

## Privacy Notice

### 隱私權告知事項

#### The Notice

##### 告知事項內容

We, *PCA Life Assurance Co., Ltd.*, take the privacy and protection of your personal information seriously.

保誠人壽保險股份有限公司嚴正對待您隱私權及個人資訊之保護。

So, we've set out below information about our processing of your personal information, what rights you have, and how you can get in touch if you want to know more.

所以我們提供以下資訊，讓您知道我們如何處理您的個人資訊、您所擁有的權利，以及若您想要瞭解更多相關訊息，您與我們聯絡的方式。

When we say personal information, we mean information about you, such as your name, date of birth and contact details. We collect personal information from you that is necessary for us to either provide you with the product or service you've requested or to comply with statutory or contractual requirements. Unfortunately, if you're unable to provide certain personal information which is necessary for us to provide our products and/or services to you, we will not be able to provide you with those products and/or services.

當我們提到個人資訊時，指的是關於您的資訊，例如您的姓名、生日與聯絡詳情。為了提供您要求的產品或服務給您，或遵循法規或合約要求，我們因而向您蒐集必要的個人資訊。然而，若您無法提供所必要的特定個人資訊，我們將無法為您提供相關的產品與／或服務。

We may change this Privacy Notice from time to time by updating our Privacy Notice page on our website. We encourage you to check our Privacy Notice from time to time on our website, as the version of our Privacy Notice which is displayed on our website takes precedence over all previous versions of our Privacy Notice.

我們可能會不時更新網站的《隱私權告知事項》頁面以修改《隱私權告知事項》。我們鼓勵您可隨時上我們的網站檢視《隱私權告知事項》，因為在網站顯示的最新《隱私權告知事項》版本將會取代我們所有之前所公佈的版本。

#### **Part A – Personal information we process**

##### 第一部分 – 我們處理的個人資訊

- Personal and contact details, such as title, full name, contact details and contact details history;
- 個人與聯絡詳情，例如稱謂、全名、聯絡詳情與聯絡詳情紀錄；
- your date of birth, gender and/or age;
- 您的生日、性別與／或年齡

- your nationality (if relevant to the product or service);
- 您的國籍（若與產品或服務相關）；
  
- details of fund investors, beneficiaries, such as joint policy holders and minor beneficiaries of our products or services;
- 基金投資人、受益人詳情，例如我們產品或服務的共同保單持有人與未成年受益人；
  
- family members (if relevant to the product or service);
- 家庭成員（若與產品或服務相關）；
  
- records of your contact with us such as via the phone number of our customer service centre and, if you get in touch with us online using our online services or via our smartphone app, details such as your mobile phone location data, IP address and MAC address;
- 您與我們聯絡的紀錄，例如透過我們客服中心電話專線，以及如果您是利用我們的網路服務或透過我們的智慧型手機應用程式和我們聯絡，我們還會蒐集您的行動電話位置資料、IP 位址與 MAC 位址；
  
- products and services, you hold with us, as well as those you have been interested in and have held and the associated payment methods used;
- 您在我們這裡持有以及您有興趣及曾經持有的產品與服務，以及曾使用過的相關付款方式；
  
- the usage of our products and services, any claims and whether those claims were paid out or not (and details related to this);
- 您對我們產品與服務的使用，包括所有理賠申請與是否獲得賠付（以及相關細節）；
  
- analysis of data relating to marketing made to you, including history of communications and whether you open them or click on links;
- 關於以您為對象的行銷活動分析資料，包括宣傳紀錄，以及您是否開啟或點擊連結；
  
- information about your use of products or services held with our Marketing Partners, such as insurance policies, mortgage, savings or financial services and products;
- 您在我們行銷夥伴的產品與服務使用資訊，例如保單、抵押借款、存款或金融服務與產品；
  
- information we obtained from third parties, including information about insurance risk, pricing, claims history, instances of suspect fraud and usage history;
- 我們從第三方取得的資訊，包括關於保險風險、價格、理賠紀錄、可疑詐欺狀況與使用紀錄的資訊；

- personal information which we obtain from Credit Reference Agencies and Fraud Prevention Agencies, including public (for example, defaults) and shared credit history, financial situation and financial history;
- 我們從徵信機構與預防詐欺機構取得的個人資訊，包括公開（例如違約）與共享信用紀錄、財務狀況與財務紀錄；
- fraud, debt and theft information, including details of money you owe, suspected instances of fraud or theft, and details of any devices used for fraud;
- 詐欺、債務與竊盜資訊，包括您的欠款、可疑詐欺或竊盜狀況，以及任何用於詐欺之手段的詳情；
- criminal records information, including alleged offences;
- 刑事紀錄資訊，包括遭控罪名；
- information about your health or if you are a vulnerable customer if you are applying for medical or life insurance;
- 若您申請醫療或人壽保險，關於您的健康或您是否為弱勢客戶的資訊；
- information about your property, such as location, value, number of rooms, property type and building work you've had done (if relevant to the product or service);
- 您的不動產資訊，例如位置、價值、房間數、不動產類型，以及您已完成的建築工程（若與產品或服務相關）；
- financial details about you, such as your salary and details of other income, details of your savings, details of your expenditure, and payment method(s);
- 您的財務詳情，例如您的薪資與其他收入詳情、您的存款詳情、支出詳情以及付款方法；
- details about all your existing borrowings and loans (if relevant to the product or service);
- 您的所有既存借款與貸款詳情（若與產品或服務有關）；
- information about your employment status (if relevant to the product or service);
- 您的就業狀況資訊（若與產品或服務有關）；
- information about your property occupier status, such as whether you are a tenant, live with parents or are an owner occupier of the property where you live at the time of your application;
- 您的不動產使用狀況，例如在您申請時，您居住的不動產是否為租賃、與雙親共同居住，或您擁有該不動產；
- your residency and/or citizenship status;
- 您的居住地與／或公民身分；

- your marital status, family, lifestyle or social circumstances (if relevant to the product or service). For example, the number of dependents you have or if you are a widow or widower;
- 您的婚姻狀況、家族、生活方式或社交情況（若與產品或服務相關）。舉例來說，您的被扶養人數目或您是否為寡婦或鰥夫；
- information we buy or rent from third parties, including demographic information, details of outstanding finance, marketing lists, publicly available information, and information to help improve the relevance of our products and services;
- 我們從第三方購買或租借的資訊，包括人口資訊、債務詳情、行銷名單、公開可得資訊，以及幫助改進我們產品與服務相關性的資訊；
- insights about you and our customers gained from analysis or profiling of customers;
- 從客戶分析或剖析取得的關於您與我們客戶的進一步資訊；
- third party transactions; such as where a person other than the account holder uses the service, information about that person and the transaction; and
- 第三方交易，例如當帳戶持有人以外的人員使用該服務，關於該人員與該交易的資訊；以及
- tax information (if relevant to the product or service). For example, for investment accounts.
- 稅務資訊（若與產品或服務有關），例如開設投資帳戶。

## **Part B – Where we get your personal information**

### **第二部分 – 我們從何處取得您的個人資訊**

We'll collect personal information from the following general sources:

我們將從下述一般來源取得個人資訊：

- from you directly, and any information from family members, associates or beneficiaries of products and services;
- 直接從您取得，或任何從您的家人、關係人或產品與服務受益人取得的資訊；
- information generated about you when you use our products and services;
- 當您使用我們的產品與服務時所產生的資訊；
- from a broker or other intermediary (for example, agents, distributors, business partners) who we work with to provide products or services or quote to you;

- 從我們提供產品或服務或報價給您所合作的中間人或仲介人（例如經紀人、經銷商、商業夥伴）取得；
- Prudential Group companies if you already have a product with them, have applied for one or have held a one previously;
- 隸屬保誠集團之公司（若您已經持有、曾申請或曾經持有他們的產品）；
- Cookies, location services, IP addresses when you visit our website or mobile app.
- 當您造訪我們網站或行動裝置應用程式時的 Cookie、位置服務、IP 位址。
- Questionnaire and contact details when you attend surveys, investor conferences, roadshows or when you update Contact Us form on our website;
- 當您參與調查、法人說明會、巡迴說明會，或當您在我們網站更新聯絡我們表格時的問卷及聯絡詳情；
- from other sources such as Fraud Prevention Agencies, Credit Reference Agencies, other lenders, publicly available directories and information (for example, telephone directory, social media, internet, news articles), debt recovery and/or tracing agents, other organisations to assist in prevention and detection of crime, police and law enforcement agencies; and
- 其他來源，例如預防詐欺機構、徵信機構、其他債權人、公開可得目錄與資訊（例如電話簿、社群媒體、網際網路、新聞文章）、追討欠款機構、其他協助預防與偵察犯罪的組織、警察與執法機構；以及
- we buy or rent information about you or customers generally from third parties including demographic information, vehicle details, claims history, fraud information, marketing lists, publicly available information and other information to help improve our products and services or our business.
- 我們從第三方購買或租借關於您或客戶的資訊，包括人口資訊、汽機車詳情、理賠歷史、詐欺資訊、行銷名單、公開可得資訊，以及其他幫助改進我們產品與服務或業務的資訊。

## **Part C - How we use your personal information and why**

### **第三部分 – 我們如何使用您的個資以及為什麼**

We, *PCA Life Assurance Co., Ltd.*, Prudential Corporation Asia, the Prudential Group and our Business Partners, will use the personal information you provide to us, together with other information, for the following purposes:

保誠人壽保險股份有限公司、保誠集團亞洲、保誠集團與我們的商業夥伴，依據下列目的使用您提供給我們的個人資訊以及其他資訊：

- the administration of our products and services, including to enable us to perform our obligations to you and to provide any relevant services as discussed with you prior to any purchase of a product or service;
- 我們產品與服務的管理，包括讓我們得以履行對您的義務，以及提供在您購買產品或服務前與您討論的任何相關服務；
- complying with any regulatory or other legal requirements;
- 遵守任何規定或其他法令規範；
- carrying out checks using agencies such as credit reference agencies, tracing companies, or publicly available information (See Part D for more);
- 透過機構進行檢核，例如徵信機構、調查公司，或公開可得資訊（詳見「第四部分」）
- the provision of customer services - like to reply to a question, or tell you that something's changing;
- 提供客戶服務——例如回應問題，或告知您變更事項；
- automated decision-making or profiling (see Part E for more); and
- 自動化決策或剖析（請參閱「第五部分」）；以及
- keeping your information on record and carrying out other internal business administration.
- 記錄您的資訊，以及進行其他內部業務管理。

In addition, we, *PCA Life Assurance Co., Ltd.*, Prudential Corporation Asia, the Prudential Group and our Marketing Partners, will use the personal information you provide to us, together with other information, to send you direct marketing offers by electronic and non-electronic means including by post, as well as sending you introductions to products and services from carefully selected third parties also by post. Please see part I for further details.

此外，*保誠人壽保險股份有限公司*、保誠集團亞洲、保誠集團與我們的行銷夥伴將使用您提供給我們的個人資訊以及其他資訊，透過電子與非電子方式（包括郵件）寄給您直效行銷廣告，以及透過郵件寄給您精選的第三方產品與服務介紹，請詳見「第九部分」。

Some of the purposes above are necessary to allow us to perform our contractual obligations to you and to enable us to comply with applicable laws and regulation. We may also rely on legitimate interests in using and sharing your personal information for the purposes described above to improve our products and services. This allows us to explore ways to develop our business and to gain insights into how our products and services are used. If we need your consent to use your personal information

for the purposes described above, we will only process your personal information if you have provided consent.

上述一些目的是讓我們履行對您的合約義務並遵守法律與規定的必要條件。我們可能也會依據合法權益，為上述目的使用並分享您的個人資訊以改進我們的產品與服務。這讓我們得以探索業務發展方法，以及洞察我們產品與服務如何被使用。若我們為了上述目的使用您的個人資訊，必須取得您的允許，我們將在取得您的允許後才處理您的個人資訊。

### **Who we share your personal information with and why**

#### **我們分享您的個人資訊的對象及緣由**

We'll share your personal information within the Prudential Group and with our Business Partners, for any of the purposes set out in this Part C. If you have a joint policy or investment, the other person may receive your personal information too. If appropriate, we may also pass on your personal information to financial crime prevention agencies, any legal, regulatory or government bodies.

為了「第三部分」載明之任一目的，我們會將您的個人資訊分享給保誠集團以及我們的業務夥伴。如您持有共同保單或投資，另一人可能也會收到您的個人資訊。在合理狀況下，我們可能也會將您的個人資訊提供給金融犯罪防制機構，以及任何法人、主管或政府機關。

We may process your personal information in a country other than the one you are resident in. To the extent we transfer your personal data, we will use appropriate safeguards and comply with the laws of the country to which your personal information is transferred. Details of the safeguards we use are available on request.

我們可能在您的居住國以外的國家處理您的個人資訊。在傳輸您的個人資料時，我們將使用適當的保護措施並遵循您的個人資訊傳輸目的地國家的法律。您可要求我們提供保護措施的詳情。

### **We keep your personal information based on regulation/policy**

#### **我們依規範保存您的個人資訊**

Your personal information will be stored either for as long as you (or your joint policyholder) are our customer, or longer if required by law or as is otherwise necessary. It'll always be in line with our data retention policy.

您個人資訊保存期間為您（或您的共同保單持有人）具備我們客戶身分的期間，但若法律要求或有其他必要，我們會儲存更久的時間。個人資訊保存會依循我們的檔案保存政策。

## **Part D - Reference checks**

### **第四部分 – 徵信調查**

For certain products, we may use approved credit reference agencies, tracing companies, financial crime prevention agencies, or publicly available information, to help us to check your identity, as well as to prevent fraud and money laundering; this may include checks on your current or previous addresses. Results of these may be recorded for future reference.

針對特定產品，我們可能利用合格徵信機構、調查公司、金融犯罪防制機構或公開可得資訊，幫助我們確認您的身分，以及預防詐欺與洗錢，其中包括確認您的目前或過往地址。這些確認結果會被留存以供未來參考。

These checks may also be carried out for a fund investor, joint policy holder or person(s) that you provide personal information on. Should we ever lose contact with you, we may use these agencies to verify your address to help us get back in touch.

我們可能也會針對基金投資人、共同保單持有人或您提供個人資訊的個人進行這些確認程序。若我們失去您的聯絡資料，為協助我們聯繫您，我們會使用這些機構確認您的地址。

Any transfer of your personal information will always be done securely.

您的個人資料的任何傳輸一定會以安全為前提執行。

## **Part E – We may use your personal information to make automated decisions or profile you**

### **第五部分 – 我們可能利用您的個人資訊對您進行自動化決策或剖析**

We, *PCA Life Assurance Co., Ltd.*, Prudential Corporation Asia, our Business Partners, and our Marketing Partners may use your personal information to make automated decisions affecting you or to conduct other profiling (for example, marketing profiling).

保誠人壽保險股份有限公司、保誠集團亞洲、保誠集團與我們的行銷夥伴可能使用您的個人資訊進行影響您的自動化決策，或進行其他剖析（例如行銷剖析）。

To the extent that we conduct such automated decision-making activity, we'll provide you with further information at the appropriate time.



針對我們進行這類自動化決策的活動，我們會在適當時間提供進一步資訊給您。

## **Part F – Use of your sensitive personal information**

### **第六部分 – 使用您的敏感性個人資訊**

For certain products or services, we'll need to process your sensitive personal information, such as information relating to health, genetics, biometric identifiers and sexual orientation. To the extent that we need your explicit consent to process this kind of personal information in the manner described in Parts C, D, and E, we will provide details of this at the point of collection and seek your consent.

針對特定產品或服務，我們將需要處理您的敏感性個人資訊，例如與健康、基因、生物辨識特徵及性傾向相關的資訊。因此，我們需要您明確同意我們基於「第三部分」、「第四部分」與「第五部分」的內容處理這類個人資料，我們會在蒐集資訊並尋求您的同意時提供詳情說明。

## **Part G – You're in control**

### **第七部分 – 您擁有控制權**

When it comes to how we use your personal information, you've got the right to:

針對我們如何使用您的個人資料，您擁有以下權利：

- request a copy of your personal information for free (we may charge you for this if the request is manifestly unfounded or excessive);
- 免費要求索取您的個人資料副本（若您的要求過於不合理或頻繁，我們可能進行收費）；
- in certain circumstances request that we move your personal information to another organisation if you want us to;<sup>1</sup>
- 在特定狀況下，要求我們將您的個人資料移至您指定的另一個組織；<sup>1</sup>
- request that we correct anything that's wrong, or complete any incomplete personal information;
- 要求我們更正任何錯誤資料，或補全任何遺缺的個人資料；
- ask us to delete your personal information if it is no longer needed for the purposes set out in Part A or if there is no other legal basis for the processing;

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<sup>1</sup> We will provide any electronic information (not paper records) that we hold and only that which you provided to us – we will not provide the results of any processing carried out on that data.

<sup>1</sup> 我們會提供我們持有以及僅限他們提供給我們的任何電子資訊（非紙本紀錄）——我們將不會提供針對該資料的任何處理成果。

- 若依「第一部分」載明之目的已不再需要您的個人資料，或已無其他處理您個人資料的法律依據，您可要求我們刪除您的個人資料；
- limit how we use your personal information or withdraw your consents (including automated decision making) you have given for the processing of your personal information;
- 限制我們如何使用您的個人資料，或撤回您授予我們處理您的個人資料（包括自動化決策）之同意；
- object to us using your personal information for direct marketing (including related profiling) or other processing based on legitimate interests; and
- 拒絕我們使用您的個人資料進行直效行銷（包括相關剖析）或其他根據合法權益進行的個人資料處理；以及
- complain to a data protection authority or another independent regulator about how we're using it.
- 向資料保護主管機構或其他獨立主管機構申訴我們對您個人資料之使用。

If you want to do any of these things, or would like an explanation about these rights, we've explained how you can get in touch in the Contact Us section.

若您想要進行任何上述事項，或想要獲得針對這些權利的說明，我們已在「聯絡我們」章節說明您聯絡我們的方式。

If you do need to speak to us, it'll be useful to have to hand that the data controller of your personal information is *PCA Life Assurance Co., Ltd.* We may monitor or record calls or any other communication we have with you. This might be for training, for security, or to help us check for quality.

若您需要與我們聯繫，為加快處理速度，請說明您的個人資料的資料控制者是保誠人壽保險股份有限公司。針對我們與您的通話或任何其他溝通，我們可能進行監控或記錄。這類溝通資料可能是為了員工訓練、安全措施或幫助我們檢核服務品質。

## **Part H – Acting on someone else's behalf?**

### **第八部分 – 您為其他人之代理人？**

If you give us personal information about another person (or persons), we'll take that to mean they have appointed and authorised you to act on their behalf. This includes providing consent to:

若您給予我們其他人的個人資料，我們將視為他們已指定並授權您代表他們，其中包括同意下列事項：

- our processing of their personal information and sensitive personal information (as we've explained in Parts A - G above); and
- 我們處理他們的個人資訊與敏感性個人資訊（如「第一部分」至「第七部分」所述）；以及
- you are getting any information protection notices on their behalf.
- 您將代表他們收到任何資訊保護通知。

If for any reason you are concerned as to whether you are permitted to provide us with the other person's information, please contact us at the email address below before sending us anything.

若基於任何理由，您對自己是否獲得允許提供我們其他人的個人資訊有任何疑慮，請在將資訊交給我們之前，利用以下電子郵件信箱聯絡我們。

## **Part I – Direct marketing**

### **第九部分 – 直效行銷**

We, *PCA Life Assurance Co., Ltd.*, Prudential Corporation Asia, our Business Partners, and our Marketing Partners will still send you information by post about our and the Prudential Group's products and services and carefully selected third parties.

保誠人壽保險股份有限公司、保誠集團亞洲、我們的業務夥伴與行銷夥伴會持續寄送關於我們與保誠集團的產品和服務，以及精選第三方的資訊郵件給您。

Additionally, from time to time, we *PCA Life Assurance Co., Ltd.*, Prudential Corporation Asia, and the Prudential Group would like to contact you by electronic means with details about products, services and any special offers. We will only do this if you have consented to us contacting you by electronic means.

此外，保誠人壽保險股份有限公司、保誠集團亞洲與保誠集團期望能不時透過電子方式聯絡您，提供關於產品、服務與任何特殊優惠的資訊。我們只會在您同意我們利用電子方式聯絡您後，才會進行上述行動。

And if you change your mind, and / or you would like to opt-out of receiving non-electronic direct marketing, it's easy to let us know. Just use one of the options in the Contact us section.

若您改變想法，以及／或您想要換成接收非電子直效行銷，我們提供便利的聯絡方式，請使用「聯絡我們」章節列出任一聯絡方式。

## Contact Us

### 聯絡我們

If want to exercise your rights in Part G or if you require any other information about any other part of this notice, you can contact us in several different ways.

若您想要行使「第七部分」的權利，或您需要關於本告知事項其他部分的任何資訊，您可透過以下各種方式聯絡我們。

Write to us at:

*8/F, No.1, Songzhi Rd., Taipei 11047, Taiwan (ROC)*

寫信至：

*11047 台北市信義區松智路 1 號 8 樓*

Email us at:

*customer.services@pcalife.com.tw*

寄電子郵件至：

*customer.services@pcalife.com.tw*

Or visit:

*8/F, No.1, Songzhi Rd., Taipei 11047, Taiwan (ROC)*

或造訪：

*11047 台北市信義區松智路 1 號 8 樓*

Prudential Corporation Asia means Prudential Corporation Asia Limited.

保誠集團亞洲（Prudential Corporation Asia）代表保誠集團亞洲有限公司（Prudential Corporation Asia Limited）。

The Prudential Group means Prudential Plc, Prudential Holdings Limited and any other affiliates of Prudential plc. Prudential Plc is not affiliated in any manner with Prudential Financial, Inc. a company with principal place of business is in United States of America or with the Prudential Assurance Company, a subsidiary of M&G Plc, a company incorporated in United Kingdom.<sup>2</sup>

保誠集團係指任何英國保誠（Prudential Plc）、英商保誠控股（Prudential Holdings Limited）及英國保誠的附屬公司。英國保誠並非美國保德信金融集團之關係企業，其與英國 Prudential Assurance Company（M&G Plc 的子公司）間亦無附屬關係。<sup>2</sup>

Business Partners means our service providers, accountants, auditors, IT service and platform providers, intermediaries, reinsurers, investment managers, agents, pension trustees (and other stakeholders), scheme advisors, introducers, selected third party financial and insurance product providers, and our legal advisers.

業務夥伴代表我們的服務提供商、會計師、審計師、資訊服務與平台提供商、仲介人、再保險人、投資經理、經紀人、退休金信託人（與其他利害相關者）、計畫顧問、介紹人、精選第三方金融與保險產品及服務提供者，以及我們的法律顧問。

Marketing Partners means our service providers, intermediaries, pension trustees (and other stakeholders), scheme advisors, introducers and selected third party financial and insurance product providers.

行銷夥伴代表我們的服務提供商、仲介人、退休金信託人（與其他利害相關者）、計畫顧問、介紹人、精選第三方金融與保險產品以及服務提供者。

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<sup>2</sup> **Note to Prudential Asia:** as flagged in our amendments to the previous draft, it may be more accurate to list affiliates of Prudential Corporation Asia (as the data controller), rather than affiliates of Prudential UK.

<sup>2</sup> **保誠亞洲注意事項：**正如我們在前一版草稿修正的標記，列出保誠集團亞洲的附屬公司（為資料控制者）會比英國保誠的附屬公司更為精準。