

Declaration and Authorisation 聲明及授權

I hereby declare and agree on behalf of myself / the Member in this Application that (1) to the best of my knowledge and belief the statements and answers contained in this application form and any other questionnaires issued by Bupa and answers given to Bupa's appointed medical examiner are true and complete; (2) all answers to such questions, together with this Application, shall form the basis and become a part of the Contract; (3) failure to disclose all relevant information may result in non-payment of a claim and/or all cover under the Contract being cancelled; (4) any misrepresentation or non-disclosure of smoking habit will render the Contract void in case of claims, whether the claim is pertaining to smoking or not

I hereby authorise on behalf of myself / the Member in this Application that (1) any employer registered medical practitioner hospital clinic insurance company bank government institution, or other organisation, institution or person, that has any records or knowledge of the Member and who has attended or may hereafter attend to the Member to disclose such information to Bupa; (2) Bupa or any of its appointed medical examiners or laboratories to perform the necessary medical assessments and tests to evaluate the health status of the Member in relation to this Application and any claim arising therefrom. I acknowledge that Bupa reserves the right to ask for submission of more details of health status or medical reports of the Member as listed in this Application at my own cost. Such authorisation shall survive me / the Member and shall be irrevocable.

I acknowledge that the Contract shall be renewed automatically on a yearly basis unless it is not renewed by giving notice to Bupa or according to the terms of the Contract. I further authorise Bupa to deduct the subscription payments from my designated bank account / credit card (where applicable) upon renewal. If I want to cancel the Contract in future, I will need to inform Bupa in writing at least 10 days before the Contract Anniversary Date.

I acknowledge that Bupa may terminate the cover for the Member with immediate effect if the law of the country in which the Member is located, or the Member's Place of Residence or nationality, including but not limited to USA and Japan, or any other law which applies to Bupa or the Contract, prohibits the provision of healthcare cover by Bupa to local nationals, residents or citizens. I further declare that the Member is not a US permanent resident. I understand that I am obliged to immediately notify Bupa in writing if the Member becomes a permanent resident of USA during the Contract year. For the above purpose, 'permanent resident' shall mean a person residing in a country who is a citizen of or who is permitted under applicable laws to live and work, on a permanent basis, in that country.

本人謹此代表本人/此申請的會員在此聲明及同意(1)本申請表及其他一切由保柏發出的問卷內所作的一切陳述及答案及向受保柏委託的醫生、醫療人員提供的答案，就本人所知所信，均屬真實完整；(2)上述問題的所有答案及此申請表，將成為簽發合約的根據；(3)如未有完全提供所有有關核保的資料，將會引致賠償申索被拒賠及/或此合約之保障被撤銷；(4)任何吸煙習慣的失實陳述，無論索償有關與否，均會導致合約無效。

本人謹此代表本人/此申請的會員授權(1)任何僱主、註冊西醫、醫院、診所、保險公司、銀行、政府機構、其他組織或人士、凡知道或持有任何有關會員之紀錄者、及/或曾診驗或可能將會診驗會員，均可將該等資料提供給保柏；(2)保柏或任何其指定之醫生、醫療人員或化驗所，可就此投保申請表或任何與之有關的賠償申請替會員進行所需之醫療評估及測試，作為審核會員之健康狀況。本人確認保柏有權要求提供更多有關會員於本申請表所示之健康狀況及醫療報告，一切費用由本人支付。此授權將在本人/會員身故後仍然生效及不可撤回。

本人明白除非收到本人給予保柏的通知不再續保或因根據合約條款規定不獲續保，否則合約將會每年自動續保。本人並授權保柏在續保時於本人指定的銀行賬戶或信用卡(如適用)扣取保費。如本人將來想取消合約，須於合約週年日10天前以書面通知保柏。

本人確認如會員的所在國家或其居住地或國籍所屬國家的法律(包括但不限於美國和日本)或任何其他對保柏或本合約適用的法律禁止保柏向當地國民、居民或公民提供醫療保障，保柏可終止相關會員的保障並立即生效。本人此外聲明會員並非美國永久居民。本人明白如會員於合約年度期間成為美國永久居民，本人有責任立即以書面通知保柏。「永久居民」指居於某國家並且身為該國公民或根據適用法律獲許在該國永久性居留及工作的人士。

Applicable to Application through authorised insurance broker 適用於透過獲授權保險經紀進行之申請

I understand, acknowledge and agree that, as a result of me purchasing and taking up the policy to be issued by Bupa, Bupa will pay the authorised insurance broker commission during the continuance of the policy including renewals, for arranging the said policy.

I further understand that the above agreement is necessary for Bupa to proceed with the Application.

本人明白、確知及同意，保柏會就本人購買及接受其簽發的保單，於保單有效期內(包括續保期)向負責安排有關保單的獲授權保險經紀支付佣金。

本人亦明白保柏必須取得本人以上的同意，才可以處理其保險申請。

I as the Subscriber, understand that I declare and sign on behalf of the Member listed in this Application under this Scheme who is under the age of 18

本人作為投保人，明白本人代表此計劃申請表內列出之18歲以下會員作出聲明及簽署。

I understand that no cover will be payable under the Contract unless and until all required documents are submitted and processed, this application is approved and the subscription is received by Bupa.

本人明白除非及直至此申請所需的文件已經交妥及處理，並且此申請已獲保柏接納及保柏已經收到所有保費後，此合約下的保障方能生效。

Subscriber's Signature 投保人簽署 X (Full Name 姓名))	Sign Date 簽署日期 DD 日 MM 月 YYYY 年	Agent's / Broker's / Telesales' Name (if applicable and must be completed by the Subscriber) 代理人 / 經紀 / 營業代表姓名 (如適用及必須由投保人填寫) Agent's / Broker's / Telesales' Code 代理人 / 經紀 / 營業代表編號 Agent's / Broker's / Telesales' Contact Tel. No. 代理人 / 經紀 / 營業代表聯絡電話號碼
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Personal Information Collection Statement 個人資料收集聲明

Privacy Notice

Relating to the Personal Data (Privacy) Ordinance (the "Ordinance")

1. Introduction

- 1.1. Your privacy and security of your personal information is important to Bupa. This Notice is prepared in accordance with the Ordinance and also operates as the Personal Information Collection Statement which we will provide, or make available, to you on or before the collection of your personal information by Bupa. When you become a Bupa customer, you agree that we will handle your personal information as described in this Notice. Please be aware that this Notice replaces any notice or statement of similar nature that may have been provided to you previously.
- 1.2. In this Notice, "we", "us", "our" and "Bupa" refers to Bupa (Asia) Limited and its affiliated entities (each a "Company") including:
 - Horizon Health and Care Limited
 - Blua (Asia) Services Limited
 - Quality HealthCare Group
- 1.3. For the purposes of this Notice, "Group Company" means the Company and its holding companies, branches, subsidiaries, representative offices and affiliates, wherever situated, and any one of them. Affiliates include branches, subsidiaries, representative offices and affiliates of the Company's holding companies, wherever situated (collectively, the "Group").
- 1.4. If you provide us with the personal information about other individuals, you confirm that you have their consent and let them know where they can find a copy of this Notice.
- 1.5. Bupa is working hard to become the world's most customer-centric healthcare company. To do that, we provide more than just health insurance, we are developing programs and offering services which collectively look after our customer's health. In any interaction with Bupa, you might deal with more than one Bupa company. Where necessary or appropriate, we will tell you when you are dealing with different Bupa companies.

2. Personal Information We Collect

- 2.1. From time to time, it is necessary for you, or other persons covered by your policy or subscription plan (each a "Member"), to supply the Company with certain personal information (including where relevant, credit information and claims history) when you interact with us, apply for and use our products and services.
- 2.2. **Failure to supply personal information requested by the Company may result in the Company being unable to process your application, request for information or services, enquiries and/or provide services or products to you, or the Member.**
- 2.3. The personal information we collect and/or hold from time to time may include your personal identification information, contact information, transaction records, financial background, medical and health records, biometric data and your location and activities when you access or browse our website(s) or use our mobile application(s) or portal(s) (including any diagnostic or health-monitoring tools thereon and the Bluetooth and/or wearable device that are used to collect data for the purposes of such tools).
- 2.4. We will always try to collect your personal information from you through the course of your relationship with us and in a range of ways. However, there may be instances where we will need to collect your personal information from third parties or sources in certain circumstances, such as a family member or someone else acting on your behalf, your employers, medical personnel, business/asset acquisition transactions of the Company, business partners, or public databases. Data may also be generated or combined with other information, available to the Company or any member of the Group Company.
- 2.5. If you are under the age of 18, you should obtain consent from your parent or guardian before you provide the Company with your personal information.
- 2.6. Storage of personal information may be in various forms including, physical (paper) form, digital customer systems or applications, data management software or systems in the usual course of business practices, depending on your engagement with the Company.
- 2.7. Separate privacy notices apply for recruitment or employment purposes.

3. Purposes of Collection

- 3.1. Your personal information collected may be used, stored, processed, transferred, disclosed or shared by the Company for the following purposes from time to time:
 - (a) processing, assessing and determining any applications for products and services;
 - (b) offering and providing products and services to you, or the Member, and processing requests made by you, or the Member, from time to time, including but not limited to requests for addition, alteration, deletion, maintenance, management and operation of benefits or membership;
 - (c) registering you, or the Member, as a user or a member of services or information provided or to be provided by us on the website(s), mobile application(s) or portal(s) managed and/or operated by us;
 - (d) coordinating your care, or the Members', within Group Companies to achieve better health management outcomes;
 - (e) any purposes in connection with any claims made by or against or otherwise involving you, or the Member, in respect of any products and/or services provided by the Company including, without limitation, making, defending, analysing, investigating, detecting and preventing fraud (whether or not relating to the policy issued in respect of any application or claim) processing, assessing, determining, settling or responding to such claims;
 - (f) performing any functions and activities related to the products and/or services provided by the Company including, without limitation, audit, reporting, market research, general servicing, maintenance of online and other services, identity verification, data matching, automated decision-making processes, including profiling, for risk assessment and claims management, research, data analytics, statistical analysis, and reinsurance arrangements;
 - (g) providing you with personalised health information and information about our services or products, and personalised website, mobile application or portal interface;
 - (h) providing you with appropriate health, product administration, wellness or other related services (including, without limitation, e-ticketing, appointment booking and clinic / medical professional search and service and product redemption functions on the website(s), mobile application(s) or portal(s) managed and/or operated by us) or products;
 - (i) communicating with you regarding the administration, features and renewal of your policy, subscription plan, membership or any other service plan that you subscribe to;
 - (j) operating, maintaining, evaluating, improving, troubleshooting problems, and understanding your preference(s) with our website(s), mobile application(s) or portal(s);
 - (k) provision and design of products and services of the Company;
 - (l) exercising the Company's rights in connection with provision of any products and services to you, or the Member, from time to time, for example, to determine any amount of indebtedness from you, and collecting and recovering owing from you or any person who has provided any security or undertaking for your liabilities;
 - (m) communication with you or the Member (or with you on behalf of the Member) in relation to any of the purposes set out in this Notice;
 - (n) with your consent, marketing services, products and other subjects by us, any member and/or brand of the Group Companies (such as Quality HealthCare Group and/or our affiliates) and/or other third parties (please see further details in **paragraph 5** below);
 - (o) managing our relationship with you, our business and organisations who work with us in relation to providing our products or services to you, or the Member (including, with limitation, futures changes to this Notice);
 - (p) enabling an actual or proposed assignee, transferee, participant or sub-participant of all or a substantial part of the Company's rights or business to evaluate the transaction intended to be the subject of the assignment, transfer, participation or sub-participation;
 - (q) making disclosure to satisfy the requirements of any laws, rules and regulations, codes of practice, guidance notes or guidelines binding on the Company; and
 - (r) fulfilling any other purposes directly related to (a) to (q) above.

4. Transfer of Personal Information

- 4.1. Personal information collected or held by the Company relating to you, or the Member, will be kept confidential but the Company may transfer such personal information inside or outside the Hong Kong Special Administrative Region of the People's Republic of China, for the purposes specified in **paragraph 3** to the following classes of transferees:
 - (a) any member and/or brand of the Group Companies;
 - (b) any insurance adjusters, agents and brokers;
 - (c) any re-insurance companies authorised by the Company;
 - (d) any relevant policyholders or main member of the subscription plan (including your employer and the relevant employee enrolling the dependant under a group plan);
 - (e) any funders who arrange products or services on your behalf;
 - (f) any payment recipients, or anyone whose data is provided for receiving benefits under the plan or otherwise;
 - (g) healthcare professionals and hospitals;
 - (h) any third parties engaged in connection with a member of the Group Company's business who provides medical, health, insurance, wellness or other related services or products;
 - (i) any agent, contractor or third party service providers who provide administrative, telecommunications, computer, payment, data processing, storage of analytics, cloud, printing, research, advertising, distribution or other services to the Company in connection with the operation of business, (including without limitation insurers; banks; lawyers; accountants; claims investigators; fraud prevention organisations; other insurance companies (whether directly or through fraud prevention organisations or other persons named in this paragraph); organisations that consolidate claims and underwriting information for the insurance industry (including the Hong Kong Federation of Insurers or any similar insurance industry bodies); the police and databases or registers (and their operators) used by the insurance industry to analyse and check information provided against existing information; debt collection agencies; data processing companies; research agencies and professional advisors);
 - (j) with your consent, third parties (within or outside the Group Companies) in relation to direct marketing (please see further details in **paragraph 5** below);
 - (k) third party reward, loyalty, co-branding and privileges programme providers and co-branding partners of a member of the Group Companies;
 - (l) financial institutions engaged by the Company or you for billing and payment purposes;
 - (m) any actual or proposed assignee, transferee, participant or sub-participant of all or a substantial part of the Company's rights or business; and
 - (n) any person to whom the Company is under an obligation to make disclosure under the requirements of any law, rules, regulations, codes of practice or guidelines binding on the Company including, without limitation, any applicable regulators, governmental bodies, industry recognised bodies, credit reference agencies, the Courts, and where otherwise required by law.
- 4.2. We will only disclose personal information limited to that which is necessary to the above parties for the relevant purposes, who may process (including, without limitation, by recording, organising, structuring, storing, adapting, altering, retrieving, using, aligning, combining or erasing) your personal information for the relevant purposes set out in **paragraph 3** above.
- 4.3. In the event that we complete the acquisition of a new business or brand, we shall communicate with you through the communication channels you provided to us, and any personal information shall be treated in accordance with this Notice if it is practicable and permissible to do so.

5. Use of Personal Information in Direct Marketing

- 5.1. Only with your consent (which includes an indication of no objection), the Company, any member and/or brand of the Group Companies and/or the third parties stated under paragraphs 3.1 (n) and 5.2 (b) to (e) may use your personal information (including your name, contact details, products and services portfolio, transaction pattern and behaviour) collected from time to time to provide you with marketing communications (including by email, SMS, mobile application, social media, instant messenger or other means that become available from time to time) relating to the following products and services:
 - (a) insurance, medical, dental, healthcare, wellness, personal development, beauty, sporting activities and membership, lifestyle, entertainment, financial, and related services and products;
 - (b) rewards, benefits, discounts, member activities, loyalty or privileges programmes and related services and products;
 - (c) services and products offered by the Company's co-branding partners; and
 - (d) donations and contributions for charitable and/or non-profit making purposes.
- 5.2. The above services, products and subjects may be provided or (in the case of donations and contributions) solicited by the Company and/or:
 - (a) any member and/or brand of the Group Companies;
 - (b) third party service providers;
 - (c) third party reward, loyalty, co-branding or privileges programme providers;
 - (d) co-branding partners of a member of the Group Companies; and
 - (e) charitable or non-profit making organisations.

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- 5.3. We will not use your personal information for direct marketing purposes unless we have received your consent. For the avoidance of doubt, the latest instruction (for example, consent or indication of no objection, or request for opt-out) received from you shall override any previous instruction given to the Company in this regard in relation to all of your personal information collected or held by the Company from time to time.
- 5.4. If you choose to personalise your services where such options are available, we will use personal information that we collect so that we can offer you those personalised services or communications. If you do not wish to accept those personalised services or communications, you can unsubscribe from those services at any time and we will cease to offer such services to you.
- 5.5. For the avoidance of doubt, whether or not you consent to receive marketing communications of the type described in this **paragraph 5**, the Company may still communicate with you regarding the administration, features and renewal of your service plan.
- 6. Security and Retention**
- 6.1. The Company retains your personal information for as long as necessary for the purposes set out in this Notice, or otherwise agreed between you and us, unless otherwise required or permitted under applicable law.
- 6.2. Where the Company no longer requires your personal information for the purposes under this Notice, or otherwise required under law, we will take appropriate steps to securely delete or destroy your personal information.
- 6.3. We will take all practicable steps to protect your personal information against unauthorised or accidental access, processing, erasure, loss or use. This includes implementing a range of digital and physical security measures. In addition, we will restrict access to your personal information to those properly authorised to have access.
- 6.4. When you use our sites, we and third-party companies collect information by using cookies and other technologies such as pixel tags (for simplicity we refer to all such technologies as "cookies"). The updated version of the Cookies Policy is available for download from our website: www.bupa.com.hk and is available upon request.
- 6.5. Our websites, mobile applications or portals may incorporate the software development toolkit ("SDK") provided by technology partners. We conduct security assessments on these third parties and the deployed SDK to protect your personal information. If you choose not to agree to the SDK service providers, certain services may not be accessible, but you can still access other digital services. Please visit our corporate website for the latest list of the SDK service providers.
- 6.6. Our online portals may have links to other external websites over which we do not have control. You are advised to refer to the privacy policies of these websites for more information.
- 7. Data Access and Correction**
- 7.1. Under and in accordance with the terms of the Ordinance, you have the following rights to:
- check whether the Company holds personal information relating to you or the Member and to access such personal information;
 - require the Company to correct any personal information relating to you or the Member which is inaccurate;
 - ascertain our policies and practices in relation to personal data and to be informed of the kind of personal data held by the Company;
 - request the Company to cease using your personal information for direct marketing purposes; and
 - change your preference in respect of our use of your personal information.
- 7.2. Requests can be made in writing to the Company's Data Protection Officer at the following address:
Data Privacy Officer/ Customer Service Manager
6/F, Tower 2, The Quayside, 77 Hoi Bun Road, Kwun Tong, Kowloon, Hong Kong
Or, by email:
- Bupa (Asia) Limited: customercare@bupa.com.hk
 - Horizon Health & Care Limited: cs@bluahealth.com.hk
 - Blua (Asia) Services Limited: hkprivacy@bupa.com.hk
 - Quality Healthcare Group: info@qhms.com
8. In accordance with the terms of the Ordinance, the Company has the right to charge a reasonable fee for the processing of any personal information access or correction request.
9. Nothing in this Notice shall limit the rights of customers under the Ordinance.
10. In the event of any inconsistency between the English and Chinese versions of this Notice, the English version shall prevail. This Notice may be amended by the Company from time to time. You may access and obtain a copy of this Notice, as amended from time to time, at www.bupa.com.hk.

Personal Information Collection Statement 個人資料收集聲明

有關個人資料 (私隱) 條例 (「條例」) 之私隱通知

- 簡介**
 - 1.1 保柏十分重視您的個人資料的私隱及安全。本私隱通知按照條例所編製和作為收集個人資料聲明，我們將在保柏收集您的個人資料時或之前向您提供或可供查閱。當您成為保柏的客戶時，即表示您同意我們依照本私隱通知所述處理您的個人資料。請注意，本私隱通知取代之前可能已提供給您的任何類似性質的私隱通知或聲明。
 - 1.2 就本私隱通知中，「我們」、「我們的」及「保柏」是指保柏 (亞洲) 有限公司及其關聯公司 (每一家為「本公司」)，包括：
 - Horizon Health and Care Limited
 - Blua (Asia) Services Limited
 - 卓健醫療集團
 - 1.3 就本私隱通知而言，「集團公司」是指本公司及其母公司、分行、子公司、代表處及關聯公司，無論其位於何處，以及其中的任何一家。關聯公司包括母公司的分行、子公司、代表處及關聯公司，無論其位於何處 (統稱為「本集團」)。
 - 1.4 如果您向我們提供其他人的個人資料，您確認已獲得他們的同意，並已告知他們本私隱通知。
 - 1.5 保柏正努力成為全球最以客户為中心的醫療保險保健公司。為了實現這一目標，我們提供的不僅僅是醫療保險，還設計了多項計劃並提供各類服務，全面照顧我們客戶的健康。當您與保柏互動時，可能會與多家保柏旗下公司接觸。當必要或適當時，我們會告知您正在與哪一家保柏公司進行聯繫。
- 我們收集的個人資料**
 - 2.1 當與本公司進行聯繫、或申請及使用我們的產品及服務時，您、保單或通行證中的其他會員 (每位「會員」) 必須不時向本公司提供您或會員的個人資料 (包括信用資料和以往索賠紀錄，如適用)。
 - 2.2 如您未能提供本公司所要求的個人資料，本公司可能無法處理您的申請及/或向您或會員提供產品、服務或其他相關服務。
 - 2.3 我們不時收集及/或持有的個人資料可能包括您的個人身份證明資料、聯絡資料、交易記錄、財務背景、醫療及健康記錄、生物辨識資料及您在訪問或瀏覽我們的網站或使用我們的流動應用程式或門戶平台時的位置及活動 (包括其上的任何診斷或健康監測工具及此類工具用於收集數據的藍牙及/或可穿戴設備)。
 - 2.4 在您與我們的互動關係過程中，我們可通過多種方式從您那裡收集您的個人資料。但是，在某些情況下，我們可能需從第三方或來源收集您的個人資料，例如代表您的家庭成員或其他人、您的僱主、醫務人員、本公司的業務/資產收購交易、業務合作夥伴或公共數據庫。資料亦可能與本公司或任何本集團成員可獲取的其他資料組合或產生。
 - 2.5 如您未滿18歲，您向本公司提供您的個人資料前，應徵得您父母或監護人的同意。
 - 2.6 根據您與我們的互動關係，個人資料的存儲可以採用不同形式，包括實體 (紙張) 形式、數碼化客戶系統或應用程式、日常業務實踐過程中的數據管理軟件或系統等。
 - 2.7 本私隱通知不適用於我們為招聘或就業相關目的。
- 收集個人資料之目的**
 - 3.1 本公司將就以下目的不時使用、儲存、處理、轉移、公開或分享您的個人資料：
 - (a) 處理、評估、決定任何產品及服務之申請；
 - (b) 為您或會員提供產品及服務及處理您或會員不時提出的要求，包括但不限於要求增加、更改、刪除、維持及管理保障項目或會員會籍；
 - (c) 登記您或為由我們管理及/或營運之網站、流動應用程式或門戶平台之用戶或其提供或將提供的資訊或服務的會員；
 - (d) 在本集團公司旗下協同您或會員的護理，實現更好的健康管理結果；
 - (e) 任何有關您或會員對本公司所提出的保險產品及服務提出之索償，包括但不限於賠償、辯護、分析、調查、偵測及防止欺詐行為 (無論是否與就此申請而簽發之保單及相關的任何申請或索償)、處理、評估、決定、解決或回應該等索償；
 - (f) 執行與本公司提供的服務或產品有關的任何功能及活動，包括但不限於審計、匯報、市場研究、一般服務、在線及其他服務的維護、身份核實、資料核對、風險評估和索償管理的自動化決策過程 (包括分析、研究、數據分析、統計分析及再保險之安排)；
 - (g) 向您提供個人化的健康資訊及有關我們的產品或服務的資訊，及個人化的網站、流動應用程式或門戶平台介紹；
 - (h) 向您提供適合的健康、產品管理、保健或其他相關服務 (包括但不限於電子業務、預約及診所/醫療專業人員搜索，以及我們管理及/或營運之網站、流動應用程式或門戶平台上的服務及產品兌換功能) 或產品；
 - (i) 就您的保險計劃、通行證、會員會籍、或其他服務計劃的管理、保障及續約事項與您溝通；
 - (j) 就我們的網站、流動應用程式或門戶平台進行營運、維護、評估、改善、問題排解，以及瞭解您的偏好；
 - (k) 提供及設計本公司的產品及服務；
 - (l) 行使本公司向您或會員提供產品及服務時有關的權利，例如釐定您拖欠的任何款項的金額，及向您或任何已為您的債務提供任何擔保或承諾的人士，追收和收回拖欠的任何款項；
 - (m) 就本私隱通知中所述的任何用途與您或會員 (或與代表會員的您) 聯絡；
 - (n) 在您同意的情况下促銷我們、任何集團公司成員及/或旗下品牌 (例如卓健醫療集團及/或我們的關聯公司) 及/或第三方的服務、產品及其他主題 (詳情請參閱下文第5段)；
 - (o) 管理我們與您、我們的業務及與我們合作向您或會員提供產品或服務的組織之關係 (包括但不限於通知本私隱通知的未來變更)；
 - (p) 允許本公司全部或部份的權益或業務的實際或建議承讓人、受讓人、參與人或次參與人，就涉及的轉讓、出讓、參與或次參與的交易進行評估；
 - (q) 為遵守任何法律之要求，或根據監管或其他機關所發出對本公司具有約束力或要求其遵守的規則、規例、實務守則、須知或指引，而作出披露；及
 - (r) 達到與上述 (a) 至 (q) 直接有關的其他目的。
- 個人資料的轉移**
 - 4.1 本公司所收集或持有與您或會員有關的個人資料將會保密，但本公司可在中華人民共和國香港特別行政區境內或境外，為上文第3段規定的目的，將這些個人資料轉移予下列類別的承轉人：
 - (a) 本公司的集團公司成員及旗下品牌；
 - (b) 任何由本公司授權的保險理算人、代理及經紀；
 - (c) 任何由本公司授權的再保險公司；
 - (d) 任何相關的保單持有人或通行證的主要成員 (包括您的僱主及在團體計劃下為家屬投保的相關僱員)；
 - (e) 任何代表您安排產品或服務的資助者；
 - (f) 任何收款人，或任何為收取賠償或為其他目的而資料被提供的人；
 - (g) 醫護專業人員及醫院；
 - (h) 任何就集團公司的業務被聘用提供醫療、健康、保險、保健或其他相關服務或產品的第三方；
 - (i) 任何代理人、承辦人或其他就本公司之業務運作，向本公司提供行政、電訊、電腦、付款、資料處理、數據儲存及分析、雲端、印刷、廣告、研究、分銷或其他服務的第三方服務供應商、為保險業界整合申索及承保資料之組織 (包括香港保險業聯合會或任何類似的保險業組織)、警察、供保險業界用作分析及核對所提供的資料與既有資料的資料庫及登記冊 (及其運營者)、收數公司、資料處理公司、研究服務機構及專業顧問)；
 - (j) 在您的同意下，任何參與直接促銷的第三方 (無論在集團公司內或外) (詳情請參閱下文第5段)；
 - (k) 獎賞、會員忠誠、品牌合作或優惠計劃之第三方供應商，及集團公司成員；
 - (l) 本公司或您為處理帳單及付款之目的而聘用的金融機構；
 - (m) 任何本公司全部或重要部分權益或業務的任何實際或建議承讓人、受讓人、參與人或附屬參與人；及
 - (n) 為遵守任何對本公司有約束力的法律、規則、規例、實務守則、指引資料或指引而有義務向其作出披露的任何人士，包括但不限於任何適用的監管機構、政府部門、受認證的行業組織、法院或其他法律規定的機構。
 - 4.2 我們只會向上述各方披露僅限於該相關目的必需的個人資料，他們可按上文第3段所述的相關目的處理 (包括但不限於記錄、組織、構建、儲存、調整、修改、檢索、使用、達到一致、合併或刪除) 您的個人資料。
- 在直接促銷中使用個人資料**
 - 5.1 只有在您的同意下 (包括不反對的表示)，本公司、任何集團公司成員、旗下品牌及/或第3.1 (n) 項及第5.2 (b) 至 (e) 項所述的第三方可使用不時向您收集的個人資料 (包括姓名、聯絡資料、產品及服務組合資料、交易模式及行為)，為您提供與下列服務或產品有關的促銷信息 (包括通過電郵、短訊、流動應用程式通知、社交媒體、即時通訊工具、或其他隨時可用的聯絡方法)：
 - (a) 保險、醫療、牙科、康健、健康、個人發展、美容、體育運動及會員服務、生活時尚、娛樂、金融及相關服務及產品；
 - (b) 獎賞、權益、折扣、會員活動、會員忠誠或優惠計劃及其相關的服務及產品；
 - (c) 本公司的品牌合作夥伴提供的服務及產品；及
 - (d) 為慈善及/或非牟利用途的捐款及捐贈。
 - 5.2 上述服務、產品及主題可能由本公司及/或下列人士提供或 (在捐款及捐贈的情況下) 徵集：
 - (a) 任何集團公司成員及/或旗下品牌；
 - (b) 第三方服務供應商；
 - (c) 獎賞、會員忠誠、品牌合作或優惠計劃之第三方供應商；
 - (d) 集團公司成員的品牌合作夥伴；及
 - (e) 慈善或非牟利機構。
 - 5.3 除非我們已取得您的同意，否則本公司不會使用您的個人資料作直接促銷用途。為免生疑問，就本公司不時收集或持有的所有您的個人資料，本公司將會以從您收到的最新指示 (例如同意或表示不反對的指示，或提出反對要求) 為準。
 - 5.4 如果您有提供服務個人化的選項時，而您選擇將您的服務個人化，我們將使用向您收集的個人資料為您提供這些個人化的服務或通訊。如果您不希望接受這些個人化的服務或通訊，您可以隨時取消訂閱這些服務，我們將停止向您提供這些服務。
 - 5.5 為避免有疑慮，不論您是否同意接收以上第五段所述的市場推廣資訊類別，本公司仍然可能就您服務計劃相關的行政、保障及續保事宜與您聯絡。
- 個人資料的安全及保留**
 - 6.1 除非相關法律另有要求或批准，本公司會保留您的個人資料至達到本私隱通知所列的目的為止，或根據您與我們的另行協定保留您的個人資料。
 - 6.2 如果本公司不再需要您的個人資料以用於本私隱通知規定的目的，或法律規定的其他目的，我們將採取適當的步驟，安全地刪除或銷毀您的個人資料。
 - 6.3 本公司會採取一切可行措施安全存儲和保護您的個人資料，避免未經授權或意外的存取、處理、刪除、遺失或使用。這包括實施一系列安全措施。此外，我們會將對您的個人資料的訪問權限，限制為獲得適當授權的人員。
 - 6.4 當您瀏覽我們的網站時，我們和我們合作的第三方公司通過使用 cookies 和其他技術 (如像素標籤 - pixel tag) 收集信息 (為簡單起見，我們將所有此類技術稱為“cookies”)。Cookies 政策的更新版本可從我們的網站 www.bupa.com.hk 下載，並應要求提供。
 - 6.5 我們的網站、流動應用程式或門戶平台可能包含科技合作夥伴所提供的軟件服務工具包 (“SDK”)。我們會對這些第三方及所使用的SDK進行安全評估，以保障您的個人資料安全。如果您選擇不同意 SDK 服務供應商，您可能無法使用某些服務，但您仍然可以使用其他數碼服務。請瀏覽我們的公司網站以獲取最新的 SDK 服務供應商名單。
 - 6.6 我們的平台介面可能載有第三方網站的連結，我們對該等其他網站並無控制權。我們建議細閱該等網站的私隱聲明。
- 查閱及更改個人資料**
 - 7.1 根據有關條例中的條款，您有權：
 - (a) 查詢本公司是否持有與您或會員相關的個人資料，並查閱該等資料；
 - (b) 要求本公司更正任何有關您或會員的不準確的個人資料；
 - (c) 查明本公司對於個人資料的政策及處理方法及獲告知本公司持有的個人資料類別；
 - (d) 要求本公司停止將您的個人資料作直接市場推廣用途；及
 - (e) 更改您對我們使用您的個人資料的偏好。
 - 7.2 如您需行使上述權利，請以書面形式將您的要求：
郵寄：香港九龍觀塘海濱道77號海濱匯2座6樓
保障資料主任/客戶服務經理
或電郵：
 - 保柏 (亞洲) 有限公司：customer care@bupa.com.hk
 - Horizon Health and Care Limited: cs@bluahealth.com.hk
 - Blua (Asia) Services Limited: hkprivacy@bupa.com.hk
 - 卓健醫療集團：info@qhms.com
8. 根據有關條例之條款，本公司有權就處理您的查閱或更改的資料要求收取合理費用。
9. 本私隱通知不會限制您在條例下所享有的權利。
10. 如本私隱通知的英文版本與中文版本存有差異時，將以英文版本為準。本私隱通知會被本公司不時修訂。您可於 www.bupa.com.hk 閱覽及取得不時修訂的本私隱通知。