

Privacy Statement

RSL Privacy Statement

RSL Consultancy Limited ("RSL", "we", "us", "our") respects personal data privacy and is committed to fully implementing and complying with the requirements under the Personal Data (Privacy) Ordinance (Cap. 486) ("PDPO"). We will take all practicable steps to ensure security of the personal data and to avoid unauthorized or accidental access, erasure or other use.

This Privacy Statement ("Statement") explains our information processing practices. It applies to any personal data you provide to RSL and, subject to local law, any personal information we collect from other sources.

What type of information does RSL collect?

We collect personal data to offer and administer our services and products. These include insurance broking, claims management, risk management consulting, employee benefits program administration and other forms of insurance services.

We may collect data such as your name, contact details, date of birth, gender, marital status, financial details, employment details and benefit coverage. We may also collect sensitive data about you such as criminal convictions or health data in relation to life, health, professional liability and workers compensation insurance or employee benefits program.

When you request services, we ask that you provide accurate and necessary data that enables us to respond to your request. In doing so, you consent to our collection, use, storage and disclosure of this data to appropriate third parties for the purposes described in this Statement.

Purpose of Collection / How does RSL use your Personal Data?

The purposes for which we collect your personal data, which may be used, stored, held, processed, transferred, disclosed or shared by RSL, are as follows:

- provide information and services as requested by you;
- determine eligibility and process applications for products and services;
- provide information and services as requested by you;
- understand and assess your ongoing needs and offer products and services to meet those needs;
- carry out communication, service, billing and administration;
- administer claims;
- conduct data analysis;
- obtain and update credit information with appropriate third parties, such as credit reporting agencies, where transactions are made on credit;
- execute monitoring and training;
- develop new services;
- market products and services (subject to appropriate consent); and
- conduct processing necessary to fulfill other contractual obligations for the individual.

With your consent (which includes an indication of no objection), we may also use your personal information for additional purposes. It is up to you whether you provide your personal data to us. However, if you do not provide us with your personal data, we may not be able to provide the information, products or services you need or to process your request.

Use and Provision of Personal Data in Direct Marketing

From time to time, your personal data provided to us including name, contact details and demographic data, may be used, provided, disclosed and transferred by us to our affiliated businesses and third party service providers acting on RSL's behalf including but not limited to mailing house, telemarketing and direct sales agents and call centres (within or outside Hong Kong) for the purpose of direct marketing in relation to insurance and risks management services via different communication channels including fax, direct mail, email, SMS and telemarketing.

Opt-out of Personal Data for Direct Marketing

You may at any time inform RSL whether you object to the intended use by RSL for direct marketing by writing to RSL at Rooms 1903-05, 19/F, Easey Commercial Building, 253-261 Hennessy Road, Wan Chai, Hong Kong or e-mail to info@rslconsultancy.com.

匯譽私隱政策聲明

匯譽風險顧問有限公司("匯譽"、"我們"、"我們的")尊重個人私隱並致力於執行和遵守《個人資料(私隱)條例》(第486章)("私隱條例")的要求。我們確保所持有的個人資料為準確和其保密性, 避免發生未經授權或擅自取得、刪除或作其它用途。

本私隱政策聲明("聲明")說明我們處理資料的慣例。此聲明適用於你提供給匯譽的任何個人資料, 及我們因應本地法律, 從其他來源所收集的任何個人資料。

匯譽收集什麼類型的個人資料?

我們收集個人資料以提供和管理我們的服務和產品。這包括保險經紀服務、理賠管理、風險管理諮詢、僱員福利計劃管理和其他形式的保險服務。

我們收集的資料可以包括姓名、聯絡方式、出生日期、性別、婚姻狀況、財務資料、就業資料及福利保障範圍。我們可能還會收集一些較敏感的資料, 如刑事記錄或有關於健康方面的數據, 當中包括生活、健康、專業責任和勞工賠償保險或僱員福利計劃等。

當你要求我們提供有關服務時, 即表示你同意我們就本聲明所陳述的目的而收集、使用、儲存和披露這些資料予合適的第三方。同時我們需要你提供準確的資料以便回應你的要求。

匯譽收集個人資料的目的 / 如何使用你的個人資料?

你的個人資料可能由匯譽使用、儲存、保留、處理、轉移、披露或共用, 資料收集的目的如下:

- 因應你的要求提供資訊和服務;
- 對產品和服務確定資格和處理申請;
- 因應客戶的要求提供資訊和服務;
- 認識和評估客戶持續的需求並因應客戶的需求而提供有關產品和服務;
- 進行溝通、服務、帳單和管理;
- 理賠管理;
- 處理資料分析;
- 獲取和更新有關第三方的信用資料, 如進行信用交易的信用報告機構;
- 執行監察和培訓;
- 發展新服務;
- 市場產品和服務(經適當的同意);和
- 進行所需處理以達成個人的其他協定義務

一經你的同意後(包括表示不反對), 我們可能會使用你的個人資料作其他用途, 你可決定是否向我們提供你的個人資料。然而, 如果你沒有提供個人資料, 我們或許不能為你提供所需要的資訊、產品或服務或處理你的要求。

在直銷推廣上使用和提供個人資料

你提供給我們的個人資料包括姓名、聯絡方式以及人口統計資料, 可能不時被使用、提供、披露並由我們轉移到匯譽的附屬業務和代表匯譽的第三方服務供應商包括但不限於郵遞公司、電話銷售和直銷代理和客戶服務中心(香港境內或境外)透過不同的通訊渠道包括傳真、直接郵寄、電子郵件、短訊和電話銷售來直銷推廣有關保險和風險管理服務。

選擇拒絕使用個人資料作直銷用途

閣下可隨時致函到匯譽, 地址: 香港灣仔軒尼詩道 253-261 號依時商業大廈, 19 樓, 1903-05 室或電郵 info@rslconsultancy.com, 通知匯譽閣下是否反對匯譽使用閣下的個人資料以作直銷用途。

Privacy Statement

Legal Requirements and Business Transfers

We may disclose personal data (i) if we are required to do so by law or legal process, (ii) in response to law enforcement authority or other government official requests, (iii) when we believe disclosure is necessary or appropriate to prevent physical harm or financial loss, (iv) in connection with an investigation of suspected or actual illegal activity or (v) in the event that RSL is subject to a merger or acquisition to the new owner of the business. Disclosure may also be required for company audits or to investigate a complaint or security threat.

Data Access and Correction

Under the PDPO, you have the right to ascertain whether the Company holds your personal data, to obtain a copy of the data, and to correct any data that is inaccurate. You may also request the Company to inform you of the type of personal data held by it. Requests for access and correction or for information regarding policies and practices and kinds of data held by the Company should be addressed in writing to:

Chief Compliance Officer

RSL Consultancy Limited
Room 1903-05, 19/F, Easey Commercial Building, 253-261 Hennessy Road, Wan Chai, Hong Kong

A reasonable fee may be charged to offset the Company's administrative and actual costs incurred in complying with your data access requests.

Enquiries

If you have any queries about our Privacy Policy and Practices, please address to the Chief Compliance Officer.

Changes to this Statement

We may update this Statement from time to time. We encourage you to periodically review this Statement so that you will be aware of our privacy practices. This Statement was last updated on January 17, 2024.

In the event of any conflict between the English and Chinese versions, the English version shall prevail.

法律要求和業務轉讓

我們可能會披露個人資料(i)如我們因應法律或法律程序的要求, (ii)在執法機構或其他政府部門的正式要求下, (iii)當我們相信有需要或適合披露以防止受實質傷害或財務損失, (iv)有關調查受懷疑或實際非法活動或(v)當匯譽與新的業務擁有者合併或被收購。另外, 我們還可能需要因應公司審查或調查投訴或安全受威脅而披露資料。

個人資料的查閱和更正

根據條例, 閣下有權查明本公司是否持有閣下的個人資料, 獲取該資料的副本, 以及更正任何不準確的資料。閣下還可以要求本公司告知閣下本公司所持個人資料的種類。查閱和更正的要求, 或有關獲取政策、常規及本公司所持的資料種類的資料, 均應以書面形式發送至:

首席合規官

匯譽風險顧問有限公司
香港灣仔軒尼詩道 253-261 號依時商業大廈, 19 樓, 1903-05 室

本公司可能會向閣下收取合理的費用, 以抵銷本公司為執行閣下的資料查閱要求而引致的行政和實際費用。

查詢

任何有關本公司的個人資料私隱政策及實務的查詢可向首席合規官提出。

本聲明的修訂

我們將不時更新本聲明。我們建議你定期查閱本聲明以便更了解我們的私隱慣例。本聲明最後的更新日期為 2024 年 1 月 17 日。

如中英文版有任何爭議, 概以英文版為準。