BEA東亞銀行 | AIA

MEMO

Attn	:	**All AIA Financial Planners (Hong Kong Only)**	**From**	:	**Agnes Wong & Echo Tse**
Date	:	**8 Feb, 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**	:	9

Subject	:	東亞銀行AIA信用卡 – 2024年2-4月信用卡轉介額外獎賞 (Ref no. 20240208v1) BEA AIA Credit Card – Tactical scheme of Credit Card Referral Award (Feb - Apr 2024)

東亞銀行AIA信用卡 - 2024年度轉介獎賞

加碼獎!! 加推額外轉介獎賞!!

信用卡轉介獎賞可高達HK$27,500*!!!



*以財務策劃顧問身份及86張轉介卡計算。

請踴躍轉介！！

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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。



額外轉介獎賞 (推廣日期: 2024年2月1日至2024年4月30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)	430	1,200	2,300	9,500

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。

以下例子是以**財務策劃顧問**身份計算，以2024年1月至6月的年度轉介獎賞和2024年2月至4月額外轉介獎賞為例的示範。

	1月	2月	3月	4月	5月	6月
當月轉介卡數量(張)	4	4	4	4	4	4
累積年度轉介卡數量(張)	4	8	12	16	20	24
累積年度轉介獎賞(港元)	0	670	1,340	2,000	2,000	2,670
累積額外轉介卡數量(張)	NA	4	8	12	NA	NA
累積額外轉介獎賞(港元)	NA	0	670	1,340	NA	NA

每星期輕鬆轉介1張卡，每月一共4張卡，即6個月成功轉介24張信用卡，可享HK$4,010 (2,670+1,340) 獎賞)!

轉介愈多，平均每張卡獎賞愈高！！

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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

1. 指定信用卡之主卡：東亞銀行AIA信用卡

合資格信用卡申請的條款及細則

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)；
   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「東亞銀行AIA信用卡友邦財務策劃顧問培訓簡報」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 2024

Top-up Reward!! Tactical Incentive Scheme Launch!!

Referral Reward up to **HK$27,500***!!!



* Incentive entitlement is counted as Agent for 86 card referrals.

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 for any **Eligible Card Application which are approved** with the following incentive scheme:

Top-up Reward

Tactical incentive Scheme (Promotion Period: 1st Feb 2024 – 30th Apr 2024)

For Agent Level

No. of Cards Referred	Every 6 cards	Every 16 cards	Every 26 cards	Every 86 cards
Incentive (HK$)	430	1,200	2,300	9,500

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

For Agent Level

No. of Cards 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.

The following example is a demonstration of Evergreen (Jan - Jun 2024) and Tactical (Feb - Apr 2024) Referral Incentives for an Agent.

	Jan	Feb	Mar	Apr	May	Jun
Monthly card referral (card)	4	4	4	4	4	4
Accumulated card referral for Evergreen Scheme (card)	4	8	12	16	20	24
Accumulated Evergreen Rewards (HK$)	0	670	1,340	2,000	2,000	2,670
Accumulated card referral for Tactical Scheme (card)	NA	4	8	12	NA	NA
Accumulated Tactical Rewards (HK$)	NA	0	670	1,340	NA	NA

- Refer 1 card per week, a total of 4 cards per month, an agent can enjoy HK$4,010 (2,670+1,340) rewards in 6 months (by 24 cards referred) !
- The more you refer, and the average reward per card will be higher ! !

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The referral flow and the terms and conditions remain unchanged. For details, please refer to the relevant agent 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

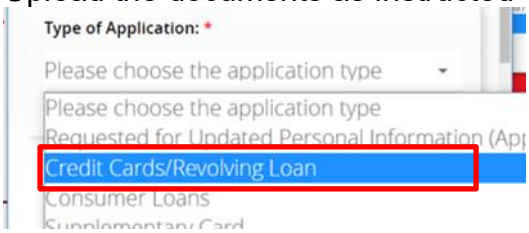
Warm Reminder:

Flow of supplementary document submission

Documents required to be submitted:
- 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

1. Eligible card Type：BEA AIA Credit Card

Terms and Conditions of Eligible Card Application（"Card Referral"）

2. The application must be directly referred by AIA Agent（"Agent"）and the Agent Code and Agent Name must be filled in 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 e-form shall be final.

4. The applicant must be a new applicant as defined in Clause 6. The required documents must be submitted and the credit card must be approved within the promotion period (subject to the card issuance date of The Bank of East Asia, Limited ("the bank")).

5. Documents which must be submitted 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)；
   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) Any applicant who canceled any 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) are excluded.
7. If the 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 under the Evergreen Incentive Scheme (either Agent, Agency Leader or District Director identity) only. Agents are only entitled to redeem their incentive as Agent; Agency leaders are entitled to redeem their incentive either as Agent or Agency Leader; District Directors are entitled to redeem their incentive either as Agent, Agency Leader or District Director.
9. Financial planner is rewarded according to his identity with the highest incentive which will be paid on a monthly basis.
10. During Promotion Period, the incentive reward is calculated based on the cumulative referral of eligible card application which are approved by the bank. If the financial planner reaches the reward tier of incentive scheme by the number of card referral, for example, financial planner who made 22 card referrals will receive a reward in sum of

the tiers for every 16 cards and every 6 cards.

11. The monthly rewards will be paid to the payroll account of the financial planner 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. The financial planner is responsible to 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 financial planner.
16. For any non-compliance with the guidelines of "BEA AIA Credit Card - AIA Agent Training Deck", 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)).

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