

## PRIVACY POLICY

We take the privacy and security of our customers very seriously. Read the full details of our MAP Life privacy statement.

### I. **Mirae Asset Prévoir Life Insurance Company Limited of (collectively “MAP Life”) - Privacy Policy Statement (“Statement”)**

MAP Life always conducts business endeavors with truth, sincerity and fairness and is committed to comply with all applicable data privacy laws in Vietnam.

This Statement sets out how MAP Life may collect, use and disclose customers’ personal data and data access and correction rights of the customers. This Statement applies to all products and services provided by MAP Life. This Statement contains both English and Vietnamese versions. In case of discrepancies between English and Vietnamese versions, the Vietnamese version shall prevail.

#### A. **Kinds of Personal Data to be Collected and/or Held**

1. Depending on customer requirements, customers will provide some information to MAP Life to process customer requests. The collection of this information is intended to help MAP Life better serve its customers according to the products which we provide to our customers. Below are some examples of the types of information that MAP Life may collect if customers agree to provide:
  - a. *“Request MAP Life to contact me”*: Customers will provide full name, phone number & email address.
  - b. *“Please provide information on life insurance products”*: Customers will provide Name & mailing address and / or email address, income information, age, occupation and other required information that MAP Life needs to serve your needs.
2. Personal data that MAP Life may collect and/or hold, for the purposes as stated in this Statement, comprises all the customers’ information, name, contact information (including but not limited to residential and correspondence address, phone number, fax number, email address), biographical information (including but not limited to date of birth, nationality, Vietnam identity card or travel document number, gender, employment and occupation record, family and educational background, etc.), policy information (including but not limited to policy account value, sum assured, investment appetite and portfolio and experience, financial information and needs, etc.), transaction records, bank and credit card account information, medical and health data, and demographic information or identifier that held in a cookie or processor serial number that is combined with other personal information (collectively **“Personal Data”**).

### 3. Cookies

What are cookies? Cookies are the bite of information that your browser stores on your computer's hard drive. Every time you revisit the MAP Life website, your web browser sends these Cookies back to the MAP Life so that MAP Life can customize your experience to better suit your preferences and preferences or support you to log in to use MAP Life's services. They will not be used to store or identify the personal information of our customers. These cookies simply aim to bring the information you provide on a screen to the next screen, helping to eliminate the need to provide information again. These Cookies do not collect any personal information on you or your computer. You have the right to choose to accept or not accept Cookies, however, if you refuse Cookies or if your browser's cookies function is disabled, some parts of this site will not work.

#### **B. Purposes of Collection, Use and Transfer of Personal Data**

1. Personal Data may be collected and/or used by MAP Life and/or transferred to the entities or individuals as specifically mentioned in this Statement for the following purposes:
  - a. Processing applications for insurance products or services, as well as any changes, cancellations, renewals, reinstatements, and any other relevant matters.
  - b. Verifying the customers' identities and eligibilities for insurance or financial products or services and ensuring ongoing due diligence of the customers.
  - c. Facilitating the daily operation of the insurance or financial or related services or products provided by MAP Life, including without limitation arranging insurance contracts, managing customers' accounts, monitoring sum assured, performing ongoing and future administration and assessment and underwriting any insurance policy issued by MAP Life.
  - d. Providing and designing any insurance or financial or related product or service.
  - e. Enforcing the customers' obligations under the insurance contracts including without limitation collection of insurance premiums and identification documents.
  - f. Marketing insurance or financial product or service (including without limitation reward, loyalty or privileges programmes or members' club) of MAP Life, or of any of its parent companies, subsidiaries, affiliates, related companies or group companies, or partnering banking and/or financial services providers and telecommunications and social media companies or entities, by mail, fax, electronic mail or other means of communications, or telephone calls addressed to the customers, in respect of which MAP Life may or may not be remunerated (collectively “ **Direct Marketing Purposes**”)

- g. Processing (including but not limited to investigating and analyzing) any claim under any insurance policy issued by MAP Life, medical security and underwriting checks.
- h. Matching Personal Data (including without limitation sum assured) to determine and recommend any insurance or financial or related products or services that may be of customers' interest.
- i. Creating and maintaining MAP Life's customer profile and segregation and business model and performing risk management.
- j. Complying with the compliance program and internal policies of MAP Life and with all laws, regulations, codes or guidelines issued by regulatory or other authorities binding to MAP Life or its parent companies, subsidiaries, affiliates, related companies or group companies.
- k. Meeting any disclosure requirements imposed by laws, regulations, codes or guidelines issued by regulatory or other authorities on or binding to MAP Life, or of any of its parent companies, subsidiaries, affiliates, related companies or group companies, or partnering banking and/or financial services providers and telecommunications and social media companies or entities.
- l. Comparing Personal Data of the customers and other individuals for de-duplication, sum assured monitoring, credit-checking, data verification or otherwise producing or verifying data, whether or not for the purpose of taking adverse action against the customers.
- m. Maintaining a history of the customers (whether or not there exists any relationship between the customers and MAP Life) for present and future reference
- n. Providing customer services (including but not limited to processing enquiries and complaints, performing policy review or needs analysis).
- o. Performing marketing research or survey or analysis or statistics which may be beneficial to the improvement of customer services and daily operation and provision of the insurance and financial and related products and services by MAP Life or of any of its parent companies, subsidiaries, affiliates, related companies or group companies, or partnering banking and/or financial services providers and telecommunications and social media companies or entities.
- p. Communicating with the customers via telephone, mail, e-mail, facsimile or any other means of communications.
- q. Evaluating the policy intended to be the subject of reinsurance by an actual or proposed reinsurer of MAP Life.
- r. Conducting medical or health reference checks.

- s. Exercising any right of subrogation or any other right given to MAP Life under the insurance policies.
  - t. Preventing, detecting or reporting any crime or any fraudulent or dishonest behavior, or any other purpose relating thereto.
  - u. Enabling the industry association / federation to carry out its regulatory functions or such other functions that are required in the interest of the insurance industry or any members of the association / federation.
  - v. Managing reporting and potential withholding obligations in compliance with applicable laws and regulations in Vietnam or an overseas jurisdiction.
  - w. Other purposes as notified at the time of collection.
  - x. Fulfilling any other purposes directly related to (a) to (w) above.
  - y. It is necessary for the customers and other individuals (including without limitation the insured persons and beneficiaries) to supply MAP Life with Personal Data in connection with the purchase and continuation of the insurance policies with MAP Life, provision of insurance and financial services and compliance with any laws, regulations, codes or guidelines issued by regulatory or other authorities by MAP Life. Personal Data are to be collected from customers in the ordinary course or during the continuation of the business relationship between the customers and MAP Life, for example, when the customers make any claims or change the personal particulars or beneficiaries under the insurance policies.
2. Failure to supply such Personal Data may result in MAP Life being unable to offer or continue the insurance policies, provide insurance and financial products and services, continue the business relationship between the customers and MAP Life in the ordinary course, and comply with any laws, regulations, codes or guidelines issued by regulatory or other authorities.
  3. MAP Life shall not use Personal Data, without relevant consents from the customers and relevant individuals, for any purpose other than the purposes as stated in this Statement.

### **C. Disclosure and Transfer of Personal Data**

MAP Life undertakes to keep all Personal Data confidential, but MAP Life may provide any such Personal Data to the following parties (whether within or outside Vietnam) (“**Recipients**”) for any of the purposes set out in this Statement:

1. Any parent companies, subsidiaries, affiliates, related companies or group companies of MAP Life.

2. Product distributors, authorized agents, insurance companies and intermediaries of MAP Life.
3. Partnering banking and/or financial services providers, telecommunications companies or entities, social media companies or entities of MAP Life.
4. Call centres, mailing houses, research house, data processing companies engaged by MAP Life.
5. Debt collection agencies, credit reference agencies, any financial institution or credit / charge card issuer related to premium payment account engaged by MAP Life.
6. Professional advisors, reinsurance and claims investigation company, any loss adjusters, providers of risk intelligence engaged by MAP Life.
7. Persons or entities which provides administration, operational, technical, data-processing, marketing and promotion, research, payment, printing, redemption, information technology, hosting, mailing, and telecommunications, customer service, and reward, loyalty or privileges programmes or club membership support to MAP Life.
8. Any relevant industry association or federation, and any member or committee of such association or federation, any governmental and judicial bodies, and tax authorities or regulators, any person to whom MAP Life or its parent companies, subsidiaries, affiliates, related companies or group companies is required to transfer and make disclosure of the relevant Personal Data.
9. Other parties as notified to the customers at the time of collection.
10. Personal Data may be processed by, kept by, disclosed to, used by or transferred to Recipients in any country or place outside Vietnam as MAP Life considers appropriate for any of the purposes as set out in this Statement, in respect of which MAP Life may or may not be remunerated. Such Personal Data may be processed, kept, used or disclosed in accordance with local laws, regulations, codes, guidelines or practices including any governmental acts and orders in such country.

**D. Retention of Personal Data**

MAP Life takes all practicable steps to:

1. Ensure the accuracy of Personal Data and to erase such Personal Data after fulfillment of the purposes as set out in this Statement.
2. Erase Personal Data no longer required for the purposes as set out in this Statement unless prohibited under any law or public interest requires otherwise.
3. Ensure that Personal Data is protected against unauthorized or accidental access, processing, erasure, loss or use other than such purposes as set out in this Statement.

4. Ensure that Personal Data will be kept in a secure manner and not be kept longer than necessary for the purposes as set out in this Statement.
5. Comply with all the relevant requirements under the laws of Vietnam.

#### **E. Data Access and Correction**

1. In accordance with the laws of Vietnam, any individual has the right to:
  - a. Check whether MAP Life holds Personal Data of such individual and, if so, has access to such Personal Data;
  - b. Require MAP Life to correct Personal Data of such individual that is inaccurate; and
  - c. Ascertain MAP Life's policies and practices in relation to Personal Data and to be informed of the kind of Personal Data held by MAP Life.
2. In accordance with the laws, MAP Life has the right to charge a reasonable fee for the processing of any data access request.
3. Any request for access to Personal Data or correction of Personal Data, or for information regarding policies and practices and kinds of Personal Data held can be addressed to:

#### **Mirae Asset Prévoir Life Insurance Company Limited**

- Head office:  
18<sup>th</sup> Floor, Green Power Building, 35 Ton Duc Thang Street, District 1, HCMC  
Tel: (84-28) 2220 1050 - Fax: (84-28) 3823 7349
- Branch office at Hanoi:  
9<sup>th</sup> Floor, Sun Red River Building, 23 Phan Chu Trinh Street, Hanoi  
Tel: (84-24) 3934 4939 - Fax: (84-24) 3934 4940
- Contact Email: [dichvukhachhang@map-life.com.vn](mailto:dichvukhachhang@map-life.com.vn)

#### **F. General Enquiries**

If any individual has any questions concerning this Statement, or if the customer does not wish to receive any direct marketing promotions or offers from MAP Life, please contact Mirae Asset Prévoir Life Insurance Company Limited at the address stated in section (E)(3).

## **II. Data Security**

### **A. Data Security**

1. Mirae Asset Prévoir Life Insurance Company Limited (collectively "MAP Life") regard data security as the top priority and use best endeavour to protect your personal data against unauthorized or unintentional receipt or use. MAP Life implements various measures in terms of IT hardware and software, electronic system and management policies in order to safeguard the security of your personal data. MAP Life's website supports the use of 128-bit Secure Socket Layer (SSL) encryption technology – a recognized and industry standard for data encryption in internet.
2. The personal data provided by customers will be approached by a number of MAP Life employees and agents who need to know that information to serve your requirements. MAP Life maintains information protection measures and procedures that comply with legal regulations to protect your personal data. MAP Life will retain the information collected during the time required or permitted by law.
3. By accessing our website and providing information, MAP Life may obtain statistically general information (from log files) for example: domain name, IP address or browser type of users of our website. Information obtained from the log file does not contain information that identifies personal identities, such as name, address, telephone, etc., and is used only for general statistical purposes.
4. MAP Life's web servers have already installed "firewalls". MAP Life keeps monitoring and updating the system so as to protect the system against any improper access and use by unauthorized persons. Since there may be release of personal data in the course of email communications, MAP Life recommends you to send email via "Contact Us" section provided in the website.

## **B. Against Online Fraud**

Both you and MAP Life play an important role in prevention of online fraud. On one hand, MAP Life uses best endeavour to maintain high standard of system security. Your eService user ID and password are unique and different from others, and MAP Life will never ask you for your eService password. On the other hand, you must keep your eService User ID and password confidential, and must not disclose, release, and/or provide your eService User ID and/or password to any other persons, or use the eService with unauthorized person under the same account. When you set up your eService password, do not use your personal data (e.g. your birthday, telephone number or English name) or such combination code that is easily encrypted. If you discover any release, loss or theft of your eService password, or suspect any unauthorized use or transactions in your eService account, you must immediately inform MAP Life without delay.