AIA Hong Kong

1/F, AIA Hong Kong Tower,
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Memo

Attn.:	All EDD & Honorable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong & Macau)	**From:**	Toby Wong and Redmund Chiu
Copy:	Mr. Alger Fung / Ms. Alice Liang / Mr. Jim Jan Zen / Mr. Louie Ho / All Department Heads	**Dept.:**	Health and Wellness Proposition and Underwriting
Date:	1 July 2024	**Total pages:**	16

Subject: A240715 「財富恆裕 2」壽險計劃推廣活動 (2024 年第三季)
Wealth Elite 2 Promotional Campaign (Quarter 3 2024)

為支持各財務策劃顧問，我們很高興為大家帶來**「財富恆裕 2」壽險計劃推廣活動 (2024 年第三季)** 的最新優惠。我們現將「財富恆裕 2・蔚」壽險計劃 及「財富恆裕 2・霞」壽險計劃的優惠詳情列於此通告，以方便大家參考。

如有任何查詢，請使用 iEngage/PES Chatbot，或電郵至 AIAHK.HWcampaign@aia.com 查詢。

To support our financial planners, we are pleased to announce the customer offers of **Wealth Elite 2 Promotional Campaign (Quarter 3 2024)**. The offer details for Wealth Elite 2 - Sapphire and Wealth Elite 2 - Ruby are summarised in this memo for your easy reference.

Should you have any question, please enquire by using Chatbot in iEngage/PES, or email AIAHK.HWcampaign@aia.com for enquiry.

Best regards,

Toby Wong
Head of Health and Wellness Proposition

Redmund Chiu
Head of Underwriting

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由 **2024 年 7 月 1 日至 2024 年 9 月 30 日**（「推廣期」）期間，客戶成功投保「財富恆裕 2・蔚」壽險計劃 或「財富恆裕 2・霞」壽險計劃，可享一系列專屬禮遇。

1. **降低最低保額要求**
   - 由 1,000,000 美元降至 500,000 美元

2. **簡易核保程序**
   - 無須驗身，只需回答簡單健康狀況問題，即可投保

3. **放寬醫療核保要求**
   - 由按 100%保額調低至按 80%保額

4. **米芝蓮星級法式餐饗體驗⁺**
   - 香港吉地士*精緻午膳 (四位用)

有關各項優惠之詳情，請參閱附錄 1 – 推廣優惠之注意事項及條款及細則。有關簡易核保程序之申請流程，請參閱附錄 2 – iPoS 電子申請流程。

註：
*只適用於香港或澳門繕發之保單而一次性繳付保費達1,000,000美元或以上 (扣除折扣前)。
+以上優惠由獨立第三方公司提供，優惠之使用受限於供應商規定的條款和細則。AIA並沒有持有相關的牌照及/或資格，AIA概不會就任何由第三方提供且並非AIA出售或推廣之任何服務，包括但不限於餐飲服務、產品或遊說承擔任何責任。

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附錄1: 推廣優惠之注意事項及條款及細則

<u>財務策劃顧問之注意事項</u>

1. 首年佣金(FYC)以全數保費計算，佣金不會因保費回贈或折扣而受影響。
2. 香港/澳門區財務策劃顧問只能於所屬營業牌照境內推行此推廣計劃。
3. 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/銷售前與客戶完成相關之財務需要分析。
4. 如財務策劃顧問需要就個別保單計算在該月份之營業額內，則必須根據由營運部所定之每月的截數日期及時間或之前遞交投保申請書，並在該月底或之前獲成功批核。詳情請留意由營運部所發出的有關通告。

<u>推廣優惠之條款及細則</u>

1. 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。於投保保險產品之前，客戶須完成財務需要分析。**<u>所有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，客戶可向AIA索取。</u>**
2. 此推廣只適用於透過AIA財務策劃顧問、AIA保險顧問／理財顧問遞交之投保申請。
3. 此推廣只適用於香港或澳門繕發之保單。
4. 推廣優惠由2024年7月1日至2024年9月30日止，包括首尾兩天（「推廣期」）。
5. 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。
6. 除特別註明外(如有)，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)。

7. 降低最低保額要求

a. 此優惠只適用於「財富恆裕2・蔚」壽險計劃 或「財富恆裕2・霞」壽險計劃，而該計劃(「新保單」) 須於推廣期內成功申請及 遞交 (根據申請日期) 。

8. 簡易核保程序

a. 此優惠只適用於「財富恆裕2・蔚」壽險計劃 或「財富恆裕2・霞」壽險計劃。受保人可享簡易核保程序(只需確認3項健康 問題及回答雜項問題)。
   i. 此優惠只適用於符合以下所有條件之客戶：
      - 新保單須於推廣期內成功申請及遞交(根據申請日期)；及
      - 於2024年11月30日或之前收紮全數保費及繕發。(如未能於2024年11月30日或之前收紮全數保費，AIA有權撤銷此優惠並進行全面核保程序。)
      - 受保人現時年齡為18 - 55歲的新客戶或現有客戶。
      - 適用於指定國家及地區包括香港、澳門及中國內地(西藏及新疆除外)的居住地。

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- 以此簡易核保程序為每名受保人投保最多1份「財富恆裕2・蔚」壽險計劃及1份「財富恆裕2・霞」壽險計劃。而「財富恆裕2・蔚」壽險計劃及「財富 恆裕2・霞」壽險計劃以此簡易核保程序投保的合計總投保額上限為每名受保人1,000,000美元。
- 只適用於使用iPoS電子投保。

ii. **<u>注意事項</u>**

- 客戶必須如實作出健康聲明。若發現客戶沒有披露或隱瞞預先存在的健康狀況，將影響保單批核及將來索償。本公司可能要求客戶提供進一步資料以進行保單批核。
- 此優惠僅限於本推廣活動及不會作為未來投保的先例。
- 此簡易核保程序並不適用於申請轉換定期壽險為永久儲蓄壽險。
- 若保單持有人與受保人不相同，受保人必須親自作出投保聲明，並須與保單持有人同時簽署保單申請書及投保聲明。

b. 簡易核保程序並不適用於包括預先核保選項之「財富恆裕2・蔚」壽險計劃 或「財富恆裕2・霞」壽險計劃的保單申請，以及已獲享放寬醫療核保要求之保單。

c. 簡易核保程序的投保額上限是根據投保保額，並不是根據已獲享放寬醫療核保要求之保額。

d. 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。優惠只在推廣保險產品仍然接受投保申請時有效。如有任何關於此優惠的爭議，AIA保留最終決定權。

9. 放寬醫療核保要求

a. 此優惠只適用於「財富恆裕2・蔚」壽險計劃 或「財富恆裕2・霞」壽險計劃，而該計劃(「新保單」)：

i. 須於推廣期內成功申請及遞交(根據申請日期)；及

ii. 於2024年11月30日或之前收訖全數保費及繕發。(如未能於2024年11月30日或之前收訖全數保費，AIA有權撤銷此優惠並進行全面核保程序。)

b. 此優惠將根據80%投保保額作為醫療核保要求，而不是100%投保保額，並需進行相關的身體檢查。

c. 於此優惠下，預先核保選項的每位受保人20,000,000美元的總人壽保障限額將維持不變。

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10. 米芝蓮星級法式餐饗體驗

a. 合資格客戶須符合以下要求，方可獲享此優惠。每張合資格保單只限獲享此優惠1次。
   i. 推廣期內成功投保「財富恆裕2・蔚」壽險計劃 或「財富恆裕2・霞」壽險計劃 (「新保單」) 及
   ii. 每張保單之一次性繳付保費達1,000,000美元或以上 (扣除折扣前)；及
   iii. 保單於推廣期內成功申請及繕發。
b. 新保單以外的其他基本計劃及／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。
c. 新保單須於繕發日至獲得相關優惠換領禮券時持續生效，方可享有此優惠。否則，優惠資格將被取消。
d. 優惠換領禮券不可兌換成現金、轉售或退款，亦不可與供應商其他優惠同時使用。
e. 請提前14天預訂並於訂座時列明有關禮券編號。賓客於餐廳入座時須出示有關換領禮券。
f. 用餐預訂視乎實際供應情況，並設有不適用日期。
g. 有關換領禮券如有遺失或損毀，恕不作退換。
h. 有關餐廳保留對10d - g.條款及細則之修改及最終解釋權，或不作事前通知。
i. 相關優惠換領禮券、使用詳情以及相關之條款和細則將於新保單冷靜期後及在2024年11月30日或以前寄出予合資格客戶。優惠換領禮券將以郵寄方式發送至客戶投保時提供予AIA的郵寄地址。AIA並不負責核實合資格客戶所提供的郵寄地址的真確性。若所遞交的資料有錯漏／不正確而影響優惠換領禮券的送遞，AIA概不補發。
j. 優惠之使用受限於有關餐廳規定的條款和細則，包括相關之優惠換領期限及因應最新防疫規定而作出之安排。如客戶有意享用有關餐廳提供之其他服務，則須向相關餐廳另外支付相關費用，詳情請聯絡相關餐廳。
k. 如有關優惠項目未能提供，AIA保留隨時以其他優惠取代之權利。而該優惠項目之價值及種類可能與此推廣活動所提供的優惠項目不相同。如對本推廣活動有任何爭議，AIA保留最終決定權。
l. 有關優惠換領禮券不得轉讓、交換、兌換現金或任何其他物品。如有遺失／損毀或到期日後仍未使用，概不補發。
m. AIA並非有關優惠項目的供應商並不就優惠項目承擔任何義務和責任。由優惠項目引起的任何爭議均由客戶和供應商直接解決。優惠項目之使用受限於供應商規定的條款和細則，有關優惠項目使用詳情，請參閱其條款及細則。

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. 此文件僅供參考之用，並不構成任何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。
13. 此宣傳單張只於香港／澳門派發。

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附錄2: iPoS電子申請流程
Appendix 2: iPos eApp Application Process

- 按程序填寫電子申請表, 完成財務要分析表格及建議書。請注意, 選擇相關推廣產品及符合所有條件之客戶才能進入簡易核保程序。
  Step by step to complete eApp, FNA & PGS. Please note that the Simplified Underwriting Offer will be available for selection only if customer fulfil all criteria and campaign product is selected.

- 於健康聲明項目，如客戶符合所有是次簡易核保計劃之條件，系統會自動顯示適用於是次簡易核保計劃之 「健康聲明」。客戶需按方格以加上” √”號以確認此健康聲明。
  Under Health Declaration Form section, the Health Declaration of this offer will be available if customer fulfil all criteria of this Simplified Underwriting Offer. Customer need to tick ("√") the box as consent.



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- 確認健康聲明後，於投保申請書類型項目會顯示「SIO 簡易投保申請書」
  SIO Form will be shown after consent to the Health Declaration under Application Form Type section



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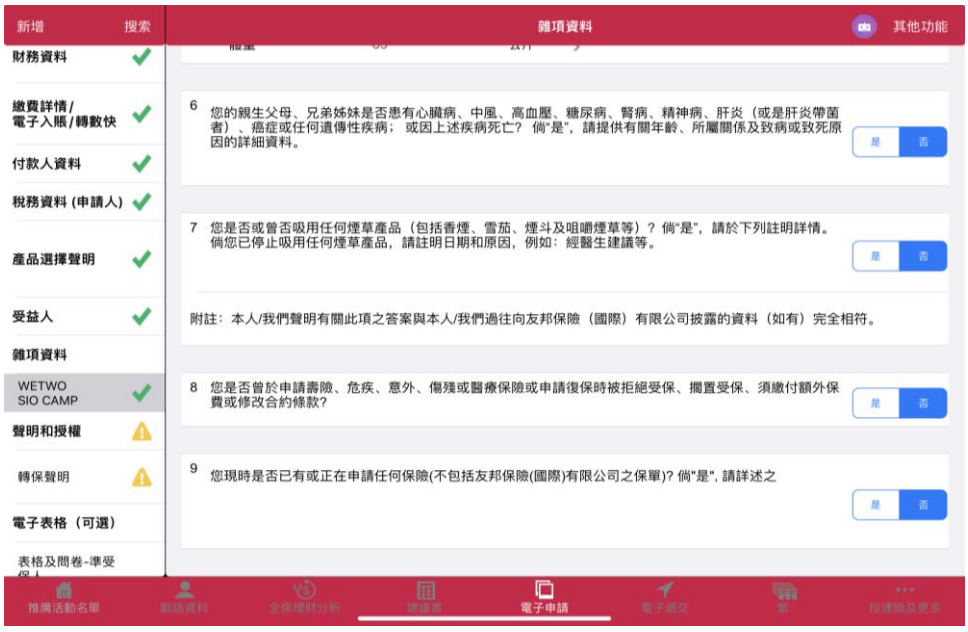
- 於確認健康聲明後，請於雜項問題項目回答雜項資料問題
  Complete Miscellaneous questions under Miscellaneous Info section after consented the health Declaration





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- 完成後，健康聲明會顯示在投保總結書內的計劃詳情部份
  After completion, health declaration will be printed on application form under plan details



返回 投保總結書

計劃詳情

保費總額	173,540.00
計劃名稱	**保額/基本金額/其他**
「財富恆裕2・霞」壽險計劃	1,000,000

健康聲明

1.準受保人從未患過任何以下類型疾病或症狀而需要進行體檢或治療
a. 癌症或贅生物、任何腫瘤
b. 血壓升高，高膽固醇症，胸痛，中風，心臟疾病
c. 糖尿病
d. 肝炎或肝臟疾病
e. 肺部疾病及腎臟疾病
f. 精神和身體疾病或神經病學狀況
g. 性接觸而傳染的疾病或HIV 抗體、艾滋病
h. 藥物或酒精濫用
i. 上述未提及的其他疾病、失調、情況、先天性/遺傳性疾病或身體殘疾

2.在過去3年內，準受保人從未咨詢或打算咨詢任何醫生、專家或醫院以獲得任何醫療建議、調查、治療、手術、診斷 (例如心電圖、超聲波、驗血等），目前沒有定期服用任何藥物。
*無需披露疾病如普通感冒、流感，結果正常的常規健康檢查

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- 雜項問題亦會顯示在投保總結書
  Miscellaneous questions will also be printed on application form



返回 投保總結書

健康狀況及雜項資料

準受保人 **WETWO SIO CAMP**

1	閣下於過去五年內在其他國家居住的時間有多少? 請註明如居住多於每年14天的城市及在該國家的總居住時間及原因。如"是"者，請於下列註明詳情。	否
2	於未來兩年內，閣下預料此情況是否有明顯的轉變? 如"是"者，為甚麼及大約在何時會有此轉變? 請於下列註明詳情。	否
3	請註明閣下在哪個國家持有永久或暫時居留身份?	否
4	您有否以非乘客身份乘搭民航客機、參與任何危險性運動或賽事(例如：賽車、攀山、水肺潛水)?倘"是"，請提供詳細資料或另外填寫有關之問卷	否
5	**身高** 170 厘米 **體重** 65 公斤	



返回 投保總結書

6	您的親生父母、兄弟姊妹是否患有心臟病、中風、高血壓、糖尿病、腎病、精神病、肝炎（或是肝炎帶菌者）、癌症或任何遺傳性疾病； 或因上述疾病死亡？ 倘"是"，請提供有關年齡、所屬關係及致病或致死原因的詳細資料。	否
7	您是否或曾否吸用任何煙草產品（包括香煙、雪茄、煙斗及咀嚼煙草等）？倘"是"，請於下列註明詳情。倘您已停止吸用任何煙草產品，請註明日期和原因，例如：經醫生建議等。 附註：本人/我們聲明有關此項之答案與本人/我們過往向友邦保險（國際）有限公司披露的資料（如有）完全相符。	否
8	您是否曾於申請壽險、危疾、意外、傷殘或醫療保險或申請復保時被拒絕受保、擱置受保、須繳付額外保費或修改合約條款?	否
9	您現時是否已有或正在申請任何保險(不包括友邦保險(國際)有限公司之保單)? 倘"是", 請詳述之	否

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附錄3: 宣傳單張
Appendix 3: Promotional Leaflet



繁體中文版本 (Traditional Chinese)：連結
英文版本 (English)：連結
簡體中文版本 (Simplified Chinese)：連結

宣傳單張於 2024 年 7 月 1 日起上載公司網頁 aia.com.hk。

Promotional leaflet will be available on aia.com.hk from 1 July 2024.

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From **1 July 2024 to 30 September 2024** ("Promotion Period"), customers who successfully apply for **Wealth Elite 2 – Sapphire** or **Wealth Elite 2 – Ruby** can enjoy a series of exclusive privileges.

1. **Reduction of Minimum Sum Assured Requirement**
   - Reduced from US$1,000,000 to US$500,000

2. **Simplified Underwriting Offer**
   - No medical examination is required. Answer simple health questions to apply for the plan

3. **Relaxation of Medical Underwriting Requirement**
   - Reduced from basing on 100% sum assured to 80% sum assured

4. **Exquisite MICHELIN-starred French Gastronomy+**
   - Dedicated set lunch menu for four at Gaddi's*

For details of the offers, please refer to Appendix 1 – Promotional Offers Important Notes and Terms and Conditions. For Simplified Underwriting Offer application flow, please refer to Appendix 2 – iPoS eApp Application Process.

Note:
*Applicable only for policies issued in Hong Kong or Macau with a one-time premium of US$1,000,000 or above (before discount).
+The offers above are provided by independent third-party companies. Offer entitlement is subject to the terms and conditions of the service providers. AIA does not have the relevant licence and/or qualification. AIA shall not be responsible or liable for any service including but not limited to dinning services, product or solicitation provided by the third-party companies, which is not sold or marketed by AIA.

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Appendix 1: Promotional Offers Important Notes and Terms and Conditions

Important Notes for Financial Planners

1. First Year Commission (FYC) is calculated on the gross premium, and will not be affected by the premium refund or discount.
2. This campaign can only be promoted within Hong Kong or Macau territory according to the agent's relevant license.
3. Financial Planners must recommend product to customers based on the customer's actual need. If the product concerned requires the completion of Financial Need Analysis, Financial Planners must complete such analysis with customers before product recommendation/ solicitation.
4. If Financial Planners want to count the respective policy(ies) as the production case(s) of that month, such applications must be submitted on or before the closing dates and cut-off time and approved on or before the end of that month as set by Operations. For details, please refer to related memo issued by Operations.

Terms & Conditions of Promotional Offers

1. The promotional leaflet contains general information only. It does not constitute an offer and/or insurance product recommendation. Customer must complete the Financial Needs Analysis before applying for any insurance product. **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, customers may refer to the relevant product brochure and policy contract of relevant products. In case customers want to read policy contract sample before making an application, they can obtain a copy from AIA.**
2. The Promotion Offers are only applicable to the policies submitted via AIA Financial Planners, AIA's Brokers/Independent Financial Advisors (IFAs).
3. The Promotion Offers are only applicable to the policies issued in Hong Kong or Macau.
4. The promotion period is from 1 July 2024 to 30 September 2024, both days inclusive ("Promotion Period").
5. 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.
6. Unless otherwise specified (if any), offers are not applicable to those plan change cases (basic plans or riders, if applicable) from other insurance plans to the insurance plans in this promotion.

7. **Reduction of Minimum Sum Assured Requirement**
   a. This offer is only applicable to Wealth Elite 2 - Sapphire or Wealth Elite 2 - Ruby ("New Policy") that is successfully submitted and applied within the Promotion Period (based on the application date).

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8. Simplified Underwriting Offer

a. This offer is only applicable to Wealth Elite 2 - Sapphire or Wealth Elite 2 - Ruby ("New Policy"). Insured of the New Policy can enjoy Simplified Underwriting Offer of the product mentioned above (simply consent 3 health questions and answer Miscellaneous questions).

i. This offer is only applicable to customers who fulfil ALL of the following criteria:

- The New Policy is successfully submitted and applied within the Promotion Period (based on the application date); and
- Paid full premium and issued on or before 30 November 2024. (If full premium is not paid on or before 30 November 2024, AIA has the right to revoke the offer and full underwriting procedures will be performed.)
- Insureds currently aged 18 - 55, new or existing customers.
- Applicable to specified countries or regions of residence including Hong Kong, Macau and Mainland China (except Tibet and Xinjiang).
- Maximum one Wealth Elite 2 - Sapphire and one Wealth Elite 2 - Ruby to be issued under this simplified underwriting offer. The aggregate sum assured for Wealth Elite 2 - Sapphire and Wealth Elite 2 - Ruby to be issued under this simplified underwriting offer is US$1,000,000 per insured.
- Only applicable to applications via iPoS.

ii. <u>Important Notes</u>

- Customer must consent the health declaration truthfully. If customers fail to disclose or withhold their pre-existing health conditions, the approval of their policies or future claims will be affected. The Company may request customers to provide further information as reference for policy approval.
- The offer is only limited to this campaign, and it does not serve as a precedent for future policy applications.
- The offer is not applicable to application of Term Conversion.
- If the policyholder and the insured are two different persons, the insured must make the health declaration. Both the policyholder and insured must sign the application form and health declaration.

b. Simplified Underwriting Offer is not applicable to the policy application of Wealth Elite 2 - Sapphire or Wealth Elite 2 - Ruby with Pre-underwriting Option and policy that already enjoyed Relaxation of Medical Underwriting Requirement.

c. The maximum sum assured under Simplified Underwriting Offer is based on the applied sum assured of the policy application rather than the sum assured after enjoying Relaxation of Medical Underwriting requirement.

d. AIA reserves the right to change any terms and conditions of this offer without advance notices. The offer is valid only when the promotion insurance product is available for application. In case of any dispute regarding the offer, AIA's decision shall be final and conclusive.

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9. Relaxation of Medical Underwriting Requirement

a. This offer is only applicable to Wealth Elite 2 - Sapphire or Wealth Elite 2 - Ruby ("New Policy") that is:
   i. successfully submitted and applied within the Promotion Period (based on the application date); and
   ii. paid full premium and issued on or before 30 November 2024. (If full premium is not paid on or before 30 November 2024, AIA has the right to revoke the offer and full underwriting procedures will be performed.)

b. Under this offer, the medical underwriting requirement will be based on 80% of the applied sum assured of the policy application, instead of 100%. The corresponding medical examination will still be required.

c. Under this offer, the aggregate limit of US$20,000,000 for each insured will remain unchanged for the Pre-underwriting Option.

10. Exquisite MICHELIN-starred French Gastronomy

a. The eligible customer must meet the following requirements to enjoy this offer. Each eligible policy can only enjoy this offer once.
   i. Customer must apply for Wealth Elite 2 - Sapphire or Wealth Elite 2 - Ruby ("New Policy") during the promotion period; and
   ii. the one-time premium for each policy is US$1,000,000 or above (before discount); and
   iii. the policy is successfully applied and issued during the Promotion Period.

b. Apart from the New Policy, the premiums of all other basic plan(s) and/or add-on plan(s) and levy will not be applied for the calculation of this offer.

c. The New Policy should remain in-force from the issue date to the time of receiving the offer redemption vouchers. Otherwise, the offer will be forfeited.

d. The offer redemption voucher is not redeemable for cash, may not be sold, is non-refundable and cannot be used in conjunction with other offers or promotions of the service provider.

e. Reservation must be made 14 days in advance with the voucher code quoted at the time of booking. Guests must present the redemption voucher upon arrival.

f. Reservations are subject to availability and black-out dates apply.

g. Lost or damaged redemption vouchers will not be replaced.

h. The respective restaurant reserves the final right to interpret and/or amend, all terms and conditions under 10d-g, with or without advance notice.

i. The offer redemption vouchers with usage details and relevant terms and conditions will be issued to eligible customers after the cooling-off period of the New Policy and on or before 30 November 2024. Offer redemption vouchers will be sent to the mailing address as provided to AIA by the customers during policy application. AIA is not responsible for verifying the mailing addresses submitted by customers. Should there be any misdelivery of offer redemption vouchers resulted from inaccurate/ incorrect information submitted by the eligible customers, AIA will not re-issue the offer redemption vouchers.

j. Offer entitlement is subject to the terms and conditions of respective restaurants, including the respective offer redemption period and the arrangements pursuant to the prevailing disease prevention measures. If customer would like to use other services provided by the respective

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restaurants, additional fees will need to be paid by customers. Please contact the respective restaurants for details.

k. If the offer item cannot be provided, AIA reserves the right for replacement while the value and types of the offer item may not be the same as the offer item as provided in this promotion campaign. In the event of any disputes, AIA's decision shall be final and conclusive.
l. No transfer, exchange, cash redemption or substitution for the offer redemption voucher is permitted. If there is any loss/damage or failing to use the redemption voucher before expiry, no replacement shall be made.
m. AIA is not the supplier of the offer items and shall not be responsible or liable for the offer items. Any disputes arising from the offer items shall be resolved by the customer and the supplier directly. The offer items are subject to the terms and conditions determined by the supplier. Please refer to the relevant terms and conditions for details about the offer usage.

12. AIA reserves the right to change any terms and conditions of this promotion without advance notice. 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.
13. The purpose of this document is for reference only and is not 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 does 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.
14. This promotion leaflet is for distribution in Hong Kong/ Macau only.

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