

Chartered Life Insurance Company Limited

Islam Tower (8th Floor),464/H, D. I. T Road, West Rampura, Dhaka-1219

Privacy Policy:

Your privacy is important to us and we want you to feel secure visiting our site (“CHARTERED Life Website”). This privacy notice explains how and what type of personal data will be collected, processed and used during and following your visits to the CHARTERED Life Website, why it is collected, with whom it is shared and your rights in this regard. Please read this notice carefully.

We are committed to protecting your privacy and taken reasonable steps to protect the confidentiality of the Personal Information you have provided us and its transmission through the Internet.

In the process of you using our website or availing of the existing or future services or facilities provided by the Website, you may be required to furnish information, including Personal information and/or Sensitive Personal Information. You are urged to keep the information current to ensure that the services and facility remain relevant and reach you.

This privacy notice applies to any information obtained by CHARTERED Life through your use of its website. It does not apply to any websites controlled by third parties not affiliated with CHARTERED Life that the website may link to ("Third Party Sites"). Please review the privacy statements of Third Party Sites as CHARTERED Life is not responsible for and has no influence on the content or the privacy practices of Third Party Sites.

This statement and the policy outlined herein are not intended to and do not create any contractual or financial or any other legal rights in favour of any User or viewer or any other party.

By using any of the Services, you represent that you have read and understood the terms and conditions of usage, which includes this Privacy Policy, and You agree to be bound by all its terms.

1. Definitions

- **"CHARTERED Life" or "Us" or "We"**- refers to CHARTERED Life Insurance Company Limited
- **"Policy" or "Insurance Policy"**- refers to life insurance contract issued/ that may be issued by CHARTERED Life.
- **"Privacy Policy"**- refers to this policy.
- **"You" or "Your" or "User(s)"**- refers to the person accessing the Website in any capacity.
- **"Services"**- all services made available by CHARTERED Life through its Website.
- **"Personal Data"**- refers to the data about or relating to a natural person who is directly or indirectly identifiable, having regard to any characteristic, trait, attribute or any other

feature of the identity of such natural person, or any combination of such features, or any combination of such features with any other information.

- **"Sensitive Personal Data"**- refers to the Data revealing, related to, or constituting as may be applicable (but not limited to) passwords, financial data, health data, official identifier, sex life / orientation, biometric data, genetic data, caste / tribe, religious / political belief or affiliation.

2. Information We Collect

CHARTERED Life collects information in one or more ways as mentioned below:

- **Information you give us:** Some of the Services made available on the Website require registration in order to create an account. The registration information typically asked for includes Your policy number (if applicable), name, e-mail address etc. which is voluntarily provided from Your end and help us in personally identifying You. This information is necessary to initiate as well as continually use your online account. If the information provided for such registration is wrong or has changed, you can update it quickly or delete it unless we have to keep that information for legitimate business or legal purposes. However, at the back end, audit trail keeping may require Us to retain copy/ log of such information.
- **Information We get from your use of our Services on the Website:** Visiting and using Services offered under the Website by CHARTERED Life may result in the Website receiving performance and usage information such as the date and time of Your visit, the kind of browser or computer You use, default language setting, Your unique Internet Protocol address, the number of links you click within the Website, the pages You viewed on the Website, and the web page from which you arrived to our Website. This information however will not be used to personally identify you.
- **Information we get through sending one or more cookies or anonymous identifiers to your device:** Cookies are small electronic text files that contain information that a website uses to store User preferences and settings. You have the option to reset your browser to control cookies; however, some of the Services offered by the Website may not function properly if cookies are refused/reset/deleted.

Depending on your relationship with us (for example, as a policyholder; insured person benefiting under another policyholder's policy, or claimant; witness; broker or appointed representative; or other person providing services to our business or related to our business), Personal Information collected about you and your dependents may include:

- **General identification, personal and contact information:** Your name; address; e-mail and telephone details; gender; occupation; avocation; marital status; family status; date of birth; passwords on our systems; educational background; physical attributes; activity records, such as driving records; photos; employment history, skills and experience; professional licenses and affiliations; relationship to the policyholder, insured or claimant; and date and cause of death, injury or disability.
- **Identification numbers issued by government bodies or agencies:** Aadhaar number; passport details; Permanent account number; or drivers or other identification number, as amended from time to time.

- **Financial information and account details:** Payment card number; bank account or other financial account number and account details; credit history and credit score; assets; income; and other financial information.
- **Medical condition and health status:** Current or former physical or mental or medical condition; health status; injury or disability information; medical procedures performed; personal habits (for example, smoking or consumption of alcohol); prescription information; and medical history.
- **Behaviour, Health and Lifestyle information:** Through CHARTERED Life products and its affiliations, we receive and store certain personally non-identifiable information. Such information is collected passively using various technologies. CHARTERED Life may store such non-identifiable information itself or such information may be included in databases owned and maintained by CHARTERED Life affiliates, agents or service providers. This Platform may use such information and pool it with other information to provide you customized offerings and services.
- **Other sensitive information:** In certain cases, we may receive sensitive information about you for example, if you apply for insurance through a third party marketing partner that is a professional, trade, political, religious or community organization. In addition, we may obtain information about your criminal record or civil litigation history in the process of preventing, detecting and investigating fraud. We may also obtain sensitive information if you voluntarily provide it to us (for example, if you express preferences regarding medical treatment based on your religious beliefs).
- **Telephone recordings:** Recording of telephone calls to our representatives and call centres.
- **Photographs and video recordings:** Photographs or video recordings created in connection with our insurance or other business activities, including for claims assessment, processing, settlement, and disputes, or for other relevant purposes as permitted by law.
- **Information to investigate or prevent crime, including fraud and money laundering:** For example, insurers commonly share information about their previous dealings with policyholders and claimants for this purpose.
- **Marketing preferences, customer feedback and survey responses:** You may let us know your marketing preferences, enter a contest or prize draw or other sales promotion, or respond to a voluntary survey.
- **Social media account and information from Apps:** We may receive certain Personal Information about you when you use our Apps or Social Media Pages, including your social media account ID and profile picture. If you elect to connect any of your other social media accounts to your account(s) on the CHARTERED Life Services, Personal Information from your other social media account(s) will be shared with us, which may include Personal Information that is part of you profile relating to those accounts or your friends' profiles.
- **Information from Other Sources:** We and our service providers may supplement the Personal Information we collect with information from other sources, such as publicly available information from social media services, commercially available sources and information from our affiliates or business partners.

3. Use of information

Any information that we collect from you may be used for a variety of purposes including but not limited to the following:

- To provide Services to all Users of the Website

- To personalize Your experience, by using the personal information provided by you to customize your visit to the website by displaying appropriate content at our judgement and discretion
- To improve our Website,
- To improve our products and customer service,
- To process transactions, where requested, under Your User Id and Password,
- To send periodic emails, SMS, whatsapp, push notifications
- To administer a contest, promotion, survey or other site or business feature,
- To close a sale as well as for post sales information gathering,
- To communicate with You for any other post sales requirement, and
- To conduct statistical analysis
- Send you information about us and / or our products and services, that is to contact you when required
- CHARTERED Life's Affiliates may from time to time send by e-mail or otherwise, information relating to their products and services.

We may also use your Personal Information for the purposes of providing you with any of your subscribed services and any service-related activities such as collecting subscription fees from you for those services, and notifying or contacting you regarding any problem with, or the expiration of, such services. In this regard, it may be necessary to disclose your Personal Information to one or more Advisors / Affiliates and contractors of CHARTERED Life and their sub-contractors, but such Advisors, contractors, and sub-contractors will be required to agree to use the information obtained from us only for these purposes. You may inform us at any time not to share your Personal Information with third parties by writing to us at – mail@Chartered lifebd.com

We will inform you where we require your consent to process your personal data. Otherwise, we will process your personal data to meet our legitimate business interests (including maintaining contact with, providing updates and information about CHARTERED Life, organizing and hosting events, and conducting market research and analysis) or where it is needed to comply with a legal obligation. In addition, we may also process your personal data to enter into a contract with you, or to perform our obligations under an existing contract with you.

4. Sharing of Information

The Website does not collect any personally identifiable information (except in relation to online purchase) unless voluntarily provided by you, and CHARTERED Life confirms that it shall not rent or sell any of your personally identifiable information. However, you would be required to provide personal information, including personally identifiable information in the course of your purchasing or initiating a transaction for purchase of a life insurance policy/ our products, or for initiating any other service request/ transaction under any product purchased by you.

CHARTERED Life undertakes not to disclose, or share to third parties except as otherwise provided, the Personal Information and Sensitive Personal Information provided by you to CHARTERED Life, unless such action is necessary in the following cases:

- To meet requirements of any applicable law, regulation, legal process, enforceable governmental request, or customary practice directly or through our affiliates / banks / financial institutions / credit bureaus / agencies

- To meet requirements of participation of any telecommunication or electronic clearing network
- To medical personnel, investigators / fraud investigators
- Act to protect the interests of CHARTERED Life, its Affiliates, or its members, constituents or of other persons
- For statistical analysis and verification or risk management practices
- To enforce applicable terms and conditions, including investigation of potential violations
- To detect, prevent, or otherwise address fraud, security or technical issues
- To protect against harm to the rights, property or safety of CHARTERED Life, its customer or the public as required or permitted by law
- To outsource non-core activities in accordance with IRDAI regulations; and/or
- To reinsurers who may have offices located outside India.

CHARTERED Life may also make Personal Information available to:

Our group companies

Other CHARTERED group companies may have access to and use of Personal Information in connection with the conduct of our business where appropriate.

Other insurance and distribution parties

In the course of marketing and providing insurance and processing claims, CHARTERED Life may make Personal Information available to third parties such as other insurers; reinsurers; insurance and reinsurance brokers and other intermediaries and agents; appointed representatives; authorised distributors; affinity marketing partners; and financial institutions, securities firms and other business partners.

Our service providers

External third-party service providers, such as medical professionals, accountants, actuaries, auditors, experts, lawyers and other outside professional advisors; travel and medical and diagnostic service providers; call center service providers; IT systems, support and hosting service providers; printing, advertising, marketing and market research and analysis service providers; banks and financial institutions that service our accounts; third-party claim administrators; document and records management providers; claim investigators and adjusters; examiners; jury consultants; translators; and similar third-party vendors and outsourced service providers that assist us in carrying out business activities, fraud investigation based on data analysis, etc.

Providers of Internet-connected devices and associated software

CHARTERED Life may make the Personal Information you provide to us via our Apps available to providers of Internet-connected devices and/or associated operating systems and/or software as set forth in the terms of use and/or privacy policies you agree to with those providers

Governmental authorities and third parties involved in court action

CHARTERED Life may also share Personal Information with governmental or other public authorities; and third-party civil legal process participants and their accountants, auditors, lawyers

and other advisors and representatives as we believe to be necessary or appropriate: (a) to comply with applicable law, including laws outside your country of residence; (b) to comply with legal process; (c) to respond to requests from public and government authorities including public and government authorities outside your country of residence; (d) to enforce our terms and conditions; (e) to protect our operations or those of any of our group companies; (f) to protect our rights, privacy, safety or property, and/or that of our group companies, you or others; and (g) to allow us to pursue available remedies or limit our damages.

Other Third Parties

CHARTERED Life retains the right to share non-personally identifiable information with third parties for business purposes, to assess Website traffic, patterns and other such purposes. CHARTERED Life also retains the right to share non-personally identifiable information to comply with applicable legal and regulatory processes, or to protect and defend the rights and interests of CHARTERED Life and its affiliates and/or other Users or to enforce the terms and conditions which are binding on all Users of the Website.

Your usage of the website would also imply your acceptance of the aforesaid terms.

5. Where will the collected data be processed?

Your personal data may be processed both inside and outside of the India's geographic area by the parties specified above, subject always to contractual restrictions regarding confidentiality and security in line with applicable data protection laws and regulations. We will not disclose your personal data to parties who are not authorized to process them.

Whenever we transfer your personal data for processing outside of the India, we will do so on the basis of the binding agreements governed by CHARTERED Life wherein we will take steps to ensure that the transfer of your personal data receives an adequate level of protection as it does within the organization.

6. Where are your rights in respect of your personal data?

Where permitted by applicable law or regulation, you have the right to:

- Access your personal data held about you and to learn the origin of the data, the purposes and means of the processing, the details of the data controller(s), the data processor(s) and the parties to whom the data may be disclosed;
- Withdraw your consent at any time where your personal data is processed with your consent;
- Update and correct your personal data so that it is accurate;
- Delete your personal data from our records if it is no longer needed for the purposes indicated above;
- Restrict the processing of your personal data in certain circumstances, e.g. where you have contested the accuracy of your personal data, for the period enabling us to verify its accuracy;
- Obtain your personal data in an electronic format;
- File a complaint with us and/or the relevant data protection authority; and

- Object to us processing your personal data, or tell us to stop processing it (including for purposes of direct marketing).

7. Personal Information of beneficiaries/dependents/other individuals

If you provide Personal Information of beneficiaries/dependents/other individuals to CHARTERED Life, you agree:

(a) to inform the individual about the content of this Privacy Policy, and any other applicable CHARTERED Life Privacy Notice provided to you; and

(b) to obtain any legally-required consent of Personal Information about the individual in accordance with this Privacy Policy and other Privacy Notice.

8. How long do we keep the information?

We won't keep your personal information for longer than is necessary for the purpose for which it was collected and only for as long as required or permitted by law and regulations.

We take appropriate steps to ensure that we process and retain information about you based on the following logic:

- At least the duration for which the information is used to provide you with a service
- As required under law, a contract, or with regard to our statutory obligations
- As per the Company policies approved by Board
- Only for as long as is necessary for the purpose for which it was collected, is processed, or longer if required under any contract, by applicable regulation, or for statistical purposes, subject to appropriate safeguards.

9. Communication

CHARTERED Life retains the right to communicate with you (via e-mail, SMS, push notifications, postal service / courier or mobile messaging services or any other digital properties) when you have agreed to receive such communication or where operational or regulatory requirements require Us to do so. CHARTERED Life further retains its right to communicate through third party vendors. You shall have the option to unsubscribe to receive such email communication.

10. Policy Changes

The Website may amend or modify, this Privacy Policy including replacing this Privacy Policy with a new policy, at any time at the sole discretion of CHARTERED Life. Notice of material changes to this Privacy Policy will be posted on the Website. Revised Privacy Policy/amendments thereto shall be effective from the date indicated therein. Users are requested to periodically check the terms and conditions under this Privacy Policy from time to time. CHARTERED Life shall not in any circumstance be held liable for such lapses on the part of the Users.

11. Warranty Disclaimer

Information, content and materials provided on this Website are on an “As Is” basis and CHARTERED Life does not make any express or implied representation or warranty regarding the accuracy or completeness of the same.

12. Contact Information

In case you require any further clarifications on the content of this policy or terms of use, please contact

Data Protection Officer

CHARTERED Life Insurance Company

mail@chartereditbd.com

Registered & Corporate office:

CHARTERED Life Insurance Company Ltd.

Islam Tower (8th Floor), 464/H, D.I.T Road, West Rampura, Dhaka-1219.