Wellness Journey Privacy Policy

Wellness journey allows you to track your lifestyle choices and attain healthier habits. We understand that data does not get much more personal than this, and we are committed to protecting the information you entrust to us.

This Privacy Policy applies to the processing of personal data in the course of participating in wellness journey.

Wellness journey is a service available to Asia Miles Members under the Cathay App provided by Cathay Pacific Airways Ltd ("CPA"), and is managed and operated by CPA together with Asia Miles Limited ("AML"), a wholly owned subsidiary of CPA. This wellness journey Privacy Policy (Privacy Policy) sets out what information CPA and AML (collectively, "we," "us," "wellness journey", "our") collect, and how we use it.

For more information about how Asia Miles collects and processes your personal data, please refer to our Asia Miles Privacy Policy available at https://www.asiamiles.com/en/privacy-policy.html.

1. Our Commitment to Protect Your Privacy

CPA and AML are committed to protecting your Personal Data and your privacy. To ensure that you can make informed decisions and feel confident about sharing certain personal information with us, please read this Privacy Policy to understand who we share your Personal Data with and for what purposes, and the choices you have concerning how your Personal Data is collected and used by us. We may also provide further privacy collection notices highlighting certain uses of your Personal Data, together with the ability to opt in or out of certain uses, when we collect Personal Data from you. We will notify you of any changes to our Privacy Policy, including by posting the revised policy on www.cathaypacific.com. The changes will be effective from the date of posting.

2. The Personal Data We Collect

- 2.1 We will collect and process some or all of the following Personal Data about you:
- (a) Information about you and your membership with us ➤ Your personal information such as your name, gender, date of birth, contact details, your membership number, your membership tier with our loyalty programmes such as Asia Miles your username and records of your earning and redemption activities and details about the individuals you choose to insure under an Eligible Insurance Product that you have purchased;
- **(b) Your health and fitness information:** Your health and wellness information including fitness level, body measurements, smoking habits, and tracked activities such as active minutes, sleep, steps, yoga, vegetable intake, water intake, and any other information related to your health and fitness level your choose to share with us, as well as health score derived from of your health and fitness information.

We need information about your age, gender, height, weight, waist circumference, smoking habits, sleeping habits and active minutes per week in order to provide you with your health score. If you fail to provide this information we will not be able to deliver our wellness journey services to you.

The provision any other information related to your health and wellbeing is not mandatory and it is up to you to choose whether you wish to share it with us.

- (c) Information we collect in relation to your earning of mileage credits ► Information about your earning of mileage credits by completion of certain wellness journey Activities
- (d) Information on your insurance purchases ► Our wellness journey partner Cigna may share with us information on your insurance products purchases, including information about the individuals you choose to insure under an Eligible Insurance Product that you have purchased.
- **(e) Your interests, preferences, habits and opinions** ► Information that we collect about your interests, preferences, habits and opinions, such as your hobbies, destinations and awards including products, services and events you are interested in, your opinion

on our offers, your feedback and satisfaction scores regarding your redemption experiences;

- (f) Our interactions with you▶ A record of any interactions and correspondence between us such as calls made through the CPA and AML call centres, any interactions you have with our staff or representatives for research (e.g. conversations with research interviewer), and non-research (e.g. AML events) purposes and any interactions with us or posts that refer to us on social media;
- **(g) Survey information** ➤ Your responses to surveys (such as stress & happiness level, insurance preference and needs) conducted by us or on our behalf or in regards to your wellness journey and insurance needs; and
- (h) Social interactions with other wellness journey Participants ➤ You may be able to take part in certain activities that give you the opportunity to communicate or share information not just with wellness journey, but also with other users of our Service. These include tracking activities that appear on leaderboards; sending private messages or invitations to other users, either directly on our websites or to their, instant messages applications, e-mail accounts, etc.; linking certain actions to other social media outlets such as Facebook, Instagram, Twitter, LinkedIn, etc.
- (i) Your use of our websites, mobile applications and social media platforms ▶ Details of your visits to CPA and AML websites, your use of social media platforms and our mobile applications and other information collected through cookies and other tracking technology including information that you look at. We may also collect information about you that is publicly available online, including your social media profiles.
- 2.2 Certain Personal Data (membership information, information on the completion of certain wellness journey Activities) are required for you to benefit for wellness journey and if you fail to supply such Personal Data as requested for specific services, we may be unable to deliver our service in full.

3. How we collect Personal Data

- 3.1 We will collect some Personal Data from you directly. Some of the Personal Data you share with is may be collected through Permitted Tracking Devices that you choose to connect to wellness journey including:
- (a) Apple Health app;
- (b) Fitbit;
- (c) Garmin;
- (d) Google Fit;
- (e) Strava; and
- (f) any other device as notified by AML from time to time as a Permitted Tracking Device.
- 3.2 We will collect other Personal Data from third parties including:
- (a) our service providers and agents such as our CPA and AML call centre agents who provide customer service;
- (b) operators of our partner loyalty programmes such as Marco Polo Club;
- (c) the third parties that we partner with in connection with wellness journey, including Cigna;
- (d) our third party marketing and research partners;
- (e) organisations which conduct credit and fraud checks; and
- (f) providers of third party websites, apps and social media platforms.
- 3.2 If you provide us with information about other individuals such as details of your redemption group nominees, you must tell those individuals and let them know where they can find a copy of this Privacy Policy.

Why we collect and use your Personal Data

- 4.1 When you share information with us, you help us make our services to you better. Here are some of the ways we will use your Personal Data.
- (a) To operate and facilitate your participation in wellness journey ► Where you are a wellness journey participant, we will use the Personal Data that we collect about you for the operations of wellness journey such as setting up your profile and to ensure that you get the benefit of our wellness journey including to track your health and wellness activities, record your mileage credits, maintain and administer other incentives and rewards (such as sharing information on discounted insurance premiums);
- (b) To provide wellness journey to you and to administer your millage earning arrangements ➤ To provide wellness journey to you including by suggesting personalized wellness recommendations, track your Activities, calculating your health score, administering the earning of rewards, shipping/processing rewards;
- (c) To tailor and personalise your wellness journey and offers we provide to you▶ To tailor and personalise the wellness journey and offers, including suggesting relevant Activities and events or referring you to relevant insurance offers. We may also tailor our communications to you and tailor what we present to you to better match your preferences and interests;
- (d) To provide member support ► For member support purposes including responding to your enquiries, and providing general assistance and relaying your feedback and comments to our partners;
- **(e) For marketing purposes** ► For providing you with marketing communications, as explained in more detail in section [6] below;
- **(f) For social interactions** ► To administer campaigns, contests and sweepstakes conducted by us when you choose to participate in them, including disclosing the winners of any such contests;
- **(g) To improve wellness journey** For the purposes of improving wellness journey for the benefit of our members generally, including to ensure that our websites, mobile applications and web pages (including social media pages) function correctly and in accordance with your preferences and circumstances;
- (h) For legal and administrative purposes ► For legal and administrative purposes such as to comply with our legal and regulatory obligations, verifying and processing payment, screening against fraud, criminal or unlawful activities, or abusive redemption

activities and identify suspicious membership accounts that may breach the wellness journey Terms & Conditions, accounting, billing and audit purposes, developing, maintaining and testing our systems, for claims handling and for understanding, exercising, enforcing or protecting our legal rights and those of others.

5. Who we share your Personal Data with

In certain circumstances, we will disclose your Personal Data to third parties as described below:

5.1 Third parties such as programme partners in order to facilitate and administer your earning and redemption arrangements ➤ We may transfer your Personal Data to programme partners including finance and insurance partners and retailers.

If you have purchased an Eligible Insurance Product we may transfer your Personal Data such as summary of daily activity data, including steps, active minutes, vegetable intake, water intake, sleep, yoga time, stress & happiness levels, insurance preference and needs, miles earned from achieving daily goals (on an annual basis) as well as health score to Cigna for insurance policy administration purposes such as calculating and providing renewal discounts, data analytics and statistics to further understand your insurance needs and carrying out marketing activities (subject to provided consent). Cigna will process your personal data in line with its privacy policy.

- 5.2 Our service providers and members of the Cathay Pacific Group who process personal data on our behalf for the purposes described in section 4 ▶ We will permit our third party service providers, including agents, contractors and other Cathay Pacific group companies, to use your Personal Data on our behalf for the purposes set out in section 4. Examples of such third parties include operators of our IT systems and call centre agents, and external service providers such as Amazon Web Services, Inc and Sprout Wellness Solutions, Inc.
- 5.3 Our third party partners, for marketing, research and analytics purposes ► We may disclose your Personal Data to third parties, so they can provide marketing services or conduct marketing or social interaction activities on our behalf such as campaigns, contests, sweepstakes, market research, member surveys and data analytics to help us

improve and tailor our marketing activities, products and services. Subject to us having obtained appropriate consent from you, we may also disclose your Personal Data to our third party programme partners, in order that they may market their products and services to you.

5.4 Government and regulatory bodies and other individuals, bodies and organisations (for example regulators and the police) for the purposes of complying with our legal obligations, to enable us to provide our travel and lifestyle awards to you, as well as for legal and administrative purposes ► "We may disclose your Personal Data to governments, regulatory authorities and bodies and to other individuals, bodies and organisations such as dispute resolution, prosecution and law enforcement bodies, legal advisers, and organisations which conduct credit and fraud checks, for the purposes of complying with our legal obligations. We may also disclose your Personal Data to such individuals, bodies and organisations to enable us to provide our travel and lifestyle awards to you, as well as for any legal and administrative purposes."

6. Marketing

- 6.1 CPA and AML may use Personal Data for marketing and promotional purposes, including (i) for sending or showing you updates on latest news, offers and promotions, including contests and sweepstakes, in connection with our services and the wellness journey programme; (ii) for sending or showing you joint marketing offers about our programme partners including airlines, hotel operators, providers of other travel-related services, finance and insurance partners, restaurants and retailers, including contests and sweepstakes; or (iii) for tailoring and tracking your interactions with internet banner advertisement and links from third party websites to our website.
- 6.2 We may also use Personal Data to analyse our members' preferences and market trends and derive insights, which we may use to tailor the types of wellness journey awards and offers that we present to you. This may involve us combining Personal Data about your collected from your wellness journey and your use of insurance products. We may also combine Personal Data that we hold about your use of our services with information that we have collected about your web usage. We may also combine

information that we have collected about you with information that we have collected about our other customers in order to derive these insights and establish market trends. We may provide these insights to our third party programme partners for their marketing and promotional purposes. We also use advertising services and products provided by third party service providers (such as marketing agencies and social media platforms) for marketing and promotional purposes, which may involve us sharing Personal Data that we hold about you with them.

- 6.3 We may communicate marketing, promotions and research invitations to you by post, telephone, or online (including by email or through your mobile device or via online banner advertisement) and, as appropriate and where required, we will ask you for your consent, or otherwise provide you with the opportunity to choose not to receive marketing, at the time we collect your data.
- 6.4 We will provide an option to unsubscribe or opt out of further communication on any direct marketing communication sent to you. You may also opt out by contacting us as set out in paragraph 8 below.
- 6.5 Please note that if you choose to unsubscribe or opt out of marketing communication, you will still continue to receive administrative emails, account summaries and updates to our services.

7. Transmission, storage and security of your Personal Data

IT Security

7.1 No data transmission over the Internet, a website, mobile application or via email or other message service can be guaranteed to be secure from intrusion. However, we maintain commercially reasonable physical, electronic and procedural safeguards to protect your Personal Data in accordance with the requirements of data protection legislation.

7.2 All Personal Data we collect about you is stored on our or our subcontractors' secure servers. We comply with our security policies and standards when accessing or using this information and restrict access to your Personal Data to those persons who need to use it for the purpose(s) for which it was collected. You are responsible for keeping any information that we send to you confidential and for complying with any other security procedures that we notify you of. In particular, where we have given you (or where you have chosen) a password which enables you to access certain parts of our website or mobile applications, we ask you not to share your password with anyone.

Exporting your Personal Data

7.3 Your Personal Data may be transferred outside the country in which you are located, including to countries with a lower level of data protection than in the country in which you are located.

Retention period

7.4 We will retain your Personal Data for as long as is necessary for the processing purpose(s) for which it was collected and any other permitted linked purpose (for example where we are required to retain personal data for longer than the purpose for which we originally collected it in order to comply with certain regulatory requirements). Our retention periods are based on business needs and your information that is no longer needed is either irreversibly anonymised (and the anonymised information will be retained) or securely destroyed.

8. Your rights and contacting us

8.1 General rights

You have the right (subject to various exceptions and in accordance with data protection legislation in your country) to access certain Personal Data held about you and correct any inaccuracies. We may charge a reasonable fee for the processing of any data access request in accordance with data protection legislation in your country. You also have the right to raise a complaint about our processing with the data protection regulator in your jurisdiction.

8.2 Right to opt out of direct marketing

You have the right to ask us not to process your Personal Data for direct marketing purposes. You can exercise your right to prevent such processing by indicating that you do not consent to direct marketing at the point at which we collect your Personal Data. You can also exercise the right at any time after we have collected and used your Personal data for direct marketing purposes by:

- (a) following the opt out instructions contained in the relevant communications; or
- (b) updating your email subscriptions here for AML newsletter.

8.3 Contacting us

Mail box address: DPOAML@cathaypacific.com

9. Use of Cookies on wellness journey Sites

The websites of wellness journey, cathaypacific.com use cookies which, among other things, help us to improve your experience of our websites and to ensure that they perform as you expect them to. For detailed information on how we use cookies and the purposes for which we use then, please see our <u>Cookies Policy</u>.

10. Links to Other Sites

This website contains links to other sites that are operated by third party companies with different privacy practices. You should remain alert when you leave our site and read the

privacy statements of other websites. We have no control over Personal Data that you submit to or receive from these third parties.

11. Definitions

- 11.1 "**Activity**" means any activity, challenge, event, assessment or promotion as part of the wellness journey that is available on the Cathay App for wellness journey members to Complete, including the Tracked Activities.
- 11.2 "Cigna" means Cigna Worldwide General Insurance Company Limited.
- 11.3 **"Eligible Insurance Products"** means the following insurance products underwritten by Cigna:
- (a) Cigna Cathay Premier Health Plan
- (b) Cigna DIY Health Plan
- (c) any other insurance policies as notified by AML from time to time as an Eligible Insurance Product,

that are:

- (d) purchased on the Cathay website or Cathay App;
- (e) purchased directly from Cigna where Cigna has been requested to contact the Member (and/or the policy holder) through the 'Schedule a Call' form on the Cathay website or Cathay App; or
- (f) purchased directly from Cigna where the Member (and/or the policy holder) has referred to Asia Miles when purchasing the above-insurance policies,

and that AML has not suspended or removed as an Eligible Insurance Product.