BEA東亞銀行 | AIA

MEMO

Attn	:	**All AIA Financial Planners (Hong Kong Only)**	**From**	:	**Manis Wong & Anna Choi**
Date	:	**1 Sep, 2025**	**Dept**	:	Card Product, Cards & Unsecured Lending Department, The Bank of East Asia
Copy	:	Ms Amy Chan 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 - 2025年度轉介額外獎賞 (Ref no. 20250901)
BEA AIA Credit Card – Tactical Scheme of Top-Up Credit Card Referral Award (Sep-Nov 2025)

東亞銀行AIA信用卡 - 2025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*!!!



*以區域總監身份及516張轉介卡計算。

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

AIA 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**並獲成功**批核**，可得以下港元現金獎賞。



額外轉介獎賞 (推廣日期: 2025年9月1日至2025年11月30日)

AIA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: 2025年1月1日至2025年12月31日)

AIA 財務策劃顧問

信用卡轉介數量	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、保費分期、銀行相關服務提供任何建議。AIA財務策劃顧問請確認客人自由、知情、自願地申請東亞銀行AIA信用卡並知悉有其他付款方法。若客戶有興趣瞭解有關詳情，應轉介客戶至東亞銀行有限公司職員尋求意見。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，客戶應自行決定是否進行信用卡申請。

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以下例子是以**財務策劃顧問**身份計算，以2025年7月至12月的年度轉介獎賞和2025年9月至11月額外轉介獎賞為例的示範。

	7月	8月	**9月**	**10月**	**11月**	12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	NA	**4**	**8**	**12**	NA
累積額外轉介獎賞(港元)	NA	NA	**N/A**	**430**	**860**	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$3,530 (2,670+860) 獎賞)！
轉介愈多，平均每張卡獎賞愈高！！

轉介流程維持不變，詳情請參考memo (Ref. no. 20221109v1)

有關東亞銀行AIA信用卡詳情及信用卡轉介流程，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

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溫馨提示:

提交所需文件流程



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

信用卡轉介一般條款及細則

1. 指定信用卡：東亞銀行AIA信用卡

合資格信用卡申請的定義(「信用卡轉介」)

2. 東亞銀行AIA信用卡申請(「申請」)需由AIA財務策劃顧問(「財務策劃顧問」)親自轉介，並於申請人的電子申請表格上填上AIA財務策劃顧問編號及姓名。

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

4. 於推廣期間，(i)第5段列明的所有文件均要交齊，(ii) 東亞銀行AIA信用卡需要成功獲批核（以東亞銀行有限公司（「本行」）發卡日為準），(iii)「全新客戶」之定義需要獲符合；

5. 第4段所列明的文件包括:
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(i)香港身份證、(ii)原居地發出的有效護照及(iii)香港入境的有效簽證)；並由申請人在身份證/護照/其他身份證明文件副本旁簽名；

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b) 申請日期前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) 申請日期前最新薪俸稅單或最近1個月的糧單（須附有申請人姓名）/ 申請日期前最近3個月的銀行結單/存摺（須附有申請人姓名、賬戶號碼及薪酬金額）/ 公司最近商業登記證及最新稅單（獨資經營之東主或公司合夥人為申請人適用）/本行滿意的申請日期前最近3個月的資產證明（主婦或退休人士為申請人適用）/ 本行滿意的申請日期前最近3個月的任何定期存款或銀行戶口結餘證明;

6. 全新客戶須：
   a) 為18歲或以上;
   b) 為香港居民;
   c) 為全職在職人士或主婦或退休人士。若申請人為(i)全職在職人士，則最低年薪需達40,000港元以上; 而(ii)主婦或退休人士，本行滿意的資產證明需獲提供;
   d) 未曾持有任何由本行發出之東亞銀行信用之主卡;
   e) 未曾於遞交申請日期及申請批核日期之前6個月內取消由本行發出之任何東亞銀行信用卡之主卡。

7. AIA 財務策劃顧問如自己符合上述「全新客戶」之定義，其本人之信用卡申請亦可於信用卡轉介獎賞內計算作一個信用卡轉介。

獎賞條款及細則

8. 每位AIA財務策劃顧問只能以任何一個職位身份(財務策劃顧問、營業單位主管或區域總監)參與信用卡轉介獎賞。保險代理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. AIA 財務策劃顧問如有多重身份則以每月最高獎賞金額之身份獲取現金獎賞。
10. 在推廣期間，現金獎賞總額以累積合資格信用卡轉介並成功批核卡數量計算。每當達到獎賞級別，則可獲指定現金獎賞。如AIA財務策劃顧問成功轉介22個信用卡申請，則可獲每6張及每16張信用卡之獎賞。
11. 每月所獲的現金獎賞將在扣除上一個月已經發放的現金獎賞下，於AIA財務策劃顧問的出糧戶口發放。
12. 自任何降職、晉升或轉組當月起，AIA財務策劃顧問的信用卡轉介數量將計入新任營業單位主管及區域總監的信用卡轉介數量，而在降級、晉升或轉組之前，AIA財務策劃顧問的信用卡轉介數量將計入前任營業單位主管及區域總監的信用卡轉介數量，AIA財務策劃顧問的任何降職、晉升或轉組皆以友邦保險（國際）有限公司（透過其香港分行行事）（「**AIA**」)的記錄為準。如果AIA財務策劃顧問收到AIA終止其營業員合約的通知，他/她將不再有資格參與年度轉介獎賞及/或額外轉介獎賞。

免責聲明

13. 相關之現金獎賞經AIA財務策劃顧問之AIA出糧戶口發放；相關財務策劃顧問需自行向稅務局申報所有所得之相關獎賞。
14. 各AIA財務策劃顧問均需符合推廣東亞銀行信用卡的內部指引，請詳細閱讀「東亞銀行AIA信用卡友邦財務策劃顧問培訓簡報」了解詳情。
15. 現金獎賞計算將以AIA所提供最更新的營業員記錄為準，新加入的財務策劃顧問的獎賞發放有可能會出現延期。
16. 如違反推廣東亞銀行信用卡的指引，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. 所有獲現金獎賞者必須於獎賞發出時仍與AIA持有有效之合約。
18. 本行保留酌情權隨時更改年度轉介獎賞、額外轉介獎賞及/或本條款及細則，或取替、取消或撤回年度轉介獎賞及/或額外轉介獎賞而不須提供事先通知之權利。如有任何異議，以本行最後決定為準。
19. 本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 2025

Top-up Reward!! Tactical Scheme Launch!!

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



* Incentive entitlement is counted as District Director for 516 card referrals.

Let's make more card referrals！！

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Credit Card Referral Rewards

By referring every new customer to apply for Eligible Card Application, and have the Eligible Card Application successfully approved, AIA Financial Planners can receive the following cash rewards (in Hong Kong Dollars):

Top-up

Tactical Scheme of Top-Up Referral Award (Promotion Period: 1st Sep 2025 – 30th Nov 2025)

AIA Financial Planners

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 2025 – 31st Dec 2025)

AIA Financial Planners

No. of Credit Cards Referred	Every 6 cards	Every 16 cards	Every 26 cards	Every 86 cards
Cash Award (HK$)	670	2,000	4,000	18,000

Reminder: AIA Financial Planners are not bank staff and are not in a proper position to make recommendations to customers in relation to credit card application/credit card-related promotion, arrangement or installment of premium, and bank-related services. AIA Financial Planners are reminded to confirm with the customers that customers freely, knowingly and voluntarily apply for the BEA AIA Credit Card, and the customers acknowledge that there are other payment options. If customers show interests in the relevant details, they shall be referred to the staff of The Bank of East Asia, Limited for advice. In addition, AIA Financial Planners shall disclose to the customers that they may receive incentive for the referral, and customers should make their own decision about credit card application.

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The following example is a demonstration of Evergreen (Jul – Dec 2025) and Tactical (Sep - Nov 2025) Referral Incentives for an Agent.

	Jul	Aug	Sep	Oct	Nov	Dec
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$)	0	670	**1,340**	**2,000**	**2,000**	2,670
Accumulated card referral for Tactical Scheme (card)	NA	NA	**4**	**8**	**12**	NA
Accumulated Tactical Rewards (HK$)	NA	NA	**N/A**	**430**	**860**	NA

- Refer 1 card per week, a total of 4 cards per month, an agent can enjoy HK$3,530 (2,670+86) rewards in 6 months (by 24 cards referred) ！
- The more you refer, and the average reward per card will be higher ! !
-

The referral flow remains unchanged. For details, please refer to memo (Ref. no. 20221109v1).

For details of the BEA AIA Credit Card and the card referral flow, please refer to the **"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

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Warm Reminder:

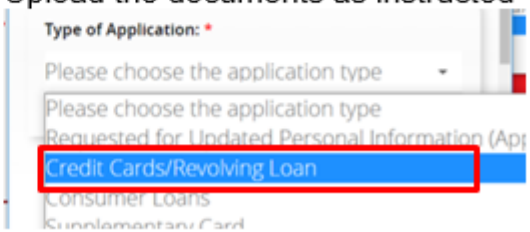
Flow of supplementary documents submission

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

1. Eligible card Type： BEA AIA Credit Card

Definition of Eligible Card Application ("Card Referral")

2. The application for BEA AIA Credit Card ("Application") must be directly referred by the AIA Financial Planner ("Financial Planner"), and the Agent Code and name of the AIA Financial Planner must be filled in on the electronic card application form of the applicant (e-form) ;

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

4. Within the promotion period, (i) all the required documents as listed in paragraph 5 must be submitted, (ii) the BEA AIA Credit Card must be successfully approved (as determined based on the card issuance date of The Bank of East Asia, Limited ("the bank")); and (iii) the definition of "New Applicant" must be fulfilled;

5. The required documents as referred to in paragraph 4 include:

   a) A clear copy of the Hong Kong Identity Card (for Hong Kong non-permanent residents, (i) the HK Identity Card; (ii) a valid passport issued by the place of origin; and (iii) a valid visa of his/her stay in Hong Kong) with the applicant's signature in the blank area of the HKID/Passport/Other Identification Document copy；

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

   c) The latest Income Tax Demand Note or salary slip within a month before the date of the Application (with the applicant's name printed); Bank statements/passbook records within 3 months before the date of the Application (with the applicant's name, account number and salary entries printed); company's latest business registration certificate and latest tax return (if the applicant is a sole proprietor or partner of a business); proof of assets within 3 months before the date of the Application to the satisfaction of the bank (if the applicant is a housewife or retiree); or any time deposit or bank statement within 3 months before the date of the Application to the satisfaction of the bank；

6. The New Applicant must：

   a) Be aged 18 or above;

   b) Be a Hong Kong resident;

   c) Be either in full-time employment or be a housewife or retiree. If the applicant is (i) in full time employment, the minimum annual income requirement is HKD40,000; or (ii) a housewife or retiree, proof of assets to the satisfaction of the bank must be provided;

   d) Not hold any Principal BEA Credit Card issued by the bank;

   e) Not have cancelled any Principal BEA Credit Card issued by the bank within 6 months before the date of submission of the Application and the date of approval of the Application.

7. If the AIA Financial Planner personally fulfills the above definition of "New Applicant", his/her credit card application can also be counted as one card referral in the Evergreen Incentive Scheme.

Incentive Scheme Term and Conditions

8. Each AIA Financial Planner is entitled to participate in the Evergreen Incentive Scheme in any one of their job capacities as a Financial Planner, an Agency Leader or a District Director only. Insurance agents can only redeem their awards a Financial Planner; Agency Leaders can redeem their awards either as Financial Planner or Agency Leader; and District Directors can redeem their awards either as a Financial Planner, Agency Leader or District Director.
9. AIA Financial Planners will be paid on a monthly basis based on his/her capacity with the highest amount of cash reward if he/ she has more than one capacities in AIA.
10. During the Promotion Period, the total amount of cash reward to be given will be calculated based on the cumulative referral of eligible card applications which are successfully approved. Whenever a reward tier is reached, the designated cash reward for that tier will be issued. For example, if an AIA Financial Planner successfully makes 22 card application referrals, he/she will be entitled to a total cash reward of HK$2,670, being the cash reward for the tiers of referring 6 and 16 credit cards.
11. The monthly cash rewards will be paid to the AIA Financial Planner's payroll account after deducting the cash rewards already paid in the previous month (except the first month of the Promotion Period).
12. Effective from the month of any demotion, promotion or rotation, the number of card referrals made by the AIA Financial Planner will be counted towards the number of card referrals of the new Agency Leader and District Director, and the card referrals made by the Financial Planner before the demotion, promotion or rotation will be counted towards the number of card referrals of the previous Agency Leader and District Director (based on the records provided by AIA International Limited, Hong Kong Branch ("**AIA**")). If an AIA Financial Planner is

under a termination notice of his Career Representative's Contract with AIA, he/she will cease to be eligible to participate in the Evergreen Incentive Scheme and/or the Tactical Scheme of Top-Up Referral Award.

Disclaimer

13. Cash rewards will be paid via AIA's payroll account; and relevant AIA Financial Planners shall report to the Inland Revenue Department for the relevant rewards received.
14. All AIA Financial Planners are required to comply with the BEA Credit Card promotion guidelines. Please refer to "BEA AIA Credit Card – Agent Training Deck" for details.
15. The calculation of the cash rewards will be based on the agent records provided by AIA. There may be a delay in the payment of rewards to newly joined Financial Planners.
16. In case of non-compliance with the BEA Credit Card promotion guidelines, the bank reserves the right not to release the cash reward to the relevant Financial Planners, Agency Leaders and District Directors.
17. The contract between AIA and the recipients of the cash reward must remain valid as at the date of the giving of the award.
18. The bank reserves the right to vary the Evergreen Incentive Scheme, the Tactical Scheme of Top-Up Referral Award and/or these Terms and Conditions, or to replace, cancel or withdraw the Evergreen Incentive Scheme and/or the Tactical Scheme of Top-Up Referral Award, at the bank's 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 these Terms and Conditions, 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)