AIA Hong Kong
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T: (852) 2881 3333
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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

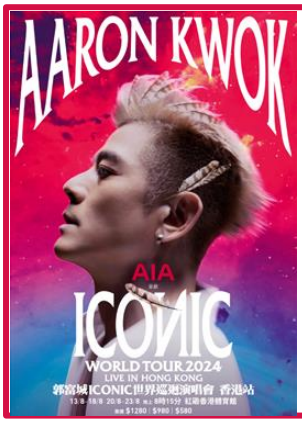
Dept: Customer and Marketing

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

Total pages: 10

Date: 12 June 2024

Subject A240607 6-7 月 Iconic 高端推廣活動 [唯 2024 年付清保費/期滿保單特選客戶尊享]
June-July Iconic Privilege Promotion [Exclusive for Selected 2024 Paid-up/ Maturity Customers]



首 100 位特選客戶於推廣期內成功投保指定保障計劃，可獲《郭富城 ICONIC 世界巡迴演唱會 2024 – 香港站》1,280 港元門票 2 張！

推廣期	**2024 年 6 月 12 日至 2024 年 7 月 31 日**，包括首尾兩天； 以新保單之保單申請及遞交日期為準，及必須於 2024 年 7 月 31 日或之前繕發。
特選客戶	**2024 年付清保費/期滿保單特選客戶：** • 2024 年度付清保費(Paid Up)或期滿(Maturity)的 AIA 個人保險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^達 30,000 美元**(定期繳付保費計劃)或 **300,000 美元**(一次性繳付保費計劃)；及 • 新保單於推廣期內成功申請及繕發。 * 新保單須以基本計劃形式投保。如為附加契約，該附加契約必須附加於一份在推廣期內投保之基本計劃才會計算在內。 ^ 以新保單基本計劃及／或附加契約之保費金額計算，包括新保單之標準保費及因核保而需附加之額外保費(如有)在內，並以保費折扣後計算(非電子保費現金券之保費折扣)(如適用)。 基本計劃及/或附加契約之保費徵費不會被計算在內。 如計劃*為一次性繳付保費計劃，我們將以第一個保單年度所繳保費之10%作為年繳保費。 若保單以美元以外的貨幣繕發，兌換率為 1 美元 = 1澳元／1加元／7.5港元／7.5澳門幣／6人民幣／0.6英鎊／0.7歐元／1.2新加坡元作計算。兌換率只作為計算客戶是否符合是次活動之參加資格。 註：若特選客戶於推廣期內投保多於一張同類型保單，以最先符合以上要求的保單作準，每位合資格客戶只可獲得獎賞一次。 財務策劃顧問不可以參與此活動。

「我們」、「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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投保獎賞	首 100 位符合以上要求的合資格客戶，每位可獲《郭富城 ICONIC 世界巡迴演唱會 2024 – 香港站》1,280 港元門票 2 張 (「獎賞」)! 註: • 首100位的資格會先按上述新保單基本計劃之繕發日期，再按遞交日期作計算。 • 演唱會日子及座位將隨機發放不設選位。
獎賞派發	• 門票換領期為 2024 年 8 月 5 日至 2024 年 8 月 16 日。 • AIA 將於 2024 年 8 月 5 日開始透過電郵通知首 100 名合資格保單持有人有關獎品派發事宜，電郵通知將發送至保單持有人於提交保單申請時提供的電郵地址，而該保單必須於獎賞發出時仍然生效及已繳清保費，客戶方可獲贈獎賞。 • 獎品必須於指定領獎限期內在香港領取。 • 不論任何原因，得獎者如沒有在指定領獎限期內領取獎賞，其得獎資格將會被取消而不作另行通知或安排。任何未換領的門票將於 2024 年 8 月 19 日收回，並於同日由 AIA 直接轉發給特選客戶。
目標客戶名單	財務策劃顧問可於 eAC、iPoS、AIA Smart 或 CRM 透過 Recapture 推廣活動 2024 - 尊貴(VIP)特選客戶名單查看 2024 年付清保費/期滿保單特選客戶，詳情請見附錄 1。
活動推廣	推廣電郵將於 2024 年 6 月發送至港澳 Opt-in 合資格客戶。
備註	活動受條款及細則約束 (附錄 2)。

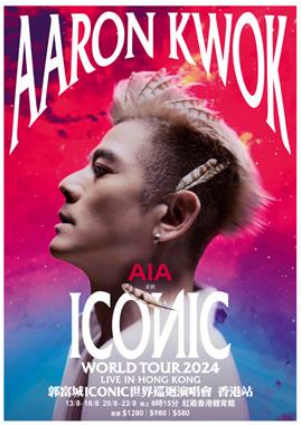
推廣期有限，請把握推廣良機!

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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The first 100 of the selected customers, who successfully applies for the designated plans during the promotion period, are entitled to two HK$1,280 concert tickets to Aaron Kwok ICONIC World Tour 2024 – Live in Hong Kong.

Promotional Period	**12 June 2024 to 31 July 2024** Both dates inclusive and applicable to both new policy application date and submission date. The new policy must be issued by 31 July 2024.
Selected Customers	**2024 Paid-up/ Maturity Customers:** • Policyowners and insured of AIA individual insurance policies which to be paid up or matured in 2024.
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$30,000** (for regular-pay plan) or **US$300,000** (for one-time premium payment plan); and • the New Policy is successfully applied and issued during the Promotional Period. * The new policy must be purchased as a basic plan. For add-on plan(s), the plans must be attached to a new individual AIA life insurance plan that is applied within the promotional period. ^ The annualised premium requirement is calculated by the premium of basic plan(s) and/or add-on plan(s) of the new policy, including the standard premium and extra premium due to underwriting (if any) after upfront premium discount (non-eCoupon related discount) (if any). Levy of the basic plans and/or add-on plans(s) will not be counted. If the plan* is a one-time premium payment plan, the annualized premium will be defined as 10% of the premium paid for the first policy year. If the policy is issued in a currency other than US$, the annualized premium will be calculated at exchange rate 1 USD = 1 AUD / 1 CAD / 7.5 HKD / 7.5 MOP / 6 RMB / 0.6 GBP / 0.7 EUR / 1.2 SGD. The exchange rate is only applicable for the calculation of customers' entitlement under this campaign. Notes: If the selected customers apply for more than one policy during the Promotional Period, the earliest qualified policy shall prevail. Each customer will entitle to the Prize once only. Financial planners of AIA are not eligible for participating in this promotion.
Onboard Offer	The first 100 qualified customers are entitled to **two HK$1,280 concert tickets to Aaron Kwok ICONIC World Tour 2024 – Live in Hong Kong** ("Prize"). Note: • The qualification of the first 100 will be calculated first based on the issuance date of the aforementioned new policy's basic plan, and then based on the submission date. • The concert date and seats will be randomly assigned without the option to choose.

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Prize Fulfillment	• Ticket redemption period will be 5 Aug 2024 to 16 Aug 2024. • Starting from 5 Aug 2024, AIA will notify the first 100 qualified policyholders for the Prize collection arrangement via email. Email notification will be sent to the email address provided by the policyholder on the application. The relevant policy must be in force and have no outstanding premium at the time the Prize is delivered. • The Prize must be collected in Hong Kong during the specified Prize collection period. • If the winners fail to collect the Prizes within the specified Prize collection period for whatever reason, he/she will be disqualified without further notice. Any unredeemed tickets will be collected on 19 August 2024 and AIA will directly distribute them to selected customers on the same day.
Customer List	Financial planners can check out 2024 paid-up/maturity customers on Recapture Promotion 2024 – VIP Selected Customer List through eAC, iPoS, AIA Smart or CRM. For details, please refer to Appendix 1.
Promotion	eDM will be send to HK and Macau opt-in eligible customers in June 2024.
Note	Terms and conditions apply (Appendix 2)

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

Best regards,

Kenneth Luk
Head of Customer and Growth Marketing

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附錄 1：目標客戶名單一覽表
Appendix 1: Customer List At-a-glance

財務策劃顧問可透過以下客戶名單查看 2024 年付清保費/期滿保單特選客戶：
Financial planners can check out 2024 paid-up/maturity customers through the list below:

Recapture 推廣活動 2024 - 尊貴(VIP)特選客戶名單：
Recapture Promotion 2024 – VIP Selected Customer List：

- eAC 營業員專頁 > 競賽報告 > 客戶名單(其他資訊)
  eAC eAgency Corner > Contest > Customer List (Info)





- iPoS > 推廣活動及銷售機遇 > Recapture
  iPoS > Leads and Campaigns > Recapture
- AIA Smart > 🔊 > 推廣活動類別 > Recapture
  AIA Smart > 🔊 > Campaign Type > Recapture

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附錄 2：6-7 月 Iconic 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」) 之特選現有客戶 – 2024年度付清保費(Paid Up)或期滿(Maturity)的AIA個人保險保單之保單持有人或受保人) (「特選現有客戶」)。
4. 特選現有客戶於推廣期2024年6月12日至2024年7月31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7月31日或之前繕發指定推廣產品新保單(「新保單」)，可享獎賞。
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30,000美元(定期繳付保費計劃) 或300,000美元(一次性繳付保費計劃) 。

   * 新保單須以基本計劃形式投保。如為附加契約，該附加契約必須附加於一份在推廣期內投保之基本計劃才會計算在內。

   ^ 以新保單基本計劃及／或附加契約之保費金額計算，包括新保單之標準保費及因核保而需附加之額外保費(如有)在內，並以保費折扣後計算(非電子保費現金券之保費折扣)(如適用)。
   基本計劃及/或附加契約之保費徵費不會被計算在內。
   如計劃*為一次性繳付保費計劃，我們將以第一個保單年度所繳保費之10%作為年繳保費。
   若保單以美元以外的貨幣繕發，兌換率為 1 美元 = 1澳元／1加元／7.5港元／7.5澳門幣／6人民幣／0.6英鎊 / 0.7歐元 / 1.2新加坡元作計算。兌換率只作為計算客戶是否符合是次活動之參加資格。

   註:

   - 若特選客戶於推廣期內投保多於一張同類型保單，以最先符合以上要求的保單作準，每位合資格客戶只可獲得獎賞一次。
   - 財務策劃顧問不可以參與此活動。
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. 首 100 位符合以上要求的合資格客戶，每位可獲《郭富城 ICONIC 世界巡迴演唱會 2024 – 香港站》1,280 港元門票 2 張 (「獎賞」)。首 100 位的資格會先按上述新保單基本計劃之繕發日期，再按遞交日期作計算。
9. 演唱會日子及座位將隨機發放不設選位。所獲贈之門票只適用於門票上所載之指定日子，不得更改。每張門票只限一人。門票不能轉換,銷售及兌換現金。如門票遺失、被盜、破壞或損毀，將不獲退款或重發。
10. AIA 將於 2024 年 8 月 5 日開始透過電郵通知首 100 名合資格保單持有人有關獎品派發事宜，電郵通知將發送至保單持有人於提交保單申請時提供的電郵地址，而該保單必須於獎賞發出時仍然生效及已繳清保費，客戶方可獲贈獎賞。

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11. 獎品必須於指定領獎限期內在香港領取。得獎者在領取獎品時必須已於 AIA 登記有效電郵地址或電話號碼並須出示有效身份證明文件正本作核對之用。AIA 並不負責核實合保單持有人所提供的電郵地址真確性。若遞交的資料有錯漏/不正確而影響接收電郵(得獎通知)，AIA 概不補發。

    不論任何原因，得獎者如沒有在指定領獎限期內領取獎賞，其得獎資格將會被取消而不作另行通知或安排。任何未換領的門票將於 2024 年 8 月 19 日收回，並於同日由 AIA 直接轉發給特選客戶。

12. AIA 並非獎賞之供應商或演唱會之舉辦商，故不會承擔與使用或享用獎賞有關之任何責任及不會承擔有關演唱會的供應和質量之任何責任。

    如在演唱會當日發生任何獎品供應商無法控制的事件，包括但不限於傳染病爆發事故或天氣惡劣（包括但不限於發出八號風球或以上、黑色暴雨警告信號等），演唱會處所或將暫停開放或運作，得獎者須遵從獎品供應商之安排。獎品供應商保留將演唱會改期舉行之權利而不另行通知。

    由獎賞或演唱會引起的任何爭議均由得獎者和供應商／舉辦商直接解決。獎賞之使用受限於供應商／舉辦商規定的條款和細則。

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。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。

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Appendix 2: Terms and conditions of June-July Iconic 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 selected existing customers of AIA International Limited, a company incorporated under the laws of Bermuda with limited liability ("AIA"). Selected existing customers must have at least one in-force individual insurance policy in AIA which to be paid up or maturity in 2024; and applicable to the policyowner and insured of the policies ("Selected Existing Customers").
4. Existing AIA Customers, who apply and submit a new policy ("New Policy") of Specified Campaign Products during the promotion period from 12 June 2024 to 31 July 2024 ("Promotional Period") (based on application date and submission date) and must be issued on or before 31 July 2024, will enjoy the Prize.
5. Specified Campaign Products are any individual life insurance plans* (excluding Investment-linked Assurance Schemes and Universal Life) with annualised premium^ at a minimum of US$30,000 or above (for regular-pay plan) or US$300,000 (for one-time premium payment plan).

   * The New Policy must be purchased as a basic plan.

   ^ The annualised premium requirement is calculated by the premium of basic plan(s) and/or add-on plan(s) of the new policy, including the standard premium and extra premium due to underwriting (if any) after upfront premium discount (non-eCoupon related discount) (if any).
   Levy of the basic plans and/or add-on plans(s) will not be counted.
   If the plan* is a one-time premium payment plan, the annualized premium will be defined as 10% of the premium paid for the first policy year.
   If the policy is issued in a currency other than US$, the annualized premium will be calculated at exchange rate 1 USD = 1 AUD / 1 CAD / 7.5 HKD / 7.5 MOP / 6 RMB / 0.6 GBP / 0.7 EUR / 1.2 SGD. The exchange rate is only applicable for the calculation of customers' entitlement under this campaign.

   Notes:

   - If the selected customers apply for more than one policy during the Promotional Period, the earliest qualified policy shall prevail. Each customer will entitle to the Prize once only.
   - Financial planners of AIA are not eligible for participating in this promotion.
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. The first 100 qualified customers are entitled to two HK$1,280 concert tickets to Aaron Kwok ICONIC

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World Tour 2024 – Live in Hong Kong ("Prize"). The qualification of the first 100 will be calculated first based on the issuance date of the aforementioned new policy's basic plan, and then based on the submission date. The concert date and seats will be randomly assigned without the option to choose. The tickets are only valid on the specified day stated on the ticket and cannot be changed. Each ticket is limited to one person only. Tickets cannot be converted, sold or redeemed for cash. Tickets will not be refunded or reissued if tickets are lost, stolen, vandalized or damaged.

9. Starting from 5 Aug 2024, AIA will notify the first 100 qualified policyholders for the Prize collection arrangement via email. Email notification will be sent to the email address provided by the policyholder on the application. The relevant policy must be in force and have no outstanding premium at the time the Prize is delivered.

10. The Prize must be collected in Hong Kong during the specified prize collection period. The winner must have valid email address or mobile numbers recorded in AIA when collecting the Prize and must present his/her original copy of valid identification document for verification upon redemption. AIA is not responsible for verifying the email addresses submitted by policy holders. Should there be any misdelivery of email notification resulted from inaccurate / incorrect information submitted by the policy holders, AIA will not re-issue the Prize.

    If the winners fail to collect the Prizes within the specified Prize collection period for whatever reason, he/she will be disqualified without further notice. Any unredeemed tickets will be collected on 19 August 2024 and AIA will directly distribute them to selected customers on the same day.

11. AIA is not the supplier of the Prizes or the organizer of the concert and shall not be liable for any responsibilities regarding the use or enjoyment of the Prizes and shall not be responsible or liable for the availability and quality of the concert.

    The venue of the concert may be temporarily closed or suspended upon occurrence of any events beyond the control of the Prize supplier, including but not limited to the outbreak of infectious diseases or inclement weather (including but not limited to the hoisting of Tropical Cyclone Signal No.8 or higher, or Black Rainstorm warnings) on the date of the concert. Winners should abide by all arrangements of the Prize supplier. The Prize supplier reserves the right to reschedule the concert without prior notice.

    Any disputes arising from the Prizes or the concert shall be resolved by the Winner and the supplier / organizer directly. The use of the Prizes is subject to terms and conditions as determined by the supplier / organizer.

12. 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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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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