

PRUDENTIAL ASSURANCE COMPANY SINGAPORE (PTE) LTD (PACS)

PRIVACY NOTICE

Prudential Assurance Company Singapore (Pte) Ltd (“PACS”) is committed to the protection of the personal information that you may provide to us during the course of your relationship with us.

By submitting your information to us, or signing up for any products and/or services offered and/or distributed by us, you agree and consent to PACS, and where appropriate our respective representatives, agents, third party service providers, contractors and/or appointed distribution/business partners (collectively referred to as “Prudential”), collecting, using, disclosing personal data in the manner set forth in the prevailing terms of this Privacy Notice, including any future amendments. You acknowledge and agree that PACS may, from time to time, amend and update this Privacy Notice in order to ensure it is consistent with future developments, industry trends and/or any changes in legal or regulatory requirements.

Please note that the purposes set forth in this Privacy Notice supplement but do not supersede any other consents you may have previously provided to us or which you may provide to us in the future.

If you are an EU resident, the General Data Protection Regulation ("GDPR") may also be applicable to you. Please refer to our [GDPR Privacy Notice](#).

What is “Personal Data”?

“Personal data” refers to any data, whether true or not, about an individual who can be identified from that data, or from that data and other information to which an organization has or is likely to have access.

Common examples of personal data could include your name, NRIC, telephone number(s), mailing address, e-mail address, medical records, photographs, voice recordings or video images.

Collection of Personal Data

We may collect your personal data in one or more of the following ways:

1. when you submit an application or registration form, or any other forms relating to any products and services offered and/or distributed by us;
2. when a policyholder takes up an insurance policy for your benefit or appoints you as the life assured / insured members;
3. when you enter into any agreement or provide other documentation or information in respect of your interactions and transactions with us, or when you use our services;
4. when you interact with our customer service officers, representatives, agents or appointed service providers (for example, via telephone calls, letters, face-to-face meetings, social media platforms, surveys, workshops and/or e-mails);
5. when you use our electronic services, or interact with us via mobile services, social media accounts, digital platforms, any of our websites or web services;
6. when you request us to contact you (whether pursuant to a request for more information, complaints, or any other purposes);

7. when you respond to our promotions, lucky draws, contests, events, initiatives, surveys organised by Prudential, its partners, representatives or service providers and/or any other request for personal data;
8. when your images are captured by us via CCTV cameras while you are within any of our premises, or via photographs or videos taken by us, our representatives or our agents when you attend our events;
9. when we receive references from business partners or third parties (for example, where you have been referred by them);
10. when we receive information from third parties about you when you make payment through (including but not limited to physical and digital payment kiosks).
11. when we seek information from third parties about you in connection with the products and services you have applied for; including but not limited to from other insurers, insurance associations, healthcare institutions, clinics, investigators, ex-employer and the relevant authorities;
12. when you submit your personal data to us for any other reason; and/or
13. Other publicly available sources where relevant and appropriate.

Please note that if you provide us with any personal data relating to a third party (for example, information about your spouse, children or parents), you represent and warrant to us that you have obtained the consent of the third party to provide us with their personal data for the relevant purposes.

Data Accuracy

Please also ensure that all personal data you submit to us is true, accurate and complete. Any failure on your part to do so may result in our inability to provide you with the products and services you have requested. You shall update us in a timely manner of all changes to the information provided to us.

General Purposes for Collection, Use and Disclosure

In general, we may collect, use and disclose your personal data for the following purposes:

1. verifying your identity and any information you provide to us;
2. underwriting (including preliminary underwriting), pricing, insurance and re-insurance of your application with and/or through us;
3. carrying out due diligence activities in accordance with any legal, regulatory or internal risk management obligations in relation to your application with and/or through us;
4. administering and managing your relationship, programme and/or policy with us, which includes activities such as (i) renewing or reinstating policies, (ii) collecting any outstanding payments from you, (iii) providing you with financial health check review services; or (iv) processing any refunds to you;
5. processing and dealing with any debt collections and claims (which includes the settlement of claims and any necessary investigations relating to such claims, under your policies (whether such policies have been issued by us or any other insurer)
6. assessing and processing of any claims and payments arising under your policy including by requesting from hospitals and clinics information such as your medical reports and blood test results;
7. carrying out your instructions or responding to your queries, complaints, feedback and requests and/or otherwise communicating with you in relation to your policies;
8. communicating with you on updates to the policy benefits, terms and conditions and providing administrative information, including for the purposes of servicing in relation to the products and services offered
9. conducting research, surveys, analysis and development activities in order to improve the products and services we offer to you, as well as to improve the overall customer experience;
10. administering contests, lucky draws and events;
11. telecommunications, information technology, payment, processing and training
12. storing, hosting, backing up of your personal data (including via clouds storage), and for otherwise managing and ensuring the efficiency and security of our IT environment and business operations;
13. facilitating business asset transactions (which may extend to any merger, acquisition or asset sale) involving any of the Companies;
14. managing the administrative and business operations of the Company and complying with internal policies and procedures;
15. complying with any legal, regulatory and good governance obligations (which may include responding to requests from public or governmental authorities);
16. monitoring of undesired sales practice and ensuring compliance with our own policies and standards, as well as compliance with any policies or standards throughout the Prudential group of companies;
17. conducting audit reviews;
18. monitoring and coaching employee and agent for quality assurance

19. if you have consented – to send you marketing, advertising and promotional information about insurance, investment and/or financial products and/or services that we may be selling or marketing; and
20. any other such purpose which may be incidental or ancillary to any of the above purposes

(collectively referred to as the “Purposes”).

Disclosure of Personal Data

We work with many external parties in order to provide you with a seamless experience in relation to any products and/or services you have purchased from us. In the ordinary course of business, we may be required to disclose personal data to such external parties and these external parties may be located overseas.

We only disclose your personal data, where appropriate and necessary, for one or more of the above-mentioned Purposes or as permitted by law. The external parties we may disclose your personal data to include, but is not limited to, the following :

1. within the Prudential group of companies and distribution partners / brokers / business partners / applicable group policyowners to facilitate the conduct of our business, carrying out our business activities and servicing you in relation to the products and services offered to you where appropriate and relevant;
2. our third party service providers, sub-contractors of third party service providers, contractors and vendors – which could include accountants, auditors, lawyers, IT service providers, business consultants, claim investigators, event managers, debt collection service providers, other such third party service providers and sub-contractors of such third party service providers which may assist us in carrying out our business activities;
3. medical institutions, clinics, financial institutions, credit card companies, Credit Bureau (Singapore), industry bodies, other insurance and re-insurance companies

- to facilitate the processing of your applications, claims or any other insurance-related information or procedures;
- 4. public and governmental authorities, including regulatory authorities – to comply with legal process, to respond to requests from such parties, to detect and prevent fraud and to protect our business operations; and
- 5. your family, relatives, appointed executors and their professional advisers - in connection with your will(s) or the administration of your estate;
- 6. any business partner, investor, assignee or transferee (actual or prospective) - to facilitate business asset transactions (which may extend to any merger, acquisition or asset sale) involving any of the Companies; and
- 7. any other party whom you authorize us to disclose your personal data to.

Administration of Personal Data

We will take reasonable efforts to protect the personal data in our possession by making reasonable security arrangements to prevent unauthorized access, collection, use, disclosure, copying, modification, disposal or any similar risks.

We will also take reasonable efforts to ensure that any personal data we have about you is accurate and complete. However, this means that you must also update us of any changes to the personal data that you had initially provided to us in a timely fashion.

We have policies in place to ensure that the personal data in our possession is destroyed and/or anonymized as soon as it is reasonable to assume that (i) the purpose for which that personal data was collected is no longer being served by the retention of such personal data; and (ii) retention is no longer necessary for any other legal or business purposes.

Third-Party Sites

Our website may contain links to other websites operated by third parties, which may be co-branded with our logo or trademark, even though they are not operated or maintained by us. We are not responsible for the privacy practices of such third parties that are

inked to our website. Once you have left our website, we strongly encourage you to refer to the applicable privacy policy of the third party website to determine how they will handle any information they collect from you.

Cookies Policy

As you interact with our website, we may automatically collect technical data about your devices, browsing actions and patterns. We collect this data by using cookies, server logs and other similar technologies. If you do not wish for us to collect such technical data from you, you can change your cookie settings of your web browser at any time.

Contacting Us (Feedback, Access, Correction and Withdrawal of your Personal Data)

If you, at any time, wish to –

provide your feedback on any issues relating to your personal data or this Privacy Notice;

- a. withdraw your consent to any collection, use or disclosure of your personal data;
or
- b. request to access and/or correct the personal data currently in our possession,
you may wish to contact us at

Prudential Customer Centre

5 Straits View #01-18/19, Marina One The Heart, Singapore 018935

customer.service@prudential.com.sg

1800 333 0 333

If you wish to contact PACS about a Data Protection concern, please write to The Data Privacy Officer at Data.Privacy@prudential.com.sg.

If you withdraw your consent to any or all use of your personal data, depending on the nature of the request, we may not be in a position to continue administering any existing contractual relationships with you, which result in certain legal consequences. This may be disadvantageous to you, as you may lose valuable benefits from the policy and/or it may not be possible for you to obtain a similar level of protection on the same terms in the future.

For a request to access your personal data, we will be charging you a reasonable fee for the handling and processing of such requests. If your Personal Data has been provided to us by a third party (e.g. a policyholder who has nominated you as beneficiary or the life assured), you should contact that individual to make access and correction requests to PACS on your behalf.