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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:**	12
Date:	23 May 2024		

Subject: **A240195** **[如何精明使用電子保費現金券？]**
[How to use ePremium Coupons in smart ways?]



《「歲月「友情」》之「特選客戶」已於 2024 年 1 月獲贈 100 港元, 500 港元及 10,000 港元電子保費現金券，留意以下 **3 點**，你的客戶就可以**快而準**地使用「電子保費現金券」(ePremium Coupon) 以購買新保單並享有**高達 10%**的保費折扣！

電子保費現金券使用及轉讓時的注意事項

1 現有客戶可以透過 AIA Connect 轉讓電子保費現金券給同為 AIA 現有客戶的「朋友」及「家人」**或新客戶「家人」**(承讓人)。

轉讓/接收電子保費現金券**條件**如下：

合資格家人*		朋友^	
現有客戶#	**新客戶**	**現有客戶#**	**新客戶**
✓不限人數	✓最多 **2** 位	✓最多 **2** 位	✗

^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

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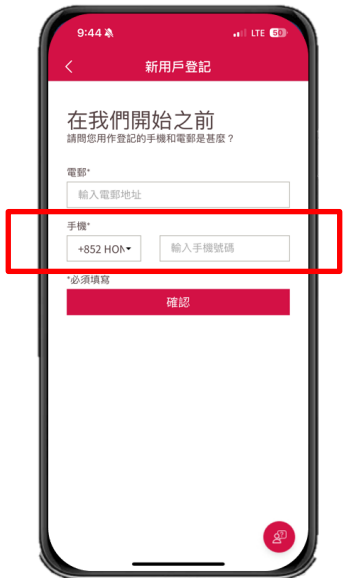
2 **全新客戶**或非 AIA Connect 用戶需要先建立 AIA Connect 帳戶方可接收 ePremium Coupon。

「AIA Connect 友聯繫」賬戶 及 **申請新保單**時所提供的

以下**兩項資料**必須**完全一樣**。

手機號碼



生日日期 (DD, MM)





財務策劃顧問記得提提客人不要輸入錯誤資料！

3 客戶必須於**成功收到電子保費現金券後投保**指定新計劃方可獲享扣減。

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其他參考資料

- 財務策劃顧問可瀏覽以下連結以參閱 Easy-2-Share「分享易」x「AIA Connect/ 友聯繫」電子保費現金券轉讓功能使用指南短片。

- 有關詳細的電子保費現金券之一般條款及細則，請參閱通告 A240110。
- 有關其他與「電子保費現金券」有關的推廣活動，請參閱通告 A240102。
- 有關詳細的「分享易」功能請參閱通告 A230121 。
- 有關「電子保費現金券」的使用及注意事項，請參見 2024 年 5 月 17 至 5 月 31 日的 AIA News。

請把握推廣良機，盡快與客人聯絡及跟進！

如有任何疑問，香港之營業主管請於 iEngage 或 PES 上之 Chatbot 進行查詢或致電(852) 3108 1638，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部 (Customer and Marketing) AIAHK.CustomerExperience-ECM@aia.com。

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Selective customers of 2024 "Loyalty Delight" Campaign have been awarded with ePremium Coupons with face values of HK$100, HK$500 and HK$10,000 in January 2024. Pay attention to the **3 Points** below, your customers could use the ePremium Coupon in **a faster and accurate way** to enjoy up to **maximum of 10% discount** when purchasing new plan or new policies.

Points to note when using and transferring ePremium Coupons

1 Existing customers can transfer "ePremium Coupon" via AIA Connect to Friends and Family Members who are also AIA existing customers or **new customers (family members)** (Transferee).

Coupon transfer / receiving **rules:**

Eligible Family Member*		Friend^	
Existing AIA Customer #	New Customer	Existing AIA Customer #	New Customer
✓ (unlimited)	✓ (max 2)	✓ (max 2)	✗

^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 ePremium Coupon(s).*
 # existing customer is customer who owns at least one in-force AIA individual life insurance / Personal Accident (PA) policy

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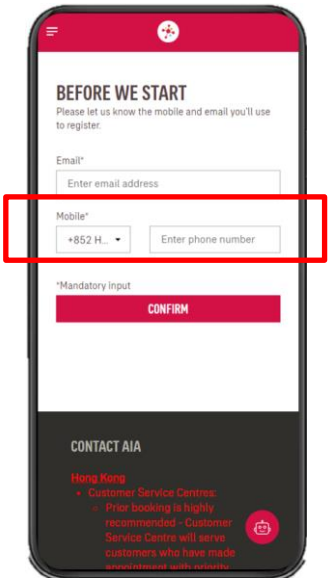
2 Brand new customers or "non-AIA Connect" users need to create the "AIA Connect" account to receive the ePremium Coupon.

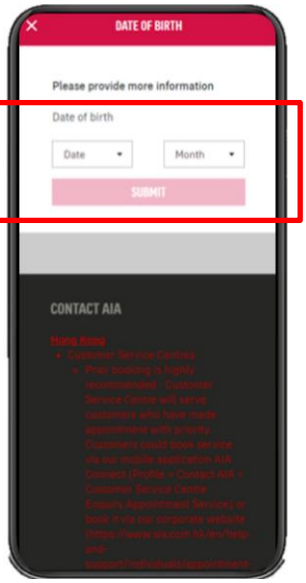
For the AIA Connect Account and **the newly purchased policy,**

below **2 pieces of information** must be **the same.**

Mobile number

Date of birth (DD, MM)







Financial Planners remember to remind clients to enter correct information!

3 The **policy application of eligible plans must be submitted after the successful receipt of ePremium Coupon by transferees**, in order to enjoy the ePremium Coupon deduction.

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Other references

- Financial Planner can visit the link below to view the "Easy-2-Share" x "AIA Connect" ePremium Coupons Transfer Function Video.

- For details of terms of conditions of ePremium Coupon, please refer to Memo A240110.
- For other promotional campaigns about ePremium Coupon, please refer to Memo A240102.
- For details of "Easy-2-Share" function, please refer to Memo A240101.
- For the use and precautions of ePremium Coupon, please refer to the AIA News from May 17 to May 31, 2024.

Please grasp the opportunity and follow up with your customers now!
Hong Kong agency leaders please enquire by using Chatbot in iEngage / PES or call at (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.

Angela Yeung
Head of Customer Digital Experience and Engagement

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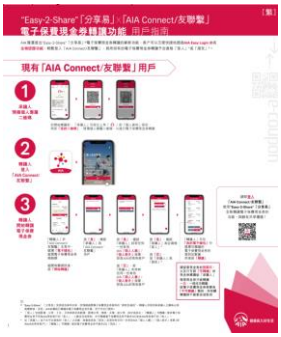
附錄：Easy-2-Share「分享易」x「AIA Connect / 友聯繫」電子保費現金券轉讓功能轉讓流程
Appendix 1: Details of the Easy-2-Share x "AIA Connect" ePremium Coupon transfer process

現有客戶 (Existing Customers)：



全新客戶 (New Customers)：



註：如客戶須轉讓非 AIA 財務策劃顧問所負責的電子保費現金券，客戶可致電 AIA 客戶服務熱線 2232-8888，提供承讓人與轉讓人的關係、承讓人的姓名及承讓人的有效 AIA 個人人壽/PA 保單號碼辦理有關轉讓手續。如承讓人未有持有效 AIA 個人人壽/PA 保單，請提供承讓人與轉讓人的關係、承讓人的出生月日及手提電話號碼辦理有關轉讓手續。

Remarks: If customers need to transfer ePremium Coupons that AIA Financial Planners are not in charge of, they can call the AIA customer service hotline 2232-8888 and provide the relationship of transferee to transferor, transferee's name and in-force AIA individual life insurance/ PA policy number to process such transfer. If transferee doesn't own any in-force AIA individual life insurance / PA policy, please provide the relationship of transferee to transferor, transferee's day of birth and mobile phone number to process such transfer.

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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** **ePremium 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 ePremium 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 ePremium Coupon, system will base on first-come, first-served basis to deduct ePremium 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 ePremium Coupon(s) have been successfully deducted), will the deducted ePremium 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 ePremium Coupon(s) successfully deducted e.g. "Withdraw" or any one of the Policy Status as listed below, the deducted ePremium 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 ePremium 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 ePremium 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]** Yes. If the new plan meets the annualised premium requirements and falls in the categories ofthe ePremium Coupons, ePremium Coupons from all rewards can be used at the same time.

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	The maximum number of ePremium 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 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 ePremium 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 ePremium 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 ePremium 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 ePremium 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 ePremium 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 ePremium Coupons at policy issue. Customers can also check the balance of ePremium Coupons via the AIA Connect mobile app.
Q8.	**「電子保費現金券」可使用於[MAP]保單嗎?** **Can ePremium Coupon apply in [MAP] policy?**
A8	Yes. As long as the product and premium amount requirements for using the ePremium 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 ePremium Coupon.

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	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 ePremium 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 ePremium 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 ePremium Coupon can be deduct?**
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 ePremium 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 ePremium Coupon**, system will automatically deduct one ePremium Coupon (HK$500) from this policy.

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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 ePremium 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** **ePremium Coupon Transfer+ - FAQ**
Q13.	**「電子保費現金券」可否轉贈至他人?** **Is the ePremium 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 ePremium 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. • 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 ePremium 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 ePremium 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

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	2. When the policy status* is changed to **"Deliver" / "in-force",** selected customers can transfer their valid ePremium 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 ePremium 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 ePremium 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。**若投保過程中，保單持有人由個人轉變為公司 / 受託人（信託的代表），有關的投保申請將不能使用電子保費現金券。 The ePremium 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 ePremium coupon.** If the policy owner changes from an individual to a Company / Trustee (on behalf of a Trust) during the insurance application process, the ePremium coupon cannot be used for the relevant insurance application.
Q16.	**「電子保費現金券」可以用於續期保費嗎?** **Can the ePremium coupon be used to pay renewal premium?**
A16	電子保費現金券**只可用作支付新保單的首期保費**，不適用於支付任何續期保費。 The use of ePremium coupon is only applicable **for the first premium of the new application**. It is not applicable to pay for any renewal premium.

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