

Consent for the Collection, Use, and Disclosure of Personal Data

Dear customer,

We collect your personal data, including without limitation your name, NRIC/FIN/Passport number, address, age, date of birth, telephone number and medical records (your "**Personal Data**") when providing our services to you. This includes without limitation the use and disclosure of your Personal Data to third party insurance companies and/or intermediaries, including without limitation ST&T INTERNATIONAL PTE LTD (Singapore UEN: 199803720H) (each an "**Insurer**" and, collectively, the "**Insurers**") when we provide you with our services.

In relation to providing our services to you, your Personal Data will be collected, used, disclosed and/or processed for the purposes of:

- (a) confirming your identity and uniquely identifying you;
- (b) offering and providing services and products to you, which may include insurance services and products;
- (c) responding to, processing and handling your queries, complaints, feedbacks, suggestions and requests;
- (d) evaluating, underwriting, pricing your application, and assessing the insurance risk that is being assumed during any insurance coverage changes or renewal;
- (e) insuring or reinsuring risks with Insurers;
- (f) administering, dealing and/or managing your notification of a possible claim and/or claim submission;
- (g) processing and/or dealing with any claims including the settlement of claims and any necessary investigations relating to the claims;
- (h) carrying out due diligence or other screening activities (including background checks) in accordance with legal or regulatory obligations or risk management procedures that may be required by law or that may have been put in place by the Insurer;
- (i) carrying out your instructions or responding to any enquiries by you;
- (j) investigating fraud, misconduct, any unlawful action or omission, whether relating to your application, your claims or any other matter relating to your claim, and whether or not there is any suspicion of the aforementioned;
- (k) complying with applicable law in administering and managing your claim with the Insurer;
- (l) delegating, assisting or otherwise enabling Insurers to do anything for the purposes as aforesaid; and
- (m) any other purposes directly incidental to the above.

(collectively, the "**Purposes**").

Your consent is hereby sought for the collection, use and disclosure of your Personal Data for the abovementioned Purposes.

Declaration of Consent

I have read the above and hereby give my consent for the collection, use and disclosure of my Personal Data for the Purposes as expressed above.

Customer Name	NRIC/FIN no.	Signature	Date
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(Note – for customers below 21 years of age, the parents or legal guardians are required to sign this on their behalf)