**CLIENT PERSONAL INFORMATION COLLECTION STATEMENT**

1. It is often necessary for our current or prospective individual clients, or, where our clients are corporate or business entities, their individual representatives and employees (collectively referred to as "**clients**" and otherwise referred to as "**client**", "**you**" or "**your**") to provide to (a) **Mercer (Singapore) Pte. Ltd. and/or Mercer Health & Benefits (Singapore) Pte. Ltd.** in the case of Singapore, and (b) **Mercer (Hong Kong) Limited** in the case of Hong Kong, (hereinafter referred to as "**MERCER**", "**we**", "**our**" or "**us**", and references to Mercer include the appropriate Mercer Affiliate (s)) personally identifiable data about yourselves ("**Personal Information**") in connection with our business process execution, including delivery of services and/or products, preparation of proposals, provision of quotations, arranging insurance cover, managing claims, client relationship management and conducting of internal conflicts checks. Such Personal Information may include information or data provided by you or other parties or from other sources, and may include, but is not limited to, historical or existing data and/or data to be collected in the future. Such Personal Information may be subject to applicable data protection, privacy and other similar laws and may include copies and other details of identity documents, proof of address and other contact details, information concerning age, marital status, racial or ethnic origin, physical or mental health or medical condition/diagnosis, dietary preference, commission or alleged commission of any offence or proceedings for any offence committed or alleged to have been committed, the disposal of such proceedings or the sentence of any court in such proceedings.

When you provide MERCER with Personal Information relating to your employees, dependents and/or other individuals that you represent, you will observe the provisions of any data protection or privacy legislation as applicable from time to time to the extent applicable to this Agreement. This includes, without limitation: (i) an obligation, if any for you to obtain any required consent (s) in respect of the transfer of information to MERCER by the provider or any third party relating to an identified or identifiable individual that is subject to applicable data protection, privacy or other similar laws and (ii) any obligation with respect to the use, disclosure and transfer by MERCER of Personal Information as necessary to carry out its obligations under this Agreement.

1. Personal Information you provide will be collected, used and otherwise processed by MERCER for the following purposes:
	1. client relationship management procedures, including any potential conflict checks as may be required;
	2. the delivery of services or products to clients;
	3. those purposes specifically provided for in any particular service or product offered by MERCER;
	4. MERCER internal record-keeping;
	5. collection of outstanding payments from clients;
	6. prevention of crime (including but not limited to fraud, money-laundering, bribery);
	7. meeting any legal or regulatory requirements relating to MERCER's provision of services and products and to make disclosure under the requirements of any applicable law, regulation, direction, court order, by-law, guideline, circular, code applicable to MERCER or any member of the Marsh & McLennan Group; and
	8. purposes ancillary or relating to any of the above (including but not limited to research, benchmarking and statistical analysis).
2. MERCER may provide or disclose this Personal Information to other members of the Marsh & McLennan Group for the purposes stated in paragraph 2 above.

**Collection and Disclosure**

1. Personal Information provided to MERCER will generally be kept confidential but you hereby consent and authorize MERCER to collect, provide or disclose your Personal Information for the purposes stated in paragraph 2 above from or to:
	1. any person to whom MERCER is compelled or required to do so under law or in response to a competent or government agency;
	2. relevant parties, agents and service providers (including but not limited to consultants, market research, insurance companies and quality assurance companies);
	3. members of the Marsh & McLennan Group and their affiliates;
	4. government agencies and industry regulators;
	5. auditors, accountants, lawyers or other financial or professional advisers of the Marsh & McLennan Group;
	6. such sub-contractors or third party service or product providers as MERCER may determine to be necessary or appropriate, in accordance with paragraph 2 and paragraph 6; and
	7. such person(s) as you may instruct or require.

Failure to provide such Personal information may result in MERCER being unable to provide clients with the services and/or products requested.

**Safeguards**

1. We confirm that we have implemented the appropriate administrative and security safeguards and procedures in accordance with the applicable laws and regulations to prevent the unauthorized or unlawful processing of your Personal Information and the accidental loss or destruction of, or damage to, your Personal Information.

**Data Transfer**

1. Where we consider it necessary or appropriate for the purposes of data storage or processing or providing any service or product on our behalf to you, we may transfer your Personal Information to another member of the Marsh & McLennan Group or third party service or product providers or any of the other persons mentioned in paragraph 4 above, within or outside the country in which MERCER is established, under conditions of confidentiality and similar levels of security safeguards.

**Your Rights of Access and Correction**

1. You have the right to request access to and correction of information about you held by MERCER and you may:
	1. check whether MERCER holds or uses your Personal Information and request access to such data;
	2. request that MERCER correct any of your Personal Information that is inaccurate, incomplete or out-of-date;
	3. request that MERCER specify or explain its policies and procedures in relation to data and types of Personal Information handled by MERCER; and
	4. withdraw, in full or in part, your consent given previously,

in each case subject to any applicable legal restrictions, contractual conditions, reasonable internal policies/procedures, a reasonable time period (in accordance with applicable laws) as well as, in the case of an access request, a reasonable fee (where permitted under applicable laws and as MERCER may notify you in writing upon receipt of your request).

If you are requesting a withdrawal of your consent that was given to MERCER previously, you understand that such withdrawal may affect MERCER's ability to provide you the services and/or products that you have requested. Upon receipt of your request, MERCER will contact you to inform you of the likely consequences of your withdrawal of consent.

1. Written requests for access to Personal Information or correction and/or deletion of Personal Information or for information regarding policies and procedures and types of Personal Information handled by MERCER may be sent to (a) privacyofficer.singapore@mercer.com in the case of Singapore, and (b) privacyofficer.hongkong@mercer.com in the case of Hong Kong.