

**Personal Data Privacy Policy for Employees, Personnel, Outsourced Employees,  
Student Interns, Scholarship Applicants, and Other Related Persons**

**Dhipaya Insurance Public Company Limited**

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Dhipaya Insurance Public Company Limited (the “**Company**”) is aware of the importance of privacy and its responsibilities relating to the collection, use, and disclosure of (“**processing**” or “**to process**”) your personal data. The Company, therefore, issues this Personal Data Privacy Policy (the “**Policy**”) to describe the details of the processing of your personal data as prescribed in the Personal Data Protection Act B.E. 2562 (2019) (the “**Personal Data Protection Act**”) as follows.

**1. Scope of Application**

This Policy applies to the employees or personnel of the Company, either on a permanent, temporary, or probationary basis, outsourced employees, student interns, scholarship applicants, and other related persons, it also applies to the processing of personal data of their related persons, for example, family members or guarantors of contracts as required by the Company.

**2. Definitions**

“**personal data**” means any information that can be used to identify a natural person, directly or indirectly, but shall not include, in particular, any information about deceased persons.

“**sensitive personal data**” means the personal data as specified in Section 26 of the Personal Data Protection Act, and other applicable laws and regulations, as well as personal data relating to racial or ethnic origin, political opinions, religious or philosophical beliefs, sexual behavior, criminal records, health data, disabilities, trade union information, genetic data, biometric data, or any other data that may affect the data subject in the same manner, as prescribed by the Committee.

“**Personal Data Protection Act**” means the Personal Data Protection Act B.E. 2562 (2019), including any notifications, rules, regulations, or secondary legislation issued by virtue of the Personal Data Protection Act, and any amendments thereto from time to time.

“**Committee**” means the Personal Data Protection Committee.

### 3. What type of personal data is collected?

The personal data that the Company may collect consists of the following:

#### **3.1 Personal data of the employees or personnel of the Company, outsourced employees, student interns, scholarship applicants, and other related persons.**

- (1) **Data that can be used to identify a natural person and general data of a person**, for example: names, surnames, dates of birth, ages, identification card numbers and other data on identification cards, signatures, photographs, weights, heights, places of birth, social security numbers;
- (2) **Contact information**, for example: email addresses, telephone numbers, registered addresses, contact addresses, Line ID, Facebook account;
- (3) **Other data obtained during the application process of employees or personnel, outsourced employees, student interns, the application process for scholarships, and other relevant data of related persons, namely:**
  - (3.1) Data concerning qualifications and work experience, for example: educational background, educational institutions, current occupation, training, relevant certificates, for example: professional licenses;
  - (3.2) Data concerning your competencies, for example: language literacy, computer literacy, talents, and other skills or knowledge that you provide in your job applications and supporting documents;
  - (3.3) Other data that appears on supporting documents of job applications, for example: data that you willingly provide in your job applications or resumes, military service record, or ordination record;
  - (3.4) Personal data of other persons that may be related to you, for example: personal data of your acquaintances who work for the Company, personal data of contact persons in the case of emergency, personal data of persons provided in job applications for reference checks, or personal data of your supervisors. The general data of those persons is, for example: names, surnames, telephone numbers, relationship with the job applicants, occupations, positions, work addresses;
  - (3.5) Other data that you have provided to the Company or has been collected by the Company during the application process of employees or personnel, outsourced employees, student interns, and the application process for scholarships;

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- (4) **Personal data collected by the Company at the time of the entering into contracts with the Company**, namely, any data appears on contracts or documents at the time of entering of contracts with the Company;
- (5) **Personal data collected by the Company while being employees or personnel of the Company, outsourced employees, student interns, applications for scholarships and personal data of related persons, for example:**
  - (5.1) General data, for example: employee numbers, job positions, job descriptions, chains of command, working hours, employment regulations and conditions, business emails, telephone numbers, data concerning educational backgrounds, educational degrees, educational institutions, current occupations, trainings, scholarship records and work experience, language literacy, computer literacy, talents, and other skills or knowledge or documents supporting a scholarship application;
  - (5.2) Data concerning benefits and wages, for example, photocopies of bank passbooks, account names, account numbers, details of payments of salaries and other benefits, social security, provident funds, taxes, and data of third persons who are the beneficiaries of your fringe benefits, for example, insurance;
  - (5.3) Records of performance, for example, records of work attendance, evaluation, responses, data concerning work rules or complaints, records of annual leaves, records of sick leaves or absence from work;
  - (5.4) Data concerning trainings, participation of activities, attending seminars, and other similar data;
  - (5.5) Any other data that has been disclosed to the Company by employees or personnel of the Company, outsourced employees, student interns, applicants for scholarships, and that other related persons have disclosed or that the Company has received during the term of your employment.
- (6) **Data concerning your use or access to the Company's system or websites**, for example: usernames, passwords;
- (7) **General data that is collected when you visit the Company**: names, surnames, time in-out of premises, photographs, video and audio recordings via closed circuit televisions at the Company's buildings, branch offices, or any other property of the Company;

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- (8) **Sensitive personal data**, namely, health data, health records, criminal records, disabilities. It is necessary for the Company to collect this sensitive personal data for its examination of your qualifications while you are working for the Company and for arranging fringe benefits for you, for example, providing insurance coverages, and reimbursement of medical expenses;
- (9) **Other personal data** that you willingly disclose to the Company or additional personal data upon the Company's request. In collecting additional personal data, the Company will take any necessary act in compliance with the Personal Data Protection Act.

The personal data stated above in each case is necessary for the entering into contracts with the Company and the performance of contracts by the Company or the consideration for granting scholarships. If you do not provide the Company with this personal data, the Company will not be able to consider your personal data in order to enter into contracts with you and perform the contracts with you. In the case that such data is necessary for complying with the law and you do not provide the Company your personal data as required by law, the Company will not be able to take any act in relation to those matters or comply with the provisions of law.

**3.2 Personal data of family members of employees or personnel, outsourced employees, student interns, applicants for scholarships, and related persons (including minors) (if any):**

- (1) General personal data, for example: names, surnames, addresses, telephone numbers, ages, status, occupations, positions, work addresses, dates of birth of father, mothers, spouses, and children as appears on job applications of employees or personnel, and as disclosed or provided to the Company by employees or personnel throughout the terms of their employments;
- (2) Financial data, for example: photocopies of bank passbooks, account numbers, and bank account names, which the Company will collect only if it is necessary, for example: payments of fringe benefits;
- (3) Sensitive personal data, for example: health data, medical records, for arranging fringe benefits for family members of employees or personnel;
- (4) Other personal data that is necessary for any acts relating to you and employees or personnel, for example: any other data that is necessary for considering your benefits or fringe benefits. If the processing of such data is not specified in this Policy, the Company will comply with the law in lawfully processing such data.

In the case of personal data of minors where consent must be obtained for the processing of such personal data, the Company will protect the personal data of minors and

obtain consent for the processing of their personal data in accordance with the Personal Data Protection Act.

**3.3 Personal data of the persons who provide guarantee of employee employment or provide guarantee for scholarship applications:**

- (1) Data that can be used to identify a natural person, for example: names, surnames, age, citizenship, identification card number, government officer card number, occupation, signature;
- (2) Contact data, for example, telephone numbers, addresses;
- (3) Data that appears on supporting documents for guarantee contracts, for example, photocopies of identification card, photocopies of bank passbook, photocopies of house registration, photocopies of government officer cards or state enterprise employee cards, employment certification letters of relevant organizations.

The personal data stated above in each case is necessary for the entering into contracts with the Company and the performance of contracts by the Company. If you do not provide the Company with this personal data, the Company will not be able to consider your personal data and enter into contracts with you. In the case that such data is necessary for complying with the law and you do not provide the Company with your personal data, the Company will not be able to take any act in relation to those matters or comply with the provisions of law.

In processing personal data of the above-mentioned persons in certain cases, the Company may find it necessary to collect photocopies of identification cards. The Company does not have any intention to collect any sensitive data appeared on your identification cards, for example: religion and/or blood type (if any). Therefore, before providing or disclosing photocopies of your identification cards to the Company, you are requested to redact any such sensitive data. If any documents containing sensitive data are delivered to the Company, the Company will redact such sensitive data. In this regard, the Company hereby confirms that it does not have any intention to act in bad faith or to commit any criminal offense and that the Company only collects personal data as it is necessary as prescribed in the Personal Data Protection Act.

In the case that you provide the Company with personal data of other persons, you are required to inform the data subjects of the details and obtain consent directly from the data subjects in relation to the disclosure of personal data to the Company and the processing of personal data by the Company under this Policy, and you have the duty to take any necessary act and undertake to ensure that such disclosure of personal data by you and the process of personal data by the Company are in compliance with the law.

**4. How is personal data collected?**

**4.1 In the case of employees or personnel of the Company, outsourced employees, student interns, applicants for scholarships and other related persons:**

In general, the Company will collect your personal data directly from you upon your job application, or the entering into contracts with the Company, or during the internship period in accordance with the conditions specified by the Company and throughout the periods of employment or internship. The Company may collect your personal data via email communication, meetings, or telephone or other channels for inter-company communications. In certain cases, the Company may find it necessary to collect your personal data from other sources, for example, hospitals where you had medical check-ups or from which you have received treatment, or other organizations that are related to persons with disabilities.

#### **4.2 In the case of family members of employees:**

The Company may collect your personal data from employees or personnel of the Company, outsourced employees, student interns, applicants for scholarships, and other related persons, who are members of your family or are related to you. The Company may collect your personal data directly from you in certain cases, for example: reimbursement of funeral expenses in the case of death of an employee or personnel of the Company. In any cases, the Company will process your personal data as prescribed by law.

#### **4.3 In the case of guarantors:**

The Company may collect your personal data from employees or personnel of the Company, student interns, applicants for scholarships, and other related persons who are members of your family or are related to you. The Company may collect your personal data directly from you in certain cases. In any case, the Company will process your personal data as prescribed by law.

### **5. Purposes of the Processing of Personal Data**

Your personal data will be processed for the following purposes:

#### **5.1 Personal data of employees or personnel of the Company, outsourced employees, student interns, applicants for scholarships, and other related persons.**

<b>Personal Data Processing Basis</b>	<b>Personal Data Processing Activities</b>
<b>It is necessary to comply with the requests of data subjects before entering into contracts.</b>	<ul style="list-style-type: none"><li>- Entering into employment contracts with the Company and making applications for outsourced employees.</li><li>- Consideration of qualifications for internship according to your request or application.</li><li>- Consideration of your qualifications for granting educational scholarships according to the Company's projects.</li></ul>

<b>Personal Data Processing Basis</b>	<b>Personal Data Processing Activities</b>
<b>It is necessary for performing contracts.</b>	<ul style="list-style-type: none"><li>- Performing the rights and obligations under contracts with the Company and its employees or personnel, outsourced employees, student interns, as well as payment of remuneration, or other benefits as agreed.</li><li>- Performing the rights and obligations under contracts between you and the Company (in the case that you are granted a scholarship).</li><li>- Granting scholarships or making other payments as specified in a contract.</li></ul>
<b>It is necessary for the legitimate interests of the Company or the related parties.</b>	<ul style="list-style-type: none"><li>- Taking any act in relation to entering into contracts with the Company.</li><li>- Verification and authentication of identity.</li><li>- Preparation for entering into contracts with the Company.</li><li>- Management of work and fringe benefits for you and/or third parties (if any) under the contracts between you and the Company.</li><li>- Management of the Company in relation to human resources, for example, preparing employee records, insurance planning, employment planning, and employee training, promotion, job transfers, secondment, as well as manpower planning, payments of wages, severance pay, benefits, remuneration plans, future offers, rewards, lists of remunerations, performance appraisals, internal reports, data analysis, and management of employments on a monthly or daily basis, or employees on probation, or the employment of persons with disabilities.</li><li>- Collecting personal data of related persons of applicants for scholarships, for example, family members or contact persons in the case of emergency for the purposes of consideration of qualifications in granting scholarships and for</li></ul>

Personal Data Processing Basis	Personal Data Processing Activities
	<p>the purposes of contact, enquiries, or any emergency contact.</p> <ul style="list-style-type: none"><li>- Taking any act in relation to the outsourcing of employees.</li><li>- Taking any act in relation to internship and entering into contracts between you and the Company.</li><li>- Complying with the provisions of the Company's internal policies.</li><li>- Internal and external communication in the Company in performing the duties of the employees or personnel of the Company.</li><li>- Monitoring your conduct, as well as inspection and investigation of complaints of inappropriate conducts, disciplinary misconducts and/or any unlawful act, whether as an internal investigation or cooperating with competent government agencies.</li><li>- Performing any of your duties in any positions of the Company, for example, acting as a director or authorized persons of the Company in entering into any transactions on behalf of the Company.</li><li>- Preparing reports or auditing the operation of the Company, either by internal audit or external audit.</li><li>- Analysis of data concerning the operation of the Company.</li><li>- Conducting surveys, collecting statistical data, or conducting researches on the operation of the Company.</li><li>- Management of information, e.g., for the purpose of managing, storing, recording, backing up, or destroying personal data.</li><li>- Collecting personal data, for example: names, surnames, time in-out of premises, photographs,</li></ul>



<b>Personal Data Processing Basis</b>	<b>Personal Data Processing Activities</b>
	<p>video and audio recordings via closed circuit televisions as part of the Company's security system at the Company's buildings, branch offices, or any other properties of the Company or others when you enter into the Company's premises;</p> <ul style="list-style-type: none"><li>- Complying with the guidelines or practices in the industry specified by the associations or organization in the insurance business sector;</li><li>- Restructuring the Company to restructure the organization and to enter into transactions of the Company, as well as buying or selling any part of the business of the Company (if applicable).</li><li>- Complying with the laws of other jurisdictions (if applicable).</li></ul>
<b>It is necessary to comply with the law.</b>	<ul style="list-style-type: none"><li>- To comply with the laws applicable to the operation of the insurance business of the Company.</li><li>- To comply with the laws relating to employment, labour protection, and foreign workers (in the case of non-Thai nationals).</li><li>- To comply with the orders, notifications, regulations, and rules issued by government agencies or regulatory authorities, for example: the Office of the Insurance Commission (OIC), the Royal Thai Police, the Social Security Office, and the Ministry of Labour.</li><li>- To comply with the Personal Data Protection Act, including the handling and the taking of an act in compliance with the rights of data subjects, and the handling of any breaches of personal data.</li><li>- To comply with any order of the court or any other judiciary organizations.</li></ul>

Personal Data Processing Basis	Personal Data Processing Activities
<b>It is necessary to create and take any act in relation to the rights of claim of the Company.</b>	The Company may be required to process your personal data to create, comply, dispute, defend or take any act on its rights of claim.
<b>Consent</b>	<ul style="list-style-type: none"><li>- To collect sensitive personal data that appears on identification cards. <b>Remark:</b> As stated above, the Company has no intention to collect your sensitive personal data, nor any sensitive personal data that appears on your identification card. However, if it is necessary for the Company to collect your sensitive personal data, the Company will obtain your consent as required by law.</li><li>- To collect sensitive personal data, namely, health data, health records, disabilities, and criminal records, for reviewing your qualifications while you are working for the Company and for providing fringe benefits to you, for example, providing insurance coverages, and the reimbursement of medical expenses;</li><li>- To collect finger-print data for checking the time in-out of the Company's premises or offices for security of the employees of the Company and other persons, and for checking your work attendance record.</li></ul>

## 5.2 Personal data of family members of employees:

Personal Data Processing Basis	Personal Data Processing Activities
<b>It is necessary for the legitimate interests of the Company or the related parties.</b>	<ul style="list-style-type: none"><li>- Verification and authentication of identity.</li><li>- Granting of benefits or fringe benefits under the contracts for employee's family members.</li><li>- Management of fringe benefits of the Company's employees.</li></ul>

<b>Personal Data Processing Basis</b>	<b>Personal Data Processing Activities</b>
	<ul style="list-style-type: none"><li>- Complying with the provisions of the Company's internal policies.</li><li>- Preparing reports or auditing the operation of the Company, either by internal audit or external audit.</li><li>- Analysis of data concerning the operation of the Company.</li><li>- For the purposes of communications of any means and any channels.</li><li>- Conducting surveys, collecting statistical data, or conducting researches on the operation of the Company.</li><li>- For purpose of managing, storing, recording, backing up, or destroying personal data.</li><li>- Collecting personal data, for example: names, surnames, time in-out of premises, photographs, video and audio recordings via closed circuit televisions as part of the Company's security system at the Company's buildings, branch offices, or any other properties of the Company or others when you enter into the Company's premises;</li><li>- Complying with the guidelines or practices in the industry specified by the associations or organization in the insurance business sector;</li><li>- Restructuring the Company to restructure the organization and to enter into transactions of the Company, as well as buying or selling any part of the business of the Company (if applicable).</li><li>- Complying with the laws of other jurisdictions (if applicable).</li></ul>
<b>It is necessary to comply with the law.</b>	<ul style="list-style-type: none"><li>- To comply with the laws applicable to the operation of the insurance business of the Company (if applicable).</li></ul>

Personal Data Processing Basis	Personal Data Processing Activities
	<ul style="list-style-type: none"><li>- To comply with the orders, notifications, regulations, and rules issued by government agencies or regulatory authorities, for example: the Office of the Insurance Commission (OIC), the Anti-Money Laundering Office, the Royal Thai Police, and the Ministry of Labour.</li><li>- To comply with the Personal Data Protection Act, including the handling and the taking of an act in complying with the rights of data subjects and handling any breaches of personal data.</li><li>- To comply with any order of the court or any other judiciary organizations.</li></ul>
<b>It is necessary to create and take any act in relation to the rights of claim of the Company.</b>	The Company may be required to process your personal data to create, comply, dispute, defend or take any act on its rights of claim.
<b>Consent</b>	<ul style="list-style-type: none"><li>- To collect sensitive personal data that appears on identification cards. <b>Remark:</b> As stated above, the Company has no intention to collect your sensitive personal data, as well as sensitive personal data that appears on identification cards. However, if it is necessary for the Company to collect your sensitive personal data, the Company will obtain your consent as required by law.</li><li>- To collect sensitive personal data, namely, health data, health records for providing fringe benefits to you or members of your families, for example, entering into contracts of insurance, and reimbursement of medical expenses, etc.</li></ul>

### 5.3 Personal data of guarantors:

<b>Personal Data Processing Basis</b>	<b>Personal Data Processing Activities</b>
<b>It is necessary for performing contracts.</b>	<ul style="list-style-type: none"><li>- Performing the rights and obligations under contracts between the guarantors and the Company.</li></ul>
<b>It is necessary for the legitimate interests of the Company or the related parties.</b>	<ul style="list-style-type: none"><li>- Verification and authentication of identity.</li><li>- Communication.</li><li>- General administration of the Company, keeping data records, avoiding conflicts of interest or the possibility for any conflicts of interest.</li><li>- For purpose of managing, storing, recording, backing up, or destroying personal data.</li><li>- Collecting personal data, for example: names, surnames, time in-out of premises, photographs, video and audio recordings via closed circuit televisions as part of the Company's security system at the Company's buildings, branch offices, or any other properties of the Company or others when you enter into the Company's premises;</li><li>- Restructuring the Company to restructure the organization and to enter into transactions of the Company, as well as buying or selling any part of the business of the Company (if applicable).</li><li>- Complying with the laws of other jurisdictions (if applicable).</li></ul>
<b>It is necessary to comply with the law.</b>	<ul style="list-style-type: none"><li>- To comply with the laws applicable to the operation of the insurance business of the Company.</li><li>- To comply with the orders, notifications, regulations, and rules issued by government agencies or regulatory authorities, for example: the Office of the Insurance Commission (OIC), the Royal Thai Police.</li><li>- To comply with the Personal Data Protection Act, including the handling of and the taking of</li></ul>

Personal Data Processing Basis	Personal Data Processing Activities
	an act in complying with the rights of data subjects and handling any breaches of personal data.  - To comply with any order of the court or any other judiciary organizations.
<b>It is necessary to create and take any act in relation to the rights of claim of the Company.</b>	The Company may be required to process your personal data to create, comply, dispute, defend or take any act on its rights of claim.
<b>Consent</b>	To collect sensitive personal data that appears on your identification card  <b>Remark:</b> As stated above, the Company has no intention to collect your sensitive personal data, as well as sensitive personal data that appears on your identification card. However, if it is necessary for the Company to collect your sensitive personal data, the Company will obtain your consent as required by law.

## 6. Who will receive your personal data from the Company?

The Company generally does not disclose your personal data to third parties, however, the Company may disclose, send, or transfer your personal data to the following persons:

- (1) Independent advisors or experts, for example: legal advisors, accounting consultants, auditors, or other advisors.
- (2) Third party service providers of the Company (including their subcontractors), for example: providers of non-life insurance related services such as issuing insurance policies, providers of technological services, cloud services, outsourcing of manpower, goods storage or documents storage and document services, data recording services, mail services, parcel delivery services, data analysis services, marketing services, research services or other services related to the business operation of the Company;
- (3) Organizations relating to insurance, for example: the Thai General Insurance Association;

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- (4) Government agencies and judiciary organizations, for example: the Ministry of Labour, the Social Security Office, the Office of the Insurance Commission (OIC), the Anti-Money Laundering Office, the Royal Thai Police, the Department of Legal Execution, law courts, and the Office of the Personal Data Protection Committee;
- (5) Any person who enters or will enter into transactions with the Company and your personal data may be a part of any purchase or sale or a part of any offer to purchase or offer to sell of the business of the Company (if applicable);
- (6) Any persons to whom you have given your consent to disclose your personal data.

## 7. Cross-border personal data transfer

In general, the Company does not transfer any personal data abroad. However, if it is necessary for the Company to transfer personal data abroad, and the personal data protection standards of the destination country may be less stringent than those prescribed the Personal Data Protection Act, the Company will take any appropriate act to protect your personal data in compliance with the law.

## 8. Retention of personal data

- **Employees:** The Company will retain your personal data to the extent necessary to achieve the purpose of its process as stated above. The Company will retain your personal data for a period of no longer than 10 years following the termination of employment or the last contact with the Company or from the date of the last contact with the Company. The Company may retain your personal data for a longer period as specified if it is permissible by law or if it is a duty of the Company.
- **Outsourced employees:** The Company will retain your personal data to the extent necessary to achieve the purpose of its process as stated above. The Company will retain your personal data for a period of no longer 10 years following the end of your employment or the last contact with the Company of from the date of the last contact with the Company. The Company may retain your personal data for a longer period as specified if it is permissible by law or if it is a duty of the Company.
- **Student interns:** The Company will retain your personal data for a period of no longer than five years from the end of your internship. If you are not selected to work as an intern, the Company will retain your personal data for a period of one

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year. The Company may retain your personal data for a longer period as specified if it is permissible by law or if it is a duty of the Company.

- **Persons who are granted scholarships:** The Company will retain your personal data during the term of the scholarship(s) and will retain your personal data for an additional period of no longer than 10 years after the end of the terms or obligations of the scholarship contract(s), or from the last contact with the Company. The Company may retain your personal data for a longer period as specified if it is permissible by law or if it is a duty of the Company. If you are not granted scholarships, the Company will retain your personal data for a period of no longer than one year after the scholarship application process. The Company may retain your personal data for a longer period as specified if it is permissible by law or if it is a duty of the Company. During the period that your personal data is retained by the Company, the Company will put in place personal data measures as required by law and will take reasonable steps to erase or destroy or anonymize your personal data so that it is no longer identifiable for the retention period of personal data above.

## 9. Your rights relating to your personal data

You have rights in respect of your personal data under the Personal Data Protection Act as follows:

- (1) **Right to access:** You have the right to check whether or not the Company has any data relating to you, and the right to access or obtain a copy of your personal data that is under the responsibility of the Company, and to request the disclosure of the source of your personal data in the case that the personal data has been collected from other sources.
- (2) **Right to rectification:** You have the right to request the Company to rectify any personal data pertaining to you.
- (3) **Right to erase or destroy:** You have the right to request the Company to have your personal data erased, destroyed or anonymized so that it can no longer be identifiable. The procedures for erasure, destruction, or anonymizing personal data so that it can no longer be identifiable shall be specified by the Company and will be in compliance with the law.
- (4) **Right to object to processing:** You have the right to object to the Company's processing your personal data in the case that the Company's processing of your personal data was without your consent, or in the case of direct marketing.



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- (5) **Right to restrict processing:** You have the right to restrict the processing of personal data pending the Company's consideration of any act according to your right, or if you wish to restrict the processing of personal data instead of erasing or destroying it.
- (6) **Right to data portability:** You have the right to request the Company to transfer your personal data, in a format that is readable or commonly used by way of automatic equipment, to other controllers, and to receive such data (in the case that the Company has made the personal data available in such format).
- (7) **Right to file complaints:** You have the right to file complaints to the Office of the Personal Data Protection Committee with respect to the processing of personal data by the Company in following the procedures in accordance with the law.

The Company reserves the right to decline any request to exercise the right by data subjects as it deems appropriate and in accordance with the law.

In the case that it is permissible under the law, you may be subject to payment of reasonable expenses incurred in connection with the Company's taking any act on your request to exercise of a data subject, provided that the Company shall inform you prior to taking any act which incurs expenses.

## **10. Amendment to this Policy**

The Company reserves the right to make any amendment, addition, change, improvement, or adjustment to the Policy, to the extent permissible under the law. In the case of any material change to this Policy, the Company shall inform you of any such amendment, addition, change, improvement, or adjustment and/or may obtain your consent (if such consent is required by law).

## **11. Contact Channels**

If you have any question relating to any part of this Personal Data Privacy Policy or require additional information relating to the Company's guidelines in protecting your personal data, or if you would like to exercise the right as data subject, please contact us at:

### **Details of the Company**

Name: Dhipaya Insurance Public Company Limited

Address: 1115, Rama 3 Road, Chong Nonsi, Yannawa, Bangkok 10120.

Telephone No.: 1736 (Monday-Friday: 8.30 - 16.30)

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**Details of the Data Protection Officer (DPO)**

Data Protection Officer of Dhipaya Insurance Public Company Limited

Address: 1115, Rama 3 Road, Chong Nonsi, Yannawa, Bangkok 10120.

Contact Channel: [TIP-DPO@dhipaya.co.th](mailto:TIP-DPO@dhipaya.co.th)