



Privacy Policy

MBTS Broking Services Company Limited (For Customers and Prospective Customers)

As at 20 April 2022

MBTS Broking Services Company Limited (“the Company”) values the personal data you provided to the Company and is committed to protecting your personal data as well as being aware of the right to privacy and legal rights related to personal data, the Company therefore has established this Privacy Policy (“this Policy”) to notify you of the means the company collected, used, and/or disclosed personal data (“data processing”) under the Personal Data Protection Act B.E. 2562 (2019) (“Personal Data Protection Act”), including protecting and securing of your personal data that the Company has obtained from business operations. This Policy covers personal data that you have provided to the Company and/or your information that the Company possessed whether in the present or in the future which is subject to the laws of Thailand.

Definition

“Personal Data” means information relating to an individual that enables an individual to be identified either directly or indirectly but not including information of the deceased in particular.

“Sensitive Personal Data” means information as prescribed in Section 26 of the Personal Data Protection Act and its amendment including other applicable laws and regulations, namely, personal data relating to race, ethnicity, political opinion cult, religion or philosophy, sexual behavior, criminal records, health information, disability, union information, genetic data, biological data or of any data which may affect the data subject in the same manner, as prescribed by the Personal Data Protection Committee.

Purposes for Collecting, Using and/or Disclosing Personal Data

The Company shall process your personal data for the following purposes, including for collecting, using and/or disclosing personal data to the Office of Insurance Commission (OIC) for the purposes of supervision and promotion of insurance business under the laws governing on Insurance Commission and the Non-Life Insurance under the privacy policy of OIC. For further information, please visit the OIC's website as specified herein https://www.oic.or.th/sites/default/files/privacy_policy.pdf



1. For the company able to offer, sell, procure, recommend suitable products and/or services to you; prepare insurance proposals; prepare and renew insurance policies; collect insurance premiums; and arrange for related products and/or services of the Company for you.
2. To carry out the sales promotions, including products and/or services marketing of the Company with current and prospective customers to assess additional insurance needs of the Company's customers in order to bring the data for market analysis and research and other similar actions.
3. To process on claims or causes that may cause a claim which has been notified by the customer; or for compensation that may be liable by the customer; or any other cases where the customer is involved in connection with the insurance policy managed by the Company and to collect statistic/history of claim.
4. To comply with the Company's regulations under the laws, rules and regulations, codes of conduct, or guidelines set out by the government agency under any court.
5. To perform any other necessary actions in connection with any of the above purposes, for example, to communicate with you regarding any future changes to this Policy; to communicate with regulatory agencies relevant to the Company in order for fraud prevention; for the purpose of managing, retaining, backing up records, or destroying personal data etc.

The Company shall notify and request for your consent in case where the Company intends to use your personal data for any purposes other than directly related to this Policy.

In the event that the Company processes your personal data based on your consent, you are entitled to withdraw the consent at any time. Notwithstanding, your withdrawal of consent does not affect activities related to the collection, use and/or disclosure of personal data for which you have given your consent prior to your withdrawal.

Types of Personal Data the Company Collects, Uses and/or Discloses

Personal data collected by the Company may include the data of the following types:

1. General Personal Data

- (a) **General personal data** e.g., name, surname, sex, date of birth, documents or ID card information, passport, or other identity documents, marriage documents or information, family, address, telephone number, email address, and other contact details.
- (b) **Occupation information** e.g., employment details etc. This may include your employer's name and address.



- (c) **Financial information** e.g., income, personal or business financial information, credit card or bank account information including other payment details or information.
- (d) **Details of products and/or services** e.g., details of personal data required for underwriting or claims; details of your insurance policies, claims history, or beneficiary Information; survey responses information; insurance application form; information about participating in Company's activities including the exercise of any other rights under the policy, products or services with the Company.
- (e) **Other information** e.g., details of user account used on the Company's website and computer program, legal status such as money laundering status, status related to terrorism financing, or bankruptcy etc.

2. **Sensitive personal data** e.g., medical records or health information etc.

The above personal data is necessary for entering into a contract with the Company. In case you are unable to provide such personal data that are necessary for the operations of the Company, the Company may not be able to consider entering a contract with you, or you may not be able to use the Company's services properly and/or fully, including that it may affect compliance with any laws that the Company or you are obliged to comply with.

Source of Personal Data

The Company may receive your personal data from 2 channels as follows:

1. **The Company may receive it directly from the data subject**, for example, when you express your intention to purchase or apply an insurance and/or services with the Company, or when you submit a request for exercising the right, including voluntarily completing a survey by you or an insurance application, or responding by email or other communication channels between the Company and you, and/or from the collection of data when there is the use of the Company's website through your browser's cookies etc.

2. **The Company may receive personal data from other sources besides the data subject directly** such as searching for personal data through website or public sources, or obtaining data from third parties, whereby the Company shall notify the data subject and request consent for the collection of such personal data from the data subject within 30 days from the date of the Company collected the data from such sources unless it falls within the exceptions to notify or request consent from the data subject as required by law.



In case where you provide personal data of a third party to the Company, you shall comply with the personal data protection law whether to request for consent or notify this Policy to a third party on behalf of the Company for the Company able to continue the operations under the purposes set out in this Policy and the OIC's Privacy Policy.

Disclosure of Personal Data

The Company may disclose personal data which is subject to the consent of the data subject as necessary to an agency or third party unless the data is disclosed to the extent permitted by law. The persons or agencies with whom the Company may disclose your personal information are as follows;

1. Affiliates or group companies.
2. Contract parties, service providers, business partners of the Company and/or third parties involved in insurance products such as companies in the insurance business group, bank, credit bureau etc.
3. Government agencies such as the Office of Insurance Commission ("OIC"), Anti-Money Laundering Office, Office of the National Anti-Corruption Commission, Office of the Narcotics Control Board, Social Security Office, Revenue Department, Legal Execution Department, courts, etc.
4. Persons, agencies, or other organizations related to the Company's business operations such as auditors, surveyors, external service providers, etc.
5. Persons, agencies or organizations involved in audits, claims, or other services under the Company.

Retention and Retention Period of Personal Data

The Company shall retain your data for as long as necessary to fulfill the purposes for which it was collected. In case where you have terminated your business relationship with the Company, the Company shall retain your personal data for the period required by law, such as accounting law, anti-money laundering law, tax laws, etc. In the event that the law does not specify a specific period for the retention of personal data, the Company shall determine the retention period as necessary and appropriate for the Company's operations and when the retention period has expired, the Company shall delete and destroy, or make such information not personally identifiable.

Data Subject Rights

Subject to the personal data protection Law, the data subject shall have the following rights:

1. Right to be informed of personal data



2. Right to rectify the personal data
3. Right to withdraw consent
4. Right to request suspension of use of personal data
5. Right to access, request a copy, or disclose the acquisition of personal data
6. The right to obtain and have the transfer of personal data
7. Right to object to collection, use or disclose personal data
8. Right to request removal or destruction of personal data
9. Right to complain

The Company reserves the right not to follow with your request as appropriate and to the extent permitted by applicable law.

Privacy Policy of Other Websites

This Policy applies only for the services of the Company and the use of the Company's website. In case you have entered to other websites (even entering through the Company's website), you must comply with the privacy policy appearing on that website separately from the Company.

Changes to Privacy Policy

The Company shall regularly review this Privacy Policy in order to comply with relevant practices, laws and regulations. In case there is any change related to this Policy, the Company shall update the information on the Company's website from time to time.

Applicable Language

This Policy is established in which Thai is the primary language of interpretation for legal and operational purposes including but not limited to any dispute arises out of or in connection with this Policy. In the event that this Policy is established or translated into a language other than Thai, the conflicts, inconsistency or discrepancies in interpretation between languages shall be deemed that the Thai language version of this Policy be enforced and prevailed unless it is explicitly stated in otherwise. Any other language versions of this Policy are for reference purposes only.



MBTS BROKING SERVICES CO.,LTD.

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Thungmahamek, Sathorn, Bangkok 10120

Contact

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Fax : 0-2679-5132, 0-2679-6208
E-mail : center@mbtsbroking.com
www.mbtsbroking.com

Contact or Complaint Channel

MBTS Broking Services Company Limited

175 Sathorn City Tower, 12/1 Floor, South Sathorn Road, Thungmahamek, Sathorn, Bangkok 10120

Phone: (662) 679-6205-8

Fax: (662) 679-5132

Email: info@mbtsbroking.com

Website: www.mbtsbroking.com

The Company shall notify the relevant authorities to investigate the complaint received and take appropriate action to remedy it and shall notify the result of the remedial action to the complainant on a periodic with no cost.