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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:	26 Jun 2024		
Subject:	**A240197**		

[電子保費現金券的最新消息]
[Latest Update of ePremium Coupon]

(1) 電子保費現金券有效期將延長通知

所有於以下指定推廣活動中派發而尚未使用的電子保費現金券，有效期將會由**原定的 2024 年 6 月 30 日延長至 2024 年 12 月 31 日**。

1. 2024 <<歲月「友」情>> 推廣活動 (Agency Memo: A240110)
2. 2024 Recapture 推廣活動 (Agency Memo: A240102)

由於系統設有每日上限，故此，尚未使用的電子保費現金券將由 2024 年 6 月 10 日至 6 月 26 日期間，分多批延長有效期至 2024 年 12 月 31 日。

財務策劃顧問及客戶無需進行任何手動操作，所有尚未使用的現有電子保費現金券將自動延期，並於 iChange、PES 及 AIA Connect 友聯繫上顯示。有關電子保費現金券的使用及轉讓的方式及條件，將維持不變。詳情請按此參閱條款及細則。

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(2) 全新客戶的電子保費現金券的轉讓功能繼續生效通知

好消息！全新客戶的電子保費現金券的轉讓功能將繼續生效至 2024 年 9 月 30 日，其保費現金券使用期為 2024 年 12 月 31 日。就 2024 年第四季及之後的實際安排，相關通知將另行宣佈。

(3) 電子保費現金券之正確使用方法及注意事項

另外，向客戶介紹電子保費現金券時，財務策劃顧問必需留意下表所列出的正確使用方法及注意事項，令客戶正確而精明地使用電子保費現金券。

正確使用方法	注意事項
• **正確介紹並提醒**客戶電子保費現金券的使用方法(包括轉讓)及其使用條款及細則 • **於客戶提出疑問或要求下，協助客戶使用或轉讓電子保費現金券** • 提醒全新客戶需要先下載並安裝 AIA Connect 友聯繫，並建立賬戶方可從家人接收電子保費現金券，當中 AIA Connect 友聯繫賬戶及申請新保單時	• **避免誘導客戶或向客戶示意**可將其電子保費現金券轉讓予非合資格的承讓人 (如「朋友」為 AIA 新客戶，則未能轉讓/ 接收任何電子保費現金券) • **避免誘導客戶或向客戶示意**可將其電子保費現金券轉讓予任何特定的承讓人 • **避免與任何客戶聯合**作出安排，或給予客戶任何利益或向客戶做出的任何承諾以換取客戶將電子保費現金券轉讓給其他承讓人

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所提供的**手機號碼**及**出生日期必須完全一樣** • 若要成功使用電子保費現金券扣減首期保費，客戶必須於**成功收到電子保費現金券後**才投保指定新計劃方可獲享保費扣減	• **避免示意或誘導客戶出售或購買電子保費現金券** (包括透過網上平台如小紅書、旋轉拍賣 Carousell 等交易)。在任何情況下，現金券均不得兌換現金或轉售 • 若要成功使用電子保費現金券扣減首期保費，**避免於客戶未收到**電子保費現金券前簽署投保申請書

財務策劃顧問在銷售保險產品過程中必須遵守所有監管要求及友邦香港的內部指引。公司會作出例行審查，若發現懷疑違規情況，個案將呈交至 Market Conduct Committee ("MCC") 進行審理。如查明屬實，公司將對有關之財務策劃顧問及/或營業單位主管作出懲處，罰則由書面警告至終止業務代表合約不等，視乎違規嚴重程度而定。

有關電子保費現金券轉讓操作， 請登入 i 學院參閱相關教學短片， 路徑如下: i 學院 > 網上學習 >友邦應用程式 > AIA Connect 友聯繫 >"EASY-2-SHARE"「分享易」X「AIA CONNECT/友聯繫」電子保費現金券轉讓

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。
有關詳細的電子保費現金券「分享易」功能，請參閱通告 A230121。
有關嚴禁進行跨境銷售活動的提示，請透過 eAC > 部門資訊 > 優質服務文化專頁 > 備忘錄參閱通告 A240356。

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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(1) Notice of validity extension of ePremium Coupons

The validity of the unused ePremium Coupons distributed via the following designated promotion campaigns will be **extended from 30 Jun 2024 to 31 Dec 2024**.

1. 2024 "Loyalty Delight" Promotion Campaign (Agency Memo: A240110)
2. 2024 Recapture Promotion Campaign (Agency Memo: A240102)

In view of system daily capacity, the validity of the unused ePremium Coupons will be extended to 31 Dec 2024 in various batches during 10 Jun – 26 Jun 2024.

No manual action is required from financial planners and customers. The validity of all unused ePremium Coupons will be extended automatically and shown in iChange, PES and AIA Connect respectively. There is **no change** in the method and conditions for the use and transfer of ePremium Coupon. Please click here for details of the Terms and Conditions.

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(2) Notice of continuation of ePremium Coupon transfer function to New Customers

Good News! The transfer function of ePremium Coupons to New Customers will continue to be in effect until 30 Sep 2024 and can be used by 31 Dec 2024. For the arrangement in 2024 Q4 and onwards, relevant notification will be announced separately.

(3) Proper Usage and Precautions of the use of ePremium Coupons

Besides, financial planners please observe and adhere to the points listed under 'Proper Usage' and 'Precautions' when introducing ePremium Coupons to customers for a proper and effective ways of using ePremium Coupons.

Proper Usage	Precautions
• **Correctly introduce and remind** customers on the use of the ePremium Coupons pursuant to the Terms and Conditions, including the option of transfer of ePremium Coupons to eligible groups of transferees • **Assist customers in using or transferring ePremium Coupons upon receipt of enquiry and instruction from customers**	• **Avoid inducing or soliciting** new customers to transfer ePremium Coupons to ineligible transferees (Existing Customers cannot transfer/receive any Coupons to/from "friend" who are new AIA customers) • **Avoid inducing or soliciting** any customers to transfer ePremium Coupons to any particular transferees • **Avoid jointly arranging with any customers, or providing any benefits to**

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• Remind brand new customers to download and install the AIA Connect app, and create an account to receive the ePremium Coupons from family members. **The mobile number and date of birth provided** in the AIA Connect account and the newly purchased policy **must be the same** • The policy application of eligible plans must be submitted **after the successful receipt of ePremium Coupons by the transferees**, in order to enjoy the ePremium Coupon deduction of the first premium	**or giving any promises to any customers,** in exchange for executing any transfer of ePremium Coupons by the customers to other transferees • **Avoid inducing or soliciting customers to sell/ buy** ePremium Coupons (e.g. including but not limited to any trading through online platforms like Xiaohongshu, Carousell). Under any circumstances, the Coupon(s) cannot be exchanged and/or redeemed for cash or resold • **Avoid signing any policy application forms or documents before the successful receipt** of ePremium Coupons, or otherwise ePremium Coupon deduction of the first premium will be unsuccessful

Financial planners must comply with all regulatory requirements and AIAHK internal guidelines when distributing AIAHK insurance products. Routine checking will be conducted. Any potential misconduct will be escalated to the Market Conduct Committee (MCC) for deliberation. If substantiated, the Company shall impose penalties ranging from a written warning to termination of contract depending on the severity of the violation.

For ePremium Coupons transfer operations, please log in iAcademy to browse relevant eLearning video. The path is as follows: iAcademy > E-Learning training> AIA Apps > AIA Connect > "EASY-2-SHARE" ePremium Coupons Transfer

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 A230121.
For reminders on prohibition of offshore solicitation, please refer to Memo A240356 through eAC > Departments > Best Practices Memo > Memo.

Please grasp the opportunity and follow up with your customers now!

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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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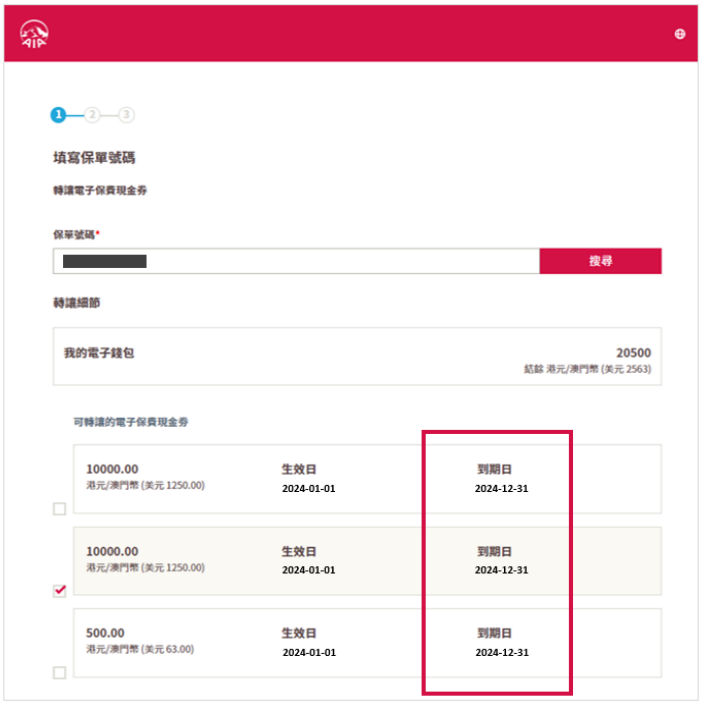
附錄：電子保費現金券有效期延長於不同系統及平台之畫面/ 通知

Appendix: Screen display/ Notification of Extension of Validity of ePremium Coupons in different systems/ platforms

<table>
<tr><th>對象
Audience</th><th>系統
System</th><th>延長電子保費現金券有效期之畫面/ 通知
Screen display/ Notification of Extension of Validity of ePremium Coupons</th></tr>
<tr><td rowspan="2">財務策劃顧問
Financial Planners</td><td>PES</td><td>
</td></tr>
<tr><td>iChange</td><td>
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客戶 Customers	AIA Connect	

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常見問題 Frequently Asked Questions (FAQs)：

Q1	**為何我有部份未使用的電子保費現金券已延期至 2024 年 12 月 31 日，但有部份仍然顯示將於 2024 年 6 月 30 日到期？** **Why are the validity of some of my unused ePremium Coupons extended to 31 Dec 2024, while some are still valid till 30 Jun 2024 only?**
A1	由於系統設有每日上限，故此，尚未使用的電子保費現金券將由 2024 年 6 月 10 日至 6 月 26 日期間，分多批延長有效期至 2024 年 12 月 31 日。 **如於 6 月 27 日或之後發現有尚未使用的電子保費現金券之有效期仍然維持在 6 月 30 日，請電郵至客戶及市場策劃部 (Customer and Marketing) AIAHK.CustomerExperience-ECM@aia.com 作跟進.** In view of system daily capacity, the validity of the unused ePremium Coupons will be extended to 31 Dec 2024 in various batches during 10 Jun – 26 Jun 2024. **If it is found that the validity of some unused ePremium coupons remains at 30 Jun 2024 from 27 Jun 2024 onwards, please email to Customer and Marketing** at AIAHK.CustomerExperience-ECM@aia.com **for follow up.**
Q2	**財務策劃顧問及客戶需要進行任何手動操作去延長電子保費現金券的使用期限嗎？** **Is there any manual action required by financial planners and customers to extend the validity of ePremium Coupons?**
A2	財務策劃顧問及客戶**無需進行任何手動操作**，所有尚未使用的現有電子保費現金券將自動延期，並於 iChange、PES 及 AIA Connect 友聯繫上顯示。 **No manual action is required** from financial planners and customers. The validity of all unused ePremium Coupons will be extended automatically and shown in iChange, PES and AIA Connect respectively.
Q3	**是否所有尚未使用的電子保費現金券之有效期皆延至 2024 年 12 月 31 日？** **Is the validity of all unused ePremium Coupons extended to 31 Dec 2024?**
A3	不是，**只有於以下推廣活動**派發而尚未使用的電子保費現金券之有效期延至 2024 年 12 月 31 日 1. **2024 <<歲月「友」情>> 推廣活動** 2. **2024 Recapture 推廣活動** No, only the validity of unused ePremium Coupons distributed via **the following promotion campaigns** will be extended to 31 Dec 2024 1. **2024 "Loyalty Delight" Promotion Campaign** 2. **2024 Recapture Promotion Campaign**

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附錄：電子保費現金券轉讓操作 - 登入 i 學院步驟

Appendix: ePremium Coupon transfer guide – steps to login iAcademy

第一步：登入 i 學院，搜尋 AIA Connect 友聯繫



第二步：於網上學習， 選擇[教學錄像] "EASY-2-SHARE" 「分享易」X「AIA CONNECT/友聯繫」電子保費現金券轉讓並按「開始」



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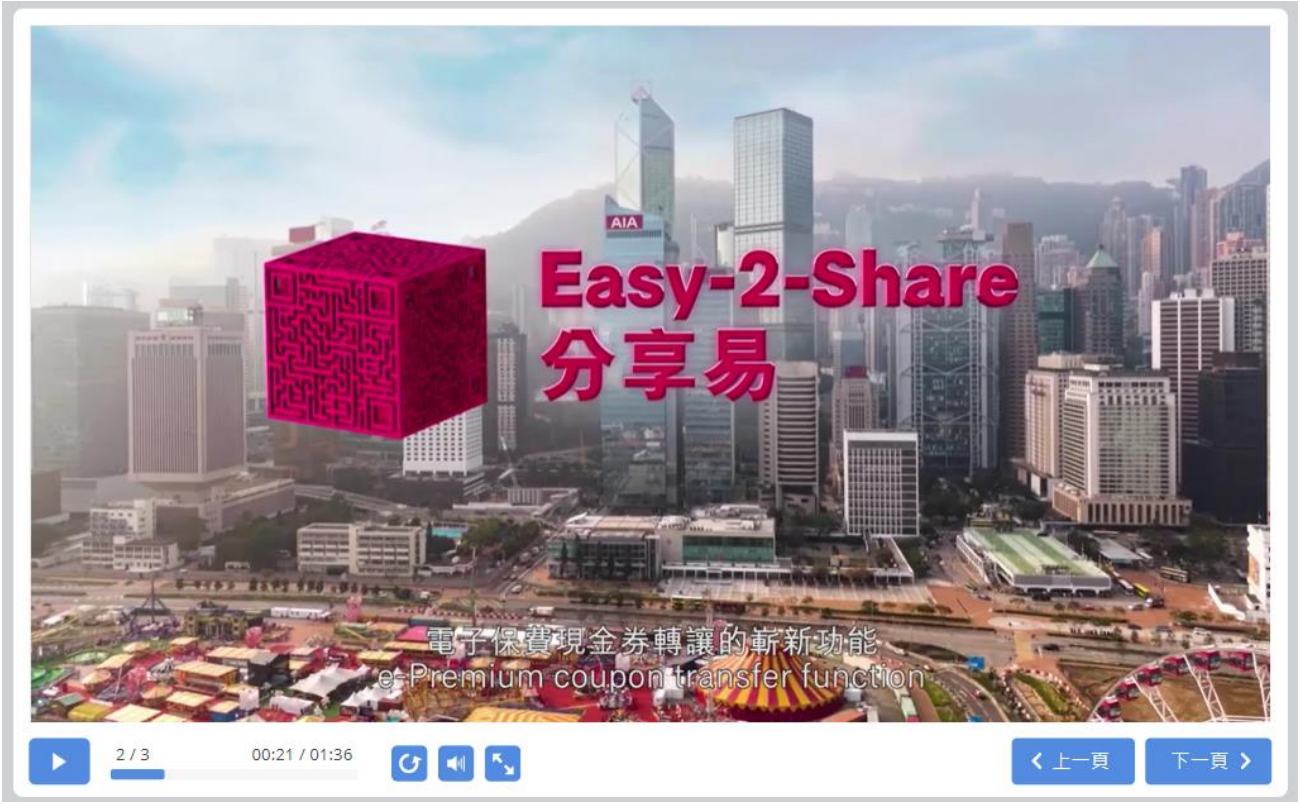
第三步：觀看教學錄像，了解電子保費現金券轉讓流程及注意事項



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