

Hospitalisation Pre-registration Form

入院前登記表格

Please complete this form and return it to Blue Cross (Asia-Pacific) Insurance Limited ("Blue Cross") by fax or email at least 4 working days prior to admission to hospital. Subject to the eligibility of the Insured (Patient), a "Letter of Guarantee" will be issued by Blue Cross.

請填妥此表格並於入院前4個工作天內以傳真/電郵遞交至藍十字(亞太)保險有限公司(「藍十字」)。於受保人(病人)符合資格的情況下,藍十字將 為受保人發出「住院付款保證書」。

Part I - To be completed by the Policyholder and the Insured (Patient)

甲部 - 由保單持有人及受保人(病人)填寫

Name of Policyholder	Policy No.	Insured No. (if applicable)		
保單持有人姓名	保單號碼	受保人號碼(如適用)		
Name of Insured (Patient)	Contact Telephone No.	Email Address/Fax No.		
受保人(病人)姓名	聯絡電話號碼	電郵地址/傳真號碼		

Declaration and Authorisation

聲明及授權書

I/WE HEREBY DECLARE AND AGREE THAT:

- (1) Any hospital, physician, medical practitioner, medically related service provider, insurance company, person, party and/or authority that has any records or is holding any information of the insured person or me to disclose to Blue Cross (Asia-Pacific) Insurance Limited ("Blue Cross") or its authorised representative, any and all information with respect to the insured person's or my loss, disability, claim history, medical history, police statement made and the like for the purpose of assessing the insured person's or my claim request(s). A photocopy of this authorisation shall have the same effect as the original.
- (2) Neither submission of this hospitalisation pre-registration form nor issuance of Letter of Guarantee by Blue Cross shall be construed as admission of liability on the part of Blue Cross. In the event that Blue Cross has settled any charges which is not covered in the policy or exceeds our eligible benefit limit, Blue Cross shall have the right to deduct any of such charges from the credit card as specified below. However, if Blue Cross cannot deduct such charges from the credit card due to whatsoever reasons, Blue Cross shall have the right to deduct such charges from the amounts to be reimbursed to me/us. Any excess amounts will be charged to me/us and I/we shall settle these amounts with Blue Cross.
- (3) I/We having read and understood the Personal Information Collection Statement as accompanied with this form.

本人/我們,謹此聲明並同意:

- (1) 任何持有受保人或本人之任何記錄或資料的醫院、醫生、醫學界執業人士、與醫療有關的服務供應商、保險公司、有關人士、機構、及/或有關當局,向藍十字(亞太)保險有限公司(「藍十字」)或其授權代表提供任何或所有有關受保人或本人之損失、損傷、賠償記錄、病歷、口供或任何相關資料作評估受保人或本人的賠償申請之用途。此授權書之正本及副本皆具同等效力。
- (2) 遞交此入院前登記表格或獲由藍十字所發出的住院付款保證書均不表示藍十字承擔賠償責任。若藍十字曾為本人/我們支付任何不屬保單承保範圍內或超出我們合資格享有保障限額的任何費用,藍十字有權從以下信用卡扣除有關金額。倘若藍十字因任何原因未能從以下信用卡扣除有關金額,藍十字可從給予本人/我們之賠款中扣除。另外本人/我們亦將會支付有關金額的任何欠款給藍十字。
- (3) 本人/我們已閱讀及明白隨本表格附上的收集個人資料聲明。

Signature of the Insured (Patient) (if Insured (Patient) is less than 18, signature of his/her parent is required) 受保人(病人)簽署(倘若受保人(病人)之年齡在18歲以下,本申請表須由其家長簽署)	Date (DD/MM/YY) 日期(日/月/年)

Credit Card Authorisation Form for Claim Charge Back

繳付賠償差額之信用卡授權書

(The credit cardholder should be the Policyholder or the Insured (Patient). Accept credit card in HK currency only.) (持卡人須為保單持有人或受保人(病人)。只接受港元信用卡。)

I hereby authorise Blue Cross to hold HK\$500 from the credit limit of my credit card account until the claim assessment is completed. In the event that Blue Cross has settled any charges which is not covered in the policy or exceeds the policyholder's eligible benefit limit, I authorise Blue Cross to deduct any of such charges from my credit card.

(Note: Under normal circumstances, Blue Cross will send the Policyholder a "Charge-Back Notice" if it has settled any charges which is not covered in the policy or exceeds the policyholders' eligible benefit limit, such charges will be deducted from the credit card within 30 days from the date of issuance of the Charge-Back Notice.)

本人謹此授權藍十字從本人的信用卡戶口保留 500 港元的信用額直至索償審核完成為止。若藍十字曾為保單持有人支付任何不屬保單所承保範圍內或超出其合資格保障限額的任何費用,本人謹此授權藍十字從本人的信用卡戶口扣除此有關金額。

(註:在一般情況下,若藍十字曾為保單持有人支付任何不屬保單所承保範圍內或超出其合資格保障限額的任何費用,藍十字將會向保單持有人發出一份「差額付款通知書」,而有關金額會在發出該差額付款通知書後30天內從信用卡扣除。)

ZENTSONCE TO TO TO SEE THE SERVICE OF THE SERVICE O						
Name of Cardholder 持卡人姓名	Name of Issuing Bank 發卡銀行名稱					
Credit Card No. 信用卡號碼	Expiry Date (MM/YY) 到期日 (月/年)					
Signature of Cardholder 持卡人簽署	Date (DD/MM/YY) 日期 (日/月/年)	Contact Telephone No. (if different from above) 聯絡電話號碼(如與上不同)				

Part II - To be completed by Attending Physician/Surgeon 乙部 - 由主診醫生/外科醫生填寫

〇印 山工的百工/ / / / / / / / / / / / / / / / / / /					
Name of Attending Doctor/Surgeon 主診醫生/外科醫生姓名	Name of Patient 病人姓名				
Contact Telephone No. 聯絡電話號碼	Fax No. 傳真號碼				
Name of Hospital 醫院名稱	Room Class 住房級別	□ Private 私家房	□ Semi-private 半私家房	□ Ward 普通房	
Expected Date of Admission (DD/MM/YY) 預計入院日期(日/月/年)	Expected Length 預計住院日數	of Confinemer	nt	Day(s) 日	
Medical Condition 醫療詳情					
(1) Diagnosis and associated signs and symptoms 診斷及相關病徵					
(2) How long have the similar symptoms and signs been existing 相似病徵已存在多久(首次病發日期)?	g (i.e. onset date)?				
	(DD/MM/YY) (日/月/年)				
(3) When did the patient first consult you for this condition? 病人首次向閣下求診的日期為何時?					
	(DD/MM/YY) (日/月/年)				
(4) Is the hospitalisation related to pregnancy? 是次住院是否與懷孕有關?					
Treatment Details 治療詳情					
Surgical procedure(s)/treatment(s) to be performed 將進行之手術/治療					
Lab test(s)/imaging(s)/other diagnostic investigation(s) to be performed 將進行之化驗/影像檢查/其他診斷性檢查			For Blue Cross Use Only		
Type of anaesthesia to be performed		Regis	stration Code		
將進行之麻醉方式 □ Local □ Gene 局部 全身	eral □Not requ 不需要	uired			
Signature of Attending Doctor/Surgeon 主診醫生/外科醫生簽署	Date (DD/MM/YY) (日/月/年)	Auth	orised by	Date	



個人資料(私隱)條例 — 收集個人資料聲明(「本聲明」)

藍十字(亞太)保險有限公司(「本公司」)乃友邦保險控股有限公司的全資附屬公司。在本聲明內,友邦保險控股有限公司連同其附屬公司及聯營公司將統稱為「友邦保險集團」。

為依從個人資料(私隱)條例(「條例」),本公司特此通知閣下以下事項:

(1) 在申請及接受保險產品及服務時,及當本公司提供與保險產品及服務相關之其 他服務時,閣下有需要不時向本公司提供個人資料。若閣下未能提供該等資 料,可能會令本公司無法處理閣下的保險申請或向閣下提供或繼續提供保險產 品及服務及/或其他相關服務。本公司亦可能會在日常業務運作的過程中向閣 下收集資料,例如當閣下向本公司提出保險索償或當在一般情況下以口頭或書 面形式與本公司溝通。

(2) 個人資料收集目的

本公司所存下或收集的關於閣下的個人資料(包括但不限於信用資料和以往申 索紀錄)可能會用作下列用途:

- (i) 處理保險產品及服務的申請;
- (ii) 為閣下提供保險產品及服務及處理閣下就本公司的保險產品及服務提出的 要求,包括但不限於要求增加、更改或刪除保障項目或受保成員,訂立直 接付款安排及保單取消、更新或復效申請;
- (iii) 處理、判定、結清保險索償及就索償抗辯,包括進行任何附帶調查,偵測和防止欺詐行為(無論是否與就此申請而發出的保單有關);
- (iv)執行與所提供的保險產品及服務相關的功能及活動,如核實身份、資料核 對及再保險之安排;
- (v) 行使本公司因不時向閣下提供保險產品及服務而享有的權利,例如向閣下 追討欠款;
- (vi) 設計保險產品及服務以提升本公司的服務質素;
- (vii) 製作數據及進行研究;
- (viii) 營銷服務、產品及其他標的(詳情請參閱本聲明第(4)段);
- (ix)履行根據下列對本公司及/或友邦保險集團具有約束力或適用或期望其遵守的就披露及使用資料的義務、規定及/或安排:
 - (a) 不論於香港特別行政區(「香港」)境內或境外及不論目前或將來存在的對其具法律約束力或適用的任何法律(例如稅務條例及當中的條款,包括與自動交換財務帳戶資料相關的條款);或
 - (b) 不論於香港境內或境外及不論目前或將來存在的任何法律、監管、政府、稅務、執法或其他機關,或保險或金融服務供應商的自律監管或行業組織或協會所作出或發出的任何指引或指導(例如稅務局作出或發出的指引或指導,包括與自動交換財務帳戶資料相關的指引或指導);或
 - (c) 本公司或友邦保險集團因其位於或跟相關本地或外地的法律、監管、政府、稅務、執法或其他機關,或保險或金融服務供應商的自律監管或行業組織或協會的司法管轄區有關的金融、商業、業務或其他利益或活動,而向該等本地或外地的法律、監管、政府、稅務、執法或其他機關,或有關的自律監管或行業組織或協會承擔或被彼等施加的任何目前或將來的合約或其他承諾;
- (x) 遵守友邦保險集團為符合制裁或預防或偵測清洗黑錢、恐怖分子融資活動 或其他非法活動的任何方案就於友邦保險集團內共用資料及資訊及/或資 料及資訊的任何其他使用而指定的任何義務、要求、政策、程序、措施或 安排:
- (xi) 允許本公司的權益或業務的實際或建議承讓人、受讓人、參與人或附屬參與人,就擬涉及的轉讓、出讓、參與或附屬參與的交易進行評估;及
- (xii) 與上述有關的其他用途。

(3) 個人資料的轉移

存於本公司的個人資料將會保密,但本公司可能會向以下各方透露該等資料作本聲明第(2)段所列出的用途:

- (i) 任何代理人、承包人或就本公司之業務運作,包括行政、電訊、電腦、付款、資料處理、儲存、調查和收數服務,或就與保險產品及服務相關之其他服務,向本公司提供服務的第三方服務供應者(如保險理算人、理賠調查員、收數公司、資料處理公司及專業顧問);
- (ii) 任何對本公司或友邦保險集團負有保密責任的其他人士,包括承諾保密該等資料的友邦保險集團任何成員公司;
- (iii) 與本公司有或將有商業往來的再保險公司;
- (iv) 本公司或友邦保險集團為遵守任何法律規定,或根據法律、監管、政府、 稅務、執法或其他機關,或保險或金融服務供應商的自律監管或行業組織 或協會所作出或發出對本公司或友邦保險集團具有約束力或適用或期望其 遵守的規則、規例、實務守則、指引或指導,或根據本公司或友邦保險集 團向本地或外地的法律、監管、政府、稅務、執法或其他機關,或保險或

金融服務供應商的自律監管或行業組織或協會的任何合約或其他承諾(以上不論於香港境內或境外及不論目前或將來存在的),而有義務或以其他方式被要求向其作出披露的任何人士或機構;

- (v) 本公司的權益或業務的任何實際或建議承讓人、受讓人、參與人或附屬參與人;
- (vi) 第三方獎賞、客戶或會員、品牌合作及優惠計劃供應商;
- (vii) 本公司及/或友邦保險集團任何成員公司的品牌合作夥伴(該等品牌合作 夥伴的名稱會在有關服務和產品的申請表格及/或宣傳資料上列明);
- (viii) 本公司為就本聲明第 (2)(viii) 段所列明的用途而聘用的外判服務供應商 (包括但不限於郵寄公司、電訊公司、電話銷售和直接促銷代理、電話服 務中心、數據處理公司和資訊科技公司);及
- (ix) 為履行任何本聲明第(2)(i)-(2)(iii)段所列明的用途的以下人士:保險理算人、代理和經紀;僱主;醫護專業人士;醫院;會計師;財務顧問;律師;整合保險業申索和承保資料的組織;防欺詐組織;其他保險公司(無論是直接地,或是通過防欺詐組織或本段中指名的其他人士);警察;和保險業就現有資料而對所提供的資料作出分析和檢查的數據庫或登記冊(及其運營者)。

該等資料可能被轉移至香港境外。

(4) 在直接促銷中使用個人資料

本公司可能把閣下的個人資料用於直接促銷,除非本公司已取得閣下的同意 (包括表示不反對),否則本公司並不可以如此使用閣下的個人資料,但條例 所指明的豁免情況除外。就此,請注意:

- (i) 本公司可能把本公司不時持有閣下的姓名、聯絡資料、產品及服務組合資料、交易模式及行為、財務背景及人口統計數據用於直接促銷;
- (ii) 本公司可能就下列服務、產品及促銷標的進行促銷:
 - (a) 保險、財務、銀行及相關服務及產品;
 - (b) 獎賞、客戶或會員或優惠計劃及相關服務及產品;及
 - (c) 本公司及/或友邦保險集團任何成員公司的品牌合作夥伴提供之服務及產品(該等品牌合作夥伴的名稱會在有關服務和產品的申請表格及/或宣傳資料上列明);
- (iii) 上述服務、產品及促銷標的可能由本公司及/或下列各方提供:
 - (a) 友邦保險集團任何成員公司;
 - (b) 第三方獎賞、客戶或會員、品牌合作或優惠計劃供應商;及/或
 - (c) 本公司及/或友邦保險集團任何成員公司之品牌合作夥伴(該等品牌合作夥伴的名稱會在有關服務和產品的申請表格及/或宣傳資料上列明)。

如閣下不希望本公司使用閣下的資料作上述直接促銷用途,閣下可通知本公司 行使閣下的選擇權拒絕促銷。閣下可根據本聲明第(5)段所提供的聯絡方法以 書面向本公司的個人資料保障主任提出有關要求,或於有關的申請表格內向本 公司表達閣下拒絕促銷的意願(如適用)。

(5) 查閱及改正資料權利

根據條例規定,閣下有權查詢本公司是否持有閣下的個人資料及要求索取該等資料的複本(查閱資料要求),並要求本公司就不準確的資料作出改正。閣下如欲行使有關權利,請以書面經以下聯絡方法向本公司的個人資料保障主任提出.

香港九龍觀塘道 418 號創紀之城 5 期東亞銀行中心 29 樓藍十字(亞太)保險有限公司個人資料保障主任

根據條例,本公司有權就辦理任何查閱資料要求收取合理費用。

- (6) 閣下亦有權根據本聲明第(5)段所提供的聯絡方法向本公司的個人資料保障主任索取本公司有關個人資料私隱的政策及實務,並獲告知本公司持有的個人資料的種類。
- (7) 本公司只會根據上述任何用途上的合理需要或適用法例或規例規定的期間保存閣下的個人資料。
- (8) 如閣下對本聲明有任何疑問,請致電本公司的客戶服務熱線 3608 2988。
- (9) 本聲明不會限制客戶在條例下所享有的權利。
- (10) 本公司保留修改本聲明的權利。

由藍十字(亞太)保險有限公司發出 (20220801)



The Personal Data (Privacy) Ordinance -Personal Information Collection Statement (the "Statement")

Blue Cross (Asia-Pacific) Insurance Limited (the "Company") is a wholly owned subsidiary of AIA Group Limited. AIA Group Limited, together with its subsidiaries and affiliates are collectively referred to in this Statement as the "AIA Group".

In compliance with the Personal Data (Privacy) Ordinance (the "Ordinance"), the Company would like to inform you of the following:

From time to time, it is necessary for you to supply the Company with personal data in rrom time to time, it is necessary for you to supply the Company with personal data in connection with the application for and provision of insurance products and services as well as the carrying out by the Company of other services relating to these insurance products and services. Failure to supply such data may result in the Company being unable to process your insurance applications or to provide or continue to provide the insurance products and services and/or the related services to you. Data may also be collected by the Company from you in the ordinary course of the Company's business, for example, when you lodge insurance claims with the Company or generally communicate example, when you lodge insurance claims with the Company or generally communicate verbally or in writing with the Company, by means of documentation or telephone recording system, as the case may be.

PURPOSES FOR COLLECTING PERSONAL DATA

Personal data relating to you held or collected by the Company (including but not limited to credit information and claims history) may be used for the following purposes:

(i) processing applications for insurance products and services;

- processing applications for insurance products and services; providing insurance products and services to you and processing requests made by you in relation to our insurance products and services, including but not limited to requests for addition, alteration or deletion of insurance benefits or insured members, setting up of direct debit facilities as well as cancellation, renewal, or reinstatement of insurance policies; processing, adjudicating, settling and defending insurance claims as well as conducting any incidental investigation, detecting and preventing fraud (whether or not relating to the policy issued in respect of this application); performing functions and activities incidental to the provision of insurance products and services such as identity verification, data matching and reinsurance
- products and services such as identity verification, data matching and reinsurance
- exercising the Company's rights in connection with the provision of insurance products and services to you from time to time, for example, to recover indebtedness from you;
- designing insurance products and services with a view to improving the Company's
- preparing statistics and conducting research;
- (viii) marketing services, products and other subjects (please see further details in paragraph (4) of this Statement);
- complying with the obligations, requirements and/or arrangements for disclosing and using data that bind on or apply to the Company and/or the AIA Group or that
 - and using data that bind on or apply to the Company and/or the Coroit is expected to comply according to:

 (a) any law binding or applying to it within or outside the Hong Kong Special
 Administrative Region ("Hong Kong") existing currently and in the future (e.g.
 the Inland Revenue Ordinance and its provisions including those concerning automatic exchange of financial account information);
 - automatic exchange of manical account information); any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers within or outside Hong Kong existing currently and in the future (e.g. guidelines or guidance given or issued by the Inland Revenue Department including those concerning automatic exchange of financial account informations or information); or
 - any present or future contractual or other commitment with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers that is assumed by or imposed on the Company or the AlA Group by reason of its financial, commercial, business or other interests or activities in or related to the jurisdiction of the relevant local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or
- legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations; complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the AIA Group and/or any other use of data and information in accordance with any group-wide programs for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities; enabling an actual or proposed assignee, transferee, participant or sub-participant of the Company's rights or business to evaluate the transaction intended to be the subject of the assignment, transfer, participation or sub-participation; and any other purposes relating to the purposes listed above.
- (xii) any other purposes relating to the purposes listed above.

TRANSFER OF PERSONAL DATA

- Personal data held by the Company relating to you will be kept confidential but the Company may provide such data to the following parties for the purposes set out in paragraph (2) of this Statement:

 (i) any agent, contractor or third party service provider who provides services to the Company in connection with the operation of its business including administrative, telecommunications, computer, payment, data processing, storage, investigation and debt collection services as well as other services incidental to the provision of insurance products and services by the Company (such as insurance adjusters, claim investigators, debt collection agencies, data processing companies and professional advisors):
- any other person or entity under a duty of confidentiality to the Company or the AIA Group including a member of the AIA Group which has undertaken to keep such data confidential;
- reinsurance companies with whom the Company has or proposes to have dealings; any person or entity to whom the Company or the AIA Group is under an obligation or otherwise required to make disclosure under the requirements of any law or

rules, regulations, codes of practice, guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers binding on or applying to the Company or the AIA Group or with which the Company or the AIA Group is expected to comply, or any disclosure pursuant to any contractual or other commitment of the Company or the AIA Group with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers, all of which may be within or outside Hong Kong and may be existing currently and in the future;

- any actual or proposed assignee, transferee, participant or sub-participant of the Company's rights or business;
- (vi) third party reward, loyalty, co-branding and privileges program providers;
 (vii) co-branding partners of the Company and/or any member of the AIA Group (the names of such co-branding partners can be found in the application form(s) and/or promotional material for the relevant services and products, as the case may be);
- promotional material for the relevant services and products, as the case may be); external service providers (including but not limited to mailing houses, telecommunication companies, telemarketing and direct sales agents, call centres, data processing companies and information technology companies) that the Company engages for the purposes set out in paragraph (2)(viii) of this Statement;
- and the following persons who carry out any of the purposes described in paragraphs (2)(i)-(2)(iii) of this Statement: insurance adjusters, agents and brokers, employers, health care professionals, hospitals, accountants, financial advisors, solicitors, organisations that consolidate claims and underwriting information for the insurance industry, fraud prevention organisations, other insurance companies (whether directly or through fraud prevention organisation or other persons named in this paragraph), the color and statebacters positive (and their paragraph) and the color and statebacters positive (and their paragraph). in this paragraph), the police and databases or registers (and their operators) used by the insurance industry to analyse and check information provided against existing information.
 Such information may be transferred to a place outside Hong Kong.

USE OF PERSONAL DATA IN DIRECT MARKETING

The Company may use your personal data in direct marketing. Save in the circumstances exempted in the Ordinance, the Company cannot so use your personal data without your consent (which includes an indication of no objection). In this connection, please note

- the name, contact details, products and services portfolio information, transaction pattern and behavior, financial background and demographic data of you held by the Company from time to time may be used by the Company in direct marketing; the following services, products and subjects may be marketed:
- - insurance, financial, banking and related services and products; reward, loyalty or privileges programs and related services and products; and services and products offered by the co-branding partners of the Company and/or any member of the AIA Group (the names of such co-branding partners can be found in the application form(s) and/or promotional material for the relevant services and products, as the case may be);
- (iii) the above services, products and subjects may be provided by the Company and/or:(a) any member of the AIA Group;
 - any member of the AIA Group; third party reward, loyalty, co-branding or privileges program providers; and/or co-branding partners of the Company and/or any member of the AIA Group (the names of such co-branding partners can be found in the application form(s) and/or promotional material for the relevant services and products, as the case

If you do not wish the Company to use your personal data in direct marketing as described above, you may exercise your opt-out right by notifying the Company. You may write to the Corporate Data Protection Officer of the Company at the address provided in paragraph (5) of this Statement, or provide the Company with your opt-out choice in the relevant application form (if applicable).

DATA ACCESS AND CORRECTION RIGHT

In accordance with the Ordinance, you have the right to check whether the Company holds personal data about you and to require the Company to provide a copy of such data (data access right) and to correct the data which is inaccurate. Such requests can be made in writing to the Corporate Data Protection Officer of the Company at the following

The Corporate Data Protection Officer Blue Cross (Asia-Pacific) Insurance Limited 29th Floor, BEA Tower, Millennium City 5, 418 Kwun Tong Road, Kwun Tong, Kowloon Hong Kong

According to the Ordinance, the Company has the right to charge a reasonable fee for the processing of any data access request.

- You also have the right, by writing to the Company's Corporate Data Protection Officer at the address provided in paragraph (5) of this Statement, to request for the Company's policies and practices in relation to personal data and to be informed of the kinds of personal data held by the Company.
- The Company keeps your personal data only for a period reasonably necessary for any of the above purposes or as prescribed by the applicable laws or regulations.
- Should you have any query with this Statement, please do not hesitate to contact our Customer Service Hotline at 3608 2988.
- Nothing in this Statement shall limit the rights of the customers under the Ordinance.
- (10) The Company retains the right to change this Statement.

Issued by Blue Cross (Asia-Pacific) Insurance Limited (20220801)