

Privacy Notice for Customers

Muang Thai Insurance Public Company Limited highly respects the right to privacy and is aware of the responsibility for the collection, use and disclosure of personal data of the customers (hereinafter referred to as “you”), and therefore establishes this Privacy Notice for your acknowledgement of the details of personal data processing in compliance with the Personal Data Protection Act B.E. 2562 (2019) (PDPA) and other applicable laws.

1. Definitions

- 1.1 **“Company”** means Muang Thai Insurance Public Company Limited.
- 1.2 **“You”** means a person or juristic person who wishes to apply for insurance services or the insured of the Company or the person who has been contacted by the Company in order to sell the Company's products.
- 1.3 **“Personal Data Protection Laws”** means the Personal Data Protection Act B.E. 2562 (2019) (PDPA) and any relevant secondary legislation, including any laws to be amended in the future.
- 1.4 **“Committee”** means the Personal Data Protection Committee.
- 1.5 **“Personal Data”** means any information in relation to a person, which enables the identification of such person, whether directly or indirectly, but not including the information of the deceased person in particular, in accordance with the personal data protection laws.
- 1.6 **“Sensitive Personal Data”** means the information as defined in Section 26 of the Personal Data Protection Act B.E. 2562 (2019) which include racial or ethnic origin, political opinions, religious or philosophical beliefs, sexual orientation, criminal record, health data, disability, trade union membership, genetic data, biometric data, or any other information that affects the data subject in accordance with the Personal Data Protection Committee’s announcement, including any other future amended announcement.
- 1.7 **“Processing”** means any operation performed on personal data, whether or not by automated means, such as collection, recording, organizing, storage, adaptation or alteration, retrieval, consultation, use, disclosure by transmission, dissemination or otherwise making available, alignment or combination, restriction, erasure or destruction or modifying your personal data by any means.

2. Personal Data to be Collected by the Company

The Company shall process personal data, including sensitive personal data as follows:

2.1 General Personal Data

- Personal data in relation to you in general, such as name and surname, ID card number, date of birth, age, occupation, gender, marital status, photo, home phone number, mobile phone number, house registration address, postal address, passport number, email address, voice and other contact details;
- Information in relation to your work such as income, sources of income, bank account number, tax information, bank account activities, loan details, investment information, credit card details, and other payment information;
- Details of products and/or services which include details of products and/or services that you have purchased from the Company or other insurer, such as policy number, sum insured, change/transaction related to policy, premium payment method, premium payment record or loan record, beneficiaries, claims and rights exercised under the policy, or products or services of the Company or other insurers;
- Legal status in relation to, for example, money laundering, terrorism financing, bankruptcy, tax evasion of US persons or juristic persons in accordance with the United States' Foreign Account Tax Compliance Act (FACTA) and other applicable laws;
- Technical information and personal activities, your personal preference when accessing the Company's website and applications and may include other social media platforms such as your account name used on social media platforms, IP address, cookies, browser types and versions, time zone settings, browser plug-in types, operating systems and platforms, user profile, device details, including mobile device type, wireless network information and general network information;

The aforementioned personal data are necessary data for the Company to provide services for you. In the event the Company is unable to process the personal data, we will not be able to provide insurance services for you.

2.2 Sensitive Personal Data

In some cases, the Company is required to collect sensitive personal data such as health records for the purchase or use of the Company's products. Such information is necessary for underwriting, providing of services and claim payment, or to proceed in compliance with the applicable laws. In the

event your consent is not given to the Company to process such sensitive personal data, we shall not be able to provide insurance service for you.

2.3 Personal Data of Other Persons

This data belongs to family members, payer of insurance policy or beneficiaries, as well as personal data of any other persons you disclose to the Company. In the event you have provided us with personal data of other persons, you acknowledge and certify that you have notified such person of the Company's privacy policy and the purposes of this Privacy Notice and obtain given consent of such person to disclose the personal data to the Company.

However, the Company does not wish to collect or use personal data in relation to race, religion, blood group or data other than the aforementioned data, even though such data appear on your ID card, house registration or any other documents that you voluntarily disclose to the Company.

3. How the Company Collects your Personal Data

The Company may collect your personal data by the following means:

- When you intend to purchase or apply for personal insurance, group insurance and/or when you access or use the website or application and/or online services via mobile phone or devices or other services of the Company, collectively referred to as **"Products" or "Services"**.
- When you submit documents and application form for the purchase or use, or when you provide information during the purchase or use of the Company's products or services.
- When you communicate with the Company, either in written or verbal form, regardless of which party being contacted first.
- When you submit a request for change or improvement of the products you have purchased or the services you have used or any other requests regarding the purchased products or used services, including submitting forms and documents for the Company's services and products.
- When you contact our personnel, service staff, salespersons, insurance agents, insurance brokers, insurance intermediaries, contractors, service providers, attorneys, representatives or other persons or related agencies of the Company, collectively referred to as **"Personnel and Business Partners of the Company"**, via website, application, social media platform, telephone, email, meeting, interview, message (SMS), fax, mail, or by any other means.
- When you are introduced to the Company or when the Company collects personal data from our personnel and business partners.

- When you submit personal data to the Company for participating in marketing activities, contests, lucky draw, events or competitions held by or on behalf of the Company and/or the Company personnel and business partners.
- When the Company obtains your personal data from the third party, including but not limited to the data from public sources, private sources or commercial sources, websites, social media platforms, data providers, medical information providers, health care facilities, hospitals, doctors, other public health professionals, other insurers, associations or confederations of business involved with the products you have purchased or the services you have used, the application form for the products you have purchased or the services you have used, warranty of the products you have purchased, complaints about products you have purchased and/or services you have used, collectively referred to as “**Third Party Sources**”.
- When the Company obtains your personal data from third party for the purpose of complying with the laws and for regulatory purposes, as well as other legitimate purposes, for example, the Company may obtain your personal data from the Office of Insurance Commission (OIC).
- When you enter the Company's area, we may collect your photo by CCTV cameras. The Company does not collect audio data through CCTV cameras, but there will be the signboards being placed for your acknowledgement that CCTV cameras are installed for your life and property's safety purpose.

4. Purposes and Lawful Basis for Processing your Personal Data

The Company processes your personal data for the following purposes and lawful basis:

Lawful Basis	Use of Personal Data
1. Contract	It is necessary to fulfill the contract which you are a counterparty, or proceed your request prior to entering into such contract.
2. Legal Obligation	For compliance with the laws or supervisory authorities, for example, the Office of Insurance Commission (OIC), the Anti-Money Laundering Office (AMLO), the Securities and Exchange Commission (SEC) as well as other government agencies.
3. Legitimate Interest	It is necessary for compliance with the legislation for legitimate interest.
4. Public Task	It is necessary for the fulfillment of the Company's duty for public interest.

Lawful Basis	Use of Personal Data
5. Vital Interest	For the prevention or suppression of danger to life, body or health of individuals.
6. Historical Document, Research or Statistics	For the purpose of conducting research or collecting statistics with appropriate security measures in order to protect your rights and freedom.
7. Consent	Your specific consent shall be requested in the event the purpose of processing your personal data is not stated above or specified in the table below. The Company shall process your personal data according to such specified and particular purpose. In case of sensitive personal data, it shall be processed only for the purposes permitted by laws, or with your given explicit consent.

Purposes	Lawful Basis
(A) For compliance with the applicable legislation Complying with the applicable laws, rules and regulations in relation to the Company's business operation, including those to be amended in the future.	<ul style="list-style-type: none"> ● Legal Obligation
(B) For insurance transactions and provision of services under insurance contracts; <ul style="list-style-type: none"> ● Offering, selling, arranging, proceeding, following procedures, and providing the Company's products and/or services for you; ● Following procedures, handling, completing the provision of the Company's products or services, and making recommendations to you of proper products and services, proceeding with the application forms for underwriting of insurance, collecting premiums and arrears, investigating, analyzing, processing, surrendering insurance policies, processing claim payment or payment of benefits under the policies, renewing, modifying and cancelling your policies, exercising the rights under your policies, including the right of subrogation and subrogation rights obtained (if any), including but not limited to assessing your financial needs; 	<ul style="list-style-type: none"> ● Contract

Purposes	Lawful Basis
<ul style="list-style-type: none"> ● Providing Call Center services and verifying your identity for consideration of your requests or enquiries; ● Recording photos, video as well as recording voice while contacting with the Company for services; ● Establishing and maintaining the Company's reliability and creditability and risk-related models; ● Processing the requests for payment, determining the amount of money you owed to the Company, or shall be payable to you, charging or requesting for debt repayment from you or any person who commits to pay for your liability; ● Exercising of any rights the Company may have under your policies, including subrogation rights obtained (if any) and any rights in relation to the products and/or services provided to you by the Company; ● For any rights you have or the Company has against you or otherwise relating to you regarding any products and/or services provided to you by the Company, including but not limited to request, protection, analysis, examination, processing, assessment, defining, negotiation, modification or termination of such rights. 	
<p>(C) For management and internal operation in relation to the Company's product/service development, including the design of new products and/or services of the Company, or introducing supplementary products and/or services, in addition to the existing ones.</p>	<ul style="list-style-type: none"> ● Legitimate Interest
<p>(D) For communication with you, including communication in relation to administration and other information on the products or any accounts you may have with the Company, provision of technical support on the Company's website and applications, or communication of any changes made to this Privacy Notice in the future.</p>	<ul style="list-style-type: none"> ● Contract
<p>(E) For analysis and statistical preparation, including marketing research, advanced data analysis, and statistical or actuarial research, financial reporting or evaluation prepared by the Company, its personnel and</p>	<ul style="list-style-type: none"> ● Historical Document, Research or Statistics

Purposes	Lawful Basis
business partners or relevant regulators.	
(F) For fraud prevention , including the investigation or prevention of fraud-related acts, concealment of truth and other offences, whether actual or suspected of wrongdoing, especially for investigations with other companies in financial and insurance businesses, as well as communications with relevant supervisory authorities.	<ul style="list-style-type: none"> ● Legitimate Interest
(G) For restructuring of the Company , namely for the purpose of reorganizing the structure of the Company and for the Company's transactions, including the purchase or sale of any part of the Company's business (if any).	<ul style="list-style-type: none"> ● Legitimate Interest
(H) For the provision of electronic communication channels , for example, to allow you to have access to the contents of a particular websites, applications, social media platforms or particular services. The Company may assess the use of websites, applications or social media platforms for analysis of your behavior and preferences in order to develop those websites, applications or social media platforms to satisfy your needs regarding our products and/or services, problem solving, introducing related products and/or services, and advertising on website, applications and other channels according to the target groups.	<ul style="list-style-type: none"> ● Consent
<p>(I) For compliance with the laws and the Company's policies;</p> <ul style="list-style-type: none"> ● For compliance with the laws and auditing of the Company's business, either internal audit or external audit; ● For compliance with the provisions of applicable laws, regulations, agreements or policies stipulated by supervisory authorities, government agencies, dispute resolution agencies, or regulator of insurance industry; ● For enforcement of laws or assisting, cooperating, investigating by the Company or on behalf of the Company, by police officers, other government agencies or supervisory authorities, or as agreed with any government agencies or other supervisory authorities, or as required by lawful order of government officials or government agencies; 	<ul style="list-style-type: none"> ● Legal Obligation

Purposes	Lawful Basis
<ul style="list-style-type: none"> For compliance with the Company's internal policies required by laws. 	
(J) For data management, including storing, recording, backing up, or destroying personal information.	<ul style="list-style-type: none"> Legitimate Interest
(K) For the Company's service development and staff training, including monitoring and enhancing skills when communications with the Company are recorded.	<ul style="list-style-type: none"> Legitimate Interest
(L) For carrying out sales promotions, including providing you with information on products and services that suit your needs, which may include giving advice and information on insurance, as well as promotional activities for products and services such as reward programs, benefits for brand loyalty, privileges, charitable/non-profit events, marketing events and other activities that you choose to participate.	<ul style="list-style-type: none"> Consent
<p>(M) For security purposes</p> <ul style="list-style-type: none"> For verifying your use of services for the development of security standards, the use of services, management and protection of IT infrastructure such as the provision of Wi-Fi service. The Company may access your personal data only as necessary and may need encryption of data before use, and/or carry out random checks of access made by other persons for the purposes of risk management, detection, prevention or prevention of fraud or other activities that are likely to violate the laws, rules or terms and conditions of use; For confidentiality and security of your personal data, the Company has maintained the information security standard in accordance with ISO 27001 to prevent loss, access, destruction, use, modification or disclosure of information by wrongful purpose; For controlling the entry and exit of the Company's buildings to ensure the safety and security of the Company's personnel and those who contact the Company, as well as the assets and information located or stored in the buildings, in order to monitor the access, secure facilities, protected rooms and information 	<ul style="list-style-type: none"> Legitimate Interest

Purposes	Lawful Basis
<p>technology-related infrastructure and other areas, collectively referred to as “buildings and areas”. It is to prevent unauthorized access to buildings and areas of the Company and to detect and investigate safety-related incidents such as robbery, fire or assault;</p> <ul style="list-style-type: none"> ● For recording images and/or audio via CCTV cameras, including photos and voice recording. 	

Unless otherwise permitted by applicable laws, regulations and personal data protection laws, the Company shall notify and request for your consent in the event we wish to use your personal data for any purposes other than those specified in, or directly related to this Privacy Notice.

5. Disclosure of your Personal Data

In carrying out the aforementioned purposes, the Company may disclose your personal data to the individuals listed below. The Company shall take any necessary actions to protect your personal data in accordance with the personal data protection laws;

- 5.1 The Company's business partners, business alliance or third party involved in the insurance products offered to you or products that may be of interest to you, such as reinsurers, investment management companies, banks, financial institutions, credit rating agencies;
- 5.2 Policyholders, in case of group insurance products;
- 5.3 Persons who invite, persuade, manage, offer, sell, or provide services related to products and/or services offered by the Company or affiliate for you, namely agents, brokers, as well as personnel of the brokers;
- 5.4 The Company's personnel and business partners who provide services in relation to management or processing of personal data, including business process services, payment services, debt collection or telecommunication services, technology services, cloud system services, recruitment services, call center services, storage services, data archiving services, document scanning services, postal services, publishing or courier services, data analysis services, marketing services, research services, emergency management services, legal services or other services in relation to the Company's operation;
- 5.5 Pre-insurance providers such as insurance surveyors;
- 5.6 Providers for claim indemnification such as motor claim surveyors, car service centers, garages, hospitals, emergency service providers, etc.;

- 5.7 Other insurance business operators such as co-insurers, reinsurers, associations or confederations in the insurance industry;
- 5.8 Regulatory agencies, committees set up by laws, government agencies or supervisory authorities, dispute resolution agencies, or any other persons in the country to which the Company is required to disclose information, in accordance with (a) legal obligations and/or duties to comply with regulations in Thailand, and may include government agencies in the country where the Company's affiliate is located, or (b) agreements or policies between the Company and the Government, supervisory authorities, or other relevant parties;
- 5.9 Any company in which the Company holds shares, and the Company's consultants, such as lawyers, doctors, auditors or consultants;
- 5.10 Any person or agency to whom you have given consent to disclose your personal data;
- 5.11 Any person who has transactions or going to have transactions with the Company. Your personal data may be part of a purchase or sale, or be part of an offer for purchase or sale of the Company's business (if any);
- 5.12 Any other persons or agencies which are authorized by the applicable laws.

6. Sending or Transferring Personal Data to Foreign Countries

- 6.1 The Company may send or transfer your personal data to affiliate or other persons in foreign countries as deemed necessary to fulfill the contract to which you are a counterparty, or to fulfill the contract between the Company and other persons or juristic persons for your benefit, or to process your request prior to entering into a contract, or to prevent or suppress danger to life, body, or health of you or anyone else, in order to comply with the laws, or fulfill a duty for public interest;
- 6.2 The Company may store your personal data on servers or cloud system provided by third party, and may use third-party programs or applications in the form of software and platform services to process your personal data. Such third party are required to take appropriate security measures of data processing, and irrelevant persons are not allowed to access the personal data;
- 6.3 In the event of transferring your personal data to foreign countries, the Company shall comply with the personal data protection laws and take appropriate measures to ensure that your personal data is protected, and that you can exercise your legal rights in relation to your personal data. The Company requires that those who receive your personal data shall take appropriate measures to protect your data and process such data only as necessary, and prevent other persons from using or disclosing your personal data without authorization.

7. Retention of Personal Data

- 7.1 The Company shall retain your personal data for no longer than is necessary for the purpose of each type of personal data, unless allowed by the laws for a longer retention period. In the event of being unable to specify the retention period of personal data, the Company shall retain the personal data in accordance with the standard retention period (e.g. the maximum legal age of 10 years);
- 7.2 In case of the data recorded by CCTV cameras, the Company shall retain the data as follows:
- Under normal circumstances, your personal data may be stored for up to 30 days.
 - The Company shall securely erase such personal data upon achieving the purpose for which it was processed.
- 7.3 The Company has set up a monitoring system for the erasure or destruction of personal data, after the expiration of the retention period, or which is not related to, or not required by the purpose of collecting such personal data;
- 7.4 In the event the Company uses your personal data with your given consent, we shall process your personal data until you notify us of your consent withdrawal, and your request has been completed. However, your personal data shall be kept only as necessary for a record of your consent withdrawal in order for the Company to respond to your request in the future.

8. Security Measures for Personal Data

- 8.1 The security of your personal data is of great importance to the Company. We have adopted technical security standard and appropriate management to protect personal data from loss, unauthorized access, use or disclosure, misuse, modification and destruction, using security technology and procedures such as encryption and access restriction, to ensure that only authorized persons are accessible to your personal data and those are trained and well aware of the importance of personal data protection;
- 8.2 The Company shall take appropriate security measures to prevent loss, access, use, change, modification, disclosure of personal data from persons who do not have the right or responsibility in connection with such personal data, and such measures shall be reviewed as needed, or as required by technological changes to ensure the most efficient data security.

9. Your Rights to Personal Data

You have the rights to your personal data as follows:

- 9.1 Withdrawing your consent to the processing of your personal data;
- 9.2 Requesting to view and copy your personal data, or disclose the source of your personal data;

- 9.3 Sending or transferring personal data in an electronic form as prescribed by the personal data protection laws to another data controller;
- 9.4 Objecting the collection, use or disclosure of your personal data;
- 9.5 Erasing, destroying or make your personal data anonymized;
- 9.6 Suspending the use of your personal data;
- 9.7 Rectifying your personal data to be accurate, up-to-date, complete and not misleading;
- 9.8 Lodging a complaint to the Personal Data Protection Committee in the event the Company or the data processor, including their employees or contractors, breaches or fails to comply with the personal data protection laws.

The Company shall consider and notify you of the result of your request for exercising the rights shortly within 30 (thirty) days from the date the Company receives such request. The aforementioned rights are in accordance with the personal data protection laws.

Customers can exercise their rights, to the extent permitted by applicable laws and regulations, by clicking here or visiting www.muangthaiinsurance.com. (The rights can be exercised when the personal data protection laws are enforceable to the data controller.) The Company may have the right to charge reasonable expenses for processing the requests for exercising such rights.

10. Use of Cookies

The Company uses cookies to collect personal data in accordance with **Cookies Policy**.

11. Request for Consent and Possible Consequences of Consent Withdrawal

- 11.1 In the event the Company collects and processes your personal data with your given consent, you have the right to withdraw your consent given to us at any time. However, this consent withdrawal shall not affect the collection, use, disclosure or processing of the personal data that you have already given your consent to us;
- 11.2 In the event you withdraw your given consent, or refuse to provide certain data, it may cause the Company's inability to process to achieve some or all purposes as specified in this Privacy Notice;
- 11.3 In the event you have not reached 20 years old, or have not reached majority by marriage, you are required to inform the Company of the details of the user of parental power in order for the Company to request for his/her consent.

12. Amendment to this Privacy Notice

This Privacy Notice is subject to change as appropriate and changing circumstances. If there is a material change in this Privacy Notice, the Company will notify you of the amendment, update or change in the policy. You can check this Privacy Notice at www.muangthaiinsurance.com.

13. Contact Channels

If you have any queries about the content of this Privacy Notice, or require further information on our practices regarding your personal data protection, or wish to exercise your right to personal data, please contact us via the following channels:

Name: Data Protection Officer (DPO)

Address: Muang Thai Insurance Public Company Limited, 252 Rachadaphisek Road, Huaykwang, Bangkok 10310

Telephone: 0 2665 4000, 0 2290 3333 (Business hours: 8.30 - 17.00 hrs.)

E-mail: dpo@muangthaiinsurance.com