/our partner's products, services, advice and subjects, including insurance, annuities; wealth management; investment; banking; financial services; credit cards; medical/health treatment; health information; recruitment; training; reward/loyalty/privilege programmes; charitable/non-profitable causes ("Classes of Marketing Subjects"); and
- to administer contests, lucky draws, events and competitions to which you choose to participate.

We are required by law to obtain your explicit consent in order to do so.

We would also like to share your name and contact details with AIA Wellness Persons and Partners providing any of the Classes of Marketing Subjects and call centre, marketing or research services so that they can send you promotional materials and conduct direct marketing in relation to the products and services they offer, but we also cannot do so without your written consent.

If you do not want to receive any direct marketing communications, you may withdraw your consent at any time free of charge by contacting AIA Wellness service hotline at 02-353-8998 or email at support.alive@aia.com.

Any such request should clearly state details of the personal data in respect of which the request is being made. Please note that in this declaration of yours shall prevail all declaration that you gave earlier (if any).

Last updated 17 December 2020