

## Privacy Notice for Business Partners and Third Parties

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 business partners and third parties (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 **"Business Partners and Third Parties"** means non-life insurance agents, non-life insurance brokers, reinsurance companies, coordinators of reinsurance companies, third parties involved in claim handling such as counterparties, police officers, medical personnel, third parties not involved in claim handling, individuals, groups of individuals, or juristic persons who engage in business with the Company that are not related to offering the Company's product or for the purpose of applying for insurance, such as product sellers, contractors, service providers, business alliances, distributors, consultants, representatives, independent contractors, joint venture partners, intermediaries, journalists, advertisers, advertising agencies, publishers, external auditors, market surveyors and analysts, activity or event organizers, surveyors/loss adjusters, creditors, debtors, litigants, government officials, state enterprises, or other government agencies, third parties appointed by the Company who are authorized as the Company's representatives, including but not limited to government agencies, and shall include any individuals or legal entities who are not covered by the definition of the privacy notice for customers, employees, trainees, job applicants, internship applicants, event participants, visitors, directors or shareholders of the Company.
- 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 your sensitive personal data as follows:

### 2.1 In the case where you act on your own behalf

- Information used for identification, such as name and surname, house registration address, current address, home or mobile phone number, email address or other contact details, gender, nationality, marital status, date of birth, photograph, passport number or ID card number;
- Business card information, information related to your work or your qualifications and work history, such as information for the purpose of occupational safety, health and working environment management;
- Information relating to your application as an insurance agent or broker, such as personal background, job interview information and supporting documents or references, insurance agent or broker license number, details of affiliated agency, the position of the reporting line, and terms and conditions of being insurance agent or broker;
- Information relating to work performance, including performance assessment, awards received, complaint history, investigation record, suspension of agent contract, disciplinary penalties, including audit and risk assessment;
- Information relating to benefits and remuneration, such as details of remuneration and/or other benefits you receive, bank account number, social security fund, tax information, information of external beneficiaries.

The aforementioned personal data is necessary for entering into a contract with the Company. If you do not provide such personal data, the Company will not be able to enter into a contract with you.

## 2.2 In the case where you act on behalf of, or for the benefit of, your juristic person

In the event that the contracting party of the Company is a juristic person, the Company may process your personal data as an employee, contractor, or authorized persons acting on behalf of your juristic person.

- Information used for identification, such as name and surname, house registration address, current address, home or mobile phone number, email address, photograph, passport number or ID card number;
- Your information appeared in the Company Affidavit, list of shareholders or any other documents of juristic person containing your personal data;
- Information relating to history of bankruptcy, money laundering or terrorist financing;
- Any other information that the Company requests from your juristic person, or from you for the purpose of entering into a contract, providing service, or any other related actions as notified or requested by the Company.

In the event that you are dealing with an offering or acting as an insurance agent or broker, the Company will also process your personal data as specified in Item 2.1.

## 2.3 Sensitive Personal Data

In addition to the personal data specified above, the company may process your sensitive personal data such as criminal record for the purpose of auditing for entering into a contract with the Company, for example, verification for the prevention and suppression of money laundering and terrorism financing, etc. Such sensitive personal data is necessary for entering into a contract with the Company. If you do not provide such sensitive personal data, the Company will not be able to consider entering into a contract with you.

In the event that you have provided personal data of other person to the Company, you acknowledge and certify that you have informed such person of the Company's Personal Data Protection Policy and the purpose of this Privacy Notice and obtained consent from such person to disclose his/her personal data to the Company.

The Company does not intend to collect or use data in relation to race, religion, blood type, or any data other than the personal data specified above, even though such data appears on the ID card, house registration, or any other documents that you have voluntarily disclosed to the Company.

## 3. How the Company Collects your Personal Data

Generally, the Company collects your personal data by the following means:

- 3.1 The Company collects personal data directly from you, except in certain cases where the Company may collect your personal data from other persons who refer you to the Company, from public sources, your business sources, or commercial sources;
- 3.2 When you contact, offer products for sale or provide any services to the Company;
- 3.3 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;
- 3.4 When you contact or participate in any activities with the Company.

#### 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.
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
<b>(A) For compliance with the applicable legislation</b> Complying with the applicable laws, rules and regulations in relation to the Company's business operation, including those to be amended in the future.	● Legal Obligation
<b>(B) For entering into a contract with you and exercising the rights and obligations</b> under the contract between the Company and you.	● Contract
<b>(C) For verification and authentication of your identity.</b>	● Legitimate Interest
<b>(D) For background check before and during entering into a contract,</b> and such details may be reviewed during the contractual period.	● Contract
<b>(E) For business management</b> Your personal data will be used for business management purposes, including but not limited to manpower planning, payment of benefits and remuneration, incentive payments, proposals, rewards, and performance assessment, reporting or internal audit, data analysis, sales competitions, communications, announcements, conducting surveys, statistics, investigation of complaints and issues of misconduct, or as part of disciplinary proceedings, legal data verification, capability assessment, any information requests by government agencies, as well as for the business operation of the Company's group, including but not limited to the data records, insurance underwriting, reference and background check by any member of the Company's group or other persons, avoidance of conflicts of interest or potential conflicts of interest. In addition, your personal data may be used for compliance with applicable laws and regulations, including requirements of regulatory authorities in your country and in foreign countries, as the case may be.	● Legitimate Interest
<b>(F) For establishment, exercise, defense or pursue the legal claims of the Company.</b>	● Legitimate Interest
<b>(G) For communication and business operation of the Company throughout the period that the Company has relationship with you.</b>	● Contract

Unless otherwise permitted by applicable laws, regulations and the Personal Data Protection Act, the Company shall notify and request for your consent in the event the Company wishes 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 insurance agents/brokers for the purpose of promoting or encouraging competition for achieved performance or motivation building;
- 5.2 Internal or external advisors or experts;
- 5.3 Any service providers or service provider representatives (including sub-service providers) of the Company;
- 5.4 Insurance-related organizations such as the Office of Insurance Commission (OIC), the Thai General Insurance Association (TGIA), etc;
- 5.5 Any government agencies involved with taxation and regulations, or government agencies with lawful power requesting the disclosure of data for the benefit of the Company or for the public interest;
- 5.6 Any transferee or successor of the Company due to an actual business acquisition or an offer of business acquisition, in whole or in part;
- 5.7 Any other persons to whom you have given your explicit or implicit consent to achieve the purposes mentioned above.

## **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.

Business partners and third parties can exercise their rights, to the extent permitted by applicable laws and regulations, by clicking [here](#) or visiting [www.muangthaiinsurance.com](http://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 as defined in **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 shall notify you of the amendment, update or change in the policy. You can check this Privacy Notice at [www.muangthaiinsurance.com](http://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](mailto:dpo@muangthaiinsurance.com)