

Privacy Policy for Business Partners

MSIG Insurance (Thailand) Public Company Limited (“MSIG”) always attaches importance to the privacy and security of the personal data of business partners, which including non-life insurance broker and related persons of business partner or non-life insurance broker (which is referred to as “the Data Subject” in this Privacy Policy). MSIG therefore, establishes this Privacy Policy for the Data Subject to acknowledge MSIG’s Privacy Policy (“Privacy Policy”) according to the Personal Data Protection Act B.E. 2562 (“PDPA”), and applicable laws and regulations. Under this Privacy Policy, the Data subject will be notified of the collection, use and disclosure of personal data by MSIG, source of personal data collected by MSIG, purpose of the processing of personal data, disclosure of personal data, transfer of personal data to foreign countries, retention periods, the use of personal data for the original purpose, the Information Technology system and personal data security, the rights of the Data Subject, privacy policy updates, and MSIG’s Data Protection Officer (DPO) contact.

1. Definition

"Personal Data" means any information relating to an individual that makes it possible to identify the owner of personal data, whether directly or indirectly.

"Sensitive Personal Data" means the information as defined under Section 26 of PDPA, which includes data relating to race, ethnicity, political opinions, beliefs in cults, religions, or philosophies, sexual behavior, criminal records, health or disability information, labor union data, genetic information, biological information, or any other information that similarly affects the owner of personal data as required by law.

"Personal Data Protection Law" means: The Personal Data Protection Act B.E. 2562 including its subordinate regulations, and any other laws relating to personal data protection that are currently in force and as amended from time to time.

"Group Companies" means: MS&AD Insurance Group Holdings, Inc., Mitsui Sumitomo Insurance Co., Ltd., and their affiliated companies and subsidiaries.

2. Collect, Use and Disclosure of Personal Data by MSIG

2.1 In the event that the Data subject acts on their own behalf

- Personally Identifiable Information such as name address or other contact details, sex, age, nationality, marital status, date of birth, details Passport/ID card number Information of family members, or those who are under the care of job applicants and photos, etc.
- Information about the qualifications, skills and work history such as school/university diploma, study history, academic or language tests, occupational or professional license (e.g., Non-life insurance agent/broker license), certificate and supporting documents, etc.
- Information about the job application such as resume, job interview information and evidence or supporting documents, etc.



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- Basic details such as the Data subject's workplace, non-life insurance broker license number, details of the supervisory unit, position, line of command, terms and conditions of being a non-life insurance broker, etc.
- Performance history including performance appraisals, awards, achievements, complaint history, record of investigation, suspension of non-life insurance broker contract, and disciplinary including inspection and risk assessment.
- Information about benefits and compensation such as details about gratuities and/or other benefits that the Data subject receives, bank account number
- History of bankruptcy, money laundering, or terrorist financing
- In the event that the Data Subject provides a copy of their identification card that contains sensitive personal data, such as religion or blood type, MSIG generally does not intend to collect such data and therefore requests the data subject to redact such information before submitting the document. If the data subject does not do so, MSIG may redact such information and reserves the right to deem that MSIG has not collected any sensitive personal data. Any document with such redactions shall be considered valid and legally enforceable in all respects.

2.2 In the event that the Data subject acts on behalf or for the corporate entity of the Data subject

In the event that MSIG's business partners is a corporate entity, MSIG may process the personal data of the Data subject as an employee, contractor or person authorized person to act on behalf of the corporate entity as follows.

- Personally Identifiable Information such as first name, last name, address, household registration, current address home, mobile phone number, email, passport number or ID card number.
- Information of the Data subject appearing in the corporate entity's documents such as company affidavit, list of shareholders or any other legal entity document containing personal data of the Data subject
- History of bankruptcy, money laundering, or terrorist financing, criminal record etc.
- Any other information that MSIG request from the corporate entity of the Data subject or from the Data subject for entering into a contract, services or any other related actions as MSIG has notified or requested to the Data subject.

if the Data subject is involved in the offering of insurance policy or acting as a non-life insurance broker, MSIG will also process the personal data of Data subject as detailed in 2.1 as well.

In the event that MSIG is necessary to collect personal information of the Data subject for entering into contracts, performance of the contract, or the performance of duties under the law, if the employee does not provide such necessarily personal information for the operation of MSIG. MSIG may not be able to perform the objectives stated in this Privacy Policy or provide welfare or full service to employees or employees may not be able to use benefits or the services of MSIG properly or may affect compliance with the applicable law and regulations.

When the Data Subject provides any personal data relating to third parties to MSIG (such third parties include but are not limited to family members, relatives, or referral person), the Data Subject must comply with the laws governing the protection of personal data. Whether seeking consent or notifying third parties of this Privacy Policy on behalf of MSIG, the Data Subject represents and guarantees the



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accuracy of the personal data, as well as ensuring and guaranteeing that the Data Subject has fully informed such person about the details of this Privacy Policy.

3. Source of Personal Data Collected by MSIG

In general, MSIG collects personal data directly from the Data Subject, but in some cases MSIG may obtain the personal data from other sources or another person such as person who recommends the Data subjects to MSIG, public sources, industrial business resources or commercial resources depending on the case, in such case MSIG will ensure compliance with the PDPA.

4. Purpose of Processing of Personal Data

MSIG will process personal data only where it is necessary or where there is a valid legal basis for such processing. This includes processing personal data for purposes relating to entering into or performing a contract, acting in the legitimate interests of MSIG, conducting analyses and compiling statistics, complying with applicable laws, or carrying out other necessary actions in accordance with the requirements prescribed by law.

If the Data Subject is unable to provide the necessary, complete, and sufficient personal data or sensitive personal data required for legal compliance, contract performance, or actions necessary for entering into a contract with the MSIG, MSIG may be unable to perform the insurance contract or may be unable to process certain or all requests.

- The purpose of the processing of personal data are provide below:for entering into the contracts with the Data subjects and for the performance of the rights and duties under the contract between MSIG and the Data subjects.
- In case the Data subjects act as a non-life insurance broker, the personal data of the Data subjects will be used for the purpose of non-life insurance brokerage business management, including but not limited to; manpower planning, benefit payment, compensation, incentive offer, reward, performance assessment, reporting, or internal audit, data analysis, various sales competitions, communication, announcement, taking a survey, statistics, review complaints and the issue of misconduct, or as part of a disciplinary, ability to work, any information requests other by the government for whatever reason, as well as for the operation of group companies including but not limited to; prepare information about insurance broker, insurance transactions, reference and history check by any member of group companies or another person, avoiding conflicts of interest or avoid the tendency to conflict of interests, and reviewed by any member of group companies. In addition, the personal data of Data subject may also be used for the compliance with regulator both domestic and foreign (depending on the case).
- for compliance with laws, which including but not limited to announcements, regulations, and orders of government bodies and relevant government officials
- for the operation as necessary for the legitimate interests of MSIG, including for the establishment, use, argue, or proceed legal rights of MSIG, verification and confirmation of the Data subjects, background and during the contract check, and such details may be reviewed during the contract period, or for contact and MSIG's business operations throughout the period of the business relationship with the Data subjects.
- To support the supervision and promotion of the insurance business as specified by the OIC and in accordance with the laws of the Non-Life Insurance business. This includes the Privacy Policy of the OIC (please read more about the OIC's Privacy Policy at www.oic.or.th).

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- for analysis and statistics such as market research, advanced data analysis, and conducting statistical or actuarial research, reports, or performance appraisals by MSIG, group companies, representatives and business partners of MSIG or relevant regulatory bodies.
- MSIG will not process sensitive personal data without the explicit consent of the data subject, unless permitted under the legal requirements, including the following circumstances:
 - To prevent or suppress danger to the life, body, or health of a person where the data subject is unable to give consent for any reason;
 - where the data has been made public with the explicit consent of the data subject;
 - where it is necessary for the establishment, compliance, or exercise of legal claims, or for the defense of legal claims;
 - where it is necessary for compliance with the law to achieve the purposes prescribed by legal requirements.
- For other actions as necessary
For necessary actions relating to any of the above purposes, unless applicable laws and regulations, including the PDPA, allow otherwise, if MSIG wishes to use the personal data of the Data subject for any purpose other than those specified in this Privacy Policy or in addition to the purposes directly related to this Privacy Policy, MSIG will notify and request the consent from the Data Subject.

5. Disclosure of Personal Information

Under the rules of Personal Data Protection Law, MSIG may disclose the personal data of the Data subject to the following parties:

- Group companies, whether located domestically or overseas.
- Non-life insurance agent/broker
- Professional consultants both internal and external such as legal advisers, auditors or other advisors.
- Service providers or its representatives (including sub-contractor) such as payment services, technology services, cloud services, contractor recruitment services document storage services, data logging services, document scanning services, postal services, publishing services, parcel delivery services by the courier, data analysis services, marketing services, research services, or other services related to MSIG's business operations.
- Organization related to insurance business such as Office of Insurance Commission, Thai General Insurance Association or the Federation of Thai Industries
- Law enforcement agencies, committees established in accordance with the laws, government agencies or regulatory bodies, dispute resolution authorities, or any other person in Thailand, which MSIG or its group companies must (i) disclose information due to legal obligations and/ or compliance with laws and regulations in Thailand, and may include government agencies in the countries where the group companies are located, or (ii) due to the agreements or policies between MSIG, group companies and the state, regulatory authorities or other related parties.
- The person who enters into a transaction or will enter into a transaction with MSIG when the personal data of the Data subject may be part of the purchase or sale, or part of the offering or selling of MSIG business (if any).
- Any person or entity which the Data Subject consents to disclose the personal data to that person or entity e.g., provident fund, social security fund.
- Any person or entity authorized by applicable laws and regulations.

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6. Transfer of personal data to foreign countries

MSIG may be required to send or transfer personal data of the Data Subject to group companies; or to other recipients located abroad as part of MSIG's normal business practices the transmission or transfer of such personal data is subject to contractual requirements relating to the confidentiality and security of personal data in accordance with laws and regulations regarding the protection of personal data. In the event that MSIG sends or transfers personal data of the Data Subject to a foreign country, MSIG shall comply with the Binding Corporate Rules approved by the Personal Data Protection Committee ("PDPC") (if any) or personal data protection standards, which determine appropriate measures to protect personal data sent or transferred abroad (depending on the case).

7. Retention period

MSIG will retain the personal data for no more than 10 years from the end of the service contract or end of the legal relationship (depending on the case) unless the law requires MSIG to retain personal data longer than the specified period of time. MSIG may continue to retain personal data of Data subject if necessary, in order to take any action under applicable laws, such as the Establishment of legal claims, compliance or the exercise of legal claims or raising the defense of legal claims. MSIG will delete or destroy personal data or make it anonymized when it is no longer needed or the end of the above mentioned period.

8. Use of personal data for the original purpose

MSIG is entitled to continue collecting and using the personal data of the Data Subject, which has previously been collected by MSIG before the effectiveness of the PDPA in relation to the collection, use and disclosure of personal data, in accordance with its original purposes. If the Data Subject does not wish MSIG to continue collecting and using his/her personal data, the Data Subject may notify MSIG to withdraw his/her consent by contacted MSIG's Data Protection Officer (DPO) at any time. (Please see more details on MSIG's Personal Data Protection Officer Contact in Article 12).

9. Information Technology System and Personal Data Security

MSIG has information security measures in place and strictly enforces the Information Security ("IS") policy to ensure the safeguard of personal data. The executives, employees, agents and third parties who receive information from MSIG must comply with MSIG's IS policy, which is regularly reviewed in order to ensure that the information technology system is effective in maintaining appropriate security, as well as setting measures to prevent personal information from being stolen or violated, such as determining the access rights to personal data on necessity basis, installation of computer anti-virus software and fraudulent emails (phishing mails), incorporated confidentiality clause in the agreements so that the contract parties will not use or disclose personal data out-of-scope or without authority, including establishing a personal data breach notification process and monitoring system for deleting or destroying personal data as required by law.

10. Rights of the Data Subject

The Data subjects can exercise their rights under the PDPA as follows:

- To withdraw or revoke consent at any time; provide that such withdrawal of consent shall not affect the collection, use, or disclosure of personal data that was lawfully carried out based on consent previously given by the data subject.
- Request to access, obtain a copy, or disclosure of the sources of personal data that the Data Subject does not give consent.
- Obtain personal data of the Data Subject or request to send or transfer their personal data to another data controller, where MSIG has made such personal data available in a format that is readable or usable by automatic tools or devices and can be used or disclosed by automated means;
- Object to the processing of personal data in the following cases:
 - If personal data is collected without consent according to the public interest or the legitimate interests under Section 24 (4) or (5) of the PDPA, unless MSIG can prove that there are significant legitimate grounds or is intended to establish a legal claim, compliance or the exercise of legal claims or raising the defense of legal claims.
 - Processing of personal data for direct marketing purposes.
 - Processing of personal data for the purposes of scientific, historical, or statistical research, unless it is necessary for MSIG's public interest.
- Request to delete or destroy or anonymize the personal data collected by MSIG in accordance with the criteria required by the PDPA.
- Request to restrict the processing of personal data in accordance with the criteria required by the PDPA.
- Request to correct any personal data of the Data Subject to be accurate, current, complete and not misleading. If MSIG is unable to do so, the Data Subject has the right to request to record such request and the reasons in accordance with the criteria required by the PDPA.

MSIG reserves the right to consider the request to exercise the rights of the Data Subject as appropriate and in accordance with the criteria required by laws, however, the Data Subject may need to bear the reasonable costs for the requests.

In addition to the rights of the Data Subject as stated above, the Data Subject also has the right to lodge a complaint regarding breach or non-compliance of Personal Data Protection Law to the PDPC in accordance with the criteria required by the PDPA.

11. Privacy Policy Update

MSIG will review and update the Privacy Policy to ensure that the personal data is protected under the PDPA, laws and regulations relating to the protection of personal data. MSIG will announce the latest Privacy Policy on MSIG's website.

12. MSIG's Data Protection Officer (DPO) Contact

For any enquiry about this Privacy Policy, please contact MSIG's Data Protection Officer as follows:

- **Email** dpo@th.msig-asia.com
- **Postal mail** MSIG's Data Protection Officer (MSIG's DPO)
MSIG Insurance (Thailand) Public Company Limited, 15th Floor,
1908 MSIG Building, New Phetchaburi Road, Bang Kapi, Huai Khwang,
Bangkok 10310

If the Data Subject wishes to exercise the rights of the Data Subject under this Privacy Policy, please download, and fill in the form "Requesting the Exercise of Data subject's Right", posted on MSIG's website and submit it to MSIG's DPO.

This Privacy Policy was updated and announced on 23rd February 2026.