

PULSE PRIVACY NOTICE

Effective Date: 3 September 2020 (OPv2.0)

About this Notice

Thank you for downloading Pulse.

Your privacy and the security of your personal data is, and will always be, very important to us. So, we want to transparently explain how and why we gather, store, share and use your personal data.

This Notice sets out the details of your personal data relationship with Pulse Ecosystems Pte Ltd, a Singapore company ("**PulseCo**") and its affiliates. This Notice applies to all services made available to you through Pulse App (the "**Pulse Services**").

This Notice tells you:

- Who we are;
- What information we collect and why;
- Where we get your information from and who we share it with;
- What you can ask us to do; and
- How to contact us if you need to.

From time to time, we may develop new or offer additional services. If the introduction of these new or additional services results in any material change to the way we collect or process your personal data we will provide you with more information or additional terms or policies. Unless stated otherwise, when we introduce these new or additional services, they will be subject to this Notice.

The terms governing your use of Pulse App are defined in our Pulse App Terms and Conditions.

Who are we?

Your Data Controllers

PulseCo and the Prudential insurance entity ("**Pru Local Entity**") operating in your territory (see Appendix 2) are separate data controllers (in some territories, this is known as a data user or data operator) of the personal data collected or gathered through your use of the Pulse Services, although the Pru Local Entity only processes such data as is necessary to carry out the purposes described in the "**Why do we need your personal data?**" section below.

If you purchase any insurance products or register to utilise any insurance services provided by Pru Local Entity on Pulse, the Pru Local Entity will collect and process your data for such purposes in accordance with their own terms and conditions and privacy notices.

The Pru Local Entity does not gather, collect or process any Health Data (as defined below) from your use of Pulse. If you are a customer of the Pru Local Entity, the Pru Local Entity may collect health data as part of the underwriting process to provide you with an insurance product or service in accordance with their own privacy notices.

For the data controllers' contact information, please see the "**Updating your details and contacting us**" section below.

Pulse Partners

Pulse Partners are third party partners who contract with you directly under their own terms and conditions to provide services in their own name – these may include sellers who sell goods and services on the Pulse Marketplace, the Health Assessment and Symptom Checker services, telemedicine Services, pulse wallet in certain territories and other services that we may add to the Pulse App from time to time.

Pulse Partners collect, gather and process information arising from your use of those services as independent data controllers. Pulse Partners will process your personal information in accordance with their privacy notices which are made available to you prior to you using the relevant service.

PulseCo is also an independent data controller in relation to such data collected or generated from your use of the Pulse Partner services and PulseCo will process such data in accordance with this Privacy Notice.

What data do we collect and where do we collect it from?

Providing your personal data is voluntary. However, if you do not provide your personal data, we may be unable to register you for the Pulse App or provide the Pulse Services or your use of or access to the Pulse App may be otherwise limited.

These are the data and information we collect or gather about you:

(a) Personal data you provide:

- Personal and contact details such as, your name, address, telephone number, email address, other third party login information (e.g. social media logins) where you choose to use them;
- Biometric information (including facial images) where you choose to use any aspect of the Pulse Services that may require them;

- Your gender, date of birth and/or age (if required for use of a service, or with your consent);
- Your identification number, passport number, other Government-issued identification document details, address proof, and/or other information that can be used to identify you (if required for use of a service or to enable us to fulfil our legal obligations);
- Records of any communication you have with us including any AI personal assistant or chatbot;
- Details you provide when you elect to participate in any activities relating to the Pulse Services;
- Details requested by a Pulse Partner as part of the services they provide;
- Details related to or which reveals your health, well-being, or medical condition (collectively, "**Health Data**") that you have provided or has been generated as a result of usage of a Pulse Service (including where you have synchronised or uploaded information from a device, app or system with the Pulse Services). Where required by applicable laws and regulations, any processing of Health Data will be based on your explicit consent;
- Details related to your membership, subscriptions, plans, and any purchase or transaction on the Pulse App or as part of the Pulse Services;
- Details about your messages (including any content or materials you share) via any Pulse chat, voice or video call functions;
- Details about your connections including your contact list, and the groups you belong to;
- Content that you create, post, upload, share or communicate when using any Pulse Services, including any chats, media, photos, comments, and any other materials you choose to provide;
- Details related to your preferences, interests and favourite activities;
- Details related to e-wallet services, including bank account, credit and debit card details, and billing and delivery details;
- Details related to rewards, loyalty or privileges programmes;
- Data from any responses you provide to surveys.

(b) Personal data we collect from other sources:

- Third party login information (e.g. social media logins) from the provider of such logins, where you choose to use them;
- Data (including Health Data) from Pulse Partners;
- Data from other third party commercial partners of PulseCo or a Pru Local Entity or other organisations who have the appropriate legal basis for sharing such data with PulseCo;
- Data from service providers who share personal data to enable us to fulfil our legal obligations.

(c) Personal data we collect automatically when you use Pulse Services:

- Details relating to your device and use of the Pulse Services;
- Data from challenges or activities within Pulse Services where you have allowed it;

- Data that is generated through your actions when using the Pulse Services, including transaction data related to purchases and transactions;
- Data regarding all your other use of and interactions with the Pulse Services, behavioural information, your advertising preferences, your purchasing preferences, and your communications with us, a Pru Local Entity or other members of the Prudential Group, or a Pulse Partner;
- Any chat, voice or video call history;
- Location-related data;
- Mobile device and connection information, information on data traffic, your IP address, access times, browsing history data, language settings, information connected with your third party login and/or weblog information etc.

(d) Personal data we collect through cookies or other similar technologies.

These items may include the following, for example (as may be applicable):

- Access time, frequency and duration of visits / use of the Pulse App and Pulse Services;
- Data about your activities and interactions with our advertising partners (if any);
- The model or device type used by you, operating system / version, browser type and settings, device ID, advertisement ID (if any), and other cookie-related data;
- Location-related data.

(e) Health Data

The Pru Local Entity is not a data controller with respect to your Health Data. PulseCo and where applicable, the relevant Pulse Partner, are separate data controllers of your Health Data.

To the extent required by applicable laws, PulseCo will ask for your specific consent to process the Health Data. PulseCo obtains this consent separately when you take actions leading to collection, gathering, use or disclosure of Health Data. You can withdraw your consent at any time by contacting the PulseCo Privacy Officer – see "**Updating your details and contacting us**" section below.

In addition, you always have the right to ask us to delete your Health Data regardless of whether local laws provide you with this right, unless we have a legal obligation or need to retain such data.

(f) Cookies, Beacons

When you use the Pulse Services, we may use cookies and similar technologies to provide you with a better, faster and safer user experience or to show you personalized advertising. Cookies are small text files that are automatically created by your browser and stored on your device when you use the Pulse Services.

You are free to disable the use of cookies and similar technologies if this is supported by your device. You can manage your cookie settings in device settings.

If you decide not to have your personal data processed by us for advertising purposes via cookies (and similar technologies), this does not mean that we will not show you advertisements. It simply means that these advertisements will not be personalized for you using first-party or third-party cookies, web beacons, or similar technologies.

Why do we need your personal data?

PulseCo:

- To process your registration and provide you with features, functionalities and services within the Pulse Services;
- To facilitate purchases or transactions;
- To process requests made by you through the Pulse Services;
- To administer rewards, loyalty or privileges programmes;
- For our processing in connection with our internal business purposes, the improvement and development of the Pulse Services, and the research and development of future data analytics, technology, products, services, functionalities and features (including AI powered products, features and services);
- To personalise, customise and tailor your use and experience of the Pulse Services including to provide personalised and customised promotions, product and service suggestions, and tips;
- We may also use your name and contact details to send personalised messages, promotional materials and tailored content to you about Pulse Services, a Pru Local Entity's products and services and/or any Pulse Partner or third party products and services (related to health, wellness, nutrition, lifestyle, finance and/or insurance). We may also share your name and contact details with other PulseCo affiliates to enable them to market the same types of products and services. We use and share your name and contact details for marketing purposes only with your consent (we can't use or share the data otherwise);
- Where permitted, and with your specific consent where required by applicable laws, we may use your Health Data to personalise and tailor our promotions, personalised and customised messages and suggestions to you;
- To assist you in monitoring and improving your health management and general wellness, which may include providing tailored nudges and suggestions to you;
- To enable you to register with a Pulse Partner, should you choose to do so;
- To help you manage and associate you with relevant communities lists and broadcast lists;
- To process and communicate with you about your participation in any events, promotions, focus groups, research studies, contests, fulfilment of rewards, polls, surveys, productions or similar activities relating to the Pulse Services;
- To enable you to share content and comments, and interact with other users of Pulse Services;

- As we believe to be reasonably necessary or appropriate to monitor, enforce or verify your compliance with the Pulse App Terms and Conditions and for protecting PulseCo's legal and reputational interests;
- To communicate with you and provide the relevant customer support and service to you;
- To facilitate the provision of updates, product support, and other services to you related to the Pulse App;
- To notify you about changes to the Pulse Services;
- For any internal administrative and record retention purposes;
- For purposes of detection, investigation, prevention and addressing fraud, crime, other illegal activity, or security or technical issues;
- To protect the rights, property, and the safety of Pulse App users;
- To comply with any obligations under applicable law, including but not limited to anti-money laundering and Know-Your-Client obligations; and
- To connect your Pulse identity with any existing customer account at the respective Pru Local Entity and the agents that serve you.

Pru Local Entity:

- Where you have provided your consent, we intend to use your name and contact details to send special promotions and/or materials regarding personalised or customised products and services and/or products and services from a Pru Local Entity's partners (related to health, wellness, nutrition, lifestyle, finance and/or insurance), and we use your name and contact details for marketing purposes only with your consent (we can't use the data otherwise);
- To personalise, customise and tailor your use and experience of the Pru Local Entity's products and offerings, including to provide personalised and customised promotions, product and service suggestions such as offerings combining insurance products and other Pulse Services, and tips;
- For the improvement and development of new financial services or insurance products and services; and
- To perform data analysis and to conduct profiling such as marketing profiling.

What is our justification for using your data?

PulseCo and Pru Local Entity rely on one or more legal bases for processing your personal data, including:

- When the processing is necessary to perform a contract with you and to provide you with the services you require in accordance with the Pulse App Terms and Conditions;
- The legitimate interests pursued by us or by a third party to whom the personal data is disclosed (except where such interests are overridden by your fundamental rights and freedoms);
- Where you have given your consent, to the extent required by applicable laws and regulations. For example, applicable laws and regulations may require your consent for

- processing of Health Data, processing that involves automated decision-making or profiling, and/or processing of personal data for marketing and promotional purposes;
- The processing is necessary for compliance with a legal obligation to which PulseCo is subject;
 - Other lawful criteria recognized under applicable law.

Who do we share your information with?

Pulse App profile information

The following personal data will be publicly available on the Pulse App: your name and/or username, profile picture, and any other information on your profile page.

Personal data you may choose to share

The following personal data will only be shared with other Pulse App users as follows:

- You share your messages and other content with the Pulse App users as part of using Pulse Services;
- You permit Pulse Services to share certain particular details or data to any Pulse Partner in order for the Pulse Partner to provide services to you or to enhance their ability to provide their services to you. This may include your Health Data being provided to other Pulse Partners providing health related services to you;
- Where you participate in a challenge, your personal data related to that challenge will be visible to all participants in the same challenge.

Who we may share your personal data with

We may share your personal data with the following transferees to the extent necessary for them to assist us with fulfilling the above purposes or in accordance with any consent you have given: service providers, accountants, auditors, IT service and platform providers, intermediaries, reinsurers/retakaful operators, investment managers, agents, pension trustees (and other stakeholders), scheme advisors, introducers, selected third party financial and insurance/takaful product providers, advertising providers and legal advisers.

We share your personal data when we in good faith believe it is necessary for us to do so in order to comply with a legal obligation under applicable law, or respond to valid legal process, such as a search warrant, a court order, or a subpoena. We also share your personal data where we in good faith believe that it is necessary for the purpose of our own, or a third party's legitimate interest relating to national security, law enforcement, litigation, criminal investigation, protecting the safety of any person, or to prevent death or imminent bodily harm.

We may share your personal data with other PulseCo affiliates where it is needed to carry out our daily business operations and to enable us to maintain and provide the Pulse Services to you, as well as for marketing purposes as mentioned in the section "**Why do we need your personal data?**" above.

We may share your personal data with an actual or proposed purchaser or transferee if we are involved in a merger, acquisition, re-organisation, sale of assets, or other similar corporate transaction, including for the purpose of any due diligence exercise.

Where may we process your personal data?

We may process your personal data in a territory other than the one you are resident in. To the extent we transfer your personal data, we will use appropriate safeguards and comply with the laws of the territory from which your personal data is transferred.

How do we keep your data safe?

- We have detailed security policies and standards which allow us to effectively manage keeping your data safe;
- We use encryption when your data is stored and when it is sent across networks;
- We work closely with our partners to ensure that they provide the same level of protection to data they hold on their own or process on our behalf, including through detailed due diligence and Privacy Impact Assessments;
- We manage and control who has access to your information both within and outside the Pulse App through access control and identification techniques; and
- We have detailed plans for any unforeseen events including reporting (where required to do so by applicable laws and regulations) any breaches that may involve your data.

How long do we keep your data for?

We keep your personal data only as long as necessary to provide you with the Pulse Services and for legitimate and essential business purposes, such as maintaining the performance of the Pulse Services, making data-driven business decisions about new services and products, complying with our legal obligations, and resolving disputes.

We maintain your personal data for the following periods:

- For as long as it is required for the purposes;
- For as long as may be required by applicable laws and regulations; or
- For legitimate business purposes of PulseCo and where relevant, the Pru Local Entity.

Your personal data will be deleted or anonymised after the relevant retention periods have expired.

What can you do?

- Where processing is based on consent, you can withdraw your consent for our collection, use or disclosure of your personal data by contacting us as set out in this

Privacy Notice. Even if you withdraw your consent we may still collect, store, use or disclose your personal data if applicable laws and regulations require or authorize us to do so;

- You can change your preferences, where you have given specific consent. This may vary depending on the territory you are resident in and may include, but is not limited to, objecting to receiving marketing and other promotional materials, automated decision making, using sensitive information, and overseas transfer. To make changes you can use the privacy feature within the Pulse Services or in the manner indicated in the "**Updating your details and contacting us**" section;
- You may also (where local laws provide you with the rights):
 - ask us for a copy of and/or access to information that we hold about you in relation to the Pulse Services (you will need to request any information held by Pulse Partners where they act as a data controller directly from them);
 - ask us to amend any data that is incorrect, incomplete, outdated and/or misleading except in such cases where such a request is unreasonable;
 - ask us to delete your data (unless we are legally allowed or required to maintain certain personal data);
 - ask us to restrict our use of your data;
 - ask that we provide you with a copy of certain personal data in a form that can be shared with others, and where technically feasible, to transmit such personal data to another data controller.
- You may also (where local laws provide you with the rights) lodge a complaint with the data privacy regulator.

Children's information

Pulse App is not targeted at persons under the age of 18. We do not knowingly collect personal data from persons under the age of 18. While certain Pulse Services may ask parents to provide data of their children where required for the service, we do not knowingly collect personal data about persons under the age of 18 without a parent/legal guardian's consent (please see the "**Acting on someone else's behalf?**" section below). If you believe that we have collected personal data from a person under the age of 18, or we have collected personal data about a person under the age of 18 without a parent/legal guardian's consent, please inform us via the details in the "**Updating your details and contacting us**" section below.

Acting on someone else's behalf?

Pulse App is primarily designed to be used by yourself only; however there may be limited circumstances where you may give us personal data about others. If you give us personal data about another person (or persons), we'll take that to mean they have appointed and authorised you to act on their behalf. This includes providing consent to:

- our processing of their personal data (including any Health Data) as mentioned above; and
- you receiving this Privacy Notice on their behalf.

If you give us personal data about a person under the age of 18, you must either be the person's parent/legal guardian or have the consent of the person's parent/legal guardian before doing so.

Updating your details and contacting us

Please update your details as directed on the Pulse App if any details you have provided to us in your registration change (e.g., if you change your e-mail address, telephone number). Please use the details below to contact PulseCo with any requests to do with your data

Title / Designation:	Pulse Helpdesk
Postal Address:	Attention: Privacy Officer, Pulse Ecosystems Pte Ltd, 1 Wallich Street #19-01 Guoco Tower Singapore 078881
Tel:	+6567044522
Email:	privacy@wedopulse.com

We will respond to and action all requests within the time limits required by applicable law and regulation. We may refuse to action a request to correct or provide access to personal data where the law allows or requires us to do so. For security reasons, we may take steps to authenticate the identity of the requesting party before responding to a request.

In those countries where we are required to do so by law, we have appointed data protection officers to oversee the protection of your personal data. If you have any questions about this Privacy Notice or about data protection for the Pulse Services or have complaints regarding this Privacy Notice or our handling of personal data, you can contact PulseCo through the Pulse Helpdesk above. To contact a Pru Local Entity, please refer to the contact information on their own privacy notice which you may access via the websites indicated in Appendix 2.

About this notice

Language: To the extent there is any inconsistency between the English version and an official local translation of this Privacy Notice, the English version shall prevail.

Definitions: Capitalised terms not defined in this Privacy Notice shall have the meaning given to them in the Pulse App Terms and Conditions.

"Prudential Group" means Prudential Plc and any affiliates of Prudential Plc.

Amendments: We change this Privacy Notice from time to time. We will not reduce your rights under this Privacy Notice without informing you. We always indicate the date the last changes were published.

Appendix 1 - Territory Specific Information

If you are a user in one of the following countries, the following information is relevant to you.

The Philippines

Pulse is operated by Pulse Ecosystems Pte. Ltd., an affiliate of Pru Life UK. Both companies are affiliates of Prudential plc, a company incorporated in the United Kingdom. Prudential plc, Pulse Ecosystems Pte. Ltd., and Pru Life UK are not affiliated with Prudential Financial Inc., Philippine Prudential Life Insurance Company Inc., Prudentialife Plans, Inc. or Prudential Guarantee and Assurance, Inc.

Malaysia

“Whenever the word ‘insurance’ appears, it shall also include takaful.”

Indonesia

In the Children’s Information and Acting on someone Else’s Behalf? sections, all references to ‘age of 18’ shall be replaced with ‘age of 21 or person under guardianship’.

Taiwan

Pulse is operated by Pulse Ecosystems Pte. Ltd., an affiliate of PCA Life Assurance Co., LTD (PCALT). Both companies are affiliates of Prudential plc, a company incorporated in the United Kingdom. Neither Prudential plc, Pulse Ecosystems Pte. Ltd., nor PCALT are affiliated with Prudential Financial Inc., a company whose principal place of business is in the United States of America.

In the Children’s Information and Acting on someone Else’s Behalf? sections, all references to ‘age of 18’ shall be replaced with ‘age of 20’

Specific Data Protection Notification from PCA Life Assurance Co, LTD (“PCALT”)

Pursuant to Taiwan (Republic of China) Personal Data Protection Act (“PDPA”), PCALT hereby notify you as follows with respect to our indirect collection, processing and use of the personal data

provided or to be provided by you (“Personal Data”) to the Pulse App and its operator and provider, Pulse Ecosystems Pte. Ltd.:

1. Entity and Data Source. PCALT, a company incorporated in Taiwan, is collecting, processing and using the Personal Data received from the Pulse App operated by Pulse Ecosystem Pte. Ltd. or its successors.
2. Purposes. PCALT may indirectly collect your Personal Data, then process, use, transmit and disclose it for the following purposes:
 - (i) PCALT intends to use your name and contact details to send special promotions and/or materials regarding personalised or customised products and services and/or products and services from a PCALT’s partners (related to health, wellness, nutrition, lifestyle, finance and/or insurance) where you have provided your consent. And PCALT uses your name and contact details for marketing purposes only with your consent (your use of the Pulse App will be deemed as your consent referred here);
 - (ii) To personalise, customise and tailor your use and experience of PCALT’s products and offerings, including to provide personalised and customised promotions, product and service suggestions such as offerings combining insurance products and other Pulse Services, and tips;
 - (iii) For the improvement and development of new financial services or insurance products and services; and
 - (iv) To perform data analysis and to conduct profiling such as marketing profiling.
3. Categories. The categories of personal data may be collected, processed and used are as disclosed in Annex A. PCALT won’t indirectly collect any of your sensitive personal data from Pulse Ecosystem Pte. Ltd. and/or other Pulse Partners.
4. Period, Areas, Recipients and Methods.
 - (1) *Period:* The Personal Data may be used until the later of (i) the relevant purpose described above ceasing to be applicable/relevant, (ii) PCALT ceasing to be required by applicable laws, regulations or internal rules to retain such Personal Data, (iii) the Personal Data ceasing to be required by PCALT to conduct business, and (iv) PCALT won’t exist anymore subsequent to any merge and acquisition, bankruptcy or liquidation.
 - (2) *Recipients:* The Personal Data may be disclosed to and used by: (i) Advisors or others rendering services to PCALT; (ii) PCALT’s Business and Marketing Partners and the officers, agents, or employees thereof; and, (iii) Regulatory, judicial or other authorities of the Taiwan or of any other jurisdiction in which PCALT does business or maintains data processing facilities (Collectively, the “Recipients”). The Personal Data may be collected, processed, used, transmitted and disclosed by each Recipient within the scope of the activity for which PCALT has provided the Personal Data to the relevant Recipient.
 - (3) *Areas:* The Personal Data may be used in Taiwan and any territory/region in which any of PCALT or Recipient does business or maintains data processing facilities.
 - (4) *Methods:* Any methods that are in compliance with applicable Taiwan Laws.
5. Rights. To the extent provided in Article 3 of the PDPA, you may by request in writing to PCALT:
 - (1) inquire or review the Personal Data (PCALT may collect reasonable fees);
 - (2) make copy(s) of the Personal Data (PCALT may collect reasonable fees);
 - (3) add or amend the Personal Data (with proper explanation);
 - (4) terminate PCALT’s collection, processing and use of the Personal

Data (to the extent that such Personal Data is not necessary for PCALT to conduct business or provide service to you); or (5) require PCALT to delete the Personal Data (to the extent that such Personal Data is not necessary for PCALT to conduct business, provide service to you or PCALT is otherwise legally entitled to retain same).

Annex A

The Personal Data Genres may be indirectly collected, processed and used by PCALT:

- Personal and contact details such as, your name, address, telephone number, email address, other third party login information (e.g. social media logins) where you choose to use them;
- Biometric information (including facial images) where you choose to use any aspect of the Pulse App Services that may require them;
- Your gender, date of birth and/or age;
- Your identification number or passport number (if required for use of a service);
- Records of any contact in relation with Pulse you have with us;
- Details you provide when you elect to participate in any activities conducted by PCALT relating to the Pulse App;
- Details related to your health and medical history ("Health Data") that you have provided to a Pulse Partner, but only where you have specifically consented to the Hosted App Provider disclosing that Health Data to PCALT for a particular purpose. Where required by applicable laws or regulation, any processing of Health (and where relevant other sensitive) Data, will be based on your explicit consent;
- Fitness data, such as Smoking habits, drinking habits, Work-out habits, height, weight, or BMI and your Chinese medicine body constitution assessment result;
- Details relating to your mobile device and use of the Pulse App and Pulse Services including location data where it is required;
- Data that is generated through your actions when using the Pulse App or Pulse Services;
- Data regarding all other interactions with the Pulse App or Pulse Services, your advertising preferences, and communications with PCALT (if any);
- Mobile device and connection information, information on data traffic, your IP address, access times, install and uninstall information, browsing history data, language settings, information connected with your third party login and/or weblog information etc;
- Access time, frequency and duration of visits / use of the Pulse App and its microsite;
- Information related to your referrer or referee of the Pulse App and Pulse Services, it deems you obtain data subject consent already;
- Data about your activities and interactions with our advertising partners over the Pulse App and its microsite (if any);
- The model or device type used by you, operating system / version, browser type and settings, device ID, advertisement ID (if any), and other cookie-related data.

Appendix 2 – Details of Prudential insurance entities in your territory

Territory	Prudential insurance entity	Website
Cambodia	Prudential (Cambodia) Life Assurance Plc	https://www.prudential.com.kh/km/
Hong Kong	Prudential Hong Kong Limited Prudential General Insurance Hong Kong Limited	https://www.prudential.com.hk/en/
Indonesia	PT Prudential Life Assurance	https://www.prudential.co.id/id/footer/privacy-policy/
Laos	Prudential Life Assurance (Lao) Company Limited	https://www.prudential.la/prudential-la/lo/
Malaysia	Prudential Assurance Malaysia Berhad	https://www.prudential.com.my/en/footer/privacy-policy/
Malaysia Takaful	Prudential BSN Takaful Berhad	https://www.prubsn.com.my/en/
Myanmar	Prudential Myanmar Life Insurance Limited	https://www.prudential.com.mm/en/footer/privacy-notice/
Singapore	Prudential Assurance Company Singapore (Pte) Ltd	https://www.prudential.com.sg/privacy-notice
Taiwan	PCA Life Assurance Co., Ltd.	https://www.pcalife.com.tw/zh/
Thailand	Prudential Life Assurance (Thailand) Public Company Limited	https://www.prudential.co.th/corp/prudential-th/th/
The Philippines	Pru Life Insurance Corporation of U.K.	https://www.prulifeuk.com.ph/en/
Vietnam	Prudential Vietnam Assurance Private Limited	https://www.prudential.com.vn/vi/
Ghana	Prudential Life Insurance Ghana	https://www.prudential.com.gh
Nigeria	Prudential Zenith Life Insurance	https://www.prudentialzenith.com/
Cameroon	Prudential Beneficial Life Insurance Prudential Beneficial	https://www.prubeneficial.cm/life https://www.prubeneficial.cm/general

	General Insurance	
Togo	Prudential Beneficial Life Insurance	https://www.prubeneficial.tg
Côte d'Ivoire	Prudential Belife Insurance	https://www.prubelife.com
Kenya	Prudential Life Assurance Kenya Limited	https://www.prudentiallife.co.ke/
Zambia	Prudential Life Assurance Zambia	http://www.prudential.co.zm/
Uganda	Prudential Assurance Uganda Limited	https://www.prudential.ug/