AIA Hong Kong

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)	**From:**	Kenneth Luk
		Dept:	Customer and Marketing
Copy:	Mr. Alger Fung Ms. Melissa Wong All Department Heads Macau CEO / ABDD Executives	**Total pages:**	12
Date:	31 October 2024		

Subject: **A241082** **[2024 第四季 AIA 延期年金計劃限時優惠]**
[2024 Q4 AIA Deferred Annuity Plan Limited-time Offer]

首 4,000 名成功投保 AIA 延期年金計劃的客戶
可享友邦嘉年華 2024 門票連代幣(價值 300 港元)

2024 第四季 AIA 延期年金計劃限時優惠

推廣期	• 由 2024 年 10 月 31 日至 12 月 31 日（「推廣期」），包括首尾兩天，該新保單必須於推廣期內申請及遞交（根據申請及遞交日期）。 • 新保單須於 2025 年 1 月 8 日或之前繕發。
特選客戶	持有最少一份有效 AIA 個人保險保單之現有客戶(截至 2024 年 10 月 26 日)
特選客戶名單	客戶名單於 2024 年 10 月 31 日起上載至以下專頁 (附錄 1) • 營業員專頁 (eAC) > 競賽報告 > 推廣計劃 > 客戶名單(其他資訊) ○ 2024 第四季「AIA 延期年金計劃」/「AIA 自願醫保尊耀計劃」限時優惠 - 特選客戶名單
優惠詳情	首 4,000 名特選客戶於推廣期內成功投保新保單，可獲得友邦嘉年華 2024 門票兩張連代幣*（價值 300 港元）。 *所獲贈之友邦嘉年華門票為 1 日門票，適用於整個嘉年華開放期至 2025 年 2 月 16 日的任何日子（2025 年 1 月 10 日除外）。 註: • AIA 延期年金計劃新保單的最低年繳保費為 4,800 美元

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	• 電子保費現金券適用於本產品 • 每位合資格客戶只可享優惠一次 • 是次優惠先到先得，額滿即止。 • 首 4,000 位客戶的資格會先按上述新保單之遞交日期，再按繕發日期作計算。 • 新保單須於 2025 年 1 月 8 日或以前繕發。 • 客戶必須已向本公司提供有效的電郵地址作通知及領獎安排，否則，獲獎資格將有可能被取消。 • 有關條款及細則，請參閱附錄 2。
活動推廣	推廣電郵會於 11 月起發放至特選客戶 (附錄 3) 。
得獎客戶名單	得獎客戶名單將於 2025 年 1 月 20 日起上載至以下專頁（附錄 1） • 營業員專頁 (eAC) > 競賽報告 > 推廣計劃 > 客戶名單(其他資訊) ➢ 2024 第四季「AIA 延期年金計劃」限時優惠 - 得獎客戶名單
優惠派發安排	• 禮品將於 2025 年 1 月下旬或之前直接發放予合資格新保單之保單持有人之電郵或 AIA+。 • 於發放禮品時，該保單必須仍然生效，否則客戶之優惠資格將被取消。
注意事項	• 限時優惠的禮品並非有關保單的保費折扣或保費回贈。 因此，對年金保費的稅務安排並不受影響。 • 只有合資格延期年金計劃的已繳保費可申請稅務扣減，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。 • 只有特選客戶合資格參與此推廣活動。財務策劃顧問於分享有關推廣活動之資訊予客戶前，請務必查閱您的營業員專頁(eAC)內的特選客戶名單以確定客戶是否合資格客戶。 • 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。 • 香港財務策劃顧問只能於所屬營業牌照境內推行此推廣計劃。所有銷售活動及投保申請必須在香港進行。 • 財務策劃顧問必須遵守"為抵港抵澳內地人士銷售保險業務的營運指引"及"抵港抵澳內地人士認證手續之工作流程"。 • 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)。 • 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。 • 財務策劃顧問須提醒客戶須向 AIA 提供正確電郵地址以作禮品通知及派發安排；否則，優惠資格或將被取消。

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推廣期有限，請把握推廣良機，盡快與客人聯絡！

如有任何疑問，請使用 iEngage / PES 內的 Chatbot 查詢，或電郵至客戶及市場策劃 (Customer and Marketing) AIAHK.CustomerExperience-ECM@aia.com.

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The first 4,000 Selected Customers successfully enroll AIA Deferred Annuity Plan* will receive AIA Carnival 2024 Admission Tickets with tokens (valued at HKD300)

2024 Q4 AIA Deferred Annuity Plan Limited-time Offer

Promotional Period	• Applicable to new policy applied and submitted (based on application date and submission date) between 31 October and 31 December 2024 ("Promotional Period"), both dates inclusive. • The new policy must be issued on or before 8 January 2025.
Selected Customer	A policyholder with at least one AIA's in-force individual insurance policy (as at 26 October 2024)
Selected Customer List	Selected customer list is available in below portal from **31 October 2024.** (Appendix 1) • Agency Corner (eAC) > Contests > Campaigns > Customer List (Info) ○ 2024 Q4 "AIA Deferred Annuity Plan" / "AIA Voluntary Health Insurance Privilege Ultra Scheme" Limited-time Offer - Selected Customer List
Offer Details	The first 4,000 selected customers who successfully apply for new AIA Deferred Annuity Plan will receive two AIA Carnival 2024 Admission tickets with tokens* (valued at HKD300). * The complimentary AIA Carnival tickets are 1-day tickets valid for the entire carnival period till 16 February 2025 (except 10 January 2025). Remarks: • The minimum annual premium of AIA Deferred Annuity Plan is USD4,800. • E-premium coupon is applicable to this product. • Each qualified customer is entitled to the offer once only. • The offer is available on a first-come, first-served basis and while stocks last. • The qualification of the first 4,000 customers will be calculated first based on the application date of the new policy, and then based on the submission date. • The new policy must be issued before or by 8 January 2025. • The participants must provide valid email address to AIA for gift notification and redemption otherwise the winners may be disqualified for the offer. • Please refer to Appendix 2 for the terms & conditions.

"We", "AIA", "AIA Hong Kong", "AIA Macau" or "the Company" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).
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Promotion	Promotion eDM will be blasted to selected customers starting from November 2024 (Appendix 3)
Reward eligible list	The eligible winner list will be available in the below portal from 20 January 2025 (Appendix 1) • Agency Corner (eAC) > Contests > Campaigns > Customer List (info) ○ 2024 Q4 "AIA Deferred Annuity Plan" Limited-time Offer - Winner List
Fulfilment of Offer	• The Gift will be sent to the qualified policyholders' emails or AIA+ on or before late January 2025. • The eligible new policy must still be in force at the time of issuance of the Gift, otherwise the customer's eligibility for the offer will be forfeited.
Important Notes	• The Gift of the Limited-time Offer is not a premium discount or premium refund of the policy. Therefore, the taxation arrangement on annuity premium will not be affected. • Only the paid premiums of certified Qualifying Deferred Annuity policies can apply for tax deductions whereas the premium refund and premium discount (including e-premium coupon, if any) are not included. • Only selected customers are eligible for this campaign. Please be reminded that you must refer to the selected customer list from Agency Corner (eAC) to ensure the customer is eligible for the campaign before sharing the relevant campaign information with customers. • 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. • This campaign can only be promoted within Hong Kong according to the agent's relevant license. All solicitation activities and insurance application must be conducted in Hong Kong. • Please follow the "Operating Guidelines For Agents On Dealing Insurance Business With Applicants/Policyowner from PRC" and "Guidelines for Sales and Marketing to PRC prospects". • 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). • 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. • Financial planners should remind customers to provide the correct email address to AIA for offer announcement and offer distribution purpose. Otherwise, they may be disqualified.

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Limited time offers! Please seize the sales opportunity!

Should you have any queries, please enquire by using Chatbot in iEngage/PES or email to Customer and Marketing at AIAHK.CustomerExperience-ECM@aia.com.

Best regards,



Kenneth Luk
Head of Customer and Growth Marketing

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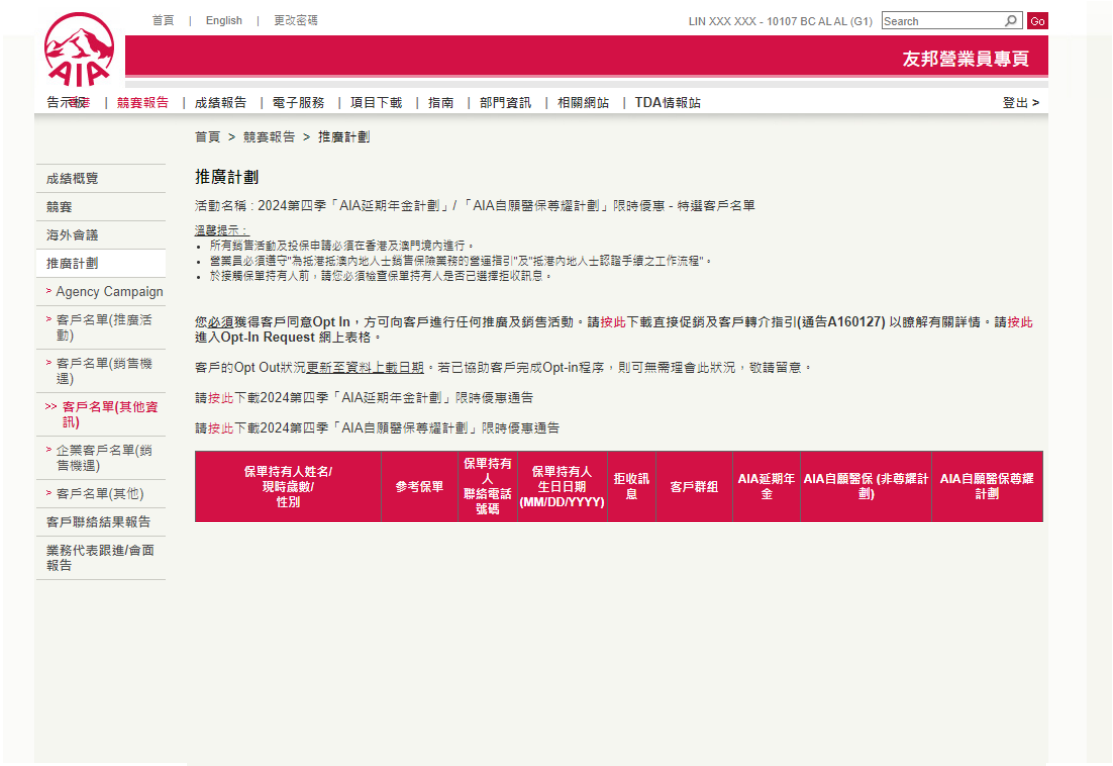
附錄 1：特選客戶名單
Appendix 1: Selected Customer Lists

營業員專頁 (eAC) > 競賽報告 > 推廣計劃 > 客戶名單(其他資訊)
Agency Corner (eAC) > Contests > Campaigns > Customer List (Info)

- 2024 第四季「AIA 延期年金計劃」/「AIA 自願醫保尊耀計劃」限時優惠 - 特選客戶名單
- 2024 Q4 "AIA Deferred Annuity Plan" / "AIA Voluntary Health Insurance Privilege Ultra Scheme" Limited-time Offer - Selected Customer List
- 2024 第四季「AIA 延期年金計劃」限時優惠 - 得獎客戶名單
- 2024 Q4 "AIA Deferred Annuity Plan" Limited-time Offer – Winner List



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附錄 2：2024第四季AIA延期年金計劃限時優惠條款及細則

1. 2024第四季AIA延期年金計劃限時優惠（「此優惠」）推廣期為2024年10月31日至12月31日（包括首尾兩天）（「推廣期」）。
2. 此優惠限額4,000份，先到先得，額滿即止。
3. 首4,000名客戶須於推廣期內成功投保AIA延期年金計劃並首年年度化保費達最低年繳保費要求(「合資格客戶」)，便可獲享友邦嘉年華2024門票兩張連代幣（價值300港元）（「禮品」）。
4. AIA延期年金計劃以美元為保單貨幣，最低年繳保費為4,800美元。
5. 每位合資格客戶只可獲贈禮品一次。
6. 當合資格新保單成功繕發後，禮品將於2025年1月下旬或之前直接發放予合資格新保單之保單持有人之電郵或AIA+。於發放禮品時，該保單必須仍然生效否則客戶之優惠資格將被取消。
7. 禮品逾期無效及不能用以套換現金。於使用後即告作廢，如遺失將不會獲補發。
8. AIA 並不代表嘉年華的主辦商，亦不對嘉年華的品質作擔保。
9. 嘉年華門票須受門票上之銷售條款約束。門票之使用受限於主辦商規定的條款和細則，包括因應最新防疫規定而作出之安排。
10. 如參加者或得獎者因違反條款及細則或非法行為導致 AIA 或第三方損失，有關參加者或得獎者須負上一切責任。
11. AIA 並不負責核實合資格客戶（保單持有人）所提供的電郵地址真確性。若合資格參加者所遞交的資料有錯漏／不正確而影響接收電郵（得獎通知），AIA 概不補發。
12. AIA 並非禮品的製造商／供應商，並不就禮品承擔任何義務和責任。由禮品引起的任何爭議均由參加者和製造商／供應商直接解決。禮品之使用受限於條款和細則，有關禮品使用詳情，請參閱其條款及細則。
13. 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）。
14. 此推廣並不適用於在相關推廣期之前已遞交或已繕發但其後於相關推廣期內撤回投保申請或取消保單，並再次投保相同保險產品之客戶。
15. AIA 有權隨時更改本推廣活動的條款及細則而無須另行通知。各推廣優惠均只在推廣保險產品可以接受投保申請時有效。如對本推廣活動有任何爭議，AIA 保留最終決定權。

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其他注意事項：

1. 財務策劃顧問須提醒客戶人壽保險保單屬長期的保險合約，其設計及宗旨為保障人的壽命，通常涉及較長年期。客戶應根據自身的保障需要和保費負擔能力投保適合的保險產品。
2. 財務策劃顧問不應以推廣優惠作客戶投保之誘因，及影響客戶作出知情的投保決定。財務策劃顧問向客戶推介產品前須進行財務需要分析，以評估客戶的需要及承擔能力。客戶須根據自己的需要及承擔能力以決定保費。
3. 香港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進行。
4. 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)。
5. 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 。
6. 財務策劃顧問必須清楚理解產品特色，並在客戶查詢時提供正確之產品資訊，及與產品相關連的風險及主要不受保事項等。

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Appendix 2: Terms and Conditions of 2024 Q4 AIA Deferred Annuity Plan Limited-time Offer:

1. The promotional period of 2024 Q4 AIA Deferred Annuity Plan Limited-time Offer (the "Offer") is from 31 October 2024 to 31 December 2024, both dates inclusive, ("Promotional Period").
2. The quota of the Offer is limited to 4,000 and on a first-come, first-served basis and while stocks last.
3. The first 4,000 customers who have successfully applied for new policy of AIA Deferred Annuity Plan with the minimum annual premium required during the Promotional Period as policyowner ("Eligible Customer"), are entitled to two "AIA Carnival 2024" Admission Tickets with tokens (valued at HK$300) ("Gift").
4. AIA Deferred Annuity Plan is denominated in US dollars and the minimum annual premium is US$4,800.
5. Each Eligible Customer can receive the Gift once.
6. Upon the issuance of an eligible new policy, the Gift will be sent to the qualified policyholders' emails or AIA+ on or before late January 2025. The eligible new policy must still be in force at the time of issuance of the Gift, otherwise the customer's eligibility for the Offer will be forfeited.
7. The Gift shall be invalid after the expiry date and is not exchangeable for cash. It will become void once used. No replacements will be issued if lost.
8. AIA does not represent the carnival organiser and does not guarantee the quality of the carnival.
9. Carnival tickets are subject to the terms of sale printed on the ticket. The use of tickets is subject to the terms and conditions stipulated by the organiser, including arrangements made in response to the latest epidemic prevention regulations.
10. If the participants or winners violate these terms and conditions or commit any illegal acts that result in any losses on the part of AIA or any third parties, the relevant participants or winners shall be liable for all the losses.
11. AIA is not responsible for verifying the email addresses submitted by Eligible Customers (policyholders). Should there be any mis delivery of email notification regarding Gift redemption resulted from inaccurate / incorrect information submitted by the Eligible Customers, AIA will not re-issue the tickets.
12. AIA is not the manufacturer / supplier of the Gift and shall have no obligation and liability in any issues that arise from or in relation to the Gift. Any disputes arising from the Gift shall be resolved between the participants and the manufacturer / supplier directly. The use of the Gift is subject to terms and conditions. For details of how to use the Gift, please refer to the relevant terms and conditions as set by the manufacturer / supplier.
13. This promotion is not applicable to those plans change cases (basic plans or riders, if applicable) from other insurance plans to the insurance plans in this promotion.
14. This promotion is not applicable to the applicants who have submitted the applications before the relevant Promotional Period but withdrew the applications or cancelled the policies issued during the relevant Promotional Period which re-apply for the same products.
15. AIA reserves the right to change any terms and conditions of this promotion without advance notices. All promotion offers are valid only when the promoted insurance products are available for application. In the event of any disputes, AIA's decision shall be final and conclusive.

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Other Points to Note:

1. Financial planners should remind customers that life insurance policies are long-term contracts of insurance, designed and intended to be in force over multiple years of a person's life. Customers should apply suitable insurance products based on their own protection needs and affordability.
2. Financial planners should not use promotion 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 according to the agent's relevant license. All solicitation activities and insurance application must be conducted in Hong Kong.
4. 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).
5. 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.
6. Financial Planners must familiarize with the product features, and clearly explain the key product features, risks and exclusions to customers upon receipt of customers' enquiries.

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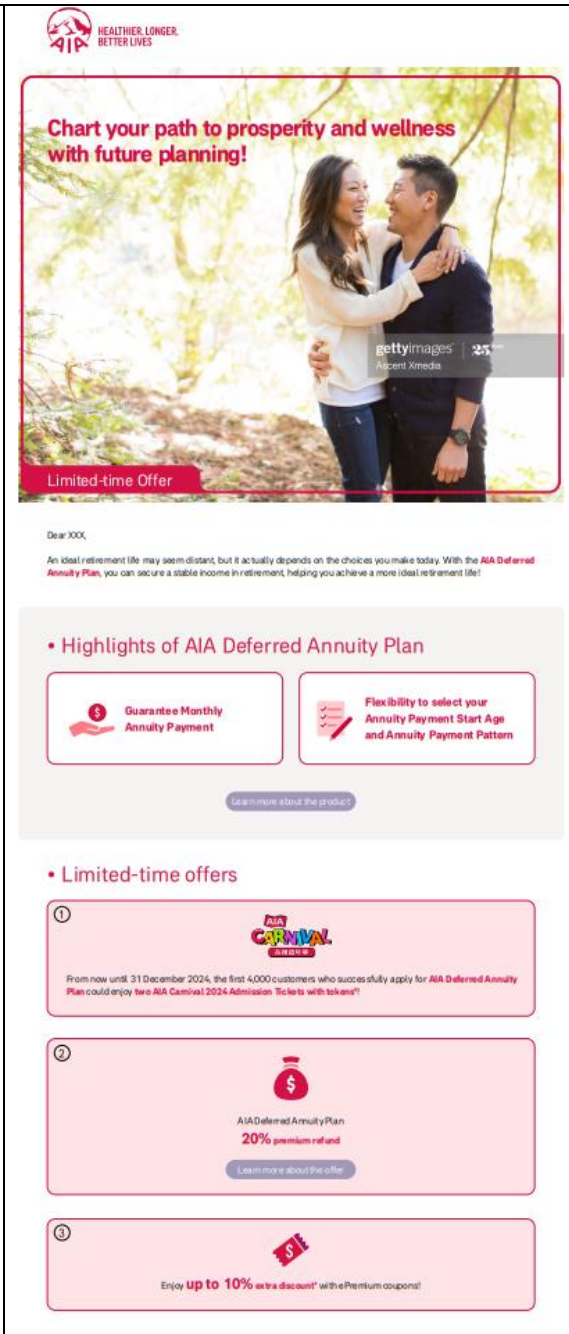
Memo

附錄 3 推廣電郵
Appendix 3 Promotion eDM





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