BEA東亞銀行 | AIA

MEMO

Attn	:	**All AIA District Directors or above (Hong Kong Only)**	**From**	:	**Agnes Wong & Echo Tse**
Date	:	**1 Jan, 2024**	**Dept**	:	Card Product, Cards & Unsecured Lending Department, The Bank of East Asia
Copy	:	Mr Jim Jan Zen All Department Heads – AIA HK ABDD Teams – AIA HK	**Total Page**	:	11

Subject	:	東亞銀行AIA信用卡 – 信用卡轉介獎賞 - 2024年度轉介獎賞 (Ref no. 20240101v1) BEA AIA Credit Card – Evergreen Incentive Scheme of Credit Card Referral Award (2024)

東亞銀行AIA信用卡轉介獎賞 –
繼續推出2024年度轉介獎賞!!



請踴躍轉介！！

「AIA」、「友邦」或「友邦香港」是指友邦保險（國際）有限公司（於百慕達註冊成立之有限公司）。
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信用卡轉介獎賞內容

財務策劃顧問憑轉介每位全新客戶進行**合資格的指定信用卡申請**並獲**批核**，可得以下港元現金獎賞。

年度轉介獎賞 (推廣日期: 2024年1月1日至2024年12月31日)

財務策劃顧問

轉介卡數量	每 **6** 張	每 **16** 張	每 **26** 張	每 **86** 張
獎賞 (港元)	**670**	**2,000**	**4,000**	**18,000**

提示：AIA 財務策劃顧問並非銀行職員及不會就信用卡申請、信用卡相關優惠/安排、銀行戶口及有關服務及分期計劃提供任何建議。若客戶有興趣了解有關詳情，應轉介客戶至相關銀行職員尋求意見。此外，在進行轉介時，AIA 財務策劃顧問須向客戶披露其或會因此轉介獲得獎賞，客戶應自行決定其保費支付方式和是否進行信用卡申請。

更新信用卡推廣資料:

迎新有賞

迎新禮遇 (推廣期至2024年3月31日)

任選一項特選醫療檢查計劃* (價值高達HK$700) :

- **身體檢查**
- **牙齒保健及教育服務**
- **營養諮詢**

1) 及 限時優惠 - **2%額外現金回贈#**

Wellness 消費有賞

保費消費優惠

- **繳付AIA HK保費:**
  長達86日免息還款期

- **靈活保費分期選擇:**
  每月平息僅為0.165%
  (實際年利率僅 3.78%)

<<建議客戶於發出第2期信用卡月結單後致電2211 1422進行登記以盡享免息還款期>>

無上限3X獎分獎賞^

•消費包括**繳付AIA HK保費:**
每HK$1 = 1獎分，獎賞無上限

- **指定Live Well及醫療服務商戶+**簽賬:
  無上限3X獎分獎賞^

+包括PURE Fitness、Escapade Sports、醫院、療養院、門診 (普通及專科醫生)、實驗室檢測、牙醫及牙科檢查、眼科醫生、檢查、配眼鏡、骨科、脊醫、足科檢查、物理治療及中醫、跌打。

體驗綠色健康生活

- **指定綠色健康商戶簽賬:**
  無上限3X獎分獎賞
  - Green Common
  - 鴻福堂
  - 鴻福堂café 概念店 HFT Life

- **電子結單及流動支付服務**，安全環保

其他精彩禮遇

- **永久豁免年費**
- **本地餅店、快餐店、咖啡店及本地交通手機付款12%現金回贈**
- **優先預訂人氣演唱會門票**

註:

* 於發卡日起2個月內簽賬HK$3,000 或以上。

#合資格持卡人在發卡日起2個月內，根據簽賬日期，以合資格信用卡所作的所有零售簽賬可獲得2%額外回贈。詳情可參閱BEA網頁。

^ Live Well 3倍獎分獎賞適用於實體或網上商戶的零售簽賬。東亞銀行有限公司（「本行」）會根據Mastercard Asia/Pacific (Hong Kong) Limited或商戶的收單銀行所釐定的商戶編號計算所有合資格簽賬，並可全權酌情釐定合資格簽賬。

了解更多「東亞銀行AIA信用卡」特點及優惠詳情，請瀏覽www.hkbea.com/aiacard 或致電理財熱線 (852) 3608 6618 (24 小時)。

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>>>>以下內容維持不變 <<<<

轉介流程及條款及細則都維持不變，詳情請參考memo (Ref. no. 20221109v1)

有關東亞銀行AIA信用卡詳情及轉介流程，請參考「**東亞銀行AIA信用卡友邦財務策劃顧問培訓簡報**」
登入 iAcademy > 培訓課程 > 網上學習 > 營運 > 東亞銀行 AIA 信用卡 - AIA財務策劃顧問培訓簡報

溫馨提示:

提交所需文件流程

提交所需文件:
- 香港身份證/護照/身份證明文件
- 入息/資產證明
- 住址證明

→ 通過 **BEA 網站** www.hkbea.com/upload 或 **BEA App** 提交文件^
(申請人提交電子申請表後將收到**申請所需文件提示電郵**)

↓

1. 選擇申請類型:**信用卡/循環貸款**
2. 輸入： 申請人姓名, 香港身份證, 電子郵件地址
3. 根據指示上載文件



← 信用卡批核並郵寄到申請人的郵寄地址

^ 詳情請參閱: https://www.hkbea.com/pdf/tc/required_doc_card_application_tc.pdf

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一般條款 (維持不變)

1. 指定信用卡之主卡：東亞銀行AIA信用卡

合資格信用卡申請定義

2. 由財務策劃顧問親自轉介，並於客戶的電子申請表格上填上財務策劃顧問編號及其姓名。

3. 電子申請表格一經遞交，再不能更改財務策劃顧問之資料，並以表格資料作準。

4. 於推廣日期內交齊所需文件及成功獲批核（以東亞銀行有限公司（「本行」）開卡日為準），並為符合以下要求及全新客戶之定義；

5. 所需文件：
   a) 香港永久性居民身份證清晰副本 (如非香港永久居民，請提供香港身份證、原居地發出的有效護照及香港入境簽證)；並在身份證副本旁簽名；
   b) 最近3個月發出的合資格住址證明，例如：公用服務繳費單、銀行/信用卡結單或銀行發出的函件；
   c) 最新薪俸稅單或最近1個月糧單（須附有申請人姓名）/ 最近3個月銀行結單/存摺（須附有申請人姓名、賬戶號碼及薪酬金額）/ 公司商業登記證及最新稅單（獨資經營之東主或公司合夥人適用）/ 資產證明（主婦或退休人士適用）/ 定期存款或銀行戶口結餘證明;

6. 全新客戶：
   a) 須為18歲或以上之香港居民；就全職在職人士，年薪需達40,000港元以上；
   b) 如主婦或退休人士，須提供資產證明；
   c) 尚未持有任何由本行發出之東亞銀行信用卡；
   d) 不包括遞交申請日及批核之前6個月內曾取消由本行發出之任何東亞銀行信用卡，或有關信用卡申請；
7. 財務策劃顧問如符合全新客戶之定義，其本人之申請亦可計算作其本人之信用卡轉介。

獎賞換領及條款

8. 每位財務策劃顧問只能獲取1個年度轉介獎賞上指定的職位身份獎賞，財務策劃顧問只可以財務策劃顧問身份獲取獎賞；營業單位主管可以財務策劃顧問身份或營業單位主管身份獲取獎賞；區域總監可以財務策劃顧問身份、營業單位主管身份或區域總監身份獲取獎賞。
9. 財務策劃顧問以每月之最高獎賞之身份獲取獎賞。
10. 在推廣期內，獎賞總額以累積轉介並成功批核卡數量計算；每達到指定數量可獲指定獎賞，如轉介22張可獲每16張及每6張之獎賞。
11. 每月所獲的獎賞將在扣除上一個月已經發放的獎賞下，於出糧戶口發放。
12. 降級、晉升或轉組的財務策劃顧問在生效月份開始計算至最新上級營業單位主管及/或區域總監，而在生效月份前之轉介數量將維持不變。離職的財務策劃顧問之獎勵將被沒收。

免責聲明

13. 相關之現金獎賞經得獎財務策劃顧問AIA出糧戶口發放；得獎者需自行向稅務局申報所有所得之獎賞利益。
14. 為確保各財務策劃顧問於推廣東亞銀行信用卡時符合公司內部指引，財務策劃顧問須詳細閱讀「東亞銀行AIA信用卡友邦財務策劃顧問培訓簡報」。
15. 獎賞計算將以東亞銀行所得最更新的財務策劃顧問資料為準，新晉財務策劃顧問的獎賞發放可能會出現延期。
16. 如財務策劃顧問違反有關指引，本行保留不發放任何獎賞予有關財務策劃顧問、營業單位主管及區域總監之權利。
17. 所有獲獎者必須於獎賞發出時仍與友邦保險持有有效之合約。
18. 本行保留在我們的酌情權下可隨時更改本計劃及/或本條款及細則，或取替、取消或撤回本計劃而不須事先通知之權利。如有任何異議，以本行最後決定為準。
19. 條款及細則的中英文版本如有歧異，應以英文版本為準。

借定唔借? 還得到先好借!

如有須要索取或查詢有關資料，可於辦公時間內致電東亞銀行友邦財務策劃顧問支援熱線 2211 1088 (辦公時間：星期一至五 上午 10:00 至晚上 9:00; 星期六及日 上午 10:00 至下午2:00（公眾假期除外）)。

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BEA AIA Credit Card Referral Rewards – Continue rolling out!!!

Evergreen Incentive Scheme 2024!!



Let's make more card referrals！！

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Credit Card Referral Rewards

Financial Planners can get the cash rewards by referring new customers to apply and approve for any **Eligible Card Application** with the following incentive scheme:

Evergreen Incentive Scheme (Promotion Period: 1st Jan 2024 – 31st Dec 2024)

For Agent Level

No. of Card Referred	Every **6** cards	Every **16** cards	Every **26** cards	Every **86** cards
Incentive (HK$)	**670**	**2,000**	**4,000**	**18,000**

Reminder: AIA Agents are not bank staff nor in the proper position to recommend customers in relation to credit card application/credit card-related promotion or arrangement/ Bank Account and Related Services/installment. If the customers show interests in the relevant details, they shall be referred to the appropriate bank staff for advice. In addition, AIA Agents shall disclose to the customers upon referral that they may receive incentive for the referral, customers should make their own decision about credit card application.

BEA東亞銀行 | AIA

Updated Information of Credit Card Promotion:

Welcome Rewards

Welcome Offer (Promotion period until 31st Mar 2024)

1) **One complimentary selected medical check-up plan* (worth up to HK$700):**

- **Body check**
- **Dental check**
- **Nutrition consultation**

2) **OR Limited Time Offer – Earn Up to 2% extra cash rebate (capped at HK$2,000)#**

Wellness Spending Rewards

Hassle-free insurance

• **AIA HK insurance premium payment:**
Up to 86-day interest free repayment period

• **Flexible Premium Instalment Choice:**
Monthly flat rate at 0.165%
(3.78% APR)

<< Suggest customers to call **2211 1422** for registration after the 2nd month of credit card statement issuing **in order to enjoy the interest free repayment period>>**

Unlimited 3X Bonus Points^

• Spending including **AIA HK insurance premium payment:**
HK$1 = 1 Bonus Point

• **Spending at designated Live Well merchants and medical service providers+:**
3X Bonus Points^

+include PURE Fitness, Escapade Sports, Hospitals/Nursing homes, Outpatient clinics (general practitioners & specialists), Medical laboratories check-up, Dentists/Dental check-ups, Ophthalmologists/ Optometrists/ Eyeglasses, Orthopaedic surgeons/ Chiropractors, Podiatrists, Physiotherapy, Traditional Chinese herbalists/ bonesetters

Experience green & healthy living

• **Spending at selected green & healthy merchants:**
Unlimited 3X Bonus Points
- Green Common
- Hung Fook Tong
- HFT Life cafés

• **E-statement and digital payment services:**
Safe and eco-friendly

Other Privileges

- **Perpetual annual fee waiver**
- **12% cash rebate on mobile payments at local bakeries, fast food restaurants, coffee shops, and local transportation**
- **Concert priority booking**

Remarks:

* Customers are required to spend HK$3,000 within two months of the card issuance date.

Eligible Cardholders will receive extra 2% rebate for all Eligible Transactions made on the Eligible Card within the first 2 months from the date of card issuance based on the transaction date, details please refer to BEA website.

^ The 3X Bonus Points reward includes the basic Bonus Points and applies to retail transactions made at physical or online stores of merchants and service providers. The Bank of East Asia, Limited will classify all eligible spending according to the merchant codes as defined by Mastercard Asia/Pacific (Hong Kong) Limited, or the merchant's or provider's acquiring bank. Eligibility of such transactions will be determined by the Bank at its sole discretion.

For more information about the BEA AIA Credit Card, please visit www.hkbea.com/aiacard or call the BEA Credit Card Customer Service Hotline on (852) 3608 6618 (24 Hours).

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>>>>The following contents are remained unchanged <<<<

The referral flow and the terms and conditions are remained unchanged. For details, please refer to memo (Ref. no. 20221109v1)

For details of BEA AIA Credit Card and the card referral flow, please refer to **"BEA AIA Credit Card - AIA Agent Training Deck"**
Login to iAcademy > Training Course > eLearning > Operations > 東亞銀行 AIA 信用卡 - BEA AIA CREDIT CARD - AIA AGENT BRIEFING

Warm Reminder:

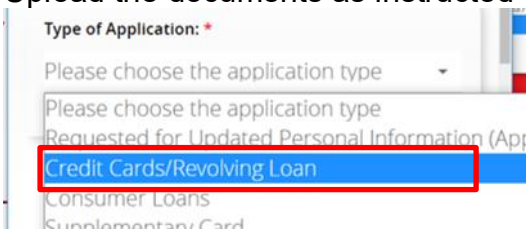
Flow of supplementary document submission

Documents required to submit:
- HKID/ Passport/ Other ID Document
- Income/ Assets Proof
- Residential Address Proof

→ Submit your documents through **BEA Website** www.hkbea.com/upload or **BEA App^** (Applicant will receive a **reminder email of supplementary document** after submitting the e-form)

↓

1. Select Application Type: **Credit Cards/Revolving Loan**
2. Input: Applicant Name, HKID No., Email Address
3. Upload the documents as instructed



← Credit card approved and mailed to applicant's mailing address

^ For details please refer to: https://www.hkbea.com/pdf/en/required_doc_card_application_en.pdf

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General Term and Conditions of Credit Card Referral Reward (remained unchanged)

1. Eligible card Type：BEA AIA Credit Card

Definition of Eligible Card Application（“Card Referral”）

2. The application must be directly referred by AIA Agent（“Agent”）and fill in the Agent Code and Name on the electronic card application form (e-form)；

3. Once the e-form is submitted, the information of the Agent cannot be changed, and the information in the form shall prevail.

4. Submit all the required documents and the credit card is successfully approved within the promotion period (subject to the card issuance date of The Bank of East Asia, Limited ("the bank")), and meet the following requirements and the definition of a new applicant;

5. Qualified documents include:

   a) Clear copy of Hong Kong Identity Card (HKID Card, valid passport issued by place of origin and Hong Kong visa are required for Hong Kong non-permanent residents), require to sign on the blank area of your HKID/Passport/Other Identification Document copy；

   b) Proof of residence within the past 3 months (e.g. utility bill, bank/credit card statement or bank-issued letter)；

   c) Latest Income Tax Demand Note or your salary slip for the past month (with your name printed); Bank statements/passbook records for the past 3 months (with your name, account number, and salary entries printed); company’ s business registration certificate and latest tax return (if you are a sole proprietor or partner of a business); Proof of assets (if you are a housewife or retiree); or any time deposit or bank statement；

6. The New Applicant：

   a) Must be aged 18 or above, and a Hong Kong resident. For full time employment, the minimum annual income requirement is HKD40,000;

   b) For housewives or retirees, proof of assets must be provided;

   c) Must not hold any Principal BEA Credit Card issued by the bank;

   d) Excluded any cancellation of Principal BEA Credit Card issued by the bank within 6 months prior to the application submission date and at the time of approved (including application thereof).

7. Financial planner who meet the above definition of New Applicant, his/her application can be counted as his/her own card referral point in the incentive program;

Incentive Scheme Term and Conditions

8. Each financial planner is entitled to incentive reward as 1 identity refer to the Evergreen Incentive Scheme (that is either Agent, Agency Leader or District Director identity) only. Agents entitle to redeem their incentive as Agent; Agency leaders entitle to redeem their incentive either as Agent or Agency Leader; District Directors entitle to redeem their incentive either as Agent, Agency Leader or District Director.
9. Financial planner is rewarded the highest entitlement as 1 identity that will be paid on monthly basis.
10. During Promotion Period, The incentive reward is calculated based on the cumulative referral of eligible card application with successfully approved; Reach the reward tier of incentive scheme by the number of card referral, for example, if you get 22 card referrals, you will receive a reward in sum of the tiers for every 16 cards and every 6 cards.

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11. The monthly rewards will be paid to the Agent payroll account after deducting the rewards already paid in the previous month (except the first month of promotion period).
12. For demotion, promotion or rotation, the latest Agency Leader and District Director will be counted starting from the effective month, and the card referrals before the demotion, promotion or rotation will be counted under the previous respective Agency Leader and District Director according to Agent Mapping List provided by AIA. The upcoming incentive will be forfeited after the Agent is terminated.

Disclaimer

13. Cash Incentive will be paid via AIA payroll account afterwards; Awardees shall report to the Inland Revenue Department for the relevant incentive received.
14. All participating financial planners are required to comply with the BEA Credit Card promotion guidelines, please refer to "BEA AIA Credit Card – Agent Training Deck" for the details.
15. The calculation of incentive rewards will be based on the latest Agent Mapping List obtained by BEA. There may be a delay in the payment of rewards for new join financial planner.
16. In case of not comply with the guidelines, the bank reserves the right for not releasing the incentive to Agents, Agency Leaders and District Directors.
17. All qualifiers must maintain valid contracts with AIA HK upon fulfilment of incentive.
18. The bank reserves the right to vary the program and/or these Terms and Conditions, or to replace, cancel or withdraw the program, at our discretion at any time without prior notice. In the event of dispute, the bank shall have the final right of decision.
19. Should there be any discrepancy between the English and Chinese version of this Note, the English version shall apply and prevail.

To borrow or not to borrow? Borrow only if you can repay!

For obtaining or inquiring of further information, you can call the BEA AIA Agent Hotline 2211 1088 during the office hours (Office hours: Monday to Friday 10:00am to 9:00pm; Saturday & Sunday 10:00 am to 2:00 pm (excluding public holidays)).