AIA Hong Kong

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Memo

Attn:	All EDD & Honorable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong & Macau)	**From:**	Angela Yeung
		Dept:	Customer and Marketing
Copy:	Mr. Alger Fung Ms. Melissa Wong All Department Heads Macau CEO / ABDD Executives	**Total pages:**	22
Date:	01 Jan 2024		

Subject: **A240110** **2024《歲月「友」情》推廣活動**
2024 "Loyalty Delight" Campaign

《歲月「友」情》推廣活動於 2024 年 1 月 1 日再接再厲推出，送出電子保費現金券予特選現有客戶，全力支援財務策劃顧問鼓勵客戶因應保障需要「再次投保」，助大家推動 2024 新生意以達成全年目標，3 大亮點如下:

- 為推動客戶更早買單，電子保費現金券有效期為 **6 個月 (2024 年 1 月 1 日至 2024 年 6 月 30 日)**
- 為「已成為友邦峻宇會會員」之保單持有人可額外獲贈 20, 000 港元電子保費現金券
- 【2024 年特設禮遇】為了全力支援財務策劃顧問接觸更多年資較短的潛力客戶，電子保費現金券新增涵蓋持有保單年期少於 3 年的客戶作特別獎賞



使用「智能 eCoupon 計算機」助您輕鬆掌握電子保費現金券計算方法



https://www.aia.com.hk/zh-hk/campaigns/smart-calculator.html

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《歲月「友」情》推廣活動詳情如下:

<table>
<tr><td>推廣期及電子保費現金券有效期</td><td>2024年1月1日至2024年6月30日（以新保單之保單申請及遞交日期為準），
新保單必須於 2024年8月31日或之前繕發</td></tr>
<tr><td>特選客戶</td><td>
《歲月「友」情》推廣活動特選客戶須符合以下<u>所有條件</u>（資料截至 2023年12月31日）：
• 年資達 3年或以上的保單持有人（計算至 2023年12月31日）
• 仍持有任何 1張有效的AIA「個人人壽」/「個人意外」保單
• 現時年齡為 80歲以下
• 客戶的身份證明文件資料必須存錄於 AIA

獎賞1： 特選客戶可獲贈 100港元（13美元）及500港元（63美元）電子保費現金券：
<table>
<tr><th>年資</th><th>100港元（13美元）
電子保費現金券</th><th>500港元（63美元）
電子保費現金券</th><th>總價值</th></tr>
<tr><td>3年至10年</td><td>5張</td><td>4張</td><td>2, 500港元
（317美元）</td></tr>
<tr><td>10年以上</td><td>5張</td><td>8張</td><td>4, 500港元
（569美元）</td></tr>
</table>
獎賞2： 《歲月「友」情》特選客戶如符合以下條件（資料截至 2023年12月31日）：
• 為保單持有人之*友邦峻宇會會員

➔ 可額外獲享：
<table>
<tr><th>10, 000港元（1, 250美元）電子保費現金券</th></tr>
<tr><td>2張</td></tr>
</table>
<u>注意：</u> 每張新保單使用保費現金券之上限為：100港元（13美元）/ 500港元（63美元）電子保費現金券25張 + 10, 000港元（1, 250美元）電子保費現金券1張

*有關友邦峻宇會會員資格詳情請參閱通告A230929。
</td></tr>
<tr><td>【2024 年特設禮遇】
（適用於持有保單年期少於 3 年的客戶）</td><td>
【2024 年特設禮遇】為了全力支援財務策劃顧問接觸更多年資較短的潛力客戶，電子保費現金券新增涵蓋持有保單年期少於 3 年的客戶(計算至 2023 年 12 月 31 日及符合以下<u>所有條件</u>)，有關客戶可獲贈 100 港元（13 美元）及 500 港元（63 美元）電子保費現金券：

• 仍持有任何 1張有效的AIA「個人人壽」/「個人意外」保單
• 現時年齡為 80歲以下
• 客戶的身份證明文件資料必須存錄於 AIA

<table>
<tr><th>年資</th><th>100港元（13美元）
電子保費現金券</th><th>500港元（63美元）
電子保費現金券</th><th>總價值</th></tr>
<tr><td>少於3年</td><td>2張</td><td>2張</td><td>1, 200港元
（152美元）</td></tr>
</table>
</td></tr>
</table>

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電子保費現金券的年度化保費金額要求及扣減機制

電子保費現金券已存入客戶於 AIA 的紀錄內:

1. 於投保前, 財務策劃顧問請透過以下途徑確認「特選客戶」的電子保費現金券剩餘數量:
   - ✓ **透過 PES 或 iChange** 瞭解客戶電子保費現金券之最新餘額
   - ✓ 「特選客戶」可透過「AIA Connect 友聯繫」，又或親自致電 AIA 客戶熱線了解剩餘數量
2. 「特選客戶」於推廣期內須以**「保單持有人」的名義**投保指定新計劃+
3. 電子保費現金券扣減機制如下:

電子保費現金券	年度化保費金額要求		產品要求	扣減方法
	非一次性繳付保費保單	一次性繳付保費保單		
100 港元^ **(13 美元)**	**每滿** • **1,000 港元/澳門幣** • **125 美元**	**不適用**	**指定保障計劃+** **[請參閱條款及細則]**	**每滿指定年度化保費金額要求, 系統便會自動扣減「特選客戶」旗下的電子保費現金券+1張,** 如此類推。
500 港元^ **(63 美元/澳元/加元, 420 人民幣, 38 英鎊 44 歐元, 75 新加坡元)**	**每滿** • **5,000 港元/澳門幣** • **4,200 人民幣,** • **625 美元/澳元/加元** • **375 英鎊** • **438 歐元** • **750 新加坡元**	**年度化保費的計算方式為一次性繳付保費的 10%**	**所有**新基本計劃/ 新附加契約+ **[投資連繫壽險及萬用壽險除外]**	
10,000 港元^ **(1,250 美元/澳元/加元, 8,400 人民幣, 750 英鎊, 875 歐元, 1,500 新加坡元)**	**每滿** • **100,000 港元/澳門幣** • **84,000 人民幣,** • **12,500 美元/澳元/加元** • **7,500 英鎊** • **8,750 歐元** • **15,000 新加坡元**			
注意: 每張新保單使用保費現金券之上限為: 100 港元 (13 美元) / 500 港元 (63 美元) 電子保費現金券 25 張 + 10,000 港元 (1,250 美元) 電子保費現金券 1 張				

- 電子保費現金券只可用作支付新保單的首期保費
- + 新附加契約必須附加於同時投保的新保單上，有關指定計劃的詳情及使用電子保費現金券的條件，請參閱條款及細則
- 若投保之新計劃達指定年度化保費要求，並符合有關電子保費現金券之廣活動的指定產品類別，多款電子保費現金券可同時使用
- 澳門幣值只適用於澳門繕發的合資格新保單

^註:

- 100 港元電子保費現金券相等於 100 澳門幣 / 13 美元;
- 500 港元電子保費現金券相等於 500 澳門幣 / 420 人民幣 / 63 美元 / 63 澳元 / 63 加元/ 38 英鎊 / 44 歐元 / 75 新加坡元;
- 10,000 港元電子保費現金券相等於 10,000 澳門幣 / 8,400 人民幣 / 1,250 美元 / 1,250 澳元 / 1,250 加元/ 750 英鎊 / 875 歐元 / 1,500 新加坡元

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<table>
<tr><td>保費現金券之扣減次序</td><td>為讓「特選客戶」盡享最高優惠及即時保費減免，保費現金券之扣減次序將如下：
i. 10,000 港元 (1,250 美元)電子保費現金券；
ii. 500 港元 (63 美元)電子保費現金券(將扣減現金券到期日較前之電子保費現金券;
iii. 100 港元 (13 美元)電子保費現金券。</td></tr>
<tr><td>一次性繳付保費計算</td><td>電子保費現金券亦適用於一次性繳付保費之新基本計劃。 若投保一次性繳付保費之新基本計劃，年度化保費的計算方式為一次性繳付保費的 10%。然而，若所投保之計劃可享其他推廣計劃之保費扣減，年度化保費的計算方式為：一次性繳付保費 X（100% - 保費扣減%）X 10%。(請參閱常見問題 FAQ11)</td></tr>
<tr><td>通知/查閱現金券餘額</td><td>如客戶已成功使用現金券，於保單繕發時，客戶將獲發現金券通知書及 / 或電子短訊（SMS），讓客戶瞭解現金券餘額 (附錄 1)。
此外，財務策劃顧問可透過 PES 或 iChange 瞭解客戶電子保費現金券之最新餘額，而客戶亦可透過「AIA Connect 友聯繫」手機應用程式或致電 AIA 客戶熱線查閱。</td></tr>
<tr><td>轉讓電子保費現金券</td><td>特選客戶可透過以下「分享易」功能轉讓自己的《歲月「友」情》電子保費現金券予同為AIA現有客戶的朋友及家人或新客戶「家人」 (承讓人) 。請參閱通告A230121
• 《歲月「友」情》指定的財務策劃顧問: 透過iChange
• 特選客戶: 透過「AIA Connect 友聯繫」

轉讓/接收電子保費現金券條件如下：
<table>
<tr><th colspan="2">合資格家人*</th><th colspan="2">朋友^</th></tr>
<tr><th>現有客戶#</th><th>新客戶</th><th>現有客戶#</th><th>新客戶</th></tr>
<tr><td>✓</td><td>✓ 最多 2 位</td><td>✓ 最多 2 位</td><td>✗</td></tr>
</table>
^如客戶並不合乎合資格的家人定義, 將會被視為「朋友」
*合資格的家人包括 : 配偶、父母、子女、兄弟姊妹及其配偶、配偶父母、媳婦、女婿、祖父母、孫兒或孫女，轉讓人須於轉讓電子保費現金券時聲明承讓人為合資格的家人。
現有客戶即持有最少一份有效AIA個人人壽 / 個人意外保單之客戶

注意:
• 承讓人必須於成功收訖電子保費現金券後投保指定新計劃方可獲享現金券扣減。每張現金券只能轉讓一次，一經成功轉讓，該現金券將變更為「不可轉讓」之類別，同時不得退還予轉讓人。</td></tr>
<tr><td>特選客戶名單(包括 2024 年特設禮遇客戶)</td><td>客戶名單綜合重點推廣活動及全方位客戶資訊已上載至以下專頁
❖ 營業員專頁 (eAC) > 競賽報告 > 推廣計劃> 客戶名單(推廣活動) > (請參閱附錄 2):
❖ iPoS > 推廣活動及客戶名單 > Loyalty >
❖ AIA Smart > 🎥 > 推廣活動類別 > Loyalty >
推廣活動名稱：《歲月「友」情》- Super One DDC Lead - 特選客戶名單</td></tr>
</table>

如有任何不當使用現金券 /客戶投訴的情況，公司將對此進行調查。如發現任何不當行為，財務策劃顧問可能會受到處分。

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條款及細則 (按此參閱最新版本):

電子保費現金券之一般條款及細則:

1. 「我們」、「AIA」、「友邦香港」、「澳門友邦保險」或「本公司」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）（「AIA」）。
2. 《歲月「友」情》電子保費現金券（「現金券」）之推廣期由 2024 年 1 月 1 日至 2024 年 6 月 30 日（根據申請及遞交日期），包括首尾兩天（「推廣期」）。新保單須於推廣期內申請及遞交，並於 2024 年 8 月 31 日或之前繕發。
3. 現金券只可用作支付新保單的首期保費。現金券之有效日期至 2024 年 6 月 30 日，逾期無效。每張現金券只能使用一次。現金券之澳門幣值只適用於澳門繕發的合資格新保單。
4. 現金券不適用於任何透過轉移現有保障安排之新保單。
5. 若投保之新計劃達指定年度化保費要求，並符合現金券推廣活動之指定產品類別，多款電子保費現金券可同時使用，系統將扣減到期日較前之現金券並根據如下之扣減次序如下：i) 10,000 港元 (1,250 美元); ii) 500 港元（63 美元); iii) 100 港元 (13 美元)。
6. 每張新保單使用保費現金券之上限為：
   100 港元 (13 美元) / 500 港元 (63 美元) 電子保費現金券 25 張+10,000 港元 (1,250 美元) 電子保費現金券 1 張
7. 若投保一次性繳付保費之新基本計劃，年度化保費的計算方式為一次性繳付保費的 10%。然而，若所投保之計劃可享其他推廣計劃之保費扣減，年度化保費的計算方式為：一次性繳付保費 X（100% - 保費扣減%）X10%。
8. 在任何情況下，現金券均不得兌換現金或轉售，任何餘額亦不會獲得退還現金。
9. 此現金券可與其他 AIA 推廣優惠一併使用。若所投保之計劃可享其他推廣計劃之保費扣減，使用電子保費現金券的首年年度化保費要求將以已扣減其他推廣優惠之首年年度化保費來計算。
10. 客戶必須於指定推廣期內以「保單持有人」的名義投保指定新計劃並達指定年度化保費要求，方可使用「電子保費現金券」。
11. AIA 現有客戶（持有任何一份有效 AIA「個人人壽」/「個人意外」保單）（）（截至 2023 年 12 月 31 日）可於 2024 年 6 月 30 日或之前把現金券轉讓予合資格的「家人」及「朋友」(承讓人)。「家人」包括轉讓人 / 承讓人的配偶、父母、子女、兄弟姊妹及其配偶、配偶父母、媳婦、女婿、祖父母、孫兒或孫女。客戶可轉讓 / 接收電子保費現金券予同為現有客戶的「家人」，而人數並沒有限制，現有客戶亦可轉讓電子保費現金券予最多 2 位為 AIA 新客戶的「家人」。現有客戶可轉讓 / 接收電子保費現金券予最多 2 位同為現有客戶的「朋友」。若「朋友」為 AIA 新客戶，則未能轉讓 / 接收任何電子保費現金券。
    AIA 新客戶最多可接收 2 位現有客戶的「家人」轉讓之電子保費現金券，及未能接收任何現有客戶的「朋友」轉讓之電子保費現金。
    轉讓人所提供與承讓人之關係必須真實無誤，否則，AIA 有權將已轉讓的電子保費現金券作廢，而不作另行通知。有關轉讓是由客戶主導，受本條款及細則約束。承讓人必須於成功收訖電子保費現金券後投保指定新計劃方可獲享現金券扣減。每張現金券只能轉讓一次，一經成功轉讓，該現金券將變更為「不可轉讓」之類別，同時不得退還予轉讓人。
12. 如客戶已成功使用現金券，於保單繕發時，客戶將獲發現金券通知書及 / 或電子短訊（SMS），讓客戶瞭解現金券餘額；此外，客戶亦可透過「AIA Connect 友聯繫」手機應用程式或致電 AIA 客戶熱線查閱現金券餘額。
13. AIA 有權隨時更改本推廣活動的條款及細則而無須另行通知。如對本推廣活動有任何爭議，AIA 保留最終決定權。

適用於價值 10,000 港元電子保費現金券:

1. 每張電子保費現金券價值 10,000 港元（相等於 10,000 澳門幣 / 8,400 人民幣 / 1,250 美元 / 1,250 澳元 / 1,250 加元 / 750 英鎊 / 875 歐元 / 1500 新加坡元 ）。
2. 此現金券適用於所有新基本計劃/新附加契約（投資連繫壽險及萬用壽險除外），而新基本計劃及/或同時投保的新附加契約之首年年度化保費（包括標準保費及因核保而需附加之額外保費（如有）），須為 100,000 港元 / 100,000 澳門幣 / 84,000 人民幣 / 12,500 美元 / 12,500 澳元 / 12,500 加元/ 7,500 英鎊 / 8,750 歐元 / 15,000 新加坡元 或以上（「新保單」）。如符合資格，即可自動扣減現金券。新附加契約必須附加於新保單。

適用於價值 500 港元電子保費現金券:

1. 每張電子保費現金券價值 500 港元（相等於 500 澳門幣 / 420 人民幣 / 63 美元 / 63 澳元 / 63 加元 / 38 英鎊 / 44 歐元 / 75 新加坡元）。
2. 此現金券適用於所有新基本計劃/新附加契約（投資連繫壽險及萬用壽險除外），而新基本計劃及/或同時投保的新附加契約之首年年度化保費（包括標準保費及因核保而需附加之額外保費（如有））

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，須為 5,000 港元 / 5,000 澳門幣 / 4,200 人民幣 / 625 美元 / 625 澳元 / 625 加元/ 375 英鎊 / 438 歐元 / 750 新加坡元（「新保單」）
。如符合資格，新保單之年度化保費金額每滿 5,000 港元 / 5,000 澳門幣 / 4,200 人民幣 / 625 美元 / 625 澳元 / 625 加元 / 375 英鎊 / 438 歐元 / 750 新加坡元，即可自動扣減一張現金券，如此類推。新附加契約必須附加於新保單。

適用於價值 100 港元電子保費現金券：

1. 每張電子保費現金券價值 100 港元（相等於 100 澳門幣 / 13 美元）
2. 此現金券適用於指定保障計劃，而新基本計劃及/或同時投保的新附加契約之年度化保費（包括標準保費及因核保而需附加之額外保費（如有））須為 1,000 港元 / 1,000 澳門幣 / 125 美元或以上（「新保單」）。如符合資格，新保單之年度化保費金額每滿 1,000 港元 / 1,000 澳門幣 / 125 美元，即可自動扣減一張現金券。新附加契約必須附加於新保單。
3. 指定保障計劃（新基本計劃或附加契約，包括 AIA Vitality 健康程式版本及明珠版本）包括：
   - 「AIA 唯一摯保 — 癌症及嚴重傳染病保障」系列
   - 「AIA 唯一摯保 — 全面保障」系列
   - 「AIA 自願醫保靈活計劃」（只適用於香港）
   - 「AIA 自願醫保尊尚計劃」（只適用於香港）
   - 「AIA 自願醫保尊顯計劃」（只適用於香港）
   - 「AIA 自願醫保尊裕計劃」（只適用於香港）
   - 「AIA 自願醫保標準計劃」（只適用於香港）
   - 「智護癌症保」
   - 「癌症全方位保障 3」系列
   - 「守康易危疾保」
   - 「守康易定期壽險計劃」
   - 「豐逸行」
   - 「全程守護健康保」（只適用於香港）
   - 「合心易」保障計劃（只適用於指定銷售渠道）
   - 「進添」計劃 — 癌症保障系列
   - 「都市三保」醫療危疾保障計劃系列
   - 「尊裕」醫療計劃系列 (只適用於澳門)
   - 「尊顯」醫療附加契約（只適用於澳門）
   - 「嚴重疾病醫療保障附加契約」
   - 「銀意保」
   - 「簡護危疾保」系列
   - 「友心意」醫療保障計劃 2
   - 特級「健康之寶」醫療保障計劃 2 系列
   - 「童年意家保」、「盛年意家保」、「豐年意家保」
   - 「摯誠定期壽險計劃」系列、「尊誠定期壽險計劃」系列

推廣期有限，請把握推廣良機，盡快與客人聯絡及跟進！

如有任何疑問，香港之營業主管請致電 (852) 3108 1638查詢，而澳門之營業主管請親臨營運服務中心查詢；或電郵至客戶及市場策劃 (Customer and Marketing) AIAHK.CustomerExperience-ECM@aia.com.

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2024 "Loyalty Delight" Campaign

"Loyalty Delight" Campaign will continue to roll out on 1 January 2024, giving out e-Premium Coupons to selected existing customers in order to fully support the financial planners to encourage customers to "repurchase" according to their needs, so as to drive new business in 2024 to achieve the annual target! Details are as follows:

- To encourage customers to purchase policy in in an earlier stage, the validity of the e-Premium Coupon will be 6 months (1 January 2024 to 30 June 2024)
- Extra e-Premium Coupon of value of HKD 20,000 will be entitled for Alta Club members who is a policy holder
- 【Exclusive 2024 Offer】To fully support financial planners to reach more potential customers with shorter tenure of tenure, customers with tenure with AIA fewer than 3 years are entitled to have the e-Premium Coupon as a special offer



Use the "Smart eCoupon Calculator" to help you mastering the calculation of e-Premium Coupon



https://www.aia.com.hk/en/campaigns/smart-calculator.html

"Loyalty Delight" Campaign Details:

Promotion Period and e-Premium Coupon Valid Period	**From 1 January 2024 to 30 June 2024** (based on the new policy application and its submission date), the new policy must be issued on or before 31 August 2024.
Selected Customers	The offers of **"Loyalty Delight"** Campaign are only applicable to the existing customer who fulfils **all the following requirements** (information as of 31 December 2023): • AIA Customer's tenure reaches 3 years or above (as of 31 December 2023) • Possessing at least one in-force individual life policy • Currently aged below 80 • Customers must have a valid identity document information recorded in AIA

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Reward 1: Selected customer can enjoy HK$500 (US$63) e-Premium Coupons and HK$100 (US$13) e-Premium Coupons:

Tenure	HK$100 (US$13) e-Premium Coupon	HK$500 (US$63) e-Premium Coupon	Total Value
3 to 10 years	5pcs	4pcs	HK$ 2,500 (US$ 317)
Above 10 years	5pcs	8pcs	HK$ 4,500 (US$ 569)

Reward 2: Selected customer under "Loyalty Delight" Campaign who fulfils the below requirement (information as of 31 December 2023):

- AIA Club Alta Members* who are also a policy holder

➔ Can enjoy **extra** e-Premium Coupons:

HK$10,000 (US$1,250) e-Premium Coupon
2pcs

Note: The maximum number of e-Premium Coupons that a new policy could enjoy would be:
25 pcs of mixture of HK$100 (US$13) / HK$500 (US$63) + 1pc HK$10,000 (US$1,250)

*For details of eligibility of AIA Club Alta Members, please refer to memo A230929.

Exclusive 2024 Offer (applicable to customers with tenure < 3 years)

【Exclusive 2024 Offer】To fully support financial planners to reach more potential customers with shorter tenure, customers with tenure with AIA fewer than 3 years (as of 31 December 2023 fulfils **all the following requirements**) are entitled to have the e-Premium Coupon which are of value HK$100 (US$13) and HK$500 (US$63).

- Possessing at least one in-force individual life policy
- Currently aged below 80
- Customers must have a valid identity document information recorded in AIA

Tenure	HK$100 (US$13) e-Premium Coupon	HK$500 (US$63) e-Premium Coupon	Total Value
< 3 years	2pcs	2pcs	HK$ 1,200 (US$ 152)

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Usage of e-Premium Coupon

The e-Premium Coupon has been updated to customer's record at AIA:

1. Before submitting an application, financial planners please check the number of remaining e-Premium Coupons of selected customers via the following means:
   - ✓ **check via PES or iChange** the latest balance of e-Premium Coupon of the customer
   - ✓ selected customers can check the number of remaining e-Premium Coupons by contacting the AIA Call Centre or via the AIA Connect App
2. Selected customer must apply for specified new plans+ **as the policyholder** within the promotion period.
3. e-Premium Coupon deduction:

e-Premium Coupon	Annualised Premium		Eligible Product	Deduction Method
	Non-Single Premium	Single Premium		
HK$100^ (US$13)	**Every** • **HK$/MOP 1,000** • **US$125**	Not Applicable	**For specified new protection plans+** **[please refer to the Terms & Conditions]**	One e-Premium Coupon will be automatically deducted if meets the specific premium requirements+, so on and so forth
HK$500^ (US$/AUD/ CAD 63, RMB420, GBP38, EUR44, SGD75)	**Every** • **HK$/MOP 5,000** • **RMB 4,200** • **US$/AUD/CAD 625** • **GBP 375** • **EUR 438** • **SGD 750**	**Annualised premium will be 10% of Single Premium Amount**	**All new basic plans/ new riders+** **[Except Investment-linked Assurance Schemes and Universal Life]**	
HK$10,000^ (US$/AUD/ CAD1,250, RMB8,400, GBP750 EUR875, SGD1,500)	**Every** • **HK$/MOP 100,000** • **RMB84,000** • **US$/AUD/CAD 12,500** • **GBP 7500** • **EUR 8,750** • **SGD 15,000**			
Important Notes: maximum no. of e-Premium Coupons per each new policy 25 pcs of mixture of HK$100 (US$13) / HK$500 (US$63) + 1pc HK$10,000 (US$1,250)				

- The e-Premium Coupon is the upfront discount offer to offset the first year premium
- + The new rider must be attached to the new policy applied at the same time, for details of the specified plans and conditions of using the e-Premium Coupon, please refer to the terms and conditions
- If the new plan meets the annualised premium requirement and falls in the categories of relevant campaign of e-Premium Coupon, the Coupons can be used at the same time
- MOP value of the Coupon can be used in eligible new policy issued in Macau only.

^Remarks:
Each **HK$100 e-Premium coupon** is equivalent to MOP100/ US$13;
Each **HK$500 e-Premium coupon** is equivalent to MOP500/ RMB420/ US$63/ AUD63/ CAD63/ GBP38 / EUR44 / SGD75;
Each **HK$10,000 e-Premium coupon** is equivalent to MOP10,000/ RMB8,400/ US$1,250/ AUD1,250/ CAD1,250/ GBP750 / EUR875 / SGD1,500;

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<table>
<tr><td>e-Premium Coupon deduction sequence</td><td>To allow selected customers enjoy the greatest discount and instant premium deduction, system will deduct the Coupon according to the sequence as below:
i) HK$10,000 (US$1,250) Coupon(s);
ii) HK$500 (US$63) Coupon(s) with earlier expiry dates will be deducted first.
iii) HK$100 (US$13) Coupon(s).</td></tr>
<tr><td>Calculation of single premium</td><td>e-Premium Coupons are also eligible for use for settling the Single Premium of new basic plans. For new basic plans with single premium payment, the annualised premium is equal to 10% of the single premium. However, If the applied plan is eligible for premium discount of prevailing offer at the same time, the annualised premium will be calculated as Single premium payment x (100% - premium discount %) x 10% (Please refer to FAQ11 for details)</td></tr>
<tr><td>Notification/ Check Coupon Balance</td><td>After a Coupon is successfully used, customers will receive a Premium Coupon Advice and/or SMS detailing the balance of Coupons at policy issue (Appendix 1).
Financial planners please check via PES or iChange the latest balance of e-Premium Coupon of the customer. Customer can also check the balance of Coupons via the AIA Connect mobile app or AIA customer hotline.</td></tr>
<tr><td>Transfer e-Premium Coupon</td><td>Selected customers can transfer e-Premium Coupons via the following “Easy-2-Share” function to Friends and Family Members who are also AIA existing customers or new customer (family members) (Transferee). Please refer to Memo A240101.
• Targeted servicing agent of “Loyalty Delight” Campaign: Via iChange
• Selected Customer: Via “AIA Connect”

Coupon transfer / receiving rules:
<table>
<tr><th colspan="2">Eligible Family Member*</th><th colspan="2">Friend^</th></tr>
<tr><th>Existing AIA Customer #</th><th>New Customer</th><th>Existing AIA Customer #</th><th>New Customer</th></tr>
<tr><td>✓</td><td>✓ (max 2)</td><td>✓ (max 2)</td><td>✗</td></tr>
</table>
^customers who are not fall into the definition of eligible family members would be considered as “friend”
*eligible family member includes, spouse, parent, child, sibling and their brother-in-law and sister-in-law, parent-in-law, daughter-in-law, son-in-law, grandparent, grandson or granddaughter. The transferor must declare that the transferee is an eligible family member when transferring the e-Premium Coupon(s).
existing customer is customer who owns at least one in-force AIA individual life insurance / Personal Accident (PA) policy

<u>Note:</u>
• The policy application of eligible plans must be submitted after the successful receipt of e-Premium Coupon by transferees, in order to enjoy the e-Premium Coupon deduction. Each e-Premium Coupon can only be transferred once. Upon successful transfer, the Coupon will become non-transferable and cannot be returned to the transferor.</td></tr>
</table>

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Selected Customer List (including customers of Exclusive 2024 Offer)	Brand-new customer list with key customer offers and comprehensive customer information is available on the following portal: ❖ **Agency Corner (eAC)** > Contests > Campaigns> Customer List (Promotion)> (**Appendix 2**) ❖ **iPoS** > Leads & Campaigns > Loyalty > ❖ **AIA Smart** > 🎥 > Leads & Campaigns > Loyalty > **Campaign Name: Loyalty Delight Campaign – Super One DDC Lead – Selected Customer List**

In case of any suspicious mis-conduct / customer complaint, the company will investigate the case. The financial planners may be subject to disciplinary action if any mis-conduct is substantiated.

Terms & Conditions (click here for the latest version)

General Terms and Conditions of "Loyalty Delight" e-Premium Coupons:

1. "We", "AIA", "AIA Hong Kong", "AIA Macau" or "the Company" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability) ("AIA").
2. The Promotion Period of "Loyalty Delight" e-Premium Coupon ("Coupon") runs from 1 January 2024 to 30 June 2024 (based on the policy application and submission date), both dates inclusive ("Promotion Period"). The New Policy should be applied and submitted during the Promotion Period and must be issued on or before 31 August 2024.
3. The Coupon(s) can only be used for the settlement of initial premium of the New Policy. The Coupon(s) is valid till 30 June 2024. Each Coupon can only be used once. MOP value of the Coupon can be used in eligible new policy issued in Macau only.
4. Coupon is NOT applicable to the new policy applies through the plan change/ migration arrangement.
5. If the new plan meets the annualised premium requirement and falls in the categories of relevant campaign of e-Premium Coupon, the Coupons can be used at the same time. The system will deduct the Coupon with an earlier expiry date and according to the sequence as below:
   i. HK$10,000 (US$1,250) e-Premium coupon;
   ii. HK$500 (US$625) Coupon(s).;
   iii. HK$100 (US$13) Coupon(s).
6. The maximum number of e-Premium Coupons that a new policy could enjoy would be: 1pc HK$10,000 (US$1,250) + 25 pcs of mixture of HK$100 (US$13) / HK$500 (US$63).
7. For new basic plans with single premium payment, the annualised premium is equal to 10% of the single premium payment. However, If the applied plan is eligible for premium discount of prevailing offer at the same time, the annualised premium used for determining Coupon deduction will be calculated as follows: single premium payment x (100% - premium discount %) x 10%.
8. Under any circumstances, the Coupon(s) cannot be exchanged and/or redeemed for cash, and its remaining balance will not be refunded.
9. The Coupon(s) can be used in conjunction with other AIA offers. If the applied plan is eligible for premium discounts under other offer(s), the first-year annualized premium requirement for using the e-Premium Coupons will be calculated based on the first-year annualized premium after deducting the discounts from other promotional offer(s).
10. To enjoy the offer, selected customers must apply for specified new plan(s) as the policyowner within the Promotion Period, and reach the designated annualised premium requirement
11. Existing AIA customers (with any valid AIA "individual life insurance" / "Personal Accident (PA)" policy) ("Existing Customer") (as of 13 December 2023) can transfer the Coupon(s) to eligible "family member" and "friend" ("transferee") on or before 30 June 2024. A "family member" of transferor / transferee including spouse, parent, child, sibling, brother-in-law, sister-in-law, parent-in-law, daughter-in-law, son-in-law, grandparent, grandson or granddaughter. Existing Customer can transfer/receive Coupon(s) to/from "family member(s)" who are Existing Customer(s) without transfer limit, and Existing Customer can transfer Coupon(s) to at most 2 "family member(s)" who are new AIA customer(s). Existing Customer can transfer/receive Coupon(s) to/from at most 2 "friend(s)" who are Existing Customer ,and cannot transfer/receive any Coupon to/from "friend" who are new AIA customer. New AIA customers can receive Coupon(s) from at most 2 "family member(s)" who are Existing Customer(s), and cannot receive any Coupon(s) from "friend" who are Existing Customer or new customer. The relationship with

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transferee by the transferor must be accurate, otherwise, AIA has the right to void the transferred e-premium coupon without prior notice. This transfer of Coupon is solely initiated by customers and these terms and conditions shall apply. The policy application of eligible plans must be submitted after the successful receipt of e-Premium Coupon by transferees, in order to enjoy the e-Premium Coupon deduction. Each Coupon can only be transferred once. Upon successful transfer, the Coupon will become non-transferable and the transfer cannot be changed or cancelled.

12. After a Coupon is successfully used, customers will receive a Premium Coupon Advice and/or SMS detailing the balance of Coupons at policy issue. Customers can also check the balance of Coupons via the AIA Connect mobile app or AIA customer hotline.
13. AIA reserves the right to change any terms and conditions of this promotion without advance notice. In the event of any disputes, AIA's decision shall be final and conclusive.

Applicable to HK$10,000 e-Premium Coupon

1. The value of each Coupon is HK$10,000 (equivalent to MOP10,000 / RMB8,400 / US$1,250 / AUD1,250 / CAD1,250 / GBP750 / EUR875 / SGD1,500).
2. The Coupon(s) is applicable to the all new basic plans and/or new riders applied at the same time (except Investment-linked Assurance Schemes and Universal Life insurance products) with annualised premium of HK$100,000/ MOP100,000/ RMB84,000/ US$12,500/ AUD12,500/ CAD12,500/ GBP7,500/ EUR8,750 / SGD15,000 or above (including standard premium and extra premium due to underwriting (if any)) ("New Policy"). For eligible policies, the Coupon will be automatically deducted from the system. The new rider must be attached to the new policy applied at the same time.

Applicable to HK$500 e-Premium Coupon

1. The value of each Coupon is HK$500 (equivalent to MOP500/ RMB420/ US$63/ AUD63/ CAD63/ GBP38/ EUR44 / SGD75).
2. The Coupon(s) is applicable to the all new basic plans and/or new riders applied at the same time (except Investment-linked Assurance Schemes and Universal Life insurance products) with annualised premium of HK$5,000 /MOP5,000/ RMB4,200/ US$625/ AUD625/ CAD625/ GBP375/ EUR438/ SGD750 or above (including standard premium and extra premium due to underwriting (if any)) ("New Policy"). For eligible policies, one Coupon will be automatically deducted for every annualised premium of HK$5,000 / MOP5,000 / RMB4,200 / US$625 / AUD625 / CAD625 / GBP375 / EUR438 / SGD750; so on and so forth. The new rider must be attached to the new policy applied at the same time.

Applicable to HK$100 e-Premium Coupon

1. The value of each Coupon is HK$100 (equivalent to MOP100/ US$13).
2. The Coupon(s) is applicable to the specified protection plans (new basic plans and/or new riders applied at the same time), with annualised premium of HK$1,000/ MOP1,000/ US$125 or above (including standard premium and extra premium due to underwriting (if any)) ("New Policy"). For eligible policies, one Coupon will be automatically deducted for every annualised premium of HK$1,000/ MOP1,000/ US$125. The new rider must be attached to the new policy applied at the same time.
3. Specified protection plans (new basic plans or new riders, including AIA Vitality Series and Pearl Series) include:
    - AIA One Absolute – Cancer & Serious Infectious Disease Protection Series
    - AIA One Absolute – Full Protection Series
    - AIA Voluntary Health Insurance Flexi Scheme (applicable to Hong Kong only)
    - AIA Voluntary Health Insurance Prime Scheme (applicable to Hong Kong only)
    - AIA Voluntary Health Insurance Privilege Scheme (applicable to Hong Kong only)
    - AIA Voluntary Health Insurance Privilege Plus Scheme (applicable to Hong Kong only)
    - AIA Voluntary Health Insurance Standard Scheme (applicable to Hong Kong only)Cancer Care Essence
    - Cancer Guardian 3 Series
    - EasyGuard Care Essence
    - EasyGuard Term Life Plan
    - Grand VIP
    - Health Journey Guardian (Applicable to Hong Kong only)

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- iEasy Protect (applicable to selected sales channel only)
- Level-Up Protect Cancer Plan Series
- Metro-Trio Medical & Critical Illness Protection Plan Series
- Privilege Plus Medical Plan Series (applicable to Macau only)
- Privilege Medical Rider (applicable to Macau only)
- Severe Illness Medical Protection Rider
- Silvery Protect
- Simple Care Essence Series
- StepUp Medical Protection Plan 2
- Super Good Health Medical Plan 2 Series
- Super Kids Shield, Super Adults Shield, Super Seniors Shield
- Wisdom Term Life Plan Series, Expert Term Life Plan Series

Limited promotional period. Please grasp the promotion opportunity and follow up with your customers now!

For enquiries, Hong Kong agency leaders may call (852) 3108 1638 and Macau agency leaders may visit our Operations Service Center; or email to Customer and Marketing at AIAHK.CustomerExperience-ECM@aia.com.

Best regards,



Angela Yeung
Director, Customer Digital Experience and Engagement

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附錄 1 ：電子保費現金券通知書/ SMS 樣本
Appendix 1: e-Premium Coupon Advice/ SMS Sample

<u>電子保費現金券通知書將於購買新保單後發出:</u>

AIA Hong Kong

12/F AIA Financial Centre,
712 Prince Edward Road East,
Kowloon, Hong Kong
T: (852) 2881 3333

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«owner_name»
«owner_addr1»
«owner_addr2»
«owner_addr3»
«owner_addr4»
«owner_addr5»

保單號碼：«policy_number»
受保人　：«insured_name»

親愛的客戶：

<u>電子保費現金券推廣優惠</u>

感謝您選擇友邦作為您的財務策劃夥伴。

現特此致函通知您已獲享<<$$$,$$$.$$>>電子保費現金券優惠。有關電子保費現金券金額已用作支付首個保單年度之首期保費。

以下為您的電子保費現金券餘額摘要：

電子保費現金券數量	每張電子保費現金券的價值	有效期至
<<No. of premium coupon left>>	<<amount of each premium coupon>>	<< expiry date of premium coupon>>

[If there is no coupon left, please display the following message.
<<您已沒有剩餘的電子保費現金券。.>>]

如對本函有任何疑問，歡迎致電«serv_agency_tel»與您的友邦財務策劃顧問«serv_agent_name»聯絡，或致電友邦客戶熱線 HK](852) 2232 8888 / [Macau] (853) 8988 1822。我們隨時樂意為您服務。

首席客戶及市場策劃官
黃靄敏 謹啓

<u>條款及細則：</u>

1. 若有關合資格保單及/或其所有相關合資格附加契約(如有)被取消或終止，已獲發之電子保費現金券金額將不會獲得退還現金或用作繳付其他保單之保費。
2. 在任何情況下，電子保費現金券均不可兌換現金，任何餘額(如有)亦不會獲得退還現金。
3. 如有任何爭議，友邦保留最終決定權。

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e-Premium Coupon Advice will be issued right after the new policy purchase:

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712 Prince Edward Road East,
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T: (852) 2881 3333

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«date»

«owner_name»
«owner_addr1»
«owner_addr2»
«owner_addr3»
«owner_addr4»
«owner_addr5»

Policy No: «policy_number»
Insured : «insured_name»

Dear [Mr][Ms] [Owner],

Re: e-Premium Coupon Promotion

Thank you for choosing AIA as your financial planning partner.

We are pleased to inform you that you have enjoyed the e-Premium Coupon offer at the amount of <<$$$,$$$.$$>>. The e-Premium Coupon amount has been used for the settlement of initial premium in the first policy year.

Please see below the balance summary of your e-Premium Coupon.

Number of e-Premium Coupon	Value of each e-Premium Coupon	Expiry date
<<No. of premium coupon left>>	<<amount of each premium coupon>>	<< expiry date of premium coupon>>

[If there is no coupon left, please display the following message.
<<You have no further e-Premium Coupons>>]

If you have any questions regarding this letter, please contact your AIA Financial Planner «serv_agent_name» at «serv_agency_tel»; alternatively you may call the AIA Customer Hotline at [HK](852) 2232 8888 / [Macau] (853) 8988 1822 at your convenience. It is our pleasure to be of service to you.

Yours faithfully,

Melissa Wong
Chief Customer & Marketing Officer

Terms and Conditions:

1. If the eligible policy and/or all the relevant riders (if any) is/are cancelled or terminated, the entitled e-Premium Coupon amount will not be refunded nor be re-used for other policies.
2. Under any circumstances, the e-Premium Coupon cannot be exchanged and/or redeemed for cash, and the remaining balance (if any) of this Coupon will not be refunded.
3. In the event of any disputes, AIA's decision shall be final and conclusive.

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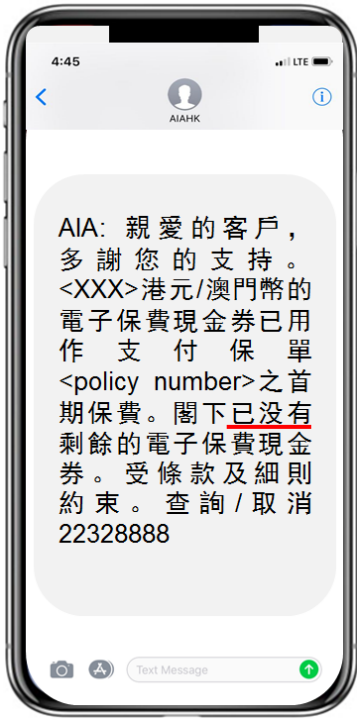
SMS:

成功使用電子保費現金券後, 如**尚有**剩餘的電子保費現金券, 將獲發以下 SMS:
The following SMS will be sent to customer upon e-Premium Coupon usage and if **there are e-Premium Coupon remains**:



English Version:
AIA: Dear Valued Customer, thank you for your support. HK$/MOP<XXX> of e-Premium Coupons have been used to settle the initial premium of policy <policy number>. You **still have** HK$/MOP< XXXX> e-Premium Coupons available for use. Terms & Conditions apply. EN/UN 22328888

成功使用電子保費現金券後, 如**沒有**剩餘的電子保費現金券, 將獲發以下 SMS:
The following SMS will be sent to customer upon e-Premium Coupon usage and **no e-Premium Coupon remains**:



English Version:
AIA: Dear Valued Customer, thank you for your support. HK$/MOP<XXX> of e-Premium Coupons have been used to settle the initial premium of policy <policy number>. You **have no further** e-Premium Coupons. Terms & Conditions apply. EN/UN 22328888

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附錄 2 ：「特選客戶」名單
Appendix 2: Selected Customer List

嶄新的客戶名單綜合重點推廣活動及全方位客戶資訊將於 2024 年 1 月 1 日起上載至以下專頁

- **營業員專頁 (eAC)** > 競賽報告 > 推廣計劃> 客戶名單(推廣活動) >
- **iPoS** > 推廣活動及銷售機遇 > Loyalty
- **AIA Smart** >推廣活動類別 > Loyalty

推廣活動名稱：《歲月「友」情》- Super One DDC Lead - 特選客戶名單

Brand-new customer list with key customer offers and comprehensive customer information will be available on the following portal from 1 January 2024 onwards:

- **Agency Corner (eAC)** > Contests > Campaigns> Customer List (Promotion)
- **iPoS** > Leads & Campaigns > Loyalty
- **AIA Smart** > Campaign Type > Loyalty

Campaign Name: "Loyalty Delight" – Super One DDC Lead – Selected Customer List



保單持有人姓名/聯絡電話數/性別	參考保單	保單持有人聯絡電話號碼	保單持有人生日日期 (MM/DD/YYYY)	保費現金券數量 (US$1,250/pc) (HK$10K/pc)*	保費現金券數量 (US$63/pc) (HK$500/pc)*	保費現金券數量 (US$13/pc) (HK$100/pc)*	客戶的購買潛力#	可享 Recapture Non-VIP 保費折扣?	可享 Recapture VIP保費折扣?	優惠核保優惠特選客戶?	簡易核保優惠特選客戶?	拒收訊息	客戶群組
HON TRDV ZED / 43 / M	B027475508	91000003	04/23/1979	2	4	5	L	-	是	-	簡易核保	是	家一族
LAM QW TRZ / 56 / F	B027475362	91000010	02/28/1966	0	0	0	L	是	-	-	-	否	家一族

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常見問題 Frequently Asked Questions (FAQ)：

I.	**扣減「電子保費現金券」- 常見問題** **e-Premium Coupon deduction - FAQ**
Q1.	**如「特選客戶」投保多於一份指定新計劃, AIA 將如何扣減「電子保費現金券」?** **If the selected customer applies for more than one specified new plans, how would AIA deduct the e-Premium Coupon?**
A1	如新計劃之年度化保費金額符合使用「電子保費現金券」的要求，**系統便會按先到先得 (first-come, first-served) 的機制**而從於推廣期內成功投保的第一個新計劃自動扣減客戶旗下的電子保費現金券。 If the first year annualised premium of the new policy meets the requirements of using the e-Premium Coupon, system will base on first-come, first-served basis to deduct e-Premium Coupon from the 1st new policy of the selected customer successfully applied during the promotion period.
Q2.	**如「特選客戶」投保指定新計劃並成功獲扣減「電子保費現金券」，但客戶最終選擇放棄該份保單(e.g. Withdraw), 已被扣減的「電子保費現金券」可否回贈予「特選客戶」?** **If the selected customers decide to withdraw their purchased policy (specified new plans which e-Premium Coupon(s) have been successfully deducted), will the deducted e-Premium Coupon(s) be refunded?**
A2	如「特選客戶」投保指定新計劃並成功獲扣減「電子保費現金券」，但客戶最終選擇放棄該份保單（例如 Withdraw）或轉為以下其中一項之保單狀況，**已被扣減的「電子保費現金券」將於保單狀況改變後翌日自動退回予「特選客戶」**。 If the selected customers decide to give up their purchased policy with e-Premium Coupon(s) successfully deducted e.g. "Withdraw" or any one of the Policy Status as listed below, the deducted e-Premium Coupon(s) will be automatically returned to the selected customers upon the policy status is changed on the next day. **保單狀況 / Policy Status**： • Withdrawn • Not Taken • Decline • Incomplete • Postpone • Cooling Off
Q3.	**如「特選客戶」投保新計劃時獲享其他優惠(例如保費回贈),並成功扣減「電子保費現金券」, AIA 將如何計算保費回贈金額?** **If the selected customer applies for specified new plan and enjoy prevailing offers such as premium refund, at the same time with e-Premium Coupon successfully deducted, how could AIA calculate the premium refund amount?**
A3	AIA 將以扣減「電子保費現金券」前的保費金額用作計算保費回贈金額。 AIA will calculate the premium refund amount based on the gross premium i.e. the premium before e-Premium Coupon deduction.
Q4.	**每張合資格新保單使用的「電子保費現金券」數量可有上限?** **Is there any maximum coupon limit for each eligible policy?**
A4	有。若投保之新計劃達指定年度化保費要求，並符合電子保費現金券指定產品類別，多款電子保費現金券可同時使用！惟每張新保單可享扣減電子保費現金券為：**100 港元 / 500 港元合共 25 張 + 10,000 港元 1 張 [即最高可扣減 22,500 港元]**

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	Yes. If the new plan meets the annualised premium requirements and falls in the categories ofthe e-Premium Coupons, e-Premium Coupons from all rewards can be used at the same time. The maximum number of e-Premium Coupons that a new policy could enjoy would be: **25 pcs of mixture of HK$100 / HK$500 + 1pc HK$10,000 [i.e. up to the amount of of HKD22,500]**
Q5.	**當扣除「電子保費現金券」後如有任何多付之保費, 公司將如何處理?** **What is the arrangement for any overpaid premium after deduction of e-Premium Coupon?**
A5	於繳付首期保費時，客戶須就所得之「電子保費現金券」金額自行計算實際應繳付的保費總額。如有任何多付之保費，多付之金額將會根據現行程序處理。 簡單而言， • 如新保單是以月繳方式繳付保費，而多付之金額等同一個月保費，該金額將用作預交多一個月保費。若多付之金額不等同一個月保費，則多付之金額將會被存入現金儲備金戶口。客戶會收到信件通知，獲悉現金儲備金戶口之餘額，客戶亦可隨時填妥有關申請表格，以提取多付之金額。 • 如新保單是以年繳方式繳付保費，處理方式亦相同。 • 如因計算錯誤而引致繳付保費金額不足，批核部或會聯絡營業代表(producing agent)以作跟進。 Upon initial premium payment, customers need to self-calculate the net premium amount based on their e-Premium Coupon entitlement. For any overpaid premium, overpaid amount will be handled according to the prevailing procedures. In a nutshell, • if the NB policy is paid in monthly mode and overpaid amount equal to monthly premium amount, it will prepay 1 more month of premium. If overpaid amount does not equal to monthly premium amount, the overpaid amount will be transferred to FPDA. Customer letter will be sent to notify customer the FPDA O/S balance and customer can take out the overpaid amount anytime by filling in a request form. • If the NB policy pay in annual mode, same approach will be adopted. In case of miscalculation that incurs premium shortfall, U&I team may contact producing agent to follow up.
Q6.	**財務策劃顧問可如何查閱「特選客戶」電子保費現金券的剩餘數量?** **How could the Financial Planner (FP) check the balance of the e-Premium Coupon of each selected customer?**
A6	財務策劃顧問可透過 PES 或 iChange 查閱客戶電子保費現金券之最新餘額(每日更新)。 FP can check the e-Premium Coupon balance through PES or iChange (daily update)
Q7.	**「特選客戶」可如何查閱「電子保費現金券」的餘額?** **How could the selected customer check the balance of the e-Premium Coupon?**
A7	於保單繕發時，客戶將獲發「電子保費現金券」通知書及 / 或電子短訊(SMS) 以瞭解「電子保費現金券」餘額; 客戶亦可透過「AIA Connect 友聯繫」手機應用程式查閱「電子保費現金券」餘額。 Customer will receive a Premium Coupon Advice and/or SMS to understand the balance of e-Premium Coupons at policy issue. Customers can also check the balance of e-Premium Coupons via the AIA Connect mobile app.
Q8.	**「電子保費現金券」可使用於[MAP]保單嗎?** **Can e-Premium Coupon apply in [MAP] policy?**

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A8	Yes. As long as the product and premium amount requirements for using the e-Premium Coupon are met, any policy applied for and issued in Hong Kong and Macau [including MCV, MAP] (except Investment-linked Assurance Schemes, Universal Life insurance products) is applicable to using e-Premium Coupon. 可以。只要符合使用「電子保費現金券」之產品及保費額要求，任何於香港及澳門 [包括 MCV, MAP]申請及繕發之保單（投資連繫壽險、萬用壽險及除外）均可使用「電子保費現金券」。
Q9.	**「電子保費現金券」可與其他優惠同時使用?** **Could the e-Premium Coupon be used in conjunction with other offers?**
A9	可以。 Yes.
Q10.	**如內地「特選客戶」之中國大陸居民身份證/護照號碼有更改，新保單仍可扣減「電子保費現金券」?** **If the Mainland China resident ID/passport number of "Selected Customers" in the Mainland has been changed, is it still able to deduct e-Premium Coupon in new policy?**
A10	如內地「特選客戶」之中國大陸居民身份證/護照號碼有更改，請於投保新單前盡快: a) 通知 POS 更新客戶資料及 b) 電郵至 AIAHK.CustomerExperience-ECM@aia.com 通知有關更新，客戶及市場策劃部將盡快跟進及安排系統更新以便客戶可成功扣減「電子保費現金券」。 If the Mainland China resident ID/passport number of "Selected Customers" in the Mainland has been changed, please do the followings before new policy enrollment as soon as possible: a) inform POS to update the customer information and b) send email to AIAHK.CustomerExperience-ECM@aia.com for notifying the changes
Q11.	**「特選客戶」投保 AIA Vitality 健康系列保險產品時可享即時保費 9 折，AIA 是否以保費 9 折後的保費金額計算是否可以扣減「電子保費現金券」?** **Selected customer can enjoy an instant 10% premium discount when apply for AIA Vitality Series Insurance Products. Is AIA use the net premium amount (after 10% premium discount) to calculate whether e-Premium Coupon can be deduct?**

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A11	是。會以**即時保費 9 折後**的金額用作計算是否能扣減「電子保費現金券」。 **例子** • 陳先生以保單持有人身份成功投保一份 AIA Vitality 保險產品 • 首年保費金額: 6,000 港元 • 首年保費金額 (**扣除即時保費 9 折後**): **5,400 港元** 由於首年保費金額 (扣除保費即時 9 折後)相等於 5,400 港元，**符合使用《歲月「友」情》大賞電子保費現金券的要求**，系統將自動從此保單扣減 1 張電子保費現金券(500 港元)。 Yes.The net amount i.e. the premium **after instant 10% premium discount** will be used to calculate whether the e-Premium Coupon can be deducted. **Example:** • Mr Chan successfully applied for an AIA Vitality Insurance Product as policyholder • First year annualised premium: HK$6,000 • First year annualised premium (**after instant 10% premium discount**): **HK$5,400** As the first year annualised premium (after instant 10% premium discount) is at HK$5,400 **which meets the requirement on using "Loyalty Delight" Rewards e-Premium Coupon**, system will automatically deduct one e-Premium Coupon (HK$500) from this policy.
Q12.	**「電子保費現金券」會否影響財務策劃顧問的佣金?** **Will the use of e-Premium Coupon affect the commission of financial planners?**
A12	不會。No.
II.	**轉讓「電子保費現金券」+- 常見問題** **e-Premium Coupon Transfer+ - FAQ**
Q13.	**「電子保費現金券」可否轉贈至他人?** **Is the e-Premium Coupon transferable?**
A13	可以。客戶可把「電子保費現金券」轉讓予合資格的「家人」及「朋友」(承讓人)。 • 「家人」包括轉讓人 / 承讓人的配偶、父母、子女、兄弟姊妹及其配偶、配偶父母、媳婦、女婿、祖父母、孫兒或孫女。客戶可轉讓 / 接收電子保費現金券予同為 AIA 現有客戶（持有任何一份有效 AIA「個人人壽」/「個人意外」保單）的「家人」，而人數並沒有限制，客戶亦可轉讓電子保費現金券予最多 2 位為 AIA 新客戶的「家人」。 • 客戶可轉讓 / 接收電子保費現金券予最多 2 位同為 AIA 現有客戶（持有任何一份有效 AIA「個人人壽」/「個人意外」保單）的「朋友」。 • 若「朋友」為 AIA 新客戶，則未能轉讓 / 接收任何電子保費現金券。 • 每張「電子保費現金券」只能轉讓一次，一經成功轉讓，該「電子保費現金券」將變更為「不可轉讓」之類別，同時不得退還予轉讓人。 Yes. Customer can transfer the e-Premium Coupon(s) to eligible "family member" and "friend" (transferee(s)). • A "family member" of transferor / transferee including spouse, parent, child, sibling, brother-in-law, sister-in-law, parent-in-law, daughter-in-law, son-in-law, grandparent, grandson or granddaughter. Existing AIA customer can transfer/receive Coupon to/from "family member" who are existing AIA customer (with any valid AIA "individual life insurance" / "Personal Accident (PA)" policy) without transfer limit. Existing AIA customer can transfer Coupon to at most 2 "family member" who are new customer.

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	• Existing AIA customer can transfer/receive Coupon to/from at most 2 "friend" who are existing AIA customer (with any valid AIA "individual life insurance" / "Personal Accident (PA)" policy) • Existing AIA customer cannot transfer/receive any Coupon to/from "friend" who are new customer. • Each e-Premium Coupon can only be transferred once. Upon successful transfer, the Coupon will become non-transferable and the transfer cannot be returned to the transferor.
Q14.	**如特選客戶希望轉讓「電子保費現金券」給尚未是 AIA 客戶的「朋友」，可以怎辦?** **If selected customers wish to transfer e-Premium Coupons to "Friends" who are not yet AIA customers, what can I do?**
A14	只需依照以下簡單 3 步即可： 1. 新客戶「朋友」按保障需要投保 **AIA 個人人壽 / PA 保單**； 2. 當保單狀態*轉為**「已發送 (Deliver)」/「有效(in-force)」**時，特選客戶即可透過財務策劃顧問/「AIA Connect 友聯繫」手機應用程式把有效的「電子保費現金券」轉讓給新的現有客戶「朋友」； 3. 客戶如投保第二份保單，**即可使用早前成功轉讓的「電子保費現金券」扣減保費**。 **保單狀態可於 PES 查閱* Just follow the 3 simple steps below: 1. The "Friends" who are new customers apply for **AIA Personal Life/PA policies** according to their protection needs 2. When the policy status* is changed to **"Deliver" / "in-force",** selected customers can transfer their valid e-Premium coupon via the Financial Planner/ "AIA Connect" mobile app to the "Friends" who became the existing customers **3.** If the customer applies for the second new policy, the customer **can use the e-Premium coupon successfully transferred earlier to deduct the premium** **Policy status can be checked in PES*
Q15.	**以公司名義持有的保單是否能接收或使用電子保費現金券?** **Can the policy own in the name of the company eligible to receive or use the e-coupon?**
A15	電子保費現金券推廣活動只適用於個人持有的保單，亦即客戶的個人身份證明文件資料必須存錄於 AIA。**以公司名義持有的保單並不能接收或使用電子保費現金券**。 The e-coupon promotion is only applicable to policies own by individuals, that is, customers must have a valid personal identity document information recorded in AIA. **The policies own in the name of the company are not eligible to receive or use any e-coupon.**

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