

CLIENT PERSONAL INFORMATION COLLECTION STATEMENT

1. It is often necessary for our current or prospective individual clients, or, where our clients are corporate or business entities, their individual representatives and employees (collectively referred to as "clients" and otherwise referred to as "client", "you" or "your") to provide to Mercer (Hong Kong) Limited (Macau Branch) (hereinafter referred to as "Mercer", "we", "our" or "us", and references to Mercer include the appropriate Mercer Affiliate(s)) personal data that can be used to identify individuals ("**Personal Information**") so that we can, on your instructions, provide our services to you and execute our business processes in connection thereof, including delivery of services and/or products, preparation of proposals, provision of quotations, arranging insurance cover, managing claims, client relationship management and conducting internal conflicts checks. Such Personal Information may include information or data provided by you or other parties or from other sources, and may include, but is not limited to, historical or existing data and/or data to be collected in the future. Such Personal Information may be subject to applicable data protection, privacy and other similar laws and may include copies and other details of identity documents, proof of address and other contact details, religious, philosophical or political affiliations, information concerning age, marital status, racial or ethnic origin, education, genetic or sexual life, physical or mental health or medical condition/diagnosis, dietary preference, commission or alleged commission of any offence or proceedings for any offence committed or alleged to have been committed, the disposal of such proceedings or the sentence of any court in such proceedings.

When you provide Mercer with Personal Information relating to your employees, dependents and/or other individuals that you represent, you shall comply with the provisions of any data protection or privacy legislation and regulation as applicable from time to time to the extent applicable to this Agreement. This includes, without limitation: (i) any obligation for you to obtain any required consent(s) in respect of the transfer of Personal Information to Mercer by the provider or any third party relating to an identified or identifiable individual that is subject to applicable data protection, privacy or other similar laws, (ii) any obligation with respect to the use, disclosure and transfer by Mercer of Personal Information as necessary to carry out its obligations under this Agreement; and (iii) any obligation for you to obtain the relevant authorization from or file the relevant notification with the Office for Personal Data Protection or other applicable regulatory authorities in Macau.

2. Personal Information you provide will be collected, used and otherwise processed by Mercer on your behalf for the following purposes:
 - 2.1 to execute your instructions and manage our relationship with you, including any potential conflict checks as may be required;
 - 2.2 the delivery of services or products to you;
 - 2.3 those purposes specifically provided for in any particular service or product offered to you by Mercer;
 - 2.4 to run your credit assessments and other background checks as Mercer may determine to be necessary or appropriate;
 - 2.5 record-keeping purposes;
 - 2.6 collection of outstanding payments from you;
 - 2.7 prevention of crime (including but not limited to fraud, money-laundering, bribery);
 - 2.8 meeting any legal or regulatory requirements relating to Mercer's provision of services and products and to make disclosure under the requirements of any applicable law, regulation, direction, court order, by-law, guideline, circular or code applicable to Mercer or its Affiliates; and
 - 2.9 purposes ancillary or relating to any of the above (including but not limited to research, benchmarking and statistical analysis).

3. Mercer may provide or disclose this Personal Information to its Affiliates for the purposes stated in paragraph 2 above.

Collection and Disclosure

4. Personal Information provided to Mercer will generally be kept confidential but you hereby consent and authorize Mercer (or agree to procure the consent and authorization of the relevant individuals you represent) to collect, provide or disclose your Personal Information on your behalf for the purposes stated in paragraph 2 above from or to:
- 4.1 any person to whom Mercer is compelled or required to do so under law or in response to a competent or government agency;
 - 4.2 relevant parties arranging insurance or providing claims services or benefits administration services or wellness services such as insurance companies, health maintenance organizations, agents and service providers (including but not limited to consultants, market research and quality assurance companies);
 - 4.3 Mercer's Affiliates;
 - 4.4 government agencies and industry regulators;
 - 4.5 Mercer's auditors, accountants, lawyers or other financial or professional advisers;
 - 4.6 such sub-contractors or third party service or product providers as Mercer may determine to be necessary or appropriate, in accordance with paragraph 2 and paragraph 8; and
 - 4.7 such person(s) as you may instruct or require.
5. You further consent (or agree to procure the consent of the relevant individuals you represent) to provide, and for your employer, insurer(s), health maintenance organizations, agents and/or third party service or product provider(s) to provide to Mercer your Personal Information for the purposes set out in paragraph 2 above.
6. Failure to provide such Personal Information may result in Mercer being unable to carry out your instructions or provide you with the services and/or products requested.

Safeguards

7. Mercer confirms that we have implemented the appropriate administrative and security safeguards and procedures in accordance with applicable laws and regulations to prevent the unauthorized or unlawful processing of your Personal Information and the accidental loss or destruction of, or damage to, your Personal Information.

Data Transfer

8. Where necessary or appropriate for the purposes of Mercer providing any service or product to you (as requested by you), which includes for data storage or processing, we may transfer your Personal Information to an Affiliate or third party service or product providers within or outside the country in which Mercer is established, under conditions of confidentiality and similar levels of security safeguards.

Your Rights of Access and Correction

9. You have the right to request access to and correction of Personal Information about you held by Mercer and you may:
- 9.1 check whether Mercer holds or uses your Personal Information and request access to such data;
 - 9.2 request that Mercer correct any of your Personal Information that is inaccurate, incomplete or out-of-date;

9.3 request that Mercer specify or explain its policies and procedures in relation to data and types of Personal Information handled by Mercer; and

9.4 withdraw, in full or in part, consent given previously,

in each case subject to any applicable legal restrictions, contractual conditions, reasonable internal policies/procedures, a reasonable time period (in accordance with applicable laws) as well as, in the case of an access request, a reasonable fee (where permitted under applicable laws and as Mercer may notify you in writing upon receipt of your request).

To the extent you provide Mercer with Personal Information relating to your employees, dependents and/or other individuals that you represent, you shall inform them of any such rights they may have, in accordance with applicable laws.

10. Written requests for access to, correction and/or deletion of Personal Information or for information regarding policies and procedures and types of Personal Information handled by Mercer may be sent to privacyofficer.hongkong@mercer.com.