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: Kenneth Luk

Dept: Customer and Marketing

Copy: Mr. Alger Fung
Ms. Melissa Wong
All Department Heads
Macau CEO / ABDD Executives

Total pages: 9

Date: 1 April 2024

Subject A240410 2024 第 2 季 - 現有客戶高端推廣活動
2024 Q2 - Existing Customer Privilege Promotion



現有客戶投保可享專屬額外禮遇
友邦峻宇養生庭養生方案

推廣期	2024 年 4 月 1 日至 2024 年 6 月 30 日，包括首尾兩天 (「推廣期」)；新保單須於推廣期內申請及遞交 (根據申請及遞交日期)，並於 2024 年 8 月 31 日或之前繕發。
合資格客戶	AIA 現有客戶 (須於 2024 年 3 月 31 日持有最少一張有效之 AIA 個人保險保單，及只適用於現時仍生效保單之保單持有人或受保人)。
投保要求	• 推廣期內成功投保 AIA 個人保險計劃 [投資連繫壽險及萬用壽險除外] (「新保單」)；及 • 每張新保單之年度化保費最少達 **50,000** 美元或一次性繳付保費達 **500,000** 美元；及 • 新保單於推廣期內成功申請及繕發。
投保禮遇	合資格客戶須符合以上要求，便可就每張合資格保單獲享禮遇 - **友邦峻宇養生庭養生方案 1 次**，價值 1,600 港元
目標客戶群	善用「Recapture 推廣活動 2024-尊貴(VIP)特選客戶名單」及現行優惠，拓展高端客層

Recapture 尊貴 (VIP) 特選客戶名單 包括：	適用優惠一覽		
	《歲月「友」情》	Recapture VIP	
	大額電子保費現金券^		保費折扣*
• **2023 年度 Club Alta 會員** 須於 2023 年 12 月 31 日或之前已成為會員	**2** 張 x **10,000** 港元 (即 1, 250 美元)	**1** 張 x **10,000** 港元 (即 1, 250 美元)	投保指定儲蓄計劃一次性繳付保費計劃高達 **6%**保費折扣
• **付清保費(Paid-up)客戶** 於 2020-2025 年度付清保費的保單	/		
• **保單期滿客戶** 於 2020-2025 年度期滿的保單			
• **潛在高端客戶** 曾投保年度化總保費為$50,000 美元或以上的保單，而其保單仍然生效			

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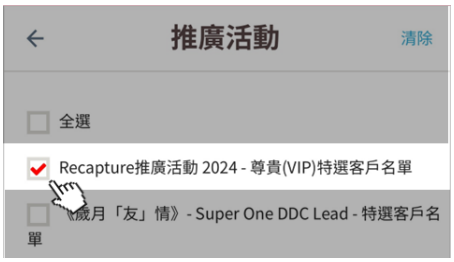
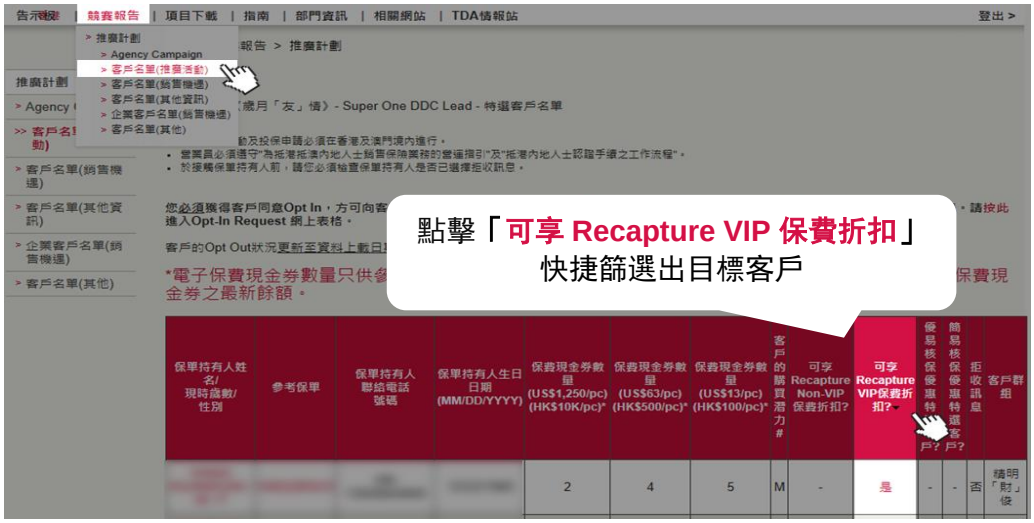
	^顧問可於 PES 瞭解其客戶電子保費現金券的最新餘額。所有電子保費現金券已於 2024 年 1 月派發，有效期至 2024 年 6 月 30 日。每張新保單使用保費現金券之上限為：100 港元 (13 美元) / 500 港元 (63 美元) 電子保費現金券 25 張 + 10,000 港元 (1,250 美元) 電子保費現金券 1 張。 ^*優惠受條款及細則約束。詳情請按鏈結參閱 Recapture 推廣活動通告 A240102 及《歲月「友」情》推廣活動通告 A240110 。
目標客戶名單一覽表	**Recapture 推廣活動 2024 - 尊貴(VIP)特選客戶名單：** • iEngage > CRM > 進階搜尋 > 推廣活動  • iPoS > 推廣活動及銷售機遇 > Recapture • AIA Smart > > 推廣活動類別 > Recapture • eAC 營業員專頁 > 競賽報告 > 客戶名單(其他資訊) 或 **《歲月「友」情》- Super One DDC Lead - 特選客戶名單：** • eAC 營業員專頁 > 競賽報告 > 客戶名單(推廣活動) 
活動推廣	推廣電郵將於 2024 年 4 月發送至港澳 Opt-in 的目標客戶 – 即 Recapture 尊貴 (VIP) 特選客戶。
禮遇派發	換領信將於2024年9月透過電郵直接發放予合資格新保單之保單持有人。
備註	優惠受條款及細則約束 (附錄)。

推廣期有限，請把握推廣良機！

如有任何疑問，可於 iEngage/PES 內的 Chatbot 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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Extra Offer for Existing Customers
Wellness Privilege at AIA Alta Wellness Haven

Promotional Period	1 Apr 2024 – 30 Jun 2024. Both dates inclusive and applicable to both new policy application date and submission date. The new policy must be issued by 31 Aug 2024.
Eligible Customers	AIA Existing Customers (must have at least one in-force individual insurance policy in AIA on 31 March 2024; and only applicable to the policyowner and insured of the currently in-force policies)
Eligible Criteria	• Customer must apply for an individual AIA life insurance plan [except Investment-linked Assurance Schemes and Universal Life] ("New Policy") during the Promotional Period; and • the annualised premium for each New Policy is at a minimum of **US$50,000** or **US$500,000** for one-time premium payment; and • the New Policy is successfully applied and issued during the Promotional Period.
Onboard Offer	Each eligible customer will be entitled to the offer once per qualified New Policy. Each offer will include one visit of Wellness Privilege at AIA Alta Wellness Haven. Valued at HK$1,600.
Target Customers	Make good use of "Recapture Promotion 2024 – VIP Selected Customer List" and current offers to accelerate high-value market.

"Recapture Promotion 2024 – VIP Selected Customer List" includes:	Appliable Offers At-a-glance		
	Loyalty Delight	Recapture VIP	
	High-value e-premium coupon^		Premium Discount*
• **2023 Club Alta members** Be a member on or before 31 December 2023	**2**pcs x HKD**10,000** (USD1, 250)	**1**pc x HKD**10,000** (USD1, 250)	Enroll the designated **Savings Plan** in one-time premium enjoy up to **6%** off
• **Paid-up customers** With policy paid up in 2020-2025	/		
• **Maturity customers** With policy mature in 2020-2025			
• **Potential high-value customers** Purchased policy(ies) with total annualized premium of US$50,000 or above and the policy(ies) remains in-force.			

^Financial planners can view customers' latest balance of e-premium coupons via PES. All e-premium coupons have already been issued in Jan 2024 and valid until 30 Jun 2024. 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).

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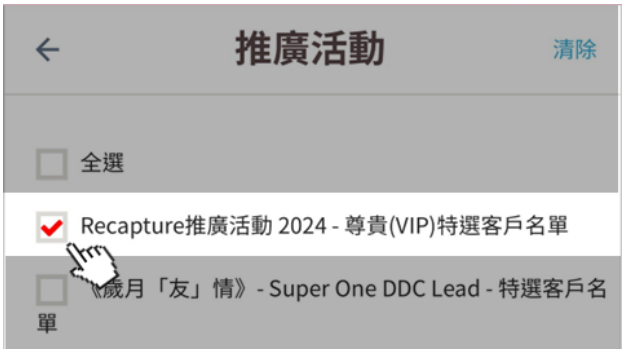
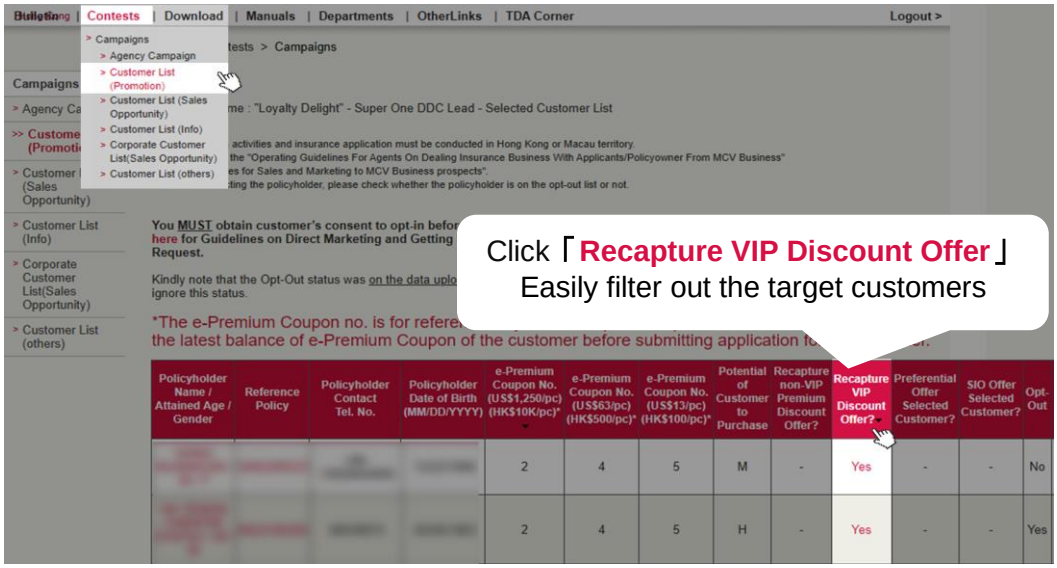
	^*Terms and conditions apply. For details, please click memos of Recapture Promotion A240102 and "Loyalty Delight" Campaign A240110.
Customer List At-a-glance	**Recapture Promotion 2024 – VIP Selected Customer List：** • iEngage > CRM > 進階搜尋 > 推廣活動 (Chinese only)  • iPoS > Leads and Campaigns > Recapture • AIA Smart > > Campaign Type > Recapture • eAC eAgency Corner > Contest > Customer List (Info) **OR** **"Loyalty Delight" – Super One DDC Lead – Selected Customer List：** • eAC eAgency Corner > Contest > Customer List (Promotion) 
Promotion	eDM will be send to HK and Macau opt-in Recapture VIP customers in April 2024.
Offer Fulfillment	The redemption letters will be sent to the qualified policyholders' emails in September 2024.
Note	Terms and conditions apply (Appendix)

Limited-time offers! Please seize the sales opportunity!
Should you have any queries, please enquire by using Chatbot in iEngage/PES, or email to Customer and Marketing at AIAHK.CustomerExperience-ECM@aia.com

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Best regards,



Kenneth Luk
Head of Customer and Growth Marketing

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附錄：2024 第 2 季 – 現有客戶高端推廣活動 – 條款及細則

1. 此文件只載有一般資料，並不構成任何銷售建議及/或有關產品之推介。於投保保險產品之前，客戶須完成財務需要分析，並根據實際保障需要和負擔能力投保。所有此推廣之宣傳單張中的產品資料只供參考，並不包含保單的完整條款。有關產品特點、條款及細則、不保事項及主要產品風險之詳情，請參閱相關產品之產品簡介及保單契約。如欲在投保前參閱保險合約之樣本，您可向AIA 索取。人壽保險保單屬長期的保險合約。如於早年退保，您所收取的金額可能大幅少於已繳的保費。
2. 此推廣活動之文件只在香港及澳門地區發放。
3. 此推廣活動只適用於友邦保險 (國際) 有限公司 (根據百慕達法律註冊成立之有限公司) (「AIA」) 之現有客戶 (須於2024年3月31日持有最少一張有效之AIA個人保險保單，及只適用於現時仍有效保單之保單持有人或受保人) (「AIA 現有客戶」)。
4. AIA 現有客戶於推廣期2024年4月1日至2024年6月30日內，包括首尾兩天（「推廣期」）成功申請及遞交（根據申請及遞交日期），並成功於2024年8月31日或之前繕發指定推廣產品新保單 (「新保單」)，可享體驗禮遇。
5. 指定推廣產品指任何個人人壽計劃 (投資連繫壽險及萬用壽險除外)及年度化保費金額達50,000美元(定期繳付保費計劃) 或500,000美元(一次性繳付保費計劃) 。
6. 此推廣並不適用於在相關推廣期之前已遞交或已繕發但其後於相關推廣期內撤回投保申請或取消保單，並再次投保相同保險產品之客戶。
7. 此推廣並不適用於由其他保險產品轉換計劃至推廣保險產品之基本計劃或附加契約 (如適用)。
8. 每位合資格客戶就每張合資格新保單而獲贈體驗禮遇一份。每份禮遇（「禮遇」）為友邦峻宇養生庭養生方案 1 次，其條款及細則如下：
    a. 合資格客戶可任選享用以下其中一項服務：
        - 身心平衡計劃
        - 深度睡眠計劃
        - 排毒及恢復計劃
        - EatWell 營養諮詢
    b. 只有合資格新保單的保單持有人或受保人持有換領信才有權兌換此禮遇。
    c. 友邦峻宇養生庭養生方案不可兌換成現金、轉售或退款，亦不可與友邦峻宇養生庭的其他優惠同時使用。
    d. 客戶需按換領信上之條款及細則預約養生方案。
    e. 養生方案預訂視乎實際供應情況，並設有不適用日期。有關不適用日期請向友邦峻宇養生庭查詢。
    f. 有關換領信如有遺失或損毀，恕不作退換或賠償。
    g. 只有友邦峻宇會會員才可於友邦峻宇養生庭購買及享用任何額外服務及產品。
    h. 友邦峻宇養生庭保留對 8a-g 條款及細則之修改及最終解釋權，或不作事前通知。友邦峻宇養生庭的唯一營運商為 Sustainable Wellness Limited，其為 Humansa Company Limited 之全資附屬公司並為 AIA 的獨立第三方。
9. 當合資格新保單於推廣期內成功繕發後，換領信將於 2024 年 9 月透過電郵直接發放予該保單持有人。於發放換領信時，該保單必須仍然生效並已繳清保費，否則客戶之禮遇資格將被取消。
10. AIA 並非禮遇的製造商 / 供應商並不就禮遇承擔任何義務和責任。由禮遇引起的任何爭議均由參加者和製造商 / 供應商直接解決。禮遇之使用受限於條款和細則，有關禮遇使用詳情，請參閱其條款及細則。

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11. 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。各推廣優惠均只在推廣保險產品可以接受投保申請時有效。如對本推廣活動有任何爭議，AIA 保留最終決定權。

其他注意事項：

1. 財務策劃顧問須提醒客戶人壽保險保單屬長期的保險合約，其設計及宗旨為保障人的壽命，通常涉及較長年期。客戶應根據自身的保障需要和保費負擔能力投保適合的保險產品。
2. 財務策劃顧問不應以推廣優惠作客戶投保之誘因，及影響客戶作出知情的投保決定。財務策劃顧問向客戶推介產品前須進行財務需要分析，以評估客戶的需要及承擔能力。客戶須根據自己的需要及承擔能力以決定保費。
3. 香港及澳門財務策劃顧問只能於所屬營業牌照境內進行受規管活動。所有銷售活動及投保申請必須在香港及澳門境內進行。
4. 財務策劃顧問必須遵守"為抵港抵澳內地人士銷售保險業務的營運指引"及"抵港抵澳內地人士認證手續之工作流程"。
5. 於接觸保單持有人前，請您必須檢查保單持有人是否已選擇拒收訊息。如是，請勿在獲取客戶明確同意前進行直接促銷(包括促銷推廣活動的優惠)。
6. 財務策劃顧問必須根據客戶實際需要而建議合適產品。如該產品屬於須要完成財務需要分析之產品財務策劃顧問必須於進行產品推介或銷售前與客戶完成相關之財務需要分析 。
7. 財務策劃顧問必須清楚理解產品特色，並在客戶查詢時提供正確之產品資訊，及與產品相關連的風險及主要不受保事項等。

Terms and conditions: 2024 Q2 – Existing Customer Privilege Promotion

1. The document contains general information only. It does not constitute as an offer and/or insurance product recommendation. Customer must complete the Financial Needs Analysis before applying for any insurance product, and customers should apply based on their protection needs and affordability. The product information in the promotional leaflet is for reference only, which does not contain the full terms of the product. For details of the product features, terms and conditions, exclusions and key product risks, you may refer to the relevant product brochure and policy contract of relevant products. In case you want to read policy contract sample before making an application, you can obtain a copy from AIA. Life insurance policies are long-term contracts of insurance. Should you surrender the policy early, you may receive an amount considerably less than the total amount of premiums paid.
2. The document is for distribution in Hong Kong and Macau only.
3. The promotion is only appliable to the existing customers of AIA International Limited, a company incorporated under the laws of Bermuda with limited liability ("AIA"). Eligible existing customers must have at least one in-force individual insurance policy in AIA on 31 March 2024; and only applicable to the policyowner and insured of the currently in-force policies ("Existing AIA Customers").
4. Existing AIA Customers, who apply and submit a new policy ("New Policy") of Specified Campaign Products during the promotion period from 1 April 2024 to 30 June 2024 ("Promotional Period") (based on application date and submission date) and must be issued on or before 31 August 2024, will enjoy the Offer.
5. Specified Campaign Products are any individual life insurance plans (excluding Investment-linked Assurance Schemes and Universal Life) with annualised premium at US$50,000 or above (for regular-pay plan) or US$500,000 or above (for one-time premium payment plan).

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6. This promotion is not applicable to the applicants who have submitted the applications before the relevant Promotional Period but withdrew the applications or cancelled the policies issued during the relevant Promotional Period which re-apply for the same products.

7. This promotion is not applicable to those plan change cases (basic plans or riders, if applicable) from other insurance plans to the insurance plans in this promotion.

8. Each eligible customer will be entitled to the offer once per qualified New Policy. Each offer ("Offer") will include 1 visit of Wellness Privilege at AIA Alta Wellness Haven, with terms and conditions as below:

   a. Qualified customers can choose one service from the below options:
      - Mind and Body Balance Programme
      - Deep Sleep Programme
      - Detox and Realignment Programme
      - EatWell Diet Consultation

   b. The e-redemption letter entitles the policyowner or insured of the qualified New Policy to redeem the service specified herein.

   c. The "Wellness Privilege at AIA Alta Wellness Haven" is not redeemable for cash, may not be sold, is non-refundable and may not be used in conjunction with any other special offer or discount of AIA Alta Wellness Haven.

   d. Reservations must be made in accordance with the terms and conditions as stated in the redemption letter.

   e. Reservations are subject to availability, black-out dates apply. Please contact AIA Alta Wellness Haven for details about black-out dates.

   f. Lost or damaged redemption letters will not be replaced or subject to claims.

   g. Only AIA Club Alta members can purchase and consume additional services and products at AIA Alta Wellness Haven.

   h. AIA Alta Wellness Haven reserves the final right to interpret and/or amend, all terms and conditions under 8a-g, with or without advance notice. AIA Alta Wellness Haven is solely operated by Sustainable Wellness Limited, which is a wholly-owned subsidiary of Humansa Company Limited and an independent third party of AIA.

9. Upon the issuance of the qualified New Policy during the Promotional Period, the redemption letter will be sent to the qualified policyholder's email in September 2024. The qualified New Policy must still be in force and without outstanding premium at the time of issuance of the redemption letter, otherwise the customer's eligibility for the offer Offer will be forfeited.

10. AIA is not the manufacturer/supplier of Offer and shall have no obligation and liability in any issues that arise from the Offer. Any disputes arising from the Offer shall be resolved between the participants and the manufacturer / supplier directly. The use of Offer is subject to terms and conditions. For details of how to use the Offer, please refer to the relevant terms and conditions as set by the manufacturer / supplier.

11. AIA reserves the right to change any terms and conditions of this promotion without advance notices. All Promotional Offers are valid only when the promoted insurance products are available for application. In the event of any disputes, AIA's decision shall be final and conclusive.

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"We", "AIA" or "AIA Hong Kong" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).
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Memo

Other Points to Note:

1. Financial planners should remind customers that life insurance policies are long-term contracts of insurance, designed and intended to be in force over multiple years of a person's life. Customers should apply suitable insurance products based on their own protection needs and affordability.
2. Financial planners should not use promotion offers as the incentive for attracting customers to apply for an insurance plan and should not be used to distract customers from making an informed decision on whether or not to purchase the product. Financial planners must conduct financial needs analysis to assess the customers' needs and affordability before making product recommendation. Customers should decide the premium based on their needs and affordability.
3. This campaign can only be promoted within Hong Kong and Macau territory according to the agent's relevant license. All solicitation activities and insurance application must be conducted in Hong Kong and Macau territory.
4. Please follow the "Operating Guidelines For Agents On Dealing Insurance Business With Applicants / Policyowner from MCV Business" and "Guidelines for Sales and Marketing to MCV Business prospects".
5. Before contacting the policyholder, please check whether the policyholder is on the opt-out list or not. If yes, please do not conduct direct marketing before obtaining explicit consent from customers (including the promotional activities).
6. Financial Planners must recommend product to customers based on the customer's actual need. If the product concerned requires the completion of Financial Needs Analysis, Financial Planners must complete such analysis with customers before product recommendation / solicitation.
7. Financial Planners must familiarize with the product features, and explain clearly the key product features, risks and exclusions to customers upon receipt of customers' enquiries.

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