

Privacy Policy

INTRODUCTION

CEYLINCO LIFE INSURANCE LIMITED, bearing registration number PB5183 and having its registered office at No. 106, Havelock Road, Colombo – 05 in the Republic of Sri Lanka (hereinafter referred to as "CEYLINCO LIFE INSURANCE LIMITED" which term of expression as herein used shall mean and include the said CEYLINCO LIFE INSURANCE LIMITED its successors and permitted assigns) are committed to protect your privacy and have taken reasonable steps to protect the confidentiality of the Personal Information you have furnished to us and its transmission through our Customer Portal.

In the process of you using this Customer Portal or availing of the existing or future services or Facility provided by the Customer Portal, you may be required to furnish information, personal or otherwise, relating to you, including information that is of a confidential nature (all such information being part of " **Personal Information**" as defined herein). We protect the data security of our customers and potential customers by complying with all relevant local laws and ensure compliance by our staff with strict standards of security and confidentiality.

This statement provides you with notice as to why your personal data is collected, how it is intended to be used, to whom your personal data may be transferred to, how to access, review and amend your personal data (if its possible) and our policies on direct marketing and the use of cookies (as applicable). By using this Customer Portal, you are accepting the practices and policies in this privacy statement. If you object to any practices and policies in this statement, please do not use this Customer Portal to submit your personal information to CEYLINCO LIFE INSURANCE LIMITED.

WHY WE NEED TO COLLECT PERSONAL INFORMATION

Personal data is collected for the following purposes:

- to process, administer, implement and effect the requests or transactions contemplated by the forms available on our Customer Portal or any other documents you may submit to us from time to time;
- to communicate with you including to send you administrative communications about any account you may have with us or about future changes to this privacy statement;
- for statistical or actuarial research undertaken by CEYLINCO LIFE INSURANCE LIMITED, the financial services industry or our respective regulators;
- for data matching, internal business and administrative purposes;
- to assist in law enforcement purposes, investigations by police or other government or regulatory authorities and to meet requirements imposed by applicable laws and regulations or other obligations committed to government or regulatory authorities;

- to personalise the appearance of our Customer Portals, provide recommendations of relevant products and provide targeted advertising on our Customer Portal or through other channels;
- other purposes as notified at the time of collection; and
- other purposes directly or indirectly relating to any of the above.

By providing your personal information to us, you accept that CEYLINCO LIFE INSURANCE LIMITED may retain your information for as long as necessary, to fulfill the purpose(s) for which it is collected in compliance with applicable laws and regulations. CEYLINCO LIFE INSURANCE LIMITED applies reasonable security measures to prevent unauthorised or accidental access, processing, erasure, loss or use including limiting physical access to data within CEYLINCO LIFE INSURANCE LIMITED's systems and encryption of sensitive data when transferring such data. Reasonable steps will be taken to delete or destroy the information when it is no longer necessary for any of the purpose above.

METHOD OF COLLECTING DATA

We will collect and store any information you enter on our Customer Portal.

EXTERNAL LINKS

If any part of this Customer Portal contains links to other Customer Portals, those sites may not operate under this privacy statement. You are advised to check the privacy statements on those Customer Portals to understand their policies on the collection, usage, transferal and disclosure of personal data.

AMENDMENTS TO THIS PRIVACY STATEMENT

CEYLINCO LIFE INSURANCE LIMITED reserves the right, at any time and without notice, to add to, change, update or modify this privacy statement, simply by notifying you of such change, update or modification. If we decide to change our personal data policy, those changes will be notified on our Customer Portal so that you are always aware of what information we collect, how we use the information and under what circumstances the information is disclosed. Any such change, update or modification will be effective immediately upon posting.

DISCLOSURE OF INFORMATION TO THIRD PARTIES

Personal data will be kept confidential but may, where permitted by law and where such disclosure is necessary to satisfy the purpose or a directly related purpose for which the personal data was collected.

- any person authorised to act as an agent of CEYLINCO LIFE INSURANCE LIMITED in relation to the distribution of products and services offered by CEYLINCO LIFE INSURANCE LIMITED;
- any agent, contractor or third party service provider (within or outside CEYLINCO LIFE INSURANCE LIMITED) who provides administration, data processing, telecommunications, computer, payment, debt collection or securities clearing, technology outsourcing, call centre services, mailing and printing services in connection with the operation of CEYLINCO LIFE INSURANCE LIMITED's business and CEYLINCO LIFE INSURANCE LIMITED's provision of services to you;
- any member company of CEYLINCO LIFE INSURANCE LIMITED in relation to the provision or marketing of insurance services;
- any agent, contractor or third party service provider (within or outside CEYLINCO LIFE INSURANCE LIMITED) including companies that help deliver our services, such as reinsurance companies, investment management companies, claims investigation companies, industry associations or federations;
- other companies that help gather your information or communicate with you, such as research companies and ratings agencies, in order to enhance the services we provide to you; and
- government or regulatory bodies or any person to whom an CEYLINCO LIFE INSURANCE LIMITED company must disclose data: (a) under a legal and/or regulatory obligation in that jurisdiction applicable to that particular CEYLINCO LIFE INSURANCE LIMITED; or (b) pursuant to an agreement between the CEYLINCO LIFE INSURANCE LIMITED and the relevant government, regulatory body or other person.

From time to time, we may purchase a business or sell one or more of our businesses (or portions thereof) or change the structure, nature or legal form and where permitted by law your personal data may be transferred or disclosed as a part of the purchase or sale or a proposed purchase or sale. In the event that we purchase a business, the personal data received with that business would be treated in accordance with this privacy statement, if it is practicable and permissible to do so.

Where permitted by law, your personal data may be provided to any of the above parties who may be located in Sri Lanka or outside of Sri Lanka. Your information may be transferred to, stored, and processed in Sri Lanka or any other jurisdictions where any CEYLINCO LIFE INSURANCE LIMITED company is located, or jurisdictions where a third party contractor is located or from which the third party contractor provides us services. By providing us with your personal information or using our services or our Customer Portal or applications, you consent

to the transfer of such information outside your jurisdiction to our facilities or to those third parties with whom we share it as described above.

Further CEYLINCO LIFE INSURANCE LIMITED undertakes not to disclose, except as otherwise provided, the Personal Information provided by you to any person, unless such action is necessary to:

- Conform to legal requirements or comply with legal process;
- Protect and defend CEYLINCO LIFE INSURANCE LIMITED 's rights, interests or property;
- Enforce the terms and conditions of the products or services or Terms and Conditions; or
- Act to protect the interests of CEYLINCO LIFE INSURANCE LIMITED, or its members, constituents or of other persons.

We may also use Your Personal Information for the purposes of providing You with any services to which You subscribe, and any service-related activities such as collecting subscription fees from You for those services, and notifying You 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, Assignees and contractors of CEYLINCO LIFE INSURANCE LIMITED and their sub-contractors, but such Advisors, Assignees, contractors, and sub-contractors will be required to agree to use the information obtained from us only for these purposes.

We may, and are authorized to, share/part with all Personal Information related to the details and transaction history of the Customers to our Affiliates / banks / financial institutions / credit bureaus / agencies / participation in any telecommunication or electronic clearing network as may be required by law, customary practice, credit reporting, statistical analysis and credit scoring, verification or risk management and You shall not hold CEYLINCO LIFE INSURANCE LIMITED liable for use or disclosure of Personal Information.

LIMITATION OF LIABILITY

This Customer Portal is for general information purposes only. While we use reasonable efforts to ensure the accuracy of the information on this Customer Portal, CEYLINCO LIFE INSURANCE LIMITED does not warrant its absolute accuracy or accept any liability for any loss or damage resulting from any inaccuracy or omission. Without prior permission from CEYLINCO LIFE INSURANCE LIMITED, no information contained on this Customer Portal may be copied (except for personal use), or redistributed.

CEYLINCO LIFE INSURANCE LIMITED recognizes its responsibilities in relation to the collection, holding, processing or use of personal data. The provision of your personal data is voluntary. You may choose not to provide us with the requested data,

but failure to do so may inhibit our ability to do business with or provide services to you. CEYLINCO LIFE INSURANCE LIMITED will not collect any information that identifies you personally through this Customer Portal unless and until you buy our products or services, register as a member, or submit personal information for job application purposes.(are they correct)

This Customer Portal and our social media platforms are not intended for persons in jurisdictions that restrict the distribution of information by us or use of such social media platforms. If this is applicable to you, we would advise you to inform yourself about and observe the relevant restrictions and CEYLINCO LIFE INSURANCE LIMITED does not accept liability in this respect.

The data in the Customer Portal cannot be used in a court of law and the information has to be originated from the original policy documents/statements provided by CEYLINCO LIFE INSURANCE LIMITED.

CUSTOMER RESPONSIBILITIES.

You are urged to keep the Personal Information current so as to ensure that the services and Facility remain relevant and reach you.

You shall not disclose to any person, in any manner whatsoever, any information relating to CEYLINCO LIFE INSURANCE LIMITED or its Affiliates of a confidential nature obtained in the course of availing the Facility or use of Customer Portal. Failure to comply with this obligation shall be deemed a serious breach of the terms herein and shall entitle CEYLINCO LIFE INSURANCE LIMITED or its Affiliates to terminate the services or Facility, without prejudice to any damages, to which you may be entitled to or can access otherwise.

You have the right to:

- verify whether CEYLINCO LIFE INSURANCE LIMITED holds any personal data about you and to access any such data;
- require CEYLINCO LIFE INSURANCE LIMITED to correct any personal data relating to you which is inaccurate; and
- Enquire about CEYLINCO LIFE INSURANCE LIMITED's policies and practices in relation to personal data.