友邦香港
香港北角電氣道 183 號
友邦廣場 12 樓

AIA Hong Kong
12/F, AIA Tower
183 Electric Road
North Point
Hong Kong

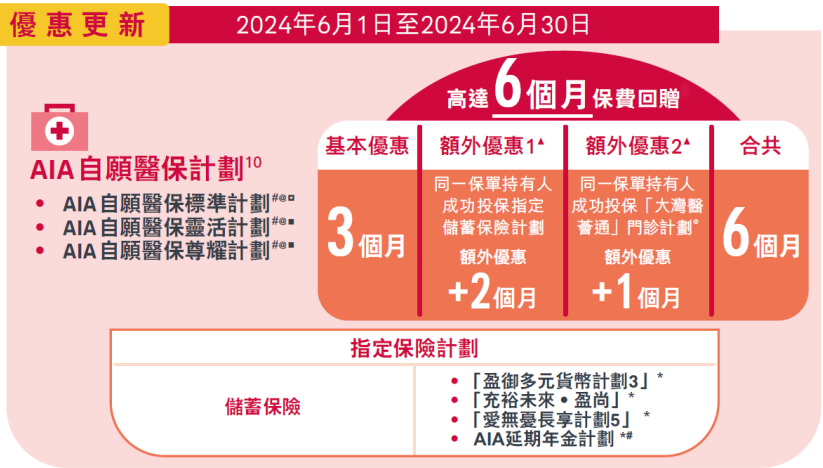
Memo

Attn:	All EDD & Honourable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong)	From:	Amy Chan
Copy:	Mr. Alger Fung / Mr. Jim Jan Zen / Mr. Louie Ho / Ms. Amelie Shen / All Department Heads / ABDD Executives / CSBD Executives / Contact Centre	Dept:	Corporate Solutions
Date:	5 June 2024	Total pages:	4 + Appendix

Subject: **(A240626) 【優惠更新】「AIA 自願醫保計劃」（公務員及政府聘用的非公務員）– AIA「ASPIRE 不斷追求為您超越」推廣活動（2024 年 6 月份）**
【Offer Update】"AIA Voluntary Health Insurance Scheme" (Civil Servants & Non-Civil Servants Employed by the Government) – AIA "Aspire For You, We Go Beyond" Promotional Campaign (June 2024)

好消息！隨著 **AIA 自願醫保尊耀計劃**於 2024 年 4 月 22 日（首個申請日）正式接受申請，我們很高興將這個新計劃納入 AIA 自願醫保計劃（公務員及政府聘用的非公務員）— AIA「ASPIRE 不斷追求 為您超越」推廣活動，**並提供新的優惠內容，高達 7 個月保費回贈**，讓各營業同事可以為上述客戶提供一系列產品去滿足他們的健康保障及儲蓄保險需要。詳情如下：

AIA「ASPIRE 不斷追求　為您超越」推廣活動 – 指定醫療保障計劃保費回贈推廣

目標客戶	在職公務員及政府聘用的非公務員（包括立法會秘書處及房屋委員會之員工）及其家屬▼（配偶及子女）
推廣期	2024 年 6 月 1 日至 6 月 30 日
指定 AIA 自願醫保計劃	▪ AIA 自願醫保**標準**計劃#@¤◂ ▪ AIA 自願醫保**靈活**計劃#@■ ▪ AIA 自願醫保**尊耀**計劃#@■
優惠內容 優惠更新	客戶於推廣期內成功投保**指定 AIA 自願醫保計劃**，可享限時優惠：  ▪ 在職公務員、政府聘用的在職非公務員及其家屬▼**尊享優惠**： 成功投保 **AIA 自願醫保靈活計劃**或 **AIA 自願醫保尊耀計劃享 +1 個月保費回贈（高達 7 個月保費回贈）**■ 優惠受條款及細則約束，詳情請參閱附件。

「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）。 "AIA" or "AIA Hong Kong" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

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註：

▼ 「家屬」指有關人員的配偶及未滿 21 歲的未婚子女（包括父母已離婚 / 依法分居子女、繼子女、領養子女及非婚生子女）。如果子女是 19 或 20 歲，則必須正在接受全時間教育或全時間職業訓練，或由於身體衰弱或精神欠妥而倚賴有關人員供養。

只適用於香港。有關完整產品資料，請參閱 aia.com.hk。

@ 可以基本計劃形式獨立投保或作附加契約。

* 只可以基本計劃形式投保。

▲ 額外優惠只適用於 AIA 自願醫保計劃保單而並不適用於指定保險計劃保單或「大灣醫薈通」門診計劃保單。

▫ 每張合資格 AIA 自願醫保標準計劃保單的保費回贈最高上限為 6 個月。

■ 每張合資格 AIA 自願醫保靈活計劃 / AIA 自願醫保尊耀計劃保單的保費回贈最高上限為 7 個月。

◖ 本計劃之優惠與標準客戶優惠相同。

公務員專屬查詢途徑

網址： https://www.aia.com.hk/content/dam/hk/zh-hk/pdf/recent-promotion/AIAVoluntaryHealthInsuranceSchemesforCivilServants_tc.pdf

熱線： 2232 8888

此外，AIA 自願醫保尊尚計劃、AIA 自願醫保尊裕計劃及 AIA 自願醫保尊顯計劃已於 2024 年 4 月 22 日起停止銷售（詳情請參閱產品部通告 A240404 及 A240405）。因此，有關此等產品於通告 A240425 所列之優惠亦於同日起停止。

如有任何查詢，請使用 iEngage/PES Chatbot，或與 IVS 團隊聯絡。

請各營業同事把握 IVS 銷售良機，創業績高峰！

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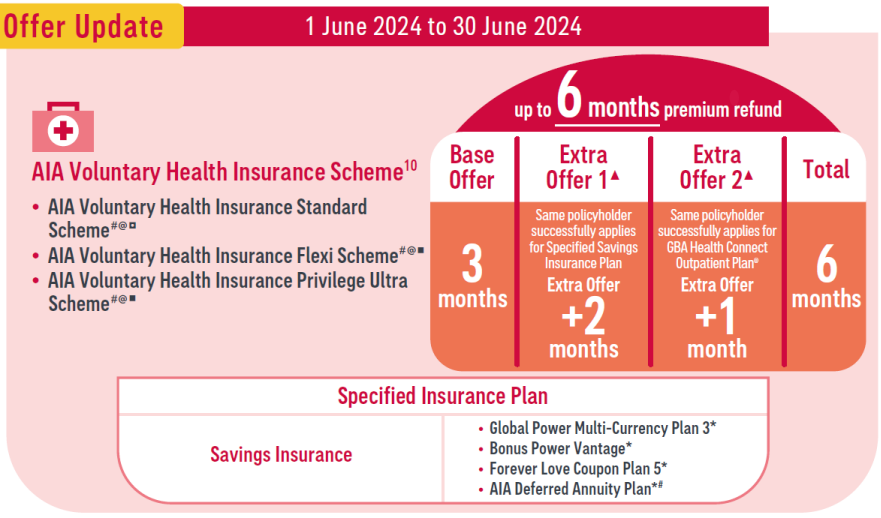
Good news! Following the launch of the **AIA Voluntary Health Insurance Privilege Ultra Scheme** on 22 April 2024 (first application date), we are pleased to add this new product into the "AIA Voluntary Health Insurance Scheme" (Civil Servants & Non-Civil Servants Employed by the Government) – AIA "Aspire For You, We Go Beyond" Promotional Campaign **with updated customer offer and up to 7 months premium refund,** so that all financial planners can provide the above customers with a series of products to meet their health protection and savings insurance needs. Details are as follows:

AIA "Aspire For You, We Go Beyond" Promotional Campaign - Premium Refund Offer for Specified Health Protection Plans

Target Customers	Serving civil servants and non-civil servants employed by the Government (including staff members of Legislative Council Secretariat and Housing Authority) and their families▼ (spouse and children)
Promotion Period	From 1 June to 30 June 2024
Specified AIA Voluntary Health Insurance Scheme	▪ AIA Voluntary Health Insurance Standard Scheme#@¤◖ ▪ AIA Voluntary Health Insurance Flexi Scheme#@■ ▪ AIA Voluntary Health Insurance Privilege Ultra Scheme#@■
Promotion Details Updated Offer	▪ Customers who successfully apply for Specified AIA Voluntary Health Insurance Scheme within the Promotion Period can enjoy limited time offer:  ▪ **Exclusive offers** for Serving Civil Servants, Serving Non-civil Servants Employed by the Government and their families▼: Successfully apply for **AIA Voluntary Health Insurance Flexi Scheme** or **AIA Voluntary Health Insurance Privilege Ultra Scheme will enjoy +1 month of premium refund (up to 7 months premium refund)**■ Terms and conditions apply. Please refer to Appendix for details.

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Memo

Notes:

▼ "Family" means the officer's spouse and children (including children of divorced/legally separated officers, step-children, adopted children and illegitimate children) who are unmarried and under the age of 21. In the case of children aged 19 or 20, they must also be in full time education or in full time vocational training, or dependent on the officer as a result of physical or mental infirmity.

Available in Hong Kong only. For complete product information, please refer to aia.com.hk.

@ Can be purchased as a basic plan or as a rider.

* Can only be purchased as a basic plan.

▲ The Extra Offer will only be applicable to the AIA Voluntary Health Insurance Scheme policy and will not apply to the Specified Insurance Plan policy or GBA Health Connect Outpatient Plan policy.

▫ The maximum premium refund for each eligible AIA Voluntary Health Insurance Standard Scheme policy is capped at 6 months.

▪ The maximum premium refund for each eligible AIA Voluntary Health Insurance Flexi Scheme / AIA Voluntary Health Insurance Privilege Ultra Scheme policy is capped at 7 months.

◖ The promotional offer of this scheme is the same as the one for general customers.

Designated Enquiry Channels for Civil Servants

Website: https://www.aia.com.hk/content/dam/hk/en/pdf/recent-promotion/AIAVoluntaryHealthInsuranceSchemesforCivilServants_en.pdf

Hotline: 2232 8888

In addition, AIA Voluntary Health Insurance Prime Scheme, AIA Voluntary Health Insurance Privilege Plus Scheme and AIA Voluntary Health Insurance Privilege Scheme have been shelved effective from 22 April 2024. (For details, please refer to Memo A240404 and A240405 from Product Department.) As such, all offers related to these products as listed in Memo A240425 have ceased on the same day.

Should you have any question, please enquire by using Chatbot in iEngage/PES, or contact IVS Team for enquiry.

Let's seize the IVS sales opportunity and achieve peak performance!

Best Regards,

Amy Chan
Head of IVS
CS - Individual Voluntary Solutions

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[AIA – INTERNAL]

健康長久好生活

AIA「ASPIRE 不斷追求 為您超越」推廣活動

(2024年第二季)

公務員及政府聘用的非公務員專用

優惠更新



閱覽電子版

健康保障

AIA不斷為您超越，提供多元化的醫療保障計劃，
助您全面守護自己及摯愛，擁抱無憂未來！

於推廣期內成功投保，可享限時優惠：

優惠更新 2024年6月1日至2024年6月30日

AIA自願醫保計劃[10]

- AIA自願醫保標準計劃#@◘
- AIA自願醫保靈活計劃#@■
- AIA自願醫保尊耀計劃#@■

高達6個月保費回贈

基本優惠	額外優惠1▲	額外優惠2▲	合共
3個月	同一保單持有人成功投保指定儲蓄保險計劃 額外優惠 +2個月	同一保單持有人成功投保「大灣醫薈通」門診計劃® 額外優惠 +1個月	6個月

指定保險計劃	
儲蓄保險	• 「盈御多元貨幣計劃3」* • 「充裕未來 • 盈尚」* • 「愛無憂長享計劃5」* • AIA延期年金計劃*#

在職公務員、政府聘用的在職非公務員及他們的家屬▼[9]尊享優惠

- 成功投保AIA自願醫保靈活計劃 / AIA自願醫保尊耀計劃享**+1個月保費回贈■**

▼「家屬」指有關人員的配偶及未滿21歲的未婚子女(包括父母已離婚/依法分居子女、繼子女、領養子女及非婚生子女)。如果子女是19或20歲，則必須正在接受全時間教育或全時間職業訓練，或由於身體衰弱或精神欠妥而倚賴有關人員供養。

\# 只適用於香港。有關完整產品資料，請參閱aia.com.hk。

@ 可以基本計劃形式獨立投保或作附加契約。

* 只可以基本計劃形式投保。

▲ 額外優惠只適用於AIA自願醫保計劃保單而並不適用於指定保險計劃保單或「大灣醫薈通」門診計劃保單。

◘ 每張合資格AIA自願醫保標準計劃保單的保費回贈最高上限為6個月。

■ 每張合資格AIA自願醫保靈活計劃/AIA自願醫保尊耀計劃保單的保費回贈最高上限為7個月。

請即聯絡您的財務策劃顧問或致電AIA客戶熱線瞭解詳情

香港 (852) 2232 8888
aia.com.hk

AIA Hong Kong and Macau
AIA_HK_MACAU

條款及細則：

1. 本單張只載有一般資料，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。**所有此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。**有關「AIA Vitality 健康程式」的內容、條款及細則，請參閱aia.com.hk/aiavitality。

2. 此推廣只適用於透過AIA財務策劃顧問、AIA保險顧問/理財顧問遞交或經 AIA iShop 友保易(如適用)提交之投保申請。

3. 此推廣只適用於香港繕發之保單。

4. 保費回贈之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。保費折扣之計算只包括新保單之標準保費(因核保而需附加之額外保費(如有)並不計算在內)。其他基本計劃及/或附加契約之保費及保費徵費均不會被納入於計算此優惠之內。

5. 每張合資格之新保單於推廣期內只可獲取保費回贈或折扣推廣優惠(如適用)一次。如新保單符合多於一項保費回贈或折扣推廣優惠之要求，客戶可獲取金額較高的保費回贈或折扣推廣優惠。

6. 此推廣並不適用於推廣期之前已遞交或已繕發但其後於推廣期內撤回投保申請或取消保單，並再次投保相同保險計劃之客戶。

7. 除另有訂明或安排外(如有)，此優惠不適用於計劃轉換(包括基本計劃或附加契約，如適用)，不論由其他保險產品轉換至推廣保險產品及/或由推廣保險產品轉換至其他保險產品。

8. 如新保單之保單日期早於申請日期，首次保費回贈可能會安排後於首個保單週年日後的下一期保費到期日。

9. 有關在職公務員、香港特別行政區政府(「政府」)聘用的在職非公務員及他們的家屬優惠
   a. 「家屬」指有關人員的配偶及未滿21歲的未婚子女(包括父母已離婚/依法分居子女、繼子女、領養子女及非婚生子女)。如果子女是19或20歲，則必須正在接受全時間教育或全時間職業訓練，或由於身體衰弱或精神欠妥而倚賴有關人員供養。
   b. 優惠只適用於AIA自願醫保靈活計劃保單、AIA自願醫保尊裕計劃保單或AIA自願醫保尊顯計劃保單之受保人為在職公務員、政府聘用的在職非公務員及他們的家屬，並須於投保時申報。

10. **AIA自願醫保計劃保費回贈推廣(只適用於香港)**
    a. 指定醫療保障計劃保費回贈推廣之推廣期(「推廣期」)如下：
       i. AIA自願醫保標準計劃及AIA自願醫保靈活計劃之推廣期由2024年4月1日至 2024年6月30日 止，包括首尾兩天。
       ii. AIA自願醫保尊耀計劃之推廣期由2024年6月1日至2024年6月30日止，包括首尾兩天。
    b. 保費回贈推廣只適用於下列的指定醫療保障計劃(「新保單」)，而該新保單必須於推廣期內申請及遞交(根據申請日期)，並成功於2024年8月31日或之前繕發。如新保單為附加契約，該附加契約必須附加於一份在推廣期內申請及遞交(根據申請日期)，並成功於2024年8月31日或之前繕發之新基本計劃(與投資有關的人壽保險計劃除外)，該附加契約亦須於2024年8月31日或之前成功生效。否則，該附加契約將不會獲得任何保費回贈。新保單之附加契約保費回贈不適用於該新基本計劃。
    c. 指定醫療保障計劃(「新保單」，包括基本計劃，附加契約及AIA健康系列，如適用)指：

1.	AIA自願醫保標準計劃#@◘
2.	AIA自願醫保靈活計劃#@■
3.	AIA自願醫保尊耀計劃#@■

    # 只適用於香港。 @ 可以基本計劃形式獨立投保或作附加契約。 ◘ 每張合資格AIA自願醫保標準計劃保單的保費回贈最高上限為6個月。 ■ 每張合資格AIA自願醫保靈活計劃/AIA自願醫保尊耀計劃保單的保費回贈最高上限為7個月。
    d. 新保單之保費回贈安排如下：
       - 於第1個保單年度終結時，保單將獲得3個月保費回贈。
       - 於第2個保單年度終結時，保單將獲得最多3個月保費回贈。
       - 於第3個保單年度終結時，保單將獲得餘下所有保費回贈(如適用)。
    e. 保費回贈金額將於上述保單週年日後的下一期保費到期日時用作抵銷保費。保費回贈金額只可作抵銷相關新保單的未來保費之用，該保費回贈金額將不可提取。此外，新保單須於繕發日至保費回贈時持續生效，方可享有此優惠。否則，優惠資格將被取消。
    f. 額外優惠1只適用於客戶以同一保單持有人身份於推廣期內成功投保新保單及指定保險計劃，而新保單及指定保險計劃保單均須於2024年8月31日或之前繕發。如符合此要求，其新保單將可獲得額外2個月保費回贈。否則新保單將不會獲得額外優惠1。額外優惠1只適用於新保單而並不適用於指定保險計劃保單。
    g. 額外優惠2只適用於客戶以同一保單持有人身份於推廣期內成功投保新保單及「大灣醫薈通」門診計劃，而新保單及「大灣醫薈通」門診計劃保單均須於2024年8月31日或之前繕發。如「大灣醫薈通」為附加契約，該附加契約必須附加於一份在推廣期內申請及遞交(根據申請日期)，並成功於2024年8月31日或之前繕發之新基本計劃(與投資有關的人壽保險計劃除外)，該附加契約亦須於2024年8月31日或之前成功生效。如符合此要求，其新保單將可獲得額外1個月保費回贈。否則新保單將不會獲得額外優惠2。額外優惠2只適用於新保單而並不適用於「大灣醫薈通」門診計劃保單。
    h. 如新保單獲得額外優惠，其相關之指定保險計劃亦須於繕發日至保費回贈時持續生效，其新保單方可享有此額外優惠。否則，額外優惠資格將被取消。
    i. 新保單保費回贈之計算方法：

繳款方式	保費回贈之計算方法 — 以新保單繕發時的首期保費(扣除折扣後，如適用)計算
月繳	= 月繳保費 x 總保費回贈月份數目
季繳	= 季繳保費 ÷ 3 x 總保費回贈月份數目
半年繳	= 半年繳保費 ÷ 6 x 總保費回贈月份數目
年繳	= 年繳保費 ÷ 12 x 總保費回贈月份數目

11. AIA有權隨時更改本推廣活動的條款及細則而毋須另行通知。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。

12. AIA同時亦提供AIA自願醫保標準計劃。AIA自願醫保標準計劃(屬自願醫保計劃下的「標準計劃」)為受保人提供多項標準化的基本保障，而AIA自願醫保靈活計劃和AIA自願醫保尊耀計劃(屬自願醫保計劃下的「靈活計劃」)則為受保人在整體上保持「標準計劃」下所有保障之前提下，提供較高的保障。

13. 每名納稅人為自己或指定親屬購買經認證的自願醫保計劃，每位受保人每年可獲最高扣稅額為8,000港元。每位納稅人每年可就合資格延期年金保單及強積金可扣稅自願性供款申請最高60,000港元的稅務扣減。實際扣除的稅款取決於納稅人的應課稅入息和稅率。只有自願醫保計劃下的認可產品及合資格延期年金計劃的已繳保費和已作的強積金可扣稅自願性供款(如適用)可申請稅務扣減，而保費回贈及保費折扣(如有，包括電子保費現金券)不能享有稅務扣減優惠。AIA不會提供稅務建議，有關稅務扣減詳情，請參閱www.vhis.gov.hk、www.ia.org.hk及www.ird.gov.hk，並向您的稅務及會計顧問徵詢稅務意見。

14. 相關產品的保費回贈推廣於不同銷售渠道購買可能有所不同。請參閱有關銷售渠道的相關宣傳單張。

15. 此文件僅供參考之用，閣下不應將之視作為任何稅務建議，本文件亦不構成任何AIA的專業建議、觀點、詮釋、立場或意見。AIA明確表明概不保證所有就此文件資料相關的任何特定用途之形式及適用性。在任何情況下，AIA不會就任何人士或團體，因任何性質的使用(包括但不限於任何直接、非直接、延伸或其他使用)該等資料而涉及合約、侵權或其他方式而招致或與之相關的虧損或損失承擔任何法律責任。AIA及其中介不會提供任何稅務或會計建議。就任何稅務建議，閣下應諮詢您的稅務和會計顧問。

16. 此宣傳單張只於香港派發。

17. 如相關保單成功繕發及/或相關附加契約成功生效(按情況適用)並符合有關約定的保費回贈推廣條款及細則，則本保費回贈推廣亦會構成保單合約之一部分。

「AIA」、「本公司」或「我們」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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HEALTHIER, LONGER, BETTER LIVES

AIA "ASPIRE FOR YOU, WE GO BEYOND" PROMOTIONAL CAMPAIGN

(QUARTER 2 2024)

FOR CIVIL SERVANTS AND NON-CIVIL SERVANTS EMPLOYED BY THE GOVERNMENT

Offer Update



View e-copy

HEALTH PROTECTION

AIA strives to go beyond for you and provide you with diverse medical protection plans. With AIA, you can protect yourself and your loved ones, giving you the peace of mind to enjoy life!

Apply successfully during the promotional period to enjoy our limited-time offers:

Offer Update 1 June 2024 to 30 June 2024

AIA Voluntary Health Insurance Scheme[10]

- AIA Voluntary Health Insurance Standard Scheme[#@◘]
- AIA Voluntary Health Insurance Flexi Scheme[#@■]
- AIA Voluntary Health Insurance Privilege Ultra Scheme[#@■]

up to **6 months** premium refund

Base Offer	Extra Offer 1▲	Extra Offer 2▲	Total
3 months	Same policyholder successfully applies for Specified Savings Insurance Plan Extra Offer +2 months	Same policyholder successfully applies for GBA Health Connect Outpatient Plan® Extra Offer +1 month	6 months

Specified Insurance Plan

Savings Insurance	• Global Power Multi-Currency Plan 3* • Bonus Power Vantage* • Forever Love Coupon Plan 5* • AIA Deferred Annuity Plan*#

Exclusive offers for Serving Civil Servants, Serving Non-civil Servants Employed by the Government and their families▼[9]

- Successfully apply for AIA Voluntary Health Insurance Flexi Scheme / AIA Voluntary Health Insurance Privilege Ultra Scheme will enjoy **+1 month of premium refund**■

▼ "Family" means the officer's spouse and children (including children of divorced/legally separated officers, step-children, adopted children and illegitimate children) who are unmarried and under the age of 21. In the case of children aged 19 or 20, they must also be in full time education or in full time vocational training, or dependent on the officer as a result of physical or mental infirmity.

\# Available in Hong Kong only. For complete product information, please refer to aia.com.hk.

@ Can be purchased as a basic plan or as a rider.

* Can only be purchased as a basic plan.

▲ The Extra Offer will only be applicable to the AIA Voluntary Health Insurance Scheme policy and will not apply to the Specified Insurance Plan policy or GBA Health Connect Outpatient Plan policy.

◘ The maximum premium refund for each eligible AIA Voluntary Health Insurance Standard Scheme policy is capped at 6 months.

■ The maximum premium refund for each eligible AIA Voluntary Health Insurance Flexi Scheme / AIA Voluntary Health Insurance Privilege Ultra Scheme policy is capped at 7 months.

Please contact your financial planner or call AIA Customer Hotline for details

Hong Kong (852) 2232 8888
aia.com.hk

AIA Hong Kong and Macau
AIA_HK_MACAU

Terms & Conditions :

1. This leaflet 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. **The product information in this 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.** For detailed features, terms and conditions of AIA Vitality, please refer to aia.com.hk/aiavitality.

2. The Promotional Offers are only applicable to the policies submitted via AIA Financial Planners, AIA's Brokers/Independent Financial Advisors (IFAs) and online application via AIA iShop (if applicable).

3. The Promotional Offers are only applicable to the policies issued in Hong Kong.

4. The calculation of the premium refund is only applicable to the standard premium and extra premium due to underwriting (if any) of the New Policy. The calculation of the premium discount is only applicable to the standard premium (extra premium due to underwriting (if any) is excluded) of the New Policy. The premiums of all other basic plan(s) and/or add-on plan(s) and levy will not be applied for calculating the premium refund or discount amount.

5. Each New Policy can only enjoy this promotional premium refund or discount offer (if applicable) once during the Promotional Period. If the New Policy fulfils more than one promotional premium refund or discount offer's requirement, the promotional offer with higher premium refund or discount amount will be entitled.

6. The Promotional Offers are not applicable to applicants who have submitted applications before Promotional Period but withdrew the applications or cancelled the issued policies and then re-applied for the same insurance plans within the Promotional Period.

7. Unless otherwise specified or arranged (if any), this Offer is not applicable to plan conversion cases (including basic plans or riders, if applicable), regardless of plan conversion from other insurance plans to the promotional insurance plans or plan conversion from the promotional insurance plans to other insurance plans.

8. If the policy date of a New Policy is earlier than its application date, the first premium refund may be available beyond the next premium due date after the first policy anniversary.

9. For the offers for serving civil servants, serving non-civil servants employed by the government of the Hong Kong Special Administrative Region ("Government") and their families.
   a. "Family" means the officer's spouse and children (including children of divorced/legally separated officers, step-children, adopted children and illegitimate children) who are unmarried and under the age of 21. In the case of children aged 19 or 20, they must also be in full time education or in full time vocational training, or dependent on the officer as a result of physical or mental infirmity.
   b. The offers are only applicable to serving civil servants, serving non-civil servants employed by the Government and their families as the insureds of AIA Voluntary Health Insurance Flexi Scheme policies, AIA Voluntary Health Insurance Privilege Plus Scheme policies or AIA Voluntary Health Insurance Privilege Scheme policies, and must be declared upon policy application.

10. **AIA Voluntary Health Insurance Scheme Premium Refund (For Hong Kong Only)**
    a. The promotional period of Specified Medical Plans Premium Refund Offer ("Promotional Period") are as follows:
       i. For AIA Voluntary Health Insurance Standard Scheme and AIA Voluntary Health Insurance Flexi Scheme, the Promotional Period is from 1 April 2024 to 30 June 2024, both days inclusive.
       ii. For AIA Voluntary Health Insurance Privilege Ultra Scheme, the Promotional Period is from 1 June 2024 to 30 June 2024, both days inclusive.
    b. The Premium Refund Offer is only applicable to Specified Medical Plans ("New Policy") listed below that are successfully applied and submitted within the Promotional Period (based on application date) and issued by 31 August 2024. If the New Policy is a supplementary contract, the supplementary contract must be attached to a new Basic Plan (except Investment-Linked Assurance Schemes) that is applied and submitted within promotional period and issued by 31 August 2024, and such supplementary contract must also be effective by 31 August 2024. Otherwise the supplementary contract will not have any premium refund. The premium refund for the supplementary contract will NOT apply to the new Basic Plan.
    c. Specified Medical Plans ("New Policy", including Basic Plan, Supplementary Contract and AIA Vitality Series, if applicable) refers to:

1.	AIA Voluntary Health Insurance Standard Scheme[#@◘]
2.	AIA Voluntary Health Insurance Flexi Scheme[#@■]
3.	AIA Voluntary Health Insurance Privilege Ultra Scheme[#@■]

    [#] Available in Hong Kong only. [@] Can be purchased as a basic plan or as a rider. ◘ The maximum premium refund for each eligible AIA Voluntary Health Insurance Standard Scheme policy is capped at 6 months. ■ The maximum premium refund for each eligible AIA Voluntary Health Insurance Flexi Scheme / AIA Voluntary Health Insurance Privilege Ultra Scheme policy is capped at 7 months.

    d. Premium refund arrangement for the New Policy is as follows:
       - At the end of the first policy year, the New Policy will entitle to 3 months premium refund.
       - At the end of the second policy year, the New Policy will entitle to maximum 3 months premium refund.
       - At the end of the third policy year, the New Policy will entitle to the remaining balance of premium refund.
    e. The premium refund will be used for the premium settlement in the next premium due date after the Policy Anniversary stated above. The premium refund is used for settlement of future premium of the New Policy only, withdrawal of the premium refund is not allowed. Moreover, the New Policy should remain in-force from the issue date to the time of premium refund. Otherwise, the premium refund will be forfeited.
    f. The Extra Offer 1 is only applicable when same policyholder successfully applies for both the New Policy and Specified Insurance Plans within Promotional Period, and that the New Policy and Specified Insurance Plans policy are both issued on or before 31 August 2024. If the requirements are fulfilled, the New Policy will enjoy the premium refund of extra 2 months. Otherwise the New Policy will not be entitled to the Extra Offer 1. The Extra Offer 1 will only be applicable to the New Policy and will not apply to the Specified Insurance Plans policy.

g. The Extra Offer 2 is only applicable when same policyholder successfully applies for both the New Policy and GBA Health Connect Outpatient Plan within Promotional Period, and that the New Policy and GBA Health Connect Outpatient Plan policy are both issued on or before 31 August 2024. If the GBA Health Connect Outpatient Plan is a supplementary contract, the supplementary contract must be attached to a new Basic Plan (except Investment-Linked Assurance Schemes) that is applied and submitted within promotional period and issued by 31 August 2024, and such supplementary contract must also be effective by 31 August 2024. If the requirements are fulfilled, the New Policy will enjoy the premium refund of extra 1 month. Otherwise the New Policy will not be entitled to the Extra Offer 2. The Extra Offer 2 will only be applicable to the New Policy and will not apply to the GBA Health Connect Outpatient Plan policy.

h. If the New Policy is entitled to the Extra Offer, the Specified Insurance Plans should remain in-force from the issue date to the time of premium refund. Otherwise the Extra Offer will be forfeited.

i. Calculation of the Refund on New Policy:

Payment Mode	Premium refund calculation method (calculated by the payment of the first modal premium (after discount, if any) of the New Policy at policy issue)
Monthly	= monthly premium x total number of month of premium refund
Quarterly	= quarterly premium ÷ 3 x total number of month of premium refund
Semi-annually	= semi-annual premium ÷ 6 x total number of month of premium refund
Annually	= annual premium ÷ 12 x total number of month of premium refund

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 promotional insurance products are available for application. In the event of any disputes, AIA's decision shall be final and conclusive.

12. AIA also provides AIA Voluntary Health Insurance Standard Scheme. AIA Voluntary Health Insurance Standard Scheme (being the Standard Plan under Voluntary Health Insurance Scheme ("VHIS")) provides the basic standardised features for insured, while AIA Voluntary Health Insurance Flexi Scheme and AIA Voluntary Health Insurance Privilege Ultra Scheme (being the Flexi Plan under VHIS) are those that generally provide all protection under a Standard Plan and at the same time provide enhanced protection for the insured.

13. Each taxpayer who purchases certified VHIS plans for themselves or specified relatives is eligible for annual maximum tax deduction of HK$8,000 per insured. Each taxpayer may apply for a maximum HK$60,000 each year in tax deductions for both Qualifying Deferred Annuity policies and MPF tax deductible voluntary contributions. Actual tax deducted depend on the taxable income and tax rates of the taxpayer. Only the paid premiums of certified VHIS plans and Qualifying Deferred Annuity policies, and the MPF tax deductible voluntary contributions made (where applicable) can apply for tax deductions whereas the premium refund and premium discount (including e-premium coupon, if any) are not included. AIA does not provide tax advice, for details on tax deductions, please visit www.vhis.gov.hk, www.ia.org.hk or www.ird.gov.hk and consult your own tax and accounting advisors for tax advice.

14. The premium refund offer may be different on the relevant products distributed through different sales channels. Please refer to relevant sales channel's promotional materials.

15. The purpose of this document is for reference only and shall not be construed as tax advice nor is this document intended to constitute any professional advice, view, attitude, position or opinion provided by AIA. AIA expressly disclaims all warranties of any kind and fitness for a particular purpose in connection with the information contained in this document. AIA do not accept, assume or undertake any legal responsibility to any person or entity for any loss or damage of whatever nature (direct, indirect, consequential or otherwise) whether arising in contract, tort or otherwise, from the use of or reliance on the information contained in this document. AIA and its intermediaries do not provide tax or accounting advice and you should consult your own tax and accounting advisors for any tax advice.

16. This promotional leaflet is for distribution in Hong Kong only.

17. This premium refund material will form part of the policy contract if the Terms and Conditions of this premium refund offer are fulfilled as agreed upon and the respective policy is issued and/or the respective supplementary contract becomes effective (where applicable).

"AIA", "the Company" or "we" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

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