AIA VITALITY AND YOUR DATA

AIA Vitality

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Why does AIA Vitality collect your Personal Information¹?

AIA Australia collects your Personal Information so that we can administer your AIA Vitality membership and offer you access to AIA Vitality member associated benefits.

For example:

- · Discounts on your insurance premium
- · Discounts on Partner products
- Allocating AIA Vitality Points
- Vouchers for Partner products and services

Is my data secure? Where does my Personal Information go and who can see it?

AIA Australia takes Information Security seriously and has processes and secured systems in place to protect your Personal Information. Your Personal Information is stored in secure AIA Australia data centres in Australia, Hong Kong and by approved third party service providers².

Your Personal Information can only be accessed by authorised AIA staff to help you answer specific questions you may have about your AIA Vitality membership, or to send you emails about how assessments, benefits and rewards in the program may specifically relate to you and your membership.

Where is my health data stored and who can see it?

The health information that you choose to share (via the AIA Vitality website, AIA Vitality app or via a Partner Heath Provider) is stored in the AIA Vitality database in Hong Kong. It is used to calculate your Points and Status and it is accessible by authorised AIA Australia staff for membership services. It is not used by AIA Australia for insurance claims

or underwriting purposes or shared with any third parties in a personally identifiable format.

Examples of health data are:

- Measurable health data- BMI, blood pressure etc.
- Data submitted via the AIA Vitality Health Check form³.

What about my fitness and activity data?

When you choose to pair a fitness device or app with your AIA Vitality membership, you can manage how the following information is shared with AIA Australia:

- · Steps and workouts
- Heart rate
- Food
- Sleep
- Mindfulness minutes

You must share the data with AIA Australia to be able to earn Points for AIA Vitality activities.

This information is stored on the Vitality Device Platform hosted in Amazon cloud storage in Virginia, United States. It is used to apply activity-based points however it is not stored with your Personal Information. You cannot be identified by this data. This information is accessible by Vitality Group International, Inc. and certain approved sub-processors in South Africa to enable them to resolve issues with your fitness device and activity data. The aggregated data may also be used for reporting, scientific and product research purposes.

What about my bank details?

Some AIA Vitality benefits and rewards have a cash payment⁴ or cashback component paid directly to a nominated bank account. If you choose to utilise these benefits and rewards, you will need to ensure your bank account details are always kept up to date so payments are not delayed. Only one nominated bank account is permitted per AIA Vitality

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membership, however you can update this in your AIA Vitality account.

Your bank account details will be displayed differently depending on if you're accessing your membership via the AIA Vitality website or the AIA Vitality app.

AIA Vitality website: The details are partially masked and you'll be able to change the account details at any time. Bank account details (Name, Account Number, BSB, Bank name) are stored in the AIA Vitality Member database located in Australia.

AIA Vitality app: The details are partially masked. To make any changes to your account details, you'll be prompted to enter your AIA Vitality password. Bank account details (Name, Account Number, BSB, Bank name) are stored in the AIA Vitality Member database located in Australia.

What types of data are stored in each country?

| Where | Australia | Hong Kong | USA |
|---------------------------|---|---|---|
| Data category | Personally identifiable information (PII) | Personally identifiable information (PII) ⁵ | Non-personally identifiable information (Non-PII) |
| What | Name | Name | Detailed steps, workout, food, sleep and mindfulness data |
| | Email | Email | |
| | Date of birth | Date of birth | |
| | Points balance | Measurable heath data | |
| | Status level | Activity data | |
| | Health check document images | Points balance | |
| | Bank details | Status level | |
| Who can access your data? | AIA Australia | AIA Australia | Vitality Group International, Inc |

Data shared with AIA Vitality Partners for benefit eligibility, activation and fulfillment

| Who | Gym partners: | Device partners: | Shopping partner: | eGift card provider: |
|------------------|--|--|--|--|
| | Anytime Fitness, Virgin Active | Fitbit, Garmin | Jaggad | Digital Glue (Hoyts and endota) |
| Data category | Personally identifiable information (PII) | Personally identifiable information (PII) | Personally identifiable information (PII) | Personally identifiable information (PII) |
| What | Name | Name | Name | Name |
| | Email | Email | Email | Email |
| | Date of birth | Date of birth | Date of birth | Date of birth |
| | Status level | Status level | Status level | Status level |
| | Address | Address | Address | Address |
| | | | | |

Other AIA Vitality partners/compatible fitness apps will require you to provide personal details in order to participate/access their services.

Third party partners and providers may be involved in the provision of other benefits and rewards through the AIA Vitality program from time to time.

This document is to provide an overview only. For further information about how AIA Australia handles personal information, please review the most up to date full version of the AIA Australia Group Privacy Policy on AIA Australia website at www.aia.com.au, as updated from time to time (AIA Australia Privacy Policy) and the AIA Vitality Terms and Conditions available at www.aia.com.au.

¹ Personal information is information that can be used to identify an individual such as name, address, phone number; or about an individual who is reasonably identifiable.

² Approved third party providers who have access to your data includes the partners and providers of benefits and activities that you choose to participate in under the AIA Vitality program.

³ Images of all forms (including those which may identify you) that are uploaded are stored securely in Australia.

⁴ Cash rewards earned as Active Benefits or Shopping Rewards are only able to be paid into a valid Commonwealth Bank account.

⁵ Unless we have agreed otherwise with the distributor of your AIA Vitality Membership, the trustee or administrator of your superannuation fund, or your representative or intermediary (such as your employer).