**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<br>Ms. Melissa Wong<br>All Department Heads<br>Macau CEO / ABDD Executives | **Total pages:** | 8 |
| **Date:** | 25 June 2024 | | |

**Subject** A240714 **2024 生日優惠（推廣期延長）**
**2024 Birthday Offer (Extension of Promotion Period)**

## 好消息！2024生日優惠推廣期已延至2024年12月31日

**2024 生日優惠詳情如下：**

| | |
|---|---|
| **目標客戶** | 現有及新客戶 (保單持有人或受保人) |
| **生日優惠期** | 由即日起至 2024 年 12 月 31 日期間，客戶在**其生日月前兩個月及其生日月後三個月內** (前2後3) 購買以下指定保障計劃(以保單申請日期為準)可專享生日優惠。<br><br>詳情請參閱附錄 2「生日優惠期時間表」 |
| **生日優惠詳情** | 客戶只需購買「意安心」/「意安心升級保障」，便可享一年免保費優惠 (豁免第 12 個保單年度的保費)。<br><br>詳情請參閱生日優惠之條款及細則。(參閱附錄 1) |
| **助銷工具** | 新的電子版本宣傳單張已上載至友邦營業員專頁(eAC)。(參閱附錄 3)<br>請登入營業員專頁 (eAC) > 競賽報告 > 推廣計劃 > 客戶名單(其他資訊)<br>➢ Birthday 推廣活動 (電子賀卡/短訊) |
| **生日電子賀卡/ 短訊** | 客戶於生日月份首日將獲發生日電子賀卡或短訊。(參閱附錄 4) |

**推廣期有限，把握推廣良機，盡快與客人聯絡及跟進！**

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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**Good news! The promotion period of 2024 Birthday Offer is extended to 31 December 2024**

**Details of the 2024 birthday offer are as follows:**

| | |
|---|---|
| **Target Customers** | Existing and New Customers (Policyholders or Insureds) |
| **Birthday Promotion Period** | From now to 31 December 2024, customers who apply for any of the below specified protection plan **within 2 months before and 3 months after their birthday months** (based on the policy application date) can enjoy the Birthday Offer.<br><br>For details, please refer to Appendix 2 "Birthday Promotion Period Mapping Table" |
| **Birthday Offer** | Customers who apply for Secure First/Secure First Plus can enjoy 1 year premium waiver (Premium wavier on the 12th policy year).<br><br>Please refer to the Terms and Conditions of the Birthday Offer for details. (Appendix 1) |
| **Sales Tools** | New Promotional Leaflet (e-version) is now available for download on Agency Corner (eAC) (Appendix 3)<br><br>Login to Agency Corner (eAC) > Contests > Campaigns > Customer List (Info)<br>➢ Birthday Campaign (eCard/SMS) |
| **Birthday eCard/ SMS** | A birthday eCard or SMS will be sent to customers on the first day of their birthday month. (Appendix 4) |

**Please grasp the sales opportunity and contact your customers now!**

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: 生日優惠之一般條款及細則：**

1. 此生日優惠只適用於 2024 年1 月1 日至2024 年12 月31 日期間，包括首尾兩天（「推廣期」），客戶在其生日月前兩個月及最長至其生日月後三個月內上述指定保障計劃（以保單申請日期為準）之申請。新保單須於 2025 年 2 月 28 日或之前繕發。
2. 一年免付保費金額為第 12 個保單年度的全年保費金額，合資格保單之第 12 個保單年度的保費將會被豁免。
3. 合資格保單必須於第 12 個保單年度開始時仍然生效及並無逾期保費，方可享有此優惠。
4. 在任何情況下，此優惠不得轉讓及不能兌換或贖回現金。
5. 第 12 個保單年度所豁免之保費只會於第 13 個保單年度或之後才會在計算現金惠益時當作已繳保費而計算在內。
6. 此推廣之宣傳單張只在香港及澳門地區派發。
7. 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豁免推廣條款及細則，則本保費豁免推廣亦會構成保單合約之一部分。
8. 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，並再次投保相同產品計劃之客戶。
9. 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）。
10. 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。
11. 此推廣之宣傳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。客戶需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。

**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生日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 1: General Terms and Conditions for the Birthday Offer:**

1. The Birthday Offer is only applicable from 1 January 2024 to 31 December 2024, both dates inclusive ("Promotion Period"), to customers applying the above specified protection plans within 2 months before and not longer than 3 months after their birthday months (based on the policy application date). The New Policy must be issued on or before 28 February 2025.
2. The amount of one year premium waiver is the premium of the 12th policy year which will be waived on the 12th policy year.
3. Eligible policy must still be in-force and no outstanding premium at the beginning of the 12th policy year to enjoy the offer.
4. The offer is non-transferable and cannot be exchanged or redeemed for cash under any circumstances.
5. The premium waived at the 12th Policy Year will only be counted as premium paid for calculating the Cash Benefit at or after the 13th Policy Year.
6. The promotion leaflet is for distribution in Hong Kong and Macau only.
7. This premium wavier material will form part of the policy contract if the Terms and Conditions of this premium wavier offer are fulfilled as agreed upon and the respective policy is issued and/or the respective supplementary contract becomes effective (where applicable).
8. The Promotion Offers are not applicable to applicants who have submitted applications before Promotion Period but withdrew the applications or cancelled the issued policies during the Promotion Period and then re-applied for the same products.
9. The Promotion Offers are not applicable to those plans change cases (basic plans or riders, if applicable) from other insurance plans to the insurance plans in this promotion.
10. AIA reserves the right to change any terms and conditions of this promotion without advance notices. All Promotion Offers are valid only when the promotion insurance products are available for application. In the event of any disputes, AIA's decision shall be final and conclusive.
11. The promotion 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, and customers should apply based on their protection needs and affordability. The product information in the promotion 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.

**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 Birthday Offer 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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**附錄 2　　：生日優惠期時間表**
**Appendix 2　：Birthday Promotion Period Mapping Table**

| 生日月份 | 優惠期 | | |
|---|---|---|---|
| | 優惠開始日期*<br>(生日月前兩個月內) | | 截止申請日期*<br>(生日月後三個月內) |
| 6月份 | 2024 年 4 月 1 日 | 至 | 2024 年 9 月 30 日 |
| 7月份 | 2024 年 5 月 1 日 | | 2024 年 10月 31 日 |
| 8月份 | 2024 年 6 月 1 日 | | 2024 年 11 月 30 日 |
| 9月份 | 2024 年 7 月 1 日 | | 2024 年 12月 31 日 |
| 10月份 | 2024 年 8 月 1 日 | | |
| 11月份 | 2024 年 9 月 1 日 | | |
| 12月份 | 2024 年 10 月 1 日 | | |

*以保單申請日期為準

例子 1: 陳小姐於 9月份生日, 生日優惠適用於 2024年7月1日(前 2) 至2024年12月31日 (後 3) 期間申請之指定保障計劃保單。

| Customer Birthday Month | Promotion Period | | |
|---|---|---|---|
| | Offer Start Date*<br>(within 2 months before the Birthday Month) | to | Offer End Date*<br>(within 3 months after the Birthday Month) |
| June | 1st April 2024 | | 30th September 2024 |
| July | 1st May 2024 | | 31st October 2024 |
| August | 1st June 2024 | | 30th November 2024 |
| September | 1st July 2024 | | 31st December 2024 |
| October | 1st August 2024 | | |
| November | 1st September2024 | | |
| December | 1st October 2024 | | |

*based on the policy application date

*Example 1*: Miss Chan whose Birthday is in September can enjoy the Birthday Offer for the *specified protection plan* policy applied within the period from 1st July 2024 (2 months before the birthday month) till 31st December 2024 (3 months after the birthday month).

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**附錄 3　　：宣傳單張**
**Appendix 3　：Promotional Leaflet**




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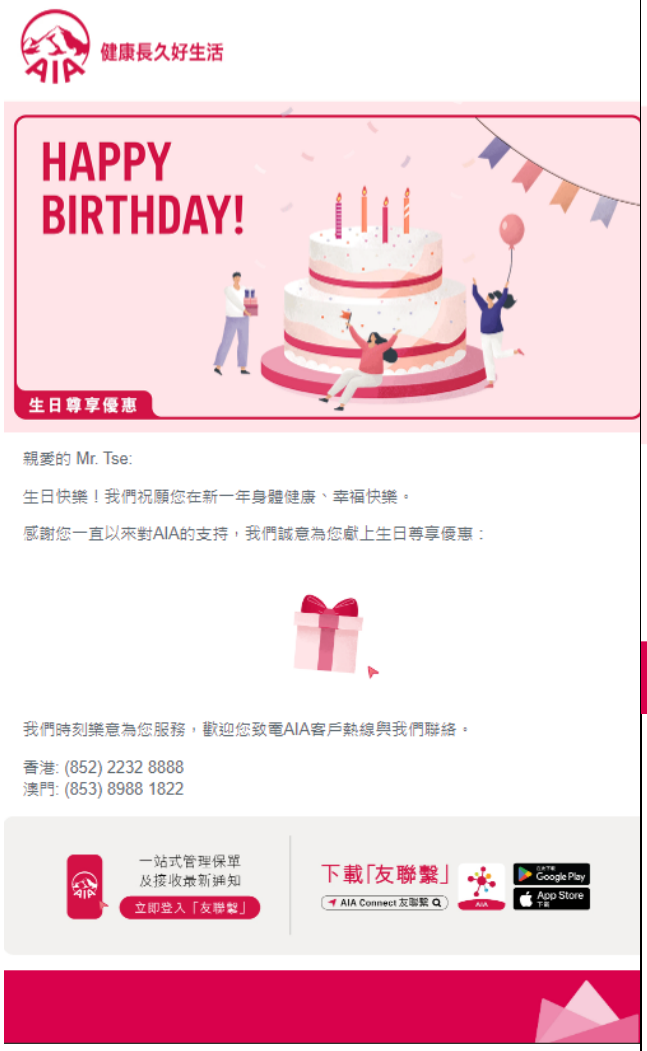
**附錄 4：生日電子賀卡及短訊樣本**
**Appendix 4 ：Birthday eCard and SMS Sample**

| For opt-in customers | For opt-out customers |
|---|---|
|  |  |





***SMS* 樣 本 *Sample*：**

- AIA: Happy Birthday! Wish you and your family happiness and good health. Please feel free to call us. We stand ready to serve you. EN/ UN 22328888 (for HK)/ 89881822 (for Macau)

- AIA: 生日快樂！祝您及您的家人生活愉快，身體健康! 我們時刻樂意為您服務，歡迎致電與我們聯絡。查詢/取消 22328888 (香港適用)/ 89881822 (澳門適用)

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**收到生日電子賀卡/短訊之客戶名單已上載至 eAC:**
**The list showing which customers received our birthday eCard/ SMS has been uploaded to eAC:**

eAC > 競賽報告 > 推廣活動 >客戶名單(其他資訊) > ***Birthday* 推廣活動 *(電子賀卡/短訊)***
eAC > Contests > Campaigns > Customer List (Info) > ***Birthday Campaign (eCard/ SMS)***




| 保單持有人姓名/現時歲數/性別 | 參考保單 | 保單持有人聯絡電話號碼 | 保單持有人生日日期 (MM/DD/YYYY) | 拒收訊息 | 電子賀卡或短訊? |
|---|---|---|---|---|---|
| Chan Tai Man/37/M | B12345678 | 90000000 | 10/17/1979 | 否 | 短訊 |
| Chan Siu Man/40/F | B12345679 | 90000001 | 11/05/1976 | 是 | 電子賀卡 |

註:客戶持有有效之電郵地址將會收到公司寄出的生日電子賀卡。若客戶沒有提供電郵地址但持有效之香港/澳門手提電話號碼，將會收到電話祝賀短訊。

*Note: The birthday eCard will be sent to customers with valid email address provided. Birthday SMS will be sent to those customers who have not provided their email address but with valid Hong Kong / Macau mobile number.*

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