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1/F, AIA Hong Kong Tower,
734 King's Road,
Quarry Bay, Hong Kong
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: Toby Wong

Copy: Mr. Alger Fung / Ms. Alice Liang / Mr. Jim Jan Zen / Mr. Louie Ho / All Department Heads

Dept.: Health and Wellness Proposition

Date: 1 October 2024

Total pages: 31

Subject: A241007 預繳保費保證優惠息率推廣優惠 (2024 年 10 月份)
Guaranteed Preferential Interest Rate Promotion on Prepaid Premium (October 2024)

踏入2024年最後一季，為回應客戶對預繳保費優惠的殷切需求，並支持各財務策劃顧問創造佳績，我們很高興於10月份推出最新的**預繳保費保證優惠息率推廣優惠**推廣活動。

如客戶於推廣期內成功投保指定儲蓄保險計劃，並於投保時指定期間內預繳基本計劃指定年期保費，合資格新保單*之預繳保費^於預繳保費利息期⁺內可尊享**保證優惠年利率高達 8.0%**。推廣期由 2024 年 10 月 1 日至 2024 年 10 月 31 日，優惠名額有限及先到先得，額滿即止。

指定儲蓄保險計劃	預繳保費期	預繳保費保證優惠年利率	
		基本計劃的年繳保費	
		少於 100,000 美元	100,000 美元或以上
• 「充裕未來•盈尚」 • 「盈御多元貨幣計劃 3」 (只限 5 年保費繳付期之美元保單)	**1 年** (註：投保時須繳付 **2 年**的總保費，其中包括首年保費及 1 年預繳保費。)	**6.0%**	**8.0%**
	2 年 (註：投保時須繳付 **3 年**的總保費，其中包括首年保費及 2 年預繳保費。)	**4.5%**	

* 須於**投保時**選擇年繳保費模式及預繳保費選項(包括預繳保費期)，並符合此優惠之所有條件。

^ **預繳保費**指：

預繳保費期	**預繳保費**
1 年	基本計劃第 2 年應付年繳保費總額，不包括任何保費徵費及附加契約保費。
2 年	基本計劃第 2 及第 3 年應付年繳保費總額，不包括任何保費徵費及附加契約保費。

⁺ **預繳保費利息期**指：

預繳保費期	**預繳保費利息期**
1 年	由利息生效日起的首個保單年度。
2 年	由利息生效日起的首 2 個保單年度。

注意：

1) **客戶必須於投保時選擇「預繳保費選項」(包括預繳保費期)。如於保單繕發後要求重新選擇「預繳保費選項」及/或轉換預繳保費期，將不被接受。**

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2) 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。財務策劃顧問應由客戶自行決定是否參與此優惠並選擇相關選項(包括但不限於保單貨幣、保費繳費模式、預繳保費選項及預繳保費期) 。

我們現將此優惠的詳情列於此通告，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。

Stepping into the last quarter of 2024, to response to customers' strong demand for prepaid premium offer and to support our financial planners for achieving good results, we are pleased to announce the latest **Guaranteed Preferential Interest Rate Promotion on prepaid premium** for October 2024.

Customers who successfully apply for the Specified Savings Insurance Plans during the promotional period and prepay the specified year(s) of basic plan premium within the specified period upon policy application, the eligible new policy* will entitle to **a guaranteed preferential interest rate of up to 8.0% p.a.** on the Prepaid Premium^ during the Prepaid Premium Interest Period⁺. The promotional period is from 1 October 2024 to 31 October 2024. This offer is subject to limited quota and available on a first-come, first-served basis.

<table>
<tr><th rowspan="3">Specified Savings Insurance Plans</th><th rowspan="3">Premium Prepayment Term</th><th colspan="2">Guaranteed Preferential Interest Rate (p.a.) on Prepaid Premium</th></tr>
<tr><th colspan="2">Basic Plan Annual Premium</th></tr>
<tr><th>Less than US$100,000</th><th>US$100,000 or above</th></tr>
<tr><td rowspan="2">• Bonus Power Vantage
• Global Power Multi-Currency Plan 3

(US$ policies of 5-year premium payment term only)</td><td>1 Year
(Note: The total premium of 2 years must be paid upon policy application, which includes the first year premium and 1 year prepaid premium.)</td><td>6.0%</td><td>8.0%</td></tr>
<tr><td>2 Years
(Note: The total premium of 3 years must be paid upon policy application, which includes the first year premium and 2 years prepaid premium.)</td><td colspan="2">4.5%</td></tr>
</table>

* Must select annual premium payment mode and premium prepayment option (including premium prepayment term) **upon policy application**, and all requirements of this Offer are fulfilled.

^ **Prepaid Premium** means:

Premium Prepayment Term	**Prepaid Premium**
1 Year	The total annual premium payable for the 2nd year premium for basic plan, which does not include any levy or rider premium.
2 Years	The total annual premium payable for the 2nd and 3rd year premium for basic plan, which does not include any levy or rider premium.

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[+] **Prepaid Premium Interest Period** means:

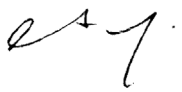
Premium Prepayment Term	**Prepaid Premium Interest Period**
1 Year	The first policy year from Interest Effective Date.
2 Years	The first 2 policy years from Interest Effective Date.

Important Note:

1) **Customer must select the premium prepayment option (including premium prepayment term) upon policy application. Request to reselect the premium prepayment option and/or switch premium prepayment term after policy issuance will not be accepted.**
2) **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. Whether customers participate in this Offer and select relevant options (including but not limited to policy currency, premium payment mode, prepayment premium option and premium prepayment term), it should be customers' own decision.**

The offer details are summarised in this memo for your easy reference. Should you have any question, please enquire by using Chatbot in iEngage/PES Chatbot, or email AIAHK.HWcampaign@aia.com for enquiry.

Best regards,



Toby Wong
Head of Health and Wellness Proposition

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1) 宣傳單張

預繳保費保證優惠息率推廣優惠 (2024 年 10 月 1 日 – 2024 年 10 月 31 日)

宣傳單張版本
 繁體中文版本：連結 英文版本：連結 簡體中文版本：連結

最新推廣優惠詳情於 2024 年 10 月 1 日起上載公司網頁 aia.com.hk。

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2) 推廣優惠詳情

預繳保費保證優惠息率推廣優惠 **限額優惠**

2.1) 推廣期：2024年10月1日至2024年10月31日(包括首尾兩天)

- 須於推廣期內成功申請及遞交(根據申請日期)；及
- 須於2024年12月31日或之前繕發。

2.2) 推廣產品及優惠：如客戶於推廣期內成功投保指定儲蓄保險計劃，並於投保時指定期間內預繳基本計劃指定年期保費，合資格新保單*之預繳保費^於預繳保費利息期⁺內可尊享保證優惠年利率高達8.0%。

指定儲蓄保險計劃	預繳保費期	預繳保費保證優惠年利率	
		基本計劃的年繳保費	
		少於 100,000 美元	100,000 美元或以上
• 「充裕未來•盈尚」 • 「盈御多元貨幣計劃 3」 (只限 5 年保費繳付期之美元保單)	**1 年** (註：投保時須繳付 **2 年**的總保費，其中包括首年保費及 1 年預繳保費。)	**6.0%**	**8.0%**
	2 年 (註：投保時須繳付 **3 年**的總保費，其中包括首年保費及 2 年預繳保費。)	**4.5%**	

* 須於**投保時**選擇年繳保費模式及預繳保費選項(包括預繳保費期)，並符合此優惠之所有條件。

^ **預繳保費**指：

預繳保費期	**預繳保費**
1 年	基本計劃第 2 年應付年繳保費總額，不包括任何保費徵費及附加契約保費。
2 年	基本計劃第 2 及第 3 年應付年繳保費總額，不包括任何保費徵費及附加契約保費。

⁺ **預繳保費利息期**指：

預繳保費期	**預繳保費利息期**
1 年	由利息生效日起的首個保單年度。
2 年	由利息生效日起的首 2 個保單年度。

2.3) 投保須知：

1. 須於**投保時**選擇**年繳保費模式**。
2. 須於**投保時**選擇**預繳保費選項**(包括預繳保費期)。
3. 客戶必須於投保時以一筆過的金額繳付首年保費及預繳保費[1] **或** 於保單繕發後3個月內預繳保費[2]。
4. **客戶必須於投保時選擇「預繳保費選項」(包括預繳保費期)。如於保單繕發後要求重新選擇「預繳保費選項」及/或轉換預繳保費期，將不被接受。**

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5. 客戶必須提供有效文件(如適用)，讓本公司能按照保險業監管局/澳門金融管理局分別發出的《打擊洗錢及恐怖分子資金籌集指引》/《防止及打擊洗黑錢和恐怖主義融資活動指引》進行客戶盡職審查，符合要求之新保單方可享有此優惠。[3]

註：

如預繳保費期為1年：
1) 就首年保費及預繳保費已於**投保時**收妥並存入現金儲備金戶口內而言，優惠利息將根據預繳保費從保單繕發日(「利息生效日」)至第1個保單週年日而計算。2) 就投保時只收妥首年保費而預繳保費於**保單繕發後3個月內**收妥並存入現金儲備金戶口內而言，優惠利息將根據**從我們收到客戶全數繳交第2年保費當日(「利息生效日」)**至第1個保單週年日而計算。

如預繳保費期為2年：
1) 就首年保費及預繳保費已於**投保時**收妥並存入現金儲備金戶口內而言，優惠利息將根據預繳保費從保單繕發日(「利息生效日」)至第2個保單週年日而計算。2) 就投保時只收妥首年保費而預繳保費於**保單繕發後3個月內**收妥並存入現金儲備金戶口內而言，優惠利息將根據**從我們收到客戶全數繳交第2及第3年保費當日(「利息生效日」)**至第2個保單週年日而計算。

3) 有關預繳保費保單之核保要求及詳情，請參閱由營運部發出的《打擊洗錢及恐怖份子資金籌集》營運指引。

有關預繳保費選項之投保流程，請參閱**附錄1**。

有關推廣優惠之優惠利息計算方法，請參閱**附錄2**。

有關推廣優惠之注意事項及條款及細則，請參閱**附錄3**或相關宣傳單張。

另備此推廣優惠之常見問題(只提供中文版)以供參考，請參閱**附錄 4**。

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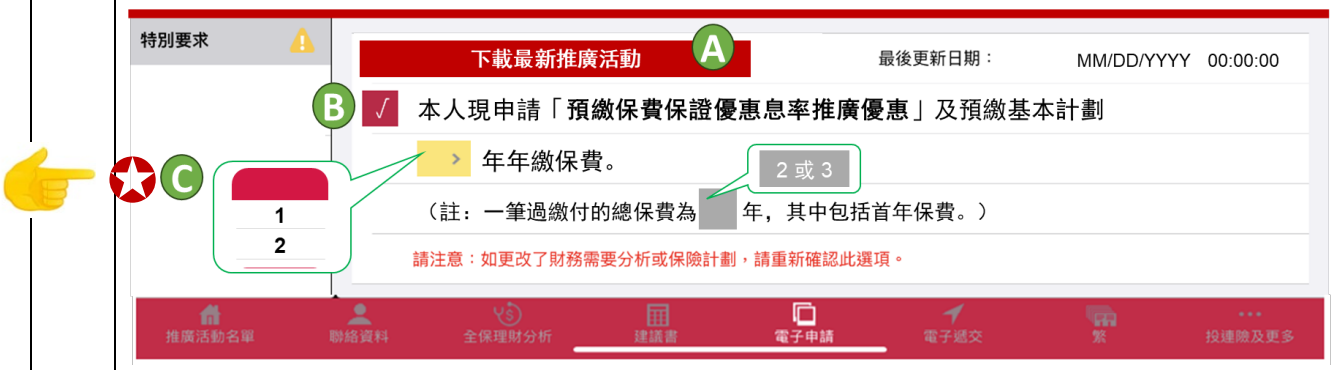
3) 附錄

附錄 1 – 預繳保費選項之投保流程

方法一： 透過 **iPoS 電子申請**，以**剔選形式(✓)**選擇預繳保費選項。

步驟	投保流程
1	請於 **2024 年 10 月 1 日**起，下載最新之 iPoS 版本@。
2	於推廣期內申請「充裕未來•盈尚」及「盈御多元貨幣計劃 3」5 年保費繳付期之美元保單，並選擇年繳保費模式。
3	在「特別要求」頁面： A. 點選**「下載最新推廣活動」**按鈕@ B. **加上剔號 (✓)** (以選擇預繳保費選項)@ C. **選取 [1] 或 [2]** (以選擇預繳保費期) (註：總保費繳付年期，將由系統自動填入。) **1 年及 2 年預繳保費期**  **注意**：如更改了財務需要分析或保險計劃，請**重新確認**預繳保費選項(包括預繳保費期)。 • 必須於 **2024 年 10 月 31 日**或之前遞交。

@ 須連接到互聯網

注意：

必須於投保時選擇「預繳保費選項」(包括預繳保費期)。如於保單繕發後要求重新選擇「預繳保費選項」及/或轉換預繳保費期，**將不被接受**。

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以下例子之預繳保費期為 1 年：

特別要求
☑ 本人現申請「預繳保費保證優惠息率推廣優惠」及預繳基本計劃 **1年** 年繳保費。 （註：一筆過繳付的總保費為 **2 年**，其中包括首年保費。）

以下例子之預繳保費期為 2 年：

特別要求
☑ 本人現申請「預繳保費保證優惠息率推廣優惠」及預繳基本計劃 **2年** 年繳保費。 （註：一筆過繳付的總保費為 **3 年**，其中包括首年保費。）

溫馨提示：
請於遞交申請前，在預覽版面核對，是否已成功選擇「預繳保費選項」(包括預繳保費期)。

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方法二：透過**紙本投保申請書**，以**填寫形式**選擇預繳保費選項。



- 必須於推廣期內申請「充裕未來・盈尚」及「盈御多元貨幣計劃 3」5 年保費繳付期之美元保單，並選擇年繳保費模式。
- 必須在「特別要求」頁面 內，以**填寫形式**選擇預繳保費選項(包括預繳保費期)。為進一步配合核保要求，請填寫以下預繳保費聲明。
- 必須於 2024 年 10 月 31 日或之前遞交。

注意：
必須於投保時選擇預繳保費選項(包括預繳保費期)。如於保單繕發後要求重新選擇「預繳保費選項」及/或轉換預繳保費期，**將不被接受**。

於「壽險及人身意外保險投保申請書」上，在「**特別要求**」內之「**其他**」欄內，填寫以下預繳保費聲明：

以下例子之預繳保費期為 1 年：

Special Request 特別要求：

√ Others 其他：

本人現申請「**預繳保費保證優惠息率推廣優惠**」及預繳基本計劃 **1 年**年繳保費。
（註：一筆過繳付的總保費為 **2 年**，其中包括首年保費。）

以下例子之預繳保費期為 2 年：

Special Request 特別要求：

√ Others 其他：

本人現申請「**預繳保費保證優惠息率推廣優惠**」及預繳基本計劃 **2 年**年繳保費。
（註：一筆過繳付的總保費為 **3 年**，其中包括首年保費。）



溫馨提示：
請於遞交申請前，在「特別要求」頁面核對，是否已填寫上述預繳保費聲明。

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AIA Hong Kong

1/F, AIA Hong Kong Tower,
734 King's Road,
Quarry Bay, Hong Kong
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附錄 2 – 「預繳保費保證優惠息率推廣優惠」之優惠利息計算方法

例子1) 預繳保費期為1年 及 基本計劃的年繳保費為100, 000美元

- **預繳保費保證優惠年利率: 8.0%**

優惠利息計算方法

- 申請時須一次過繳付**2**年年繳基本計劃的總保費(其中包括首年保費及1年預繳保費)，預繳保費將存入現金儲備金戶口內，以用作繳交到期之保費。
- 預繳保費指就基本計劃第2年應付年繳保費總額，不包括任何保費徵費及附加契約保費。
- 優惠利息包括現金儲備金戶口之當時積存年利率之利息及額外年利率之利息。
- 優惠利息根據預繳保費(扣除已到期之基本計劃保費)，從保單繕發日至第1個保單週年日而計算。
- **所有額外利息會於第1個保單週年日後的2個月內存入現金儲備金戶口內**。而每年以當時積存年利率積存的利息，會於相關保單週年日存入現金儲備金戶口內。

預繳保費	當時積存年利率	額外年利率	合計 (保證優惠年利率)
第1個保單年度 (預繳1年年繳保費)	0.75%	7.25%	8.0%

= 預繳 1 年年繳保費

所有額外利息會於第 1 個保單週年日後的 2 個月內存入現金儲備金戶口內

優惠利息計算例子

- 假設新保單之基本計劃的年繳保費為100,000美元，而首年保費及1年預繳保費(即200,000美元)已於投保時收妥，並符合此優惠之所有條件。

第1個保單週年日		優惠利息合共
100,000 美元# x 8.0%	=	8,000美元
8,000美元		(8%首年年繳保費)

該保單年度內之預繳保費(扣除已到期之基本計劃保費)及積存利息(如有)

以上例子以保證年利率8.0%計算，該保證年利率於第1個保單週年日或之前並不會改變。假設現金儲備金戶口當時積存年利率為0.75%，額外年利率則為7.25%。當時積存年利率為非保證，如當時積存年利率增加或減少，額外年利率會作出相應調整。

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例子2) 預繳保費期為2年 及 基本計劃的年繳保費為30, 000美元

- **預繳保費保證優惠年利率: 4.5%**

優惠利息計算方法

- 申請時須一次過繳付**3**年年繳基本計劃的總保費(其中包括首年保費及2年預繳保費)，預繳保費將存入現金儲備金戶口內，以用作繳交到期之保費。
- 預繳保費指就基本計劃第2及第3年應付年繳保費總額，不包括任何保費徵費及附加契約保費。
- 優惠利息包括現金儲備金戶口之當時積存年利率之利息及額外年利率之利息。
- 優惠利息根據預繳保費(扣除已到期之基本計劃保費)，從保單繕發日至第2個保單週年日而計算。
- **所有額外利息會於第2個保單週年日後的2個月內存入現金儲備金戶口內**。而每年以當時積存年利率積存的利息，會於相關保單週年日存入現金儲備金戶口內。

預繳保費	當時積存年利率	額外年利率	合計 (保證優惠年利率)
第1個保單年度 (預繳2年年繳保費)	0.75%	3.75%	4.5%
第2個保單年度 (預繳1年年繳保費)	0.75%	3.75%	4.5%

= 預繳 1 年年繳保費

所有額外利息會於第 2 個保單週年日後的 2 個月內存入現金儲備金戶口內

優惠利息計算例子

- 假設新保單之基本計劃的年繳保費為30,000美元，而首年保費及2年預繳保費(即90,000美元)已於投保時收妥，並符合此優惠之所有條件。

第1個保單週年日		第2個保單週年日		優惠利息合共
60,000美元# x 4.5% 2,700美元	+	32,700美元# x 4.5% 1,472美元	=	4,172美元 (約13.9%首年年繳保費^)

該保單年度內之預繳保費(扣除已到期之基本計劃保費)及積存利息(如有)
^ 向下捨入至小數點後一個位

以上例子以保證年利率4.5%計算，該保證年利率於第2個保單週年日或之前並不會改變。假設現金儲備金戶口當時積存年利率為0.75%，額外年利率則為3.75%。當時積存年利率為非保證，如當時積存年利率增加或減少，額外年利率會作出相應調整。以上例子的利息金額四捨五入為最接近的整數。

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附錄 3 – 推廣優惠之注意事項及條款及細則

3.1) 財務策劃顧問之注意事項

1. 此優惠只適用於透過 AIA 財務策劃顧問或 AIA 保險顧問/理財顧問遞交提交之投保申請。
2. 此優惠只適用於香港或澳門繕發之保單。
3. 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優惠。
4. **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。財務策劃顧問應由客戶自行決定是否參與此優惠並選擇相關選項(包括但不限於保單貨幣、保費繳費模式、預繳保費選項及預繳保費期) 。**
5. 本通告只載有一般資料，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。有關「AIA Vitality 健康程式」的內容、條款及細則，請瀏覽 aia.com.hk/aiavitality。
6. 由 2018 年 1 月 1 日起，所有保單持有人均需向保險業監管局為其新繕發及現行香港保單繳付的每筆保費繳交徵費。而此優惠並不會導致任何保費徵費退款。有關保費徵費詳情， 請瀏覽我們的網站 www.aia.com.hk/useful-information-ia-tc 或保險業監管局網站 www.ia.org.hk。
7. 首年佣金(FYC)以首年保費計算(不包括預繳保費)，佣金不會因此優惠而受影響。
8. 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。
9. **優惠確認信**將於保單繕發**及**全數所需預繳保費收妥並符合此優惠之所有條件後 2 個月內郵寄予客戶。客戶信副本亦會存放 Policy Enquiry System (PES) 以供參考。

3.2) 推廣優惠之條款及細則

1. 此優惠適用於每張合資格新保單。如客戶於推廣期內成功投保多於一張合資格新保單，並符合此優惠之所有條件，則每張合資格新保單均可享此優惠。
2. 此優惠可與 AIA 其他推廣優惠一併享用(如適用)。
3. 此優惠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。
4. 此優惠不適用於提前保單日期之新保單。
5. 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。
6. 此優惠名額有限及先到先得，額滿即止。
7. 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。

預繳保費保證優惠息率推廣優惠

8. 此優惠由 2024 年 10 月 1 日至 2024 年 10 月 31 日止，包括首尾兩天（「推廣期」）。
9. 此優惠只適用於 5 年保費繳付期之「充裕未來•盈尚」及「盈御多元貨幣計劃 3」 (只限美元保單)的基本計劃；而該計劃（「新保單」）：
   a) 須於推廣期內成功申請及遞交（根據申請日期）；

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b) 須於2024年12月31日或之前繕發；
c) 須於**投保時**選擇年繳保費模式；
d) 須於**投保時**選擇預繳保費選項(包括預繳保費期)；
e) 客戶必須於投保時以一筆過的金額繳付首年保費及預繳保費或於保單繕發後3個月內預繳保費；及
f) 客戶必須提供有效文件(如適用)，讓本公司能按照有關法規/合規之要求進行客戶盡職審查，符合要求之新保單方可享有此優惠。

10. 此優惠只適用於新保單基本計劃保費。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。

11. 預繳保費將存入現金儲備金戶口內，以用作繳交到期之保費。預繳保費指：

預繳保費期	**預繳保費**
1 年	基本計劃第 2 年應付年繳保費總額，不包括任何保費徵費及附加契約保費。
2 年	基本計劃第 2 及第 3 年應付年繳保費總額，不包括任何保費徵費及附加契約保費。

12. 客戶必須於投保時選擇預繳保費選項(包括預繳保費期)。如於保單繕發後要求重新選擇「預繳保費選項」及/或轉換預繳保費期，將不被接受。

13. 如新保單符合此優惠之所有條件，預繳保費將可獲享保證優惠年利率：

預繳保費期	預繳保費保證優惠年利率	
	基本計劃的年繳保費	
	少於 100,000 美元	100,000 美元或以上
1 年	6.0%	8.0%
2 年	4.5%	

14. 保證優惠年利率包括相關保單年度的現金儲備金戶口當時積存年利率及額外年利率。(以保證優惠年利率4.5%為例，如現行當時積存年利率為 0.75%，額外年利率則為 3.75%。) 現金儲備金戶口當時積存年利率為非保證，如當時積存年利率增加或減少，額外年利率會作出相應調整。

15. 於現金儲備金戶口內較預繳保費多出之金額，將只會以現金儲備金戶口當時積存年利率計算。

16. 如預繳保費期為 1 年：

a. 就首年保費及預繳保費已於**投保時**收妥並存入現金儲備金戶口內而言，保證優惠利息根據預繳保費金額(扣除已到期之基本計劃保費)及保證優惠年利率，從保單繕發日(「利息生效日」)至第 1 個保單週年日而計算(「優惠利息」)。就投保時只收妥首年保費而預繳保費於**保單繕發後 3 個月內**收妥並存入現金儲備金戶口內而言，保證優惠利息根據預繳保費金額(扣除已到期之基本計劃保費)及保證優惠年利率，**從我們收到客戶全數繳交第 2 年保費當日(「利息生效日」)**至第 1 個保單週年日而計算(「優惠利息」)。現金儲備金戶口的額外利息(即保證優惠利息與該等保單年度按現金儲備金戶口當時積存年利率積存的利息之差額)將於第 1 個保單週年日後的 2 個月內，自動存入現金儲備金戶口內。而每年以現金儲備金戶口當時積存年利率積存的利息，會於相關保單週年日存入現金儲備金戶口內。合資格保單須於保單繕發日至存入相關額外利息時持續生效。否則，此保單將不能享有保證優惠年利率，及該預繳保費只會以現金儲備金戶口當時積存年利率積存。

b. 於第 1 個保單週年日或之前，現金儲備金戶口內的餘額必須至少相等於餘下年期所需繳交之基本計劃的保費總額(「所需保費餘額」)，否則將**不能**享有保證優惠年利率，及該預繳保費只會以現金儲備金戶口當時積存年利率積存。

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c. 如於第 1 個保單週年日或之前曾**更改保單選項**(包括但不限於**保費繳付期**、**保費繳付模式**、**保單貨幣**、**計劃轉換**、**保單退保**、**部分退保**或**現金儲備金戶口金額減少而導致所需保費餘額不足**)，將**不能**享有保證優惠年利率，該預繳保費只會以現金儲備金戶口當時積存年利率積存。而於保單退保時，任何預繳保費(連同以現金儲備金戶口當時積存年利率計算之利息)將被退回。

d. 於第 1 個保單週年日後，任何仍保留於現金儲備金戶口內的金額只會以當時積存年利率積存，當時積存息率為非保證。

17. **如預繳保費期為 2 年：**

a. 就首年保費及預繳保費已於投保時收妥並存入現金儲備金戶口內而言，保證優惠利息根據預繳保費金額(扣除已到期之基本計劃保費)及保證優惠年利率，從保單繕發日(「利息生效日」)至第 2 個保單週年日而計算(「優惠利息」)。就投保時只收妥首年保費而預繳保費於**保單繕發後 3 個月內**收妥並存入現金儲備金戶口內而言，保證優惠利息根據預繳保費金額(扣除已到期之基本計劃保費)及保證優惠年利率，**從我們收到客戶全數繳交第 2 及第 3 年保費當日(「利息生效日」)**至第 2 個保單週年日而計算(「優惠利息」)。現金儲備金戶口的額外利息(即保證優惠利息與該等保單年度按現金儲備金戶口當時積存年利率積存的利息之差額)將於第 2 個保單週年日後的 2 個月內，自動存入現金儲備金戶口內。而每年以現金儲備金戶口當時積存年利率積存的利息，會於相關保單週年日存入現金儲備金戶口內。合資格保單須於保單繕發日至存入相關額外利息時持續生效。否則，此保單將不能享有保證優惠年利率，及該預繳保費只會以現金儲備金戶口當時積存年利率積存。

b. 於第 2 個保單週年日或之前，現金儲備金戶口內的餘額必須至少相等於餘下年期所需繳交之基本計劃的保費總額(「所需保費餘額」)，否則將**不能**享有保證優惠年利率，及該預繳保費只會以現金儲備金戶口當時積存年利率積存。

c. 如於第 2 個保單週年日或之前曾**更改保單選項**(包括但不限於**保費繳付期**、**保費繳付模式**、**保單貨幣**、**計劃轉換**、**保單退保**、**部分退保**或**現金儲備金戶口金額減少而導致所需保費餘額不足**)，將**不能**享有保證優惠年利率，該預繳保費只會以現金儲備金戶口當時積存年利率積存。而於保單退保時，任何預繳保費(連同以現金儲備金戶口當時積存年利率計算之利息)將被退回。

d. 於第2個保單週年日後，任何仍保留於現金儲備金戶口內的金額只會以當時積存年利率積存，當時積存息率為非保證。

18. **此外，應繳之保費徵費及附加契約保費(如適用)必須按時繳付**，否則現金儲備金戶口內之金額將優先用作扣減有關欠款，或會因此引致所需保費餘額不足而**不能**享有保證優惠年利率。

19. 如受保人身故，任何預繳保費和任何優惠利息(按日數比例計算至保單終結之日)將退回給保單持有人或其遺產管理人。

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1/F, AIA Hong Kong Tower,
734 King's Road,
Quarry Bay, Hong Kong
T: (852) 2881 3333

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附錄 4 – 推廣優惠之常見問題 (只提供中文版本)
Appendix 4: FAQ on Promotional Offer (Chinese version only)

有關「預繳保費保證優惠息率推廣優惠」

1 問: 客戶可否於**保單繕發後**要求選擇「預繳保費選項」或隨意更改預繳保費期?

答: **不可以。**

客戶只可於**投保時**選擇「預繳保費選項」(包括預繳保費期)，如於保單繕發後要求重新選擇「預繳保費選項」及/或轉換預繳保費期，**將不被接受**。客戶須於冷靜期內取消原有保單並於相關推廣期內重新投保以選擇「預繳保費選項」及可提供之預繳保費期。

(註：如新保單**尚未繕發**，客戶須盡快向核保部遞交投保申請修正書 (Amendment to Application for Policy)，以更改於相關推廣期內可提供之「預繳保費選項」及預繳保費期的要求。)

2 問: 優惠利息如何計算? 客戶會於何時收到相關利息?

答: 如預繳保費期為 **1 年**:

如首年保費及預繳保費已於**投保時**收妥，優惠利息將根據預繳保費 (扣除已到期之基本計劃保費)，從**保單繕發日**至第 1 個保單週年日而計算。

額外利息(即保證優惠利息與該保單年度按現金儲備金戶口(FPDA) 當時積存年利率積存的利息(非保證)之差額)將於**第 1 個保單週年日後 2 個月內**，自動存入 FPDA 內。而每年以當時積存年利率積存的利息，會於相關保單週年日存入 FPDA 內。

如預繳保費期為 **2 年**:

如首年保費及預繳保費已於**投保時**收妥，優惠利息將根據預繳保費 (扣除已到期之基本計劃保費)，從**保單繕發日**至第 2 個保單週年日而計算。

額外利息(即保證優惠利息與該保單年度按現金儲備金戶口(FPDA) 當時積存年利率積存的利息(非保證)之差額)將於**第 2 個保單週年日後 2 個月內**，自動存入 FPDA 內。而每年以當時積存年利率積存的利息，會於相關保單週年日存入 FPDA 內。

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734 King's Road,
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3 問: 若客戶已於投保時選擇預繳保費選項，並於保單繕發後 3 個月內才預繳所需保費，可否享有「保證優惠息率」的優惠?

答: 可以。

以 **1 年**預繳保費期而保單繕發日 2024 年 10 月 1 日為例，如我們於 2024 年 12 月 31 日或之前成功收到全數所需預繳保費(即基本計劃之第 2 年保費)，新保單仍可享此優惠(受條款及細則約束)。

請注意：惟優惠利息將因此延遲至從**我們收到客戶全數繳交所需預繳保費當日**至第 1 個保單週年日而計算，並敬請預留足夠時間以讓保費順利交訖。

4 問: 「保證優惠息率」於預繳保費利息期內 (會否跟隨 FPDA 的當時積存年利率增加或減少?

答: 不會。「保證優惠息率」將會於預繳保費利息期內維持不變。即使 FPDA 的當時積存年利率上升，額外利息將以「保證優惠息率」與當時積存年利率的差額計算。反之亦然。

5 問: 除預繳所需基本計劃保費外，客戶是否可預繳保費徵費及/或附加契約保費?如可以，預繳保費徵費及/或附加契約保費會否享有「保證優惠息率」?

答: 雖然客戶可預繳保費徵費及/或附加契約保費，惟請注意：「保證優惠息率」只適用於基本計劃保費，而並不適用於預繳之保費徵費及/或附加契約保費。於 FPDA 內較預繳所需基本計劃保費多出之金額(如有)，只會以當時積存年利率積存生息。

6 問: 如客戶於第 1 個 / 第 2 個保單週年日或之前 (分別適用於預繳保費期為 1 年及 2 年) 曾更改保費繳付期、保費繳付模式、保單貨幣、計劃轉換、保單退保、部分退保或現金儲備金戶口金額減少而導致所需保費餘額不足，可否享有「保證優惠息率」的優惠?

答: 保單將不可享有保證優惠年利率。相關之預繳保費只會以當時積存年利率積存於 FPDA 內。而於保單退保時，任何預繳保費(連同以現金儲備金戶口當時積存年利率計算之利息)將被退回。

7 問: 如新保單符合資格享有「預繳保費保證優惠息率推廣優惠」，會否收到通知?

答: 會。優惠確認信將於保單繕發及全數所需預繳保費收妥並符合此優惠之所有條件後 2 個月內郵寄予客戶。

8 問: 若受保人於第 1 個 / 第 2 個保單週年日前 (分別適用於預繳保費期為 1 年及 2 年) 離世，新保單可否享有「保證優惠息率」的優惠?

答: 可以。任何預繳保費和任何優惠利息(按日數比例計算至保單終結之日)將退回給保單持有人或其遺產管理人。

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734 King's Road,
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9 問: 客戶如何知道自己所申請的保單是否在銷售限額中之內?

答: 如客戶合資格享有「保證優惠息率」優惠，AIA 將會於保單繕發**及**全數所需預繳保費收妥後 2 個月內郵寄優惠確認信予客戶。如優惠名額已經額滿，此推廣優惠將於公司網頁內顯示為完結。此外，我們會視乎市場反應，適時檢視推廣優惠。如有需要，我們會作出適當的調整。

10 問: 如新保單尚未繕發，客戶如何通知公司取消預繳保費安排?

答: 客戶可向核保部遞交投保申請修正書 (Amendment to Application for Policy)，以取消預繳保費要求。

有關不同推廣優惠

11 問: 假如客戶為特選現有客戶，可否同時享用「電子保費現金券」、「保費回贈優惠」及「預繳保費保證優惠息率」三項優惠?

答: 可以。如新保單同時符合相關推廣優惠的資格，可同時享用上述優惠。惟請注意「電子保費現金券」及「保費回贈優惠」推廣優惠的資格以新保單首年保費計算，並不包括預繳保費。詳情請參閱有關通告。

保費回贈優惠

(以下問題假設新保單同時符合「保費回贈優惠」及「預繳保費保證優惠息率」的資格)

12 問: 保費回贈金額可否享有「保證優惠息率」?

答: 不可以。「保費回贈優惠」的金額將於相關保單週年日後的下一期保費到期日時用作抵銷保費，該金額不會存入新保單的 FPDA 內，也不會享有「保證優惠息率」。
(註：於扣除已到期之保費後，在 FPDA 內較預繳保費多出之金額(如有)，將只會以當時積存年利率計算。)

13 問: 當保費回贈金額已於相關保單週年日抵銷保費、而其餘所需保費亦已在 FPDA 扣除後，在 FPDA 內有較預繳保費多出之金額，客戶可否將之提取?

答: 可以。當 FPDA 內有較預繳保費多出之金額，客戶可以提取之。(請注意：於第 1 個 / 第 2 個保單週年日或之前 (分別適用於預繳保費期為 1 年及 2 年)，FPDA 內的餘額必須至少相等於餘下年期所需繳交之基本計劃的保費總額(「所需保費餘額」)，否則將不能享有保證優惠年利率，及該預繳保費只會以當時積存年利率積存於 FPDA 內。)

14 問: 客戶可否自行扣除保費回贈金額，以減少支付首年保費或預繳保費?

答: 不可以。客戶須繳付全數首年保費及預繳保費。

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其他優惠

15 問: 如新保單同時符合「電子保費現金券」及「預繳保費保證優惠息率」的資格，首年保費可否扣減電子保費現金券金額?

答: 可以。電子保費現金券只可用作扣減新保單的首期保費而不適用於扣減預繳保費。每滿指定年度化保費金額要求, 系統會自動扣減電子保費現金券。客戶可繳交折扣後之首期保費(Net Premium)，但須預繳餘下期數折扣前之保費(Gross Premium) 。

16 問: 客戶是否有機會同時獲得「合資格 HNW 客戶專屬禮遇 」及「預繳保費保證優惠息率」?

答: 是。如新保單同時符合相關推廣優惠的資格，均可享上述優惠。惟請注意「合資格 HNW 客戶專屬禮遇 」推廣優惠的資格以新保單首年保費計算，並不包括預繳保費。詳情請參閱有關通告。

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1/F, AIA Hong Kong Tower,
734 King's Road,
Quarry Bay, Hong Kong
T: (852) 2881 3333

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1) Promotional Leaflet

Guaranteed Preferential Interest Rate Promotion on Prepaid Premium (1 October 2024 – 31 October 2024)

Leaflet version



Traditional Chinese Version: **LINK**
English Version: **LINK**
Simplified Chinese Version: **LINK**

Details of the latest promotional offer will be available on aia.com.hk from 1 October 2024.

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1/F, AIA Hong Kong Tower,
734 King's Road,
Quarry Bay, Hong Kong
T: (852) 2881 3333

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2) Promotional Offer Details

Limited Quota

Guaranteed Preferential Interest Rate Promotion on Prepaid Premium

2.1) Promotional Period: From 1 October 2024 to 31 October 2024 (both days inclusive)

- must be applied and submitted during the Promotional Period (based on application date), and
- must be Issued on or before 31 December 2024.

2.2) Promotional Products and Offer: Customers who successfully apply for the Specified Savings Insurance Plans and prepay the specified year(s) of basic plan premium within the specified period upon policy application, the eligible new policy* will entitle to a guaranteed preferential interest rate of up to 8.0% p.a. on the Prepaid Premium^ during the Prepaid Premium Interest Period⁺.

Specified Savings Insurance Plans	Premium Prepayment Term	Guaranteed Preferential Interest Rate (p.a.) on Prepaid Premium	
		Basic Plan Annual Premium	
		Less than US$100,000	US$100,000 or above
• **Bonus Power Vantage** • **Global Power Multi-Currency Plan 3** (US$ policies of 5-year premium payment term only)	**1 Year** (Note: The total premium of **2 years** must be paid upon policy application, which includes the first year premium and 1 year prepaid premium.)	**6.0%**	**8.0%**
	2 Years (Note: The total premium of **3 years** must be paid upon policy application, which includes the first year premium and 2 years prepaid premium.)	**4.5%**	

* Must select annual premium payment mode and premium prepayment option (including premium prepayment term) **upon policy application**, and all requirements of this Offer are fulfilled.

^ **Prepaid Premium** means:

Premium Prepayment Term	**Prepaid Premium**
1 Year	The total annual premium payable for the 2nd year premium for basic plan, which does not include any levy or rider premium.
2 Years	The total annual premium payable for the 2nd and 3rd year premium for basic plan, which does not include any levy or rider premium.

⁺ **Prepaid Premium Interest Period** means:

Premium Prepayment Term	**Prepaid Premium Interest Period**
1 Year	The first policy year from Interest Effective Date.
2 Years	The first 2 policy years from Interest Effective Date.

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734 King's Road,
Quarry Bay, Hong Kong
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2.3) Important Notes for Policy Application:

1. **Annual premium payment mode** must be selected **upon policy application**.
2. **Premium prepayment option** (including premium prepayment term) must be selected **upon policy application**.
3. Customer must pay the first year premium and the Prepaid Premium in a lump sum upon policy application[1] **or** prepay premium within 3 months after the policy issuance[2].
4. **Customer must select the premium prepayment option (including premium prepayment term) upon policy application. Request to reselect the premium prepayment option and/or switch premium prepayment term after policy issuance will not be accepted.**
5. Customer must provide valid documentation proofs (if applicable) to the satisfaction of the Company for it to conduct customer due diligence pursuant to "Guideline on Anti-Money Laundering and Counter Terrorist Financing"/ "Guidelines on Prevention and Combating Money Laundering and Financing of Terrorism" issued by the Insurance Authority/ Monetary Authority of Macau respectively, in order to enjoy this Offer.[3]

Note:

For 1-Year Premium Prepayment Term:
1) If the first year premium and the Prepaid Premium are paid in a lump sum and has been deposited into FPDA **upon policy application**, the preferential interest will be determined from the policy issue date ("Interest Effective Date") to the 1st Policy Anniversary. 2) If the first year premium is paid upon policy application whereas the Prepaid Premium is paid and has been deposited into FPDA **within 3 months after the policy issuance**, **the preferential interest will be determined from the date we received your full payment of the 2nd year premium ("Interest Effective Date") up to the 1st Policy Anniversary**.

For 2-Year Premium Prepayment Term:
1) If the first year premium and the Prepaid Premium are paid in a lump sum and has been deposited into FPDA **upon policy application**, the preferential interest will be determined from the policy issue date ("Interest Effective Date") to the 2nd Policy Anniversary. 2) If the first year premium is paid upon policy application whereas the Prepaid Premium is paid and has been deposited into FPDA **within 3 months after the policy issuance**, **the preferential interest will be determined from the date we received your full payment of the 2nd and 3rd year premium ("Interest Effective Date") up to the 2nd Policy Anniversary**

3) Regarding the underwriting requirements and details for prepaid premium policy, please refer to the operation guideline on "Anti-Money Laundering and Counter-Terrorist Financing" issued by Operation Department.

For the application flow of the premium prepayment option, please refer to **Appendix 1**.

For the calculation of Preferential Interest of the promotional offer, please refer to **Appendix 2**.

For important note and terms & conditions of the promotional offer, please refer to **Appendix 3** or the relevant promotional leaflet.

For the FAQ on promotional offer, please refer to **Appendix 4** (Chinese version only).

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734 King's Road,
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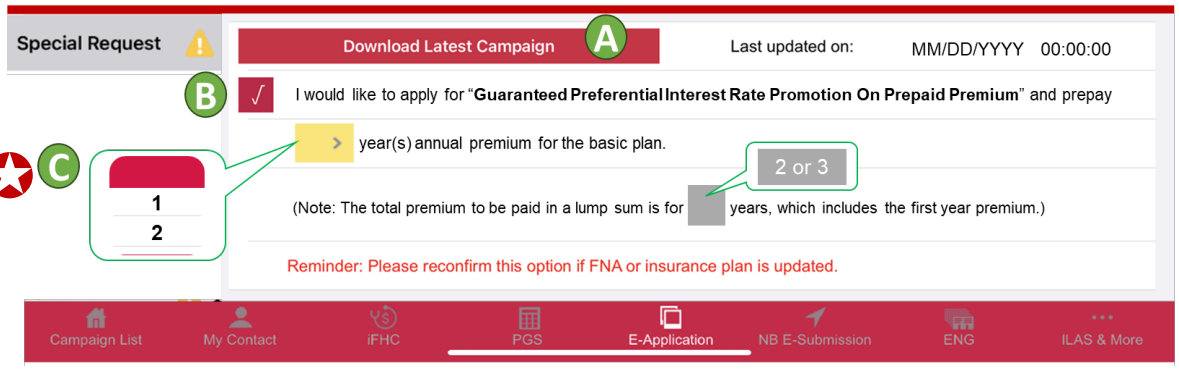
3) Appendix

Appendix 1 – Application Flow of Premium Prepayment Option

Method 1: Select the premium prepayment option by **ticking (✓) the related checkbox** via **iPoS e-application**.

Step	Application Flow
1	Please download the latest iPoS version from **1 October 2024** onwards. @
2	Must apply for 5-year premium payment term of Bonus Power Vantage and Global Power Multi-Currency Plan 3 (US$ policies only) with annual premium payment mode selected during the Promotional Period.
3	On the "Special Request" page: A. Click **"Download Latest Campaign"** button @ B. **Tick the checkbox** (for selecting the premium prepayment option) @ C. **Click [1] or [2]** (for selecting the premium prepayment term) (Note: The total premium payment year will be populated automatically by system.) **1-year and 2-year premium prepayment term**  **Important Note:** Please **reconfirm** the premium prepayment option (including premium prepayment term) if FNA or insurance plan is updated. • Must submit e-applications on or before **31 October 2024**.

@ Internet connection is required.

Important Note:
Must select the premium prepayment option (including premium prepayment term) upon policy application. Request to reselect the premium prepayment option and/or switch premium prepayment term after policy issuance **will not be accepted**.

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Below example is for 1-Year Premium Prepayment Term:

SPECIAL REQUEST
☑ I would like to apply for **"Guaranteed Preferential Interest Rate Promotion On Prepaid Premium"** and prepay **1 year** annual premium for the basic plan. (Note: The total premium to be paid in a lump sum is for **2 years**, which includes the first year premium.)

Below example is for 2-Year Premium Prepayment Term:

SPECIAL REQUEST
☑ I would like to apply for **"Guaranteed Preferential Interest Rate Promotion On Prepaid Premium"** and prepay **2 years** annual premium for the basic plan. (Note: The total premium to be paid in a lump sum is for **3 years**, which includes the first year premium.)

Warm Reminder:
Please check on the preview page to ensure that the Premium Prepayment Option (including premium prepayment term) is successfully selected before application

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Method 2: Select the premium prepayment option by filling the prepayment declaration via paper application form.

- Must apply for 5-year premium payment term of Bonus Power Vantage and Global Power Multi-Currency Plan 3 (US$ policies only) with annual premium payment mode selected during the Promotional Period.
- Must fill in the prepayment declaration (including premium prepayment term) on "Special Request" page. To further comply with underwriting requirements, please fill in the prepayment declaration as shown below.
- Must submit applications on or before 31 October 2024.

Important Note:
Must select the premium prepayment option (including premium prepayment term) upon policy application. Request to reselect the premium prepayment option and/or switch premium prepayment term after policy issuance **will not be accepted**.

On "LIFE AND PERSONAL ACCIDENT INSURANCE APPLICATION FORM", in the **"Others"** section under **"Special Request"**:

Below example is for 1-Year Premium Prepayment Term:

Special Request 特別要求：

√ Others 其他：

I would like to apply for **"Guaranteed Preferential Interest Rate Promotion On Prepaid Premium"** and prepay **1 year** annual premium for the basic plan.
(Note: The total premium to be paid in a lump sum is for **2 years**, which includes the first year premium.)

Below example is for 2-Year Premium Prepayment Term:

Special Request 特別要求：

√ Others 其他：

I would like to apply for **"Guaranteed Preferential Interest Rate Promotion On Prepaid Premium"** and prepay **2 years** annual premium for the basic plan.
(Note: The total premium to be paid in a lump sum is for **3 years**, which includes the first year premium.)

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Warm Reminder:
Please check on "Special Request" page to ensure that the above prepayment declaration is clearly stated before application submission.

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Appendix 2 – Calculation of Preferential Interest of "Guaranteed Preferential Interest Rate Promotion on Prepaid Premium" Promotional Offer

Example 1) Premium Prepayment Term is 1 Year and Annual Premium of Basic Plan is US$100,000

- **Guaranteed Preferential Interest Rate (p.a.) on Prepaid Premium: 8.0%**

Calculation of Preferential Interest

- Paying total of **2-year** annual premium for basic plan (which includes the first year premium and 1 year prepaid premium) in one lump sum at the time of application. The prepaid premium payments are deposited into Future Premium Deposit Account (FPDA), and shall be used to settle the outstanding premium when it is due.
- Prepaid Premium means the total annual premium payable for the 2nd year premium for basic plan, which does not include any levy or rider premium.
- The preferential interest comprises the interest of FPDA's prevailing interest rate and interest of extra interest rate.
- Preferential Interest is determined based on the Prepaid Premium (deducting the premium due for basic plan) and the guaranteed preferential interest rate, from the Policy Issue Date to the 1st Policy Anniversary ("Preferential Interest").
- **All extra interests will be credited to the FPDA within 2 months after the 1st Policy Anniversary**, whereas the prevailing interest per year will be credited to the FPDA on the corresponding Policy Anniversary

Prepaid Premium	Prevailing Interest Rate (p.a.)	Extra Interest Rate (p.a.)	Total Guaranteed Preferential Interest Rate (p.a.)
1st Policy Year (1-year prepaid premium)	0.75%	7.25%	8.0%

= 1-year prepaid premium

All extra interests will be credited to the FPDA within 2 months after the 1st Policy Anniversary.

Illustrative Example of Preferential Interest

- Assume the annual premium of basic plan is US$100,000 with the first year premium and 1 year prepaid premium (i.e. US$200,000) paid upon policy application and the New Policy fulfils all requirements of this Offer.

1st Policy Anniversary		Total Preferential Interest
US$100,000# x 8.0%	=	US$8,000
US$8,000		(8% of the first year annual premium)

Prepaid Premium (deducting the premium due for basic plan) and accumulated interest (if any) for the corresponding Policy Anniversary

The above illustration is calculated by the guaranteed preferential interest rate of 8.0% p.a., which will remain the same on or before the 1st Policy Anniversary. Assuming the current prevailing interest rate of the FPDA is 0.75% p.a., the extra interest rate will be 7.25% p.a. The prevailing interest rate is non-guaranteed, if it increases or decreases, the extra interest rate will be adjusted accordingly.

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Example 2) Premium Prepayment Term is 2 Years and Annual Premium of Basic Plan is US$30,000

- **Guaranteed Preferential Interest Rate (p.a.) on Prepaid Premium: 4.5%**

Calculation of Preferential Interest

- Paying total of **3-year** annual premium (which includes the first year premium and 2 years prepaid premium) for basic plan in one lump sum at the time of application. The prepaid premium payments are deposited into Future Premium Deposit Account (FPDA), and shall be used to settle the outstanding premium when it is due.
- Prepaid Premium means the total annual premium payable for the 2nd and 3rd year premium for basic plan, which does not include any levy or rider premium.
- The preferential interest comprises the interest of FPDA's prevailing interest rate and interest of extra interest rate.
- Preferential Interest is determined based on the Prepaid Premium (deducting the premium due for basic plan) and the guaranteed preferential interest rate, from the Policy Issue Date to the 2nd Policy Anniversary ("Preferential Interest").
- **All extra interests will be credited to the FPDA within 2 months after the 2nd Policy Anniversary**, whereas the prevailing interest per year will be credited to the FPDA on the corresponding Policy Anniversary

Prepaid Premium	Prevailing Interest Rate (p.a.)	Extra Interest Rate (p.a.)	Total Guaranteed Preferential Interest Rate (p.a.)
1st Policy Year (2-year prepaid premium)	0.75%	3.75%	4.5%
2nd Policy Year (1-year prepaid premium)	0.75%	3.75%	4.5%

= 1-year prepaid premium

All extra interests will be credited to the FPDA within 2 months after the 2nd Policy Anniversary.

Illustrative Example of Preferential Interest

- Assume the annual premium of basic plan is US$30,000 with the first year premium and 2 years prepaid premium (i.e. US$90,000) paid upon policy application and the New Policy fulfils all requirements of this Offer.

1st Policy Anniversary		2nd Policy Anniversary		Total Preferential Interest
US$60,000# x 4.5%	+	US$32,700 # x 4.5%	=	US$4,172
US$2,700		US$1,472		(Approx. 13.9% of the first year annual premium^)

Prepaid Premium (deducting the premium due for basic plan) and accumulated interest (if any) for the corresponding Policy Anniversary
^ Round down to one decimal place

The above illustration is calculated by the guaranteed preferential interest rate of 4.5% p.a., which will remain the same on or before the 2nd Policy Anniversary. Assuming the current prevailing interest rate of the FPDA is 0.75% p.a., the extra interest rate will be 3.75% p.a. The prevailing interest rate is non-guaranteed, if it increases or decreases, the extra interest rate will be adjusted accordingly. The interest amounts in the above illustrative example are rounded to nearest integer.

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Appendix 3 – Promotional Offers Important Note and Terms and Conditions

3.1) Important Note for Financial Planners

1. This Offer is only applicable to the policies submitted via AIA Financial Planners and AIA's Brokers/Independent Financial Advisors (IFAs).
2. This Offer is only applicable to the policies issued in Hong Kong or Macau.
3. This Offer can only be promoted within Hong Kong or Macau territory according to the agent's relevant license.
4. **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. Whether customers participate in this Offer and select relevant options (including but not limited to policy currency, premium payment mode, prepayment premium option and premium prepayment term), it should be customers' own decision.**
5. This memorandum contains general information only. It does not constitute any offer and/or insurance product recommendation. Customer must complete the Financial Needs Analysis before applying any insurance product. The product information 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. For detailed features, terms and conditions of AIA Vitality, please refer to aia.com.hk/aiavitality.
6. Effective from 1 January 2018, all policy owners are required to pay a levy on each premium payment made for both new and in-force Hong Kong policies to the Insurance Authority (IA). This Offer shall not trigger any refund of levy. For levy details, please visit our website at www.aia.com.hk/useful-information-ia-en or IA's website at www.ia.org.hk.
7. First Year Commission (FYC) is calculated on the first year premium (the prepaid premium is excluded), and will not be affected by this Offer.
8. 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.
9. A **notification letter** will be sent to customers within 2 months after policy issuance **and** the required Prepaid Premium has been fully paid with all campaign requirements fulfilled. Copies of customer letters can be retrieved in Policy Enquiry System (PES).

3.2) Terms & Conditions of Promotional Offers

1. This Offer is applicable to each eligible new policy. If a customer has successfully applied for more than one new eligible policy during the Promotional Period, and all requirements of this Offer are fulfilled, each eligible new policy will be qualified for this Offer.
2. This Offer can be entitled in conjunction with other AIA's promotional offers (if applicable).
3. This Offer is not applicable to applicants who have submitted applications before Promotional Period but withdrew the applications or cancelled the issued policies during the Promotional Period and then re-applied for the same products.
4. Date Back policies are not eligible for this Offer.
5. 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.

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6. This Offer is available on a first-come, first-served basis and while quota last.
7. 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.

Guaranteed Preferential Interest Rate Promotion on Prepaid Premium

8. The Promotional Period is from 1 October 2024 to 31 October 2024, both days inclusive ("Promotional Period").
9. This Offer is applicable to the basic plan of Bonus Power Vantage and Global Power Multi-Currency Plan 3 with 5-year premium payment term (US$ policy only); and that plan ("New Policy") must be:
   a) successfully applied and submitted within the Promotional Period (based on the application date)
   b) issued on or before 31 December 2024;
   c) with annual premium payment mode selected **upon policy application**;
   d) with premium prepayment option (including premium prepayment term) selected **upon policy application**;
   e) customer must pay the first year premium and the Prepaid Premium in a lump sum upon policy application or prepay premium within 3 months after the policy issuance; and
   f) customer must provide valid documentation proofs (if applicable) to the satisfaction of the Company for it to conduct due diligence pursuant to the applicable regulation / compliance requirements, in order to enjoy this Offer.
10. This Offer is only applicable to the basic plan premium of the New Policy. Apart from the New Policy, the premiums of all other basic plan(s) and/or rider(s) and levy will not be applied for calculating this Offer.

11. The Prepaid Premium is deposited into Future Premium Deposit Account ("FPDA") to settle the outstanding premium when it is due. **Prepaid Premium** means:

Premium Prepayment Term	**Prepaid Premium**
1 Year	The total annual premium payable for the 2nd year premium for basic plan, which does not include any levy or rider premium.
2 Years	The total annual premium payable for the 2nd and 3rd year premium for basic plan, which does not include any levy or rider premium.

12. **Customer must select the premium prepayment option (including premium prepayment term) upon policy application. Request to reselect the premium prepayment option and/or switch premium prepayment term after policy issuance will not be accepted.**
13. The New Policy will be entitled to a guaranteed preferential interest rate if all requirements of this Offer are fulfilled.

Premium Prepayment Term	Guaranteed Preferential Interest Rate (p.a.) on Prepaid Premium	
	Basic Plan Annual Premium	
	Less than US$100,000	US$100,000 or above
1 Year	6.0%	8.0%
2 Years	4.5%	

14. The guaranteed preferential interest rate comprises of the prevailing interest rate of the FPDA and the extra interest rate for the corresponding policy year(s). (Taking the guaranteed preferential interest rate of 4.5% p.a. as an example, if the current prevailing interest rate is 0.75% p.a., the extra interest rate will be

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3.75% p.a.) The prevailing interest rate of FPDA is non-guaranteed, if it increases or decreases, the extra interest rate will be adjusted accordingly.

15. For amount of payment greater than the Prepaid Premium in the FPDA, only prevailing interest rate of FPDA will be applied on the excess amount.

16. **For 1-Year Premium Prepayment Term:**

a. If the first year premium and Prepaid Premium are paid in a lump sum and has been deposited into FPDA **upon policy application**, the guaranteed preferential interest is determined based on the Prepaid Premium amount (deducting the premium due for basic plan) and the guaranteed preferential interest rate, from the policy issue date ("Interest Effective Date") up to the 1st Policy Anniversary ("Preferential Interest"). If the first year premium is paid upon policy application whereas the Prepaid Premium is paid and has been deposited into FPDA **within 3 months after the policy issuance**, the guaranteed preferential interest is determined based on the Prepaid Premium amount (deducting the premium due for basic plan) and the guaranteed preferential interest rate, **from the date we received the full payment of the 2nd year premium ("Interest Effective Date")** up to the 1st Policy Anniversary ("Preferential Interest"). The extra interests of the FPDA (i.e. the difference between the guaranteed preferential interest and the prevailing interest for the corresponding Policy Anniversary) will be credited to the FPDA within 2 months after the 1st Policy Anniversary, whereas the prevailing interest of the FPDA per year will be credited to the FPDA on the corresponding Policy Anniversary. The policy should remain in-force from the policy issue date to the time of crediting the relevant extra interests, otherwise it is **not** eligible to enjoy the guaranteed preferential interest rate, and the Prepaid Premium will be accumulated at a prevailing interest rate of FPDA only.

b. On or before the 1st Policy Anniversary, the remaining balance of FPDA should be at least equal to the outstanding total premium of basic plan for the remaining years ("Required Remaining Balance"), otherwise it is not eligible to enjoy the guaranteed preferential interest rate, and the Prepaid Premium will be accumulated at a prevailing interest rate of FPDA only.

c. In the event of **change of policy option** (including but not limited to **premium payment term**, **premium payment mode**, **policy currency**, **plan conversion**, **policy surrender**, **partial surrender or any FPDA amount reduction that leads to insufficiency of Required Remaining Balance**) on or before the 1st Policy Anniversary, it is **not** eligible to enjoy the guaranteed preferential interest rate, the Prepaid Premium will be accumulated at a prevailing interest rate of FPDA only. Upon policy surrender, any Prepaid Premium (with interest at prevailing interest rate of FPDA) will be refunded.

d. After the 1st Policy Anniversary, any amount left in the FPDA will be accumulated at the prevailing interest rate only, which is non-guaranteed.

17. **For 2-Year Premium Prepayment Term:**

a. If the first year premium and Prepaid Premium are paid in a lump sum and has been deposited into FPDA **upon policy application**, the guaranteed preferential interest is determined based on the Prepaid Premium amount (deducting the premium due for basic plan) and the guaranteed preferential interest rate, from the policy issue date ("Interest Effective Date") up to the 2nd Policy Anniversary ("Preferential Interest"). If the first year premium is paid upon policy application whereas the Prepaid Premium is paid and has been deposited into FPDA **within 3 months after the policy issuance**, the guaranteed preferential interest is determined based on the Prepaid Premium amount (deducting the premium due for basic plan) and the guaranteed preferential interest rate, **from the date we received the full payment of the 2nd and 3rd year premium ("Interest Effective Date")** up to the 2nd Policy Anniversary ("Preferential Interest"). The extra interests of the FPDA (i.e. the difference between the guaranteed preferential interest and the prevailing interest for the corresponding Policy Anniversary) will be credited to the FPDA within 2 months after the 2nd Policy Anniversary, whereas the prevailing

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interest of the FPDA per year will be credited to the FPDA on the corresponding Policy Anniversary. The policy should remain in-force from the policy issue date to the time of crediting the relevant extra interests, otherwise it is **not** eligible to enjoy the guaranteed preferential interest rate, and the Prepaid Premium will be accumulated at a prevailing interest rate of FPDA only.

b. On or before the 2nd Policy Anniversary, the remaining balance of FPDA should be at least equal to the outstanding total premium of basic plan for the remaining years ("Required Remaining Balance"), otherwise it is not eligible to enjoy the guaranteed preferential interest rate, and the Prepaid Premium will be accumulated at a prevailing interest rate of FPDA only.

c. In the event of **change of policy option** (including but not limited to **premium payment term**, **premium payment mode**, **policy currency**, **plan conversion**, **policy surrender**, **partial surrender or any FPDA amount reduction that leads to insufficiency of Required Remaining Balance**) on or before the 2nd Policy Anniversary, it is **not** eligible to enjoy the guaranteed preferential interest rate, the Prepaid Premium will be accumulated at a prevailing interest rate of FPDA only. Upon policy surrender, any Prepaid Premium (with interest at prevailing interest rate of FPDA) will be refunded.

d. After the 2nd Policy Anniversary, any amount left in the FPDA will be accumulated at the prevailing interest rate only, which is non-guaranteed.

18. In addition, please also be reminded that **levy and riders' premiums (if applicable) payable must be paid when they are due**. Otherwise, the amount in FPDA will be used to settle the related overdue payments and may become **not** eligible to enjoy the guaranteed preferential interest rate due to insufficient Required Remaining Balance.

19. In the event of death of the insured, any Prepaid Premium and any Preferential Interest (calculated on a daily pro-rata basis up to the date of termination of the policy) will be refunded to the policyholder or administrator of policyholder's estate.

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