Reference Checking Scheme

Consent Form (Annex 2 (Bank))

To: **AIA International Limited**

Consent relating to information regarding past positions with AIs ("Consent Form")

The financial services industry in Hong Kong is one that promotes high standards of ethics and professional competence. This can be undermined by a minority of individuals who engage in misconduct during their employment/appointment at AIs. Individuals who are not held accountable for their misconduct at one firm and surface at another firm could have a higher likelihood of repeating their misconduct. This may give rise to operational, reputational, financial and other risks to the new employer/principal who appoints the "bad apples". More broadly, rolling bad apples in the financial services sector may inflict harm on bank consumers and undermine public confidence in the financial services sector, which in turn creates systemic risks. Pursuant to the Reference Checking Scheme for Insurance Intermediaries and Mandatory Reference Checking Scheme, to prevent such risks, recruiting entities that are considering appointment of certain positions are mandated to obtain references from past employers/principals. As you are being considered for such position, you are requested to provide your consent to obtain that information. If such consent is not provided, we will be unable to offer you employment/appointment in such position.

1. For the purpose of this Consent Form:-

"**AMLO**" refers to the Anti-Money Laundering and Counter-Terrorist Financing Ordinance (Cap. 615 of the Laws of Hong Kong).

"**BO**" refers to the Banking Ordinance (Cap. 155 of the Laws of Hong Kong).

"**IO**" refers to the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong).

"**MPFSO**" refers to the Mandatory Provident Fund Schemes Ordinance (Cap. 485 of the Laws of Hong Kong).

"**Assessment**" refers to considering, assessing or reviewing the Information to determine whether it impacts upon my fitness and propriety to hold the position that I have applied for with the recruiting entity or to remain in the position once obtained with the recruiting entity.

"**Information**" refers to information that will be shared by the reference provider with the recruiting entity which may consist of the following:

- General employment/appointment information consisting of the position held, the business line, division and/or department and the dates of employment/appointment.
- Whether employment or appointment was terminated, or likely would have been terminated (and

other relevant details related to the incident) had resignation not been tendered and/or had I not left in relation to:

- breach of a legal or regulatory requirement relating to the BO, IO, MPFSO, SFO and/or AMLO (including any subsidiary legislation, for example, guidelines, notices and/or other directions issued by the applicable regulator);
- incidents which cast serious doubts on my honesty, integrity or matters of similar nature;
- the filing of a misconduct report to the HKMA;
- internal or external disciplinary actions arising from conduct matters[1];
- internal investigations into any of the above misconduct matters at the discretion of the reference provider; and/or
- any other misconduct matters or ongoing investigations which are deemed serious or material in nature but did not result in the termination of the employee/individual (or for termination to be the likely outcome had the employee/individual not otherwise left).

"**Scheme**" or "**Schemes**" refers to, as applicable:

- *the Mandatory Reference Checking Scheme* - an industry-led initiative endorsed by the HKMA to assist the banking industry in enhancing the assessment of fitness and propriety of applicants for certain relevant positions; and/or
- *the Reference Checking Scheme for Insurance Intermediaries* - an industry-led measure jointly launched by The Hong Kong Federation of Insurers, The Hong Kong Confederation of Insurance Brokers and Professional Insurance Brokers Association, and endorsed by the Insurance Authority to assist in reducing the risks associated with "rolling bad apples" in the insurance sector.

"**SFO**" refers to the Securities and Futures Ordinance (Cap. 571 of the Laws of Hong Kong).

2. I agree to my Information being requested from, and being provided by, each reference provider. I confirm that my application form and/or CV contains the names of all AIs, long term insurers,[2] long term insurance agencies [3] and long term insurance broker companies [4] in Hong Kong where I have held a position in the last 7 years, regardless of duration of the employment/appointment (including permanent, agency, contract, secondments or other temporary employment relationships).

3. I agree that the recruiting entity (or a third party engaged by the recruiting entity) may transfer to each reference provider the following data for the purpose of requesting my Information and later carrying out the Assessment:
   a) my full name;
   b) my date of birth;
   c) HKMA registration number/insurance licence number/MPF registration number; and

[1] For example, by regulatory bodies, industry associations or professional bodies relating to the position held with the reference provider.
[2] This means an authorized insurer (as defined in section 2 of the Insurance Ordinance) carrying on long term business (as defined in section 2 of the Insurance Ordinance) ("**long term business**").
[3] This means a licensed insurance agency (as defined in section 2 of the Insurance Ordinance) carrying on regulated activities in long term business, but excluding an AI.
[4] This means a licensed insurance broker company (as defined in section 2 of the Insurance Ordinance) carrying on regulated activities in long term business.

d) a copy of this Consent Form.

4. If the data specified in paragraph 3(a) to (d) is insufficient for the recipient to identify me, I agree the recruiting entity (or a third party engaged by the recruiting entity) may then transfer my residential address, phone number, staff number or the first four digits of my HKID number.

5. I agree that the reference provider (or a third party engaged by the reference provider) may provide and transfer my Information to the recruiting entity (or a third party engaged by the recruiting entity) for the purpose of conducting the Assessment from the date of this form for up to 18 months, even if I have left the recruiting entity's employment/appointment during this time.

6. I hereby release and discharge each relevant reference provider (including without limitation its affiliates and officers, directors, employees, third party processors and agents) from any and all claims, liability, actions, suits, demands, costs, expenses or indebtedness, under contract, tort or otherwise, arising out of, related to, or in any way connected with the disclosure of my Information as described herein.

7. I understand that:
   a) the Information will be used by the recruiting entity to assess my fitness and propriety to hold the position applied for and may result in an offer of a position with the recruiting entity being withheld or withdrawn at the sole discretion of the recruiting entity. This applies in addition to, and should not be interpreted to limit in any way, the general discretion that the recruiting entity has to provide or withhold any offer to me;
   b) the Information may be disclosed to the recruiting entity immediately or at a later date, such as when an update is required, and in certain circumstances this may lead to the recruiting entity terminating my employment or appointment at any time without advance notice or compensation, even if a position is offered by the recruiting entity and accepted by me, and even if I have passed my probation period;
   c) depending on the circumstances, the recruiting entity may not be in a position to inform me of the content of the Information, and/or of the reference provider that provided the relevant Information; and
   d) the recruiting entity may, at its discretion, but is not obliged to ask me questions about the Information.

8. I agree that this Consent Form:
   a) is given in favour of the recruiting entity and each reference provider (including any third parties acting on their behalf) individually, on the basis that each may rely upon it. No other person has any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) or otherwise, to enforce any term of this Consent Form;
   b) prevails to the extent of any inconsistency with any other agreement or understanding that I may have with the recruiting entity or a reference provider (as the case may be); and
   c) does not prejudice any other rights the recruiting entity or a reference provider may have under any agreement or applicable law.

Reference Checking Scheme

9. I understand and agree that this Consent Form will be valid for a period of 18 months following the date that I sign it. This means if there are any subsequent updates, the reference provider may provide further details about me to the recruiting entity.

10. By signing this Consent Form,[5] I understand that, regardless of the recruiting entity's decision in relation to the Assessment, the recruiting entity is entitled to retain this Consent Form and my Information received from the reference provider(s) for a period of not more than seven (7) years after termination of any contract entered into between me and the recruiting entity, or two (2) years from the date on which my application is deemed unsuccessful with no further action is taken in respect of the application, I:-

Please select only one of the following options by marking the corresponding box:

☐# give my consent expressly and voluntarily to the recruiting entity and each reference provider to share as between them information about me for the purposes of each relevant Scheme. I acknowledge that I may withdraw my consent **only** by providing written notice to the recruiting entity. **I am not aware of any negative Information that may be provided by a reference provider**. I agree to provide additional information requested by the recruiting entity, subject to any legal restrictions on my ability to do so.

☐# give my consent expressly and voluntarily to the recruiting entity and each reference provider to share as between them information about me for the purposes of each relevant Scheme. I acknowledge that I may withdraw my consent **only** by providing written notice to the recruiting entity. **I am aware that negative Information may be provided about me by a reference provider.** I agree to provide additional information requested by the recruiting entity, subject to any legal restrictions on my ability to do so.

☐# decline to give my consent to the reference checking process under the Scheme, and acknowledge that my refusal to consent means that the recruiting entity will be required to withhold or withdraw an offer of employment/appointment.

<table>
<tr><td rowspan="3">Signature*</td><td>Name of Signatory (as stated on Hong Kong Identity Card / travel document)</td></tr>
<tr><td>Date of birth (as stated on Hong Kong Identity Card / travel document) [6]</td></tr>
<tr><td>Date</td></tr>
<tr><td colspan="2">*The signature must be the same as the one in the related employment/appointment application form (if any).</td></tr>
</table>

[5] Hand-written and digital signatures are acceptable. A digital signature is defined in the Electronic Transactions Ordinance (Cap. 553 of the Laws of Hong Kong) to mean "*any letters, characters, numbers or other symbols in digital form attached to or logically associated with an electronic record, and executed or adopted for the purpose of authenticating or approving the electronic record*".

[6] Please use a DD-MM-YY format. For example, 1 February 2026 would be "01-02-26".

Reference Checking Scheme

For handling of personal data provided to the recruiting entity during the job application process, please also refer to the Personal Information Collection Statement (PICS) contained in/attached to the recruiting entity's application form in addition to the terms of this Consent Form. Your consent may be withdrawn at any time on written notice to the recruiting entity. However, this is likely to mean the recruiting entity will be required to withhold or withdraw an offer of employment/appointment without advance notice or compensation.

Reference Checking Scheme

Reference Checking Information Form Template (Annex 1 (Bank))

Date of request:	[Date of request]
Due date of response:	[Date the response is due, 1 month from the date of request]
Request issued by:	[Name of the recruiting entity] / [Name of third party] authorised to act on behalf of [Name of the recruiting entity]
Response provided by:	[Name of the reference provider] / [Name of third party] authorised to act on behalf of [Name of the reference provider]

Subject: Reference Check – [Individual's name]

Note: If in the past 1 year you have provided us with information on this individual and the information remains valid as of the date of this request, please confirm this in writing to us. In such case you do not need to complete the table below. Where there is any new information on any item in this form, please complete this form.

Pursuant to the Reference Checking Scheme for Insurance Intermediaries and/or Mandatory Reference Checking Scheme, as applicable ("**Schemes**"), please provide us with the following information by the above stated due date.

The information to be provided should cover the period commencing 7 years prior to the date of this request.

Written consent of the individual subject to this request to share their information under the Schemes is appended.

For Reference Only

Individual's name (as shown on Hong Kong Identity Card / travel document): [1] _____

Individual's date of birth (as shown on Hong Kong Identity Card / travel document): [2] _____

Individual's HKMA registration number/ insurance licence number/ MPF registration number [3] (where applicable): _____

Please answer "yes" or "no" where indicated, otherwise free text answers are required. If a misconduct matter has occurred that could fall within more than one category below (eg a breach of an Ordinance and a dishonesty matter) please select "yes" for both.

1 Please write the individual's surname first, followed by the given name.
2 Please use a DD-MM-YY format. For example, 1 February 2026 would be "01-02-26".
3 Delete as appropriate.

	Question	Response
1	Have you employed/appointed the individual?	*[Y/N]*
2	If the answer to item 1 is yes, provide the last held job title. *In providing the last held job title, please disclose the position, business line and division / department.*	
3	If the answer to item 1 is yes, provide the employment/appointment period.[4]	
4	Was the individual's employment or appointment terminated for a breach of legal or regulatory requirements relating to the following (including any subsidiary legislation or rules such as guidelines, notices and/or other directions issued by the applicable regulator): • Banking Ordinance • Insurance Ordinance • Mandatory Provident Fund Scheme Ordinance • Securities and Futures Ordinance • Anti-Money Laundering and Counter-Terrorist Financing Ordinance	*[Y/N]*
5	Was the individual's employment or appointment terminated for incidents which cast serious doubt on the individual's honesty, integrity or matters of similar nature?	*[Y/N]*
6	Was the individual's employment or appointment terminated in relation to the filing of a misconduct report to the HKMA?	*[Y/N]*
7	Was the individual's employment or appointment terminated following any internal or external disciplinary actions arising from conduct matters?[5]	*[Y/N]*
8	Is it likely that the individual's employment or appointment would have been terminated for a reason set out in items 4 to 7 had they not resigned or otherwise left before termination was possible?	*[Y/N]*
9	Is the individual subject of an ongoing internal investigation in relation to any of the matters set out in items 4 to 7? *This question is subject to the reference provider's assessment in consideration of legal, regulatory or commercial or other circumstances, which restrict disclosure. If you are subject to*	*[Y/N]*

For Reference Only

[4] This refers to the actual employment/appointment period which may be longer than 7 years from the date of the information request. The actual employment/appointment should be provided in a DD-MM-YY format. For example, an employment period of 1 February 2026 to 1 March 2026 would be "01-02-26 to 01-03-26".

[5] For example, by regulatory bodies, industry associations or professional bodies relating to the position held.

	Question	Response
	such restrictions, or the answer is "no" please state "no" in the response column.	
10	If your answer to item 9 is yes, please provide any supplementary information to the extent appropriate. *Providing a response to this question is not mandatory. If legal or regulatory requirements restrict certain disclosures, making your responses incomplete or inaccurate, please state "N/A" in the response column.*	
11	Please provide other information in relation to any other misconduct matters or ongoing investigations which are deemed serious or material in nature but did not result in the termination of the individual (or for termination to be the likely outcome had the individual not otherwise left the AI).	

[Note: to be inserted by reference provider upon providing a response to the recruiting entity]

[Disclaimer:

(a) The information provided is true, complete and accurate according to the [name of reference provider]'s best knowledge; and

(b) [name of recruiting entity] takes full responsibility in relying on the information provided in the Template in making its recruitment decision, and [name of reference provider] is excluded from liability in the absence of gross negligence or bad faith. The reference provider is released and discharged (including without limitation its affiliates and officers, directors, employees, third party processors and agents) from any and all claims, liability, actions, suits, demands, costs, expenses or indebtedness, under contract, tort or otherwise, arising out of, related to, or in any way connected with the disclosure of the Information as described herein.]

For Reference Only

Reference provider's contact Information for Prospective Individuals:

Reference provider's contact information
Email / Contact Tel:

For Reference Only

[This page is not required to be provided to the Prospective Individual.]

Contact Information for enquiries between recruiting entities and reference providers:

Recruiting entity's contact information
Name of the handler for this reference check:
Job Title:
Contact Tel:

Reference provider's contact information
Name:
Job Title:
Contact Tel:

For Reference Only