

GENERAL PRIVACY NOTICE

This General Privacy Notice is issued by American Life Insurance Company, Bangladesh branch (“MetLife”, “we”, “our”, “us”).

As part of MetLife’s day-to-day business, we may collect Personal Information relating to our policyholders, insured persons, beneficiaries and third parties (collectively referred to as “you” or “your”). This General Privacy Notice sets out how we collect, handle, hold, use and disclose your Personal Information, and how you may access or correct your Personal Information. By visiting any of our websites, applying for, varying or using any of our products or services or providing us with your Personal Information, you agree to your Personal Information being collected, handled, held, used and disclosed as set out in this General Privacy Notice.

Your privacy is important to us, and we are committed to protecting your Personal Information. We will only collect and use your Personal Information for the purposes specified in this General Privacy Notice, any other purposes that you have consented to, or as otherwise permitted by the laws of Bangladesh.

In this General Privacy Notice, please note that:

- **“MetLife Group”** means MetLife, Inc. and its direct and indirect subsidiaries, affiliates and or related companies including but not limited to us.
- **“Personal information”** means any information which relates to an identified or identifiable individual. Your Personal Information may include your full name, address, date of birth, occupation, contact details, identity card information, nationality, details of your account(s), the type of products and/or services subscribed to and such other necessary information regarding yourself and your transaction(s).
- **“Sensitive Personal Information”** means a category of Personal Information involving particular matters such as your financial or commercial data, genetic data, health, religious beliefs, criminal history; etc.

1. The Kinds of Personal Information We Collect and How We Collect Them

We collect the Personal Information that we reasonably need to provide you with the products, services or other assistance you have requested from us (including administering your insurance and managing your claims). Such information will generally include your full name, address, date of birth and contact information (such as your phone number or email address). We may also collect other information required to provide you with our products, services or other assistance including your gender, employment details, financial information, data related to physical attributes (for example, your weight and height) and certain Sensitive Personal Information (such as your medical or criminal history).

We may collect your Personal Information in various ways including from the following sources:

- a. information provided by you in application forms when applying for our products or services, when transacting on your insurance policy, when using our online or electronic services, when taking part in customer surveys, competitions and promotions.
- b. your verbal, written and/or electronic communications with us or our Authorized Agents (including our Financial Associates, Unit Managers and Branch Managers).

- c. third parties connected with you, such as your employer, joint policy owner, other partners in your partnership, or through our corporate customers or corporate security providers where you are a director, shareholder, officer or authorized signatory;
- d. analysis and research on the way you use and manage your insurance policy(ies) with us;
- e. your access and use of our services, transactions you make and payments effected through your insurance policy(ies);
- f. images captured by closed circuit television (CCTV) cameras at our branches and office premises or third-party premises, when you visit our branches or office premises or our agency offices;
- g. credit reporting agencies and publicly available sources such as through searches at relevant government authorities or agencies or your profiles on websites; and/or
- h. any other sources which you have given your consent to disclose information relating to you and/or where not otherwise restricted.

When you provide Personal Information related to third parties to us, such as your next of kin or nominated beneficiaries, you confirm that you have obtained their consent or are otherwise entitled to provide their Personal Information to us.

You do not have to provide us with your Personal Information but, if you do not do so, we may not be able to provide you with our products, services or other assistance. For example, we may be unable to issue you with an insurance policy or we may be unable to administer your insurance claim.

In some cases, when using our products, we record statistical information, in order to improve the experience of using it, but the data collected will not identify you and will be treated anonymously.

2. How We Use Your Personal Information

If you are a customer or prospective customer, we may use your Personal Information for one or more of the following purposes:

- a. providing you with the assistance you requested in relation to our products and services, including assessing your eligibility or suitability for our products, verifying your identity, background, credit worthiness and financial standing, establishing the condition of your health, pricing your policy, issuing you with a policy, assessing and managing your claim, processing payments; etc.
- b. to notify you of more and up to-date information such as improvements and new features to the existing products and services, development of new products and services, competitions, promotions and offers from MetLife or third party business partners which may be of interest to you;
- c. manage and maintain your insurance policy(ies) through regular updates, consolidation and improving the accuracy of our records. In this manner we can respond to your enquiries, complaints and to generally resolve disputes quickly so that we can improve our business and your relationship with us;
- d. conduct research for analytical purposes, data mining and analyses of your transactions /use of products and services to better understand your current financial/investment position and future needs. We may also produce data, reports and statistics from time to time. However, such information will be aggregated so that your identity will remain confidential;
- e. comply with the requirements of any law and regulations binding on us such as conducting anti-money laundering checks, crime detection/prevention, prosecution, protection and security;

- f. enforcement of our rights to recover any debt owing to us, including transferring or assigning our rights, interests and obligations under any of your agreement with us;
- g. perform internal activities within MetLife such as audit, compliance, legal, human resource, finance, operation and risk management;
- h. outsourcing of business and back-room operations within MetLife;
- i. conduct satisfaction surveys and/or other surveys; and
- j. any other purpose(s) that is required or permitted by any law, regulations, standards, guidelines, code of practice and/or by relevant regulatory authorities.

Where necessary, we will seek your consent before using your Personal Information for a purpose other than those that are set out in this General Privacy Notice and/or in the terms of any of your agreement(s) with MetLife.

If you are not a customer or prospective customer (for example, if you are a medical practitioner, investigator, expert, or other third party), your Personal Information will be used for the purpose that such information was provided to us, unless you have consented to other uses or as otherwise permitted by law.

3. Disclosure Of Your Personal Information

As part of providing you with our products and services we may disclose certain Personal Information about you to the following third parties where appropriate:

- a. our agents and service providers who assist us in processing, administering, fulfilling transactions or providing services to you on our behalf, or to fulfill value added services that you have requested;
- b. our external professional advisors and consultants who provide services to us, for the purposes of our business, operational, legal and regulatory requirements;
- c. any person(s) authorized or appointed by you to give instructions to us on your behalf such as your agents, accountants, auditors, lawyers, financial advisers, brokers and intermediaries;
- d. any person(s) connected to the enforcement or preservation of any of our rights or transferring the rights, interests and obligations under your insurance policy(ies) with us;
- e. any third party(ies) arising from assignment of your insurance policy with us, sale of debts, acquisition or sale of any company within the MetLife Group. provided that the recipient uses your information for the same purpose(s) as it was originally supplied to us and/or used by us;
- f. other financial institution(s) for the purpose of fulfilling the transactions required by you;
- g. Insurance broker(s), re-insurers and in the event of default of a facility granted to you, to debt collection agencies;
- i. any competent authority(ies) and/or regulator(s) for the performance of their functions subject at all times to any laws (including regulations, standards, guidelines, and/or obligations) applicable to MetLife;
- j. other entities within the MetLife Group.

Some of the third parties or related entities that we disclose Personal Information to may be located outside of Bangladesh. If we transfer your Personal Information outside of Bangladesh, we will protect your Personal Information by taking all precautions required under Bangladesh law.

Otherwise, we will not disclose your information to others, except where:

- a. you have provided express consent for us to disclose your Personal Information;
- b. we are required or permitted to do so by law;
- c. we are required or authorized by any order of court, tribunal or authority, whether governmental or quasi-governmental with jurisdiction over MetLife

- d. we may transfer rights, interests and obligations under our agreement(s) with you; and/or
- e. we are required to meet our obligations to any relevant regulatory authorities.

Rest assured, that at all times, we will respect and protect the privacy and confidentiality of your Personal Information.

4. Security Of Your Personal Information

We place great importance in ensuring the security and confidentiality of your Personal Information and regularly review and implement up-to-date technical and organizational security measures when processing your Personal Information.

5. Retention Of Personal Information

Your Personal Information will be retained in compliance with this General Privacy Notice and /or the terms and conditions of your agreement(s) with MetLife for the duration of your relationship or for such period as may be necessary to protect the interest of MetLife and you. Such retention is also necessary as required by law and/or in accordance with our internal policies.

6. Your Rights To Access And Correct Personal Information

If you wish to access and/or make changes to your Personal Information, you can make a request by calling us at 16344 from 9:00 AM - 8:00 PM Sunday to Thursday (except Government Holidays) (International Dial-In: +8809666716344. There are other ways of reaching out to us in this regard which you will find in the following URL <https://www.metlife.com.bd/contact-us/>

Please note that we may withhold access to your Personal Information in certain situations required or permitted by law. Nevertheless, we will notify you of the reason(s) for not being able to accede to your request. We may also request for more documentary evidence to avoid incidence of fraud and/or inaccurate information.

In order to enable us to serve you better, we seek your assistance to continuously keep your Personal Information up to-date.

7. Revisions To The General Privacy Notice

This General Privacy Notice may be revised from time to time and if there is/are any revision(s), it will be posted on our website (URL <https://www.metlife.com.bd>) and/or other means of communication deemed suitable by us. However, any revision(s) will be in compliance with local laws and internal policies.

8. Enquiries/Complaints

If you have any enquiries or complaints concerning this General Privacy Notice, you may contact:
Customer Care

Tel. No. : 08000016344 (Toll-Free)- 9:00 AM - 8:00 PM Sunday to Thursday (except Government Holidays)

Mailing Address: MetLife Building, 18-20 Motijheel Commercial Area, Dhaka 1000, Bangladesh.

Updated: October 2023