AIA Hong Kong

1/F, AIA Hong Kong Tower,

734 King's Road,

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T: (852) 2881 3333

Attn:	All EDD & Honorable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong & Macau)	**From:**	Angela Yeung
		Dept:	Customer and Marketing
Copy:	Mr. Alger Fung Ms. Melissa Wong All Department Heads Macau CEO / ABDD Executives	**Total pages:**	29
Date:	27 January and 7 February 2025 (Updated) 31 December 2024		
Subject:	**A250113**	**[更新版] 2025 電子保費現金券及《歲月「友」情》推廣活動** **[Updated] 2025 ePremium Coupons & "Loyalty Delight" Program**	



農曆新年將至，我們很高興為大家帶來有關電子保費現金券的好消息，以全力支援財務策劃顧問達到 2025 年兩大目標：深化現有客戶和擴闊客源。

放寬電子保費現金券轉讓和接收的限制，
由現時的 2 個限額加至 5 個限額！

- **客戶可轉讓予最多 5 位認識的承讓人，或收取由最多 5 位轉讓人所轉讓之電子保費現金券。**

  ✓ **示例：**
  本人 A 可轉讓電子保費現金券給認識的承讓人 B, C, D, E 和 F (共 5 位承讓人);
  本人 A 亦可接收由 V, W, X, Y 和 Z (共 5 位轉讓人) 轉讓的電子保費現金券

其他於 2025 年 1 月 1 日生效的機制不變；而且《歲月「友」情》推廣活動亦已於同日再接再厲推出，送出電子保費現金券予特選現有客戶。

請注意：電子保費現金券不適用於 2025 年 2 月 7 日推出的 AIA 延期年金計劃 2

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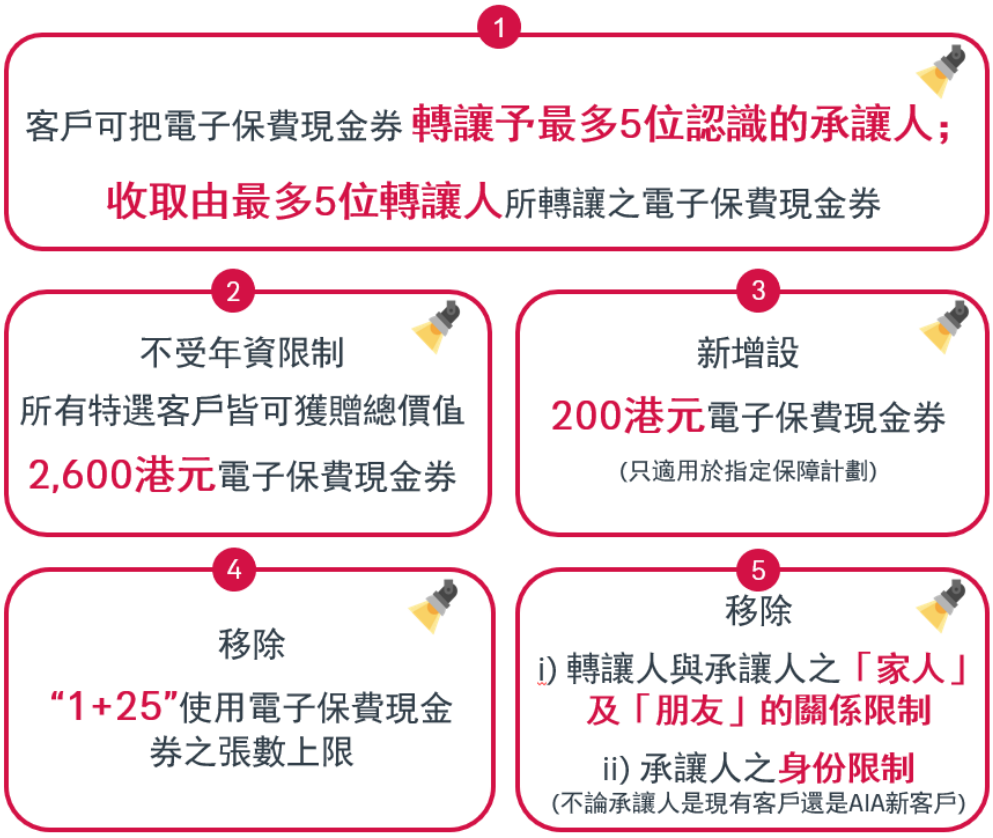
一覽 2025 電子保費現金券及《歲月「友」情》推廣活動的其餘重點如下:

- **移除電子保費現金券轉讓人與承讓人之「家人」及「朋友」的關係限制。不論承讓人是現有客戶還是 AIA 新客戶，只要是客戶認識的人，客戶都可轉讓電子保費現金券。**
- **不受年資限制，所有特選現有客戶皆可獲贈總價值 2,600 港元電子保費現金券。**
- **新增設 200 港元 (25 美元)電子保費現金券(只適用於指定新保障計劃) 。**
- **移除每張新保單使用電子保費現金券之張數上限 [100 港元 (13 美元) ／500 港元 (63 美元) 電子保費現金券 25 張 + 10,000 港元 (1,250 美元) 電子保費現金券 1 張] 。客戶可使用不同的電子保費現金券組合，惟每張新保單使用保費現金券之保費扣減上限仍保持為 22,500 港元（2,825 美元——例子 1：客戶使用 1 張 1,250 美元和 25 張 63 美元的電子保費現金券；2,925 美元——例子 2：客戶使用 225 張 13 美元的電子保費現金券）。**



使用「智能 eCoupon 計算機」助您輕鬆掌握電子保費現金券計算方法



https://www.aia.com.hk/zh-hk/campagns/smart-calculator.html

注：「智能 eCoupon 計算機」已於 2025 年 1 月 2 日反映以上更新的機制。

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《歲月「友」情》推廣活動詳情如下:

<table>
<tr><td>推廣期及電子保費現金券有效期</td><td>2025年1月1日至2025年3月31日（以新保單之保單申請及遞交日期為準），新保單必須於 2025年5月31日或之前繕發</td></tr>
<tr><td>特選客戶</td><td>《歲月「友」情》推廣活動特選客戶須符合以下<u>所有條件</u>（資料截至 2024年12月31日）:
• 保單持有人（計算至 2024年12月31日）
• 仍持有任何 1張有效的AIA「個人人壽」/「個人意外」保單
• 現時年齡為 80歲以下
• 客戶的身份證明文件資料必須存錄於 AIA

獎賞： 特選客戶可獲贈500港元（63美元）及200港元（25美元）電子保費現金券
<table><tr><th></th><th>200港元（25美元）
電子保費現金券</th><th>500港元（63美元）
電子保費現金券</th><th>總價值</th></tr><tr><td>所有特選客戶</td><td>3張</td><td>4張</td><td>2, 600港元
（327美元）</td></tr></table></td></tr>
<tr><td></td><td>電子保費現金券已存入客戶於 AIA 的紀錄內:
1. 於投保前, 財務策劃顧問請透過以下途徑確認「特選客戶」的電子保費現金券剩餘數量:
✓ 透過 PES 或 iChange 瞭解客戶電子保費現金券之最新餘額
✓ 「特選客戶」可透過 AIA+ 手機應用程式內的「獎賞」頁面，點選「電子保費現金券」，又或親自致電 AIA 客戶熱線了解剩餘數量
2. 「特選客戶」於推廣期內須以「保單持有人」的名義投保指定新計劃+
3. 電子保費現金券扣減機制如下:
<table><tr><th rowspan="2">電子保費現金券</th><th colspan="2">年度化保費金額要求</th><th rowspan="2">產品要求</th><th rowspan="2">扣減方法</th></tr><tr><th>非一次性繳付保費保單</th><th>一次性繳付保費保單</th></tr></table></td></tr>
</table>

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<table>
<tr>
<td rowspan="4">電子保費現金券的年度化保費金額要求及扣減機制</td>
<td>100 港元^
(13 美元)</td>
<td>每滿
• 1,000 港元/澳門幣
• 125 美元</td>
<td rowspan="2">不適用</td>
<td rowspan="2">指定保障計劃+

[請參閱條款及細則]</td>
<td rowspan="3">每滿指定年度化保費金額要求, 系統便會自動扣減「特選客戶」旗下的電子保費現金券+1張, 如此類推。</td>
</tr>
<tr>
<td>200 港元^
(25 美元)</td>
<td>每滿
• 2,000 港元/澳門幣
• 250 美元</td>
</tr>
<tr>
<td>500 港元^
(63 美元/澳元/加元, 420 人民幣, 38 英鎊 44 歐元, 75 新加坡元)</td>
<td>每滿
• 5,000 港元/澳門幣
• 4,200 人民幣,
• 625 美元/澳元/加元
• 375 英鎊
• 438 歐元
• 750 新加坡元</td>
<td rowspan="2">年度化保費的計算方式為一次性繳付保費的 10%</td>
<td rowspan="2">所有新基本計劃/ 新附加契約+

[投資連繫壽險及萬用壽險除外]</td>
</tr>
<tr>
<td>10,000 港元^
(1,250 美元/澳元/加元, 8,400 人民幣, 750 英鎊, 875 歐元, 1,500 新加坡元)</td>
<td>每滿
• 100,000 港元/澳門幣
• 84,000 人民幣,
• 12,500 美元/澳元/加元
• 7,500 英鎊
• 8,750 歐元
• 15,000 新加坡元</td>
</tr>
<tr>
<td colspan="5">注意: 每張新保單使用保費現金券之保費扣減上限為 22,500 港元
（2,825 美元——例子 1：客戶使用 1 張 1,250 美元和 25 張 63 美元的電子保費現金券；2,925 美元——例子 2：客戶使用 225 張 13 美元的電子保費現金券）。</td>
</tr>
<tr>
<td colspan="6">
• 電子保費現金券只可用作支付新保單的首期保費
• + 新附加契約必須附加於同時投保的新保單上，有關指定計劃的詳情及使用電子保費現金券的條件，請參閱條款及細則
• 若投保之新計劃達指定年度化保費要求，並符合有關電子保費現金券之廣活動的指定產品類別，多款電子保費現金券可同時使用
• 澳門幣值只適用於澳門繕發的合資格新保單
^註：

• 100 港元電子保費現金券相等於 100 澳門幣 / 13 美元；
• 200 港元電子保費現金券相等於 200 澳門幣 / 25 美元；
• 500 港元電子保費現金券相等於 500 澳門幣 / 420 人民幣 / 63 美元 / 63 澳元 / 63 加元/ 38 英鎊 / 44 歐元 / 75 新加坡元；
• 10,000 港元電子保費現金券相等於 10,000 澳門幣 / 8,400 人民幣 / 1,250 美元 / 1,250 澳元 / 1,250 加元/ 750 英鎊 / 875 歐元 / 1,500 新加坡元
</td>
</tr>
</table>

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保費現金券之扣減次序	為讓「特選客戶」盡享最高優惠及即時保費減免，系統將扣減到期日較前之現金券並根據如下之扣減次序： i. 10,000 港元 (1,250 美元)電子保費現金券； ii. 500 港元 (63 美元)電子保費現金券; iii. 200 港元 (25 美元)電子保費現金券; iv. 100 港元 (13 美元)電子保費現金券。
一次性繳付保費計算	**電子保費現金券亦適用於一次性繳付保費之新基本計劃**。 若投保一次性繳付保費之新基本計劃，**年度化保費的計算方式為一次性繳付保費的 10%**。然而，若所投保之計劃可享其他推廣計劃之保費扣減，年度化保費的計算方式為：**一次性繳付保費 X（100% - 保費扣減%）X 10%**。(請參閱常見問題 FAQ11)
通知/查閱現金券餘額	財務策劃顧問可透過 PES 或 iChange 瞭解客戶電子保費現金券之最新餘額。而客戶亦可透過 AIA+ 手機應用程式內的「獎賞」頁面，點選「電子保費現金券」或致電 AIA 客戶熱線查閱。在 2025 年 1 月 1 日起，將不會再發出現金券通知書 / 或電子短訊（SMS），請鼓勵客戶使用 AIA+。
轉讓電子保費現金券	• 《歲月「友」情》指定的財務策劃顧問: 透過iChange • 特選客戶: 可透過AIA+ 手機應用程式內的「獎賞」頁面，點選「電子保費現金券」 不受關係限制，客戶可把現金券轉讓予最多5位承讓人，或收取最多5位轉讓人所轉讓之現金券。承讓人必須成功下載 AIA+ 手機應用程式。 

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*教學影片：**點擊觀看***

注意:

- 承讓人必須於成功收訖電子保費現金券後投保指定新計劃方可獲享現金券扣減。每張現金券只能轉讓一次，一經成功轉讓，該現金券將變更為「不可轉讓」之類別，同時不得退還予轉讓人。

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特選 客戶名單	**客戶名單綜合重點推廣活動及全方位客戶資訊**已上載至以下專頁 ❖ **iEngage** > CRM > 進階搜尋 > 推廣活動 >《歲月「友」情》推廣活動 - 特選客戶名單（請參閱**附錄 1**） ❖ **營業員專頁 (eAC)** > 競賽報告 > 推廣計劃> 客戶名單(推廣活動) （請參閱**附錄 1**） ❖ **iPoS** > 推廣活動及客戶名單 > Loyalty > ❖ **AIA Smart** > 📣 > 推廣活動類別 > Loyalty > **推廣活動名稱：《歲月「友」情》推廣活動 - 特選客戶名單**

如有任何不當使用現金券 /客戶投訴的情況，公司將對此進行調查。如發現任何不當行為，財務策劃顧問可能會受到處分。

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條款及細則:

<u>電子保費現金券之一般條款及細則</u>:

1. 《歲月「友」情》電子保費現金券（「現金券」）之推廣期由 2025 年 1 月 1 日至 2025 年 3 月 31 日（根據申請及遞交日期），包括首尾兩天（「推廣期」）。新保單須於推廣期內申請及遞交，並於 2025 年 5 月 31 日或之前繕發。
2. 現金券只可用作支付新保單的首期保費。現金券之有效日期至 2025 年 3 月 31 日，逾期無效。每張現金券只能使用一次。現金券之澳門幣值只適用於澳門繕發的合資格新保單。
3. 現金券不適用於任何透過轉移現有保障安排之新保單。
4. 若投保之新計劃達指定年度化保費要求，並符合現金券推廣活動之指定產品類別，多款電子保費現金券可同時使用，系統將扣減到期日較前之現金券並根據如下之扣減次序：i) 10,000 港元 (1,250 美元); ii) 500 港元（63 美元); iii) 200 港元（25 美元）；iv) 100 港元 (13 美元)。
5. 每張新保單使用現金券之保費扣減上限為 22,500 港元
   （2,825 美元——例子 1：客戶使用 1 張 1,250 美元和 25 張 63 美元的電子保費現金券；
   2,925 美元——例子 2：客戶使用 225 張 13 美元的電子保費現金券）。
6. 若投保一次性繳付保費之新基本計劃，年度化保費的計算方式為一次性繳付保費的 10%。然而，若所投保之計劃可享其他推廣計劃之保費扣減，年度化保費的計算方式為：一次性繳付保費 X（100% - 保費扣減%）X10%。
7. **在任何情況下，現金券均不得兌換現金或轉售，任何餘額亦不會獲得退還現金。**
8. 此現金券可與其他 AIA 推廣優惠一併使用。若所投保之計劃可享其他推廣計劃之保費扣減，使用現金券的首年年度化保費要求將以已扣減其他推廣優惠之首年年度化保費來計算。
9. 客戶必須於指定推廣期內以「保單持有人」的名義投保指定新計劃並達指定年度化保費要求，方可使用「電子保費現金券」。
10. **AIA 現有客戶（持有任何一份有效 AIA「個人人壽」/「個人意外」保單）（截至 2024 年 12 月 31 日）可於 2025 年把現金券轉讓予最多 5 位承讓人，或收取最多 5 位轉讓人所轉讓之現金券。有關轉讓是由客戶主導，受本條款及細則約束。承讓人必須於成功收訖現金券後投保指定新計劃方可獲享現金券扣減。每張現金券只能轉讓一次，一經成功轉讓，該現金券將變更為「不可轉讓」之類別，同時不得退還予轉讓人。**
11. 客戶可透過 AIA+ 手機應用程式或致電 AIA 客戶熱線查閱現金券餘額。
12. 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。如對本推廣活動有任何爭議，AIA 保留最終決定權。
13. 「我們」、「AIA」、「友邦香港」、「澳門友邦保險」或「本公司」是指友邦保險（國際）有限公司（於百慕達註冊成立之有限公司）（「AIA」）。

適用於價值 10,000 港元電子保費現金券:

1. 每張電子保費現金券價值 10, 000 港元（相等於 10, 000 澳門幣 / 8, 400 人民幣 / 1, 250 美元 / 1, 250 澳元 / 1, 250 加元 / 750 英鎊 / 875 歐元 / 1, 500 新加坡元 ）。
2. 此現金券適用於所有新基本計劃 / 新附加契約（投資連繫壽險 / 萬用壽險「 / 大灣醫薈通」門診計劃 /「友愛護」癌症保障計劃 / AIA「承諾您」儲蓄計劃/ AIA 延期年金計劃 2 除外），而新基本計劃及/或同時投保的新附加契約之首年年度化保費（包括標準保費及因核保而需附加之額外保費（如有）），須為 100, 000 港元 / 100, 000 澳門幣 / 84, 000 人民幣 / 12, 500 美元 / 12, 500 澳元 / 12, 500 加元 / 7, 500 英鎊 / 8, 750 歐元 / 15, 000 新加坡元或以上（「新保單」）。如符合資格，即可自動扣減現金券。新附加契約必須附加於新保單。

適用於價值 500 港元電子保費現金券:

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1. 每張電子保費現金券價值 500 港元（相等於 500 澳門幣 / 420 人民幣 / 63 美元 / 63 澳元 / 63 加元 / 38 英鎊 / 44 歐元 / 75 新加坡元）。
2. 此現金券適用於所有新基本計劃 / 新附加契約（投資連繫壽險 / 萬用壽險 /「大灣醫薈通」門診計劃 /「友愛護」癌症保障計劃 / AIA「承諾您」儲蓄計劃/ AIA 延期年金計劃 2 除外），而新基本計劃及/或同時投保的新附加契約之首年年度化保費（包括標準保費及因核保而需附加之額外保費（如有）），須為 5, 000 港元 / 5, 000 澳門幣 / 4, 200 人民幣 / 625 美元 / 625 澳元 / 625 加元 / 375 英鎊 / 438 歐元 / 750 新加坡元或以上（「新保單」）。如符合資格，新保單之年度化保費金額每滿 5, 000 港元 / 5, 000 澳門幣 / 4, 200 人民幣 / 625 美元 / 625 澳元 / 625 加元 / 375 英鎊 / 438 歐元 / 750 新加坡元，即可自動扣減一張現金券，如此類推。新附加契約必須附加於新保單。

適用於價值 200 港元及 100 港元電子保費現金券：

1. 每張 200 港元電子保費現金券（「200 港元現金券」）價值 200 港元（相等於 200 澳門幣 / 25 美元）。
2. 200 港元電子保費現金券適用於指定保障計劃，而新基本計劃及 / 或同時投保的新附加契約之年度化保費（包括標準保費及因核保而需附加之額外保費（如有））須為 2,000 港元 / 2,000 澳門幣 / 250 美元或以上（「新保單」）。如符合資格，新保單之年度化保費金額每滿 2,000 港元 / 2,000 澳門幣 / 250 美元，即可自動扣減一張 200 港元現金券。新附加契約必須附加於新保單。
3. 每張 100 港元電子保費現金券（「100 港元現金券」）價值 100 港元（相等於 100 澳門幣 / 13 美元）。
4. 100 港元電子保費現金券適用於指定保障計劃，而新基本計劃及 / 或同時投保的新附加契約之年度化保費（包括標準保費及因核保而需附加之額外保費（如有））須為 1,000 港元 / 1,000 澳門幣 / 125 美元或以上（「新保單」）。如符合資格，新保單之年度化保費金額每滿 1,000 港元 / 1,000 澳門幣 / 125 美元，即可自動扣減一張 100 港元現金券。新附加契約必須附加於新保單。
5. 指定保障計劃（新基本計劃或附加契約，包括 AIA Vitality 健康程式版本及明珠版本）包括：

- 「AIA 唯一摯保 — 癌症及嚴重傳染病保障」系列
- 「AIA 唯一摯保 — 全面保障」系列
- 「AIA 自願醫保靈活計劃」（只適用於香港）
- 「AIA 自願醫保標準計劃」（只適用於香港）
- 「AIA 自願醫保尊耀計劃」（只適用於香港）
- 「智護癌症保」
- 「癌症全方位保障 3」系列
- 「守康易危疾保」
- 「守康易定期壽險計劃」
- 「豐逸行」
- 「全程守護健康保」（只適用於香港）
- 「進添」計劃 — 癌症保障系列
- 「都市三保」醫療危疾保障計劃系列
- 「自選人身意外保險 3」
- 「尊耀」醫療計劃（只適用於澳門）
- 「尊耀明珠」醫療計劃
- 「銀意保」
- 「簡護危疾保」系列
- 「友心意」醫療保障計劃 2
- 特級「健康之寶」醫療保障計劃 2 系列

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- 「童年意家保」、「盛年意家保」、「豐年意家保」
- 「摯誠定期壽險計劃」系列
- 「尊誠定期壽險計劃」系列

推廣期有限，請把握推廣良機，盡快與客人聯絡及跟進！

如有任何疑問，香港之營業主管請致電 (852) 3108 1638查詢，而澳門之營業主管請親臨營運服務中心查詢；或電郵至客戶及市場策劃 (Customer and Marketing) AIAHK.CustomerExperience-ECM@aia.com.

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2025 ePremium Coupons & "Loyalty Delight" Program

Relax the quota of
transferring and receiving ePremium Coupons,
increasing from the current 2 quotas to 5 quotas!



Chinese New Year is approaching! We are thrilled to bring good news about ePremium Coupons in order to fully support the financial planners to achieve the two targets in 2025 – to deepen the engagement with existing customers and broaden the customer base.

Relax the quota of transferring and receiving ePremium Coupons, increasing from the current 2 quotas to 5 quotas!

- **Customer can transfer the ePremium Coupon(s) to at most 5 transferees customers know or receive ePremium Coupon(s) from at most 5 transferors.**

  ✓ **Example:**
  I as transferor A can transfer ePremium Coupons to transferee B, C, D, E and F (total 5 transferees) who I know; and I as transferee A can also receive ePremium Coupons from transferor V, W, X, Y and Z (total 5 transferors).

The rest of the mechanisms which are effective since 1 January 2025 remains unchanged; and "Loyalty Delight" Campaign has already been rolled out on the same day as well, giving out ePremium Coupons to selected existing customers.

Please note：ePremium Coupon is not applicable to AIA Deferred Annuity Plan 2 launched on 7 Feb 2025.

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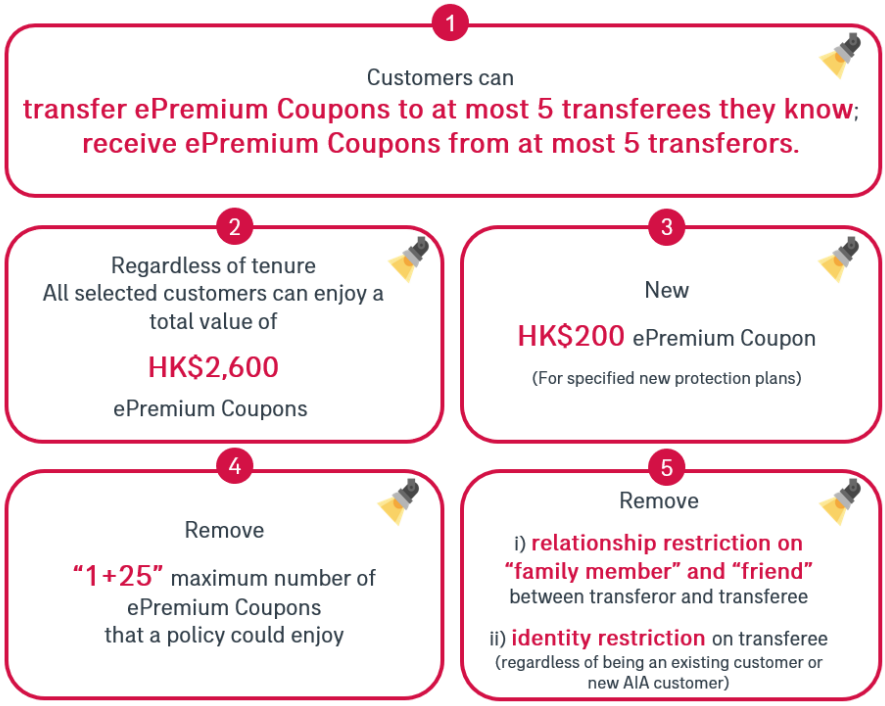
Key highlights of the rest of mechanisms of 2025 ePremium Coupons & "Loyalty Delight" Program are as follows:

- **Removal of the relationship restriction on "family member" and "friend" between transferor and transferee. Regardless of transferee's identity as existing customer or new AIA customer, as long as transferee is a person whom transferor knows, transferor can transfer ePremium Coupons to them.**
- **Regardless of tenure, all selected existing customers can enjoy a total value of HK$2,600 ePremium Coupons.**
- **New HK$200 (US$25) ePremium Coupon (For specified new protection plans).**
- **Removal of the maximum number of ePremium Coupons that a new policy could enjoy [25 pcs of mixture of HK$100 (US$13) / HK$500 (US$63) + 1pc HK$10,000 (US$1,250)]. Customers can use different combinations of ePremium Coupons, while the maximum Coupon deduction that a new policy could enjoy would be kept as HK$22,500**
  (US$2,825 – example 1: Customer uses 1pc US$1,250 and 25pcs US$63 ePremium Coupons; US$2,925 – example 2: Customer uses 225pcs US$13 ePremium Coupons)



Use the "Smart eCoupon Calculator" to help you mastering the calculation of e-Premium Coupon



https://www.aia.com.hk/en/campaigns/smart-calculator.html

Remark: "Smart eCoupon Calculator" has reflected the above updated mechanism on 2 Jan 2025.

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"Loyalty Delight" Campaign Details:

<table>
<tr><td>Promotion Period and ePremium Coupon Valid Period</td><td>From 1 January 2025 to 31 March 2025 (based on the new policy application and its submission date), the new policy must be issued on or before 31 May 2025.</td></tr>
<tr><td>Selected Customers</td><td>The offers of "Loyalty Delight" Campaign are only applicable to the existing customer who fulfils <u>all the following requirements</u> (information as of 31 December 2024):

• AIA policyholder (as of 31 December 2024)
• Possessing at least one in-force AIA individual life policy / "Personal Accident (PA)" policy
• Currently aged below 80
• Customers must have a valid identity document information recorded in AIA

Reward: Selected customer can enjoy HK$500 (US$63) ePremium Coupons and HK$200 (US$25) ePremium Coupons:

<table>
<tr><th></th><th>HK$200 (US$25)
ePremium Coupon</th><th>HK$500 (US$63)
ePremium Coupon</th><th>Total Value</th></tr>
<tr><td>All selected customers</td><td>3pcs</td><td>4pcs</td><td>HK$ 2,600
(US$ 327)</td></tr>
</table>
</td></tr>
<tr><td>Usage of ePremium Coupon</td><td>The ePremium Coupon has been updated to customer's record at AIA:

1. Before submitting an application, financial planners please check the number of remaining ePremium Coupons of selected customers via the following means:
✓ check via PES or iChange the latest balance of ePremium Coupon of the customer
✓ selected customers can check the number of remaining ePremium Coupons by contacting the AIA Call Centre or via AIA+ "Rewards" page, select "ePremium coupons"
2. Selected customer must apply for specified new plans+ as the policyholder within the promotion period.</td></tr>
</table>

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3. ePremium Coupon deduction:

ePremium Coupon	Annualised Premium		Eligible Product	Deduction Method
	Non-Single Premium	Single Premium		
HK$100^ (US$13)	**Every** • **HK$/MOP 1,000** • **US$125**	Not Applicable	**For specified new protection plans+** **[please refer to the Terms & Conditions]**	One ePremium Coupon will be automatically deducted if meets the specific premium requirements+, so on and so forth
HK$200^ (US$25)	**Every** • **HK$/MOP 2,000** • **US$250**			
HK$500^ (US$/AUD/ CAD 63, RMB420, GBP38, EUR44, SGD75)	**Every** • **HK$/MOP 5,000** • **RMB 4,200** • **US$/AUD/CAD 625** • **GBP 375** • **EUR 438** • **SGD 750**	**Annualised premium will be 10% of Single Premium Amount**	**All new basic plans/ new riders+** **[Except Investment-linked Assurance Schemes and Universal Life]**	
HK$10,000^ (US$/AUD/ CAD1,250, RMB8,400, GBP750 EUR875, SGD1,500)	**Every** • **HK$/MOP 100,000** • **RMB84,000** • **US$/AUD/CAD 12,500** • **GBP 7500** • **EUR 8,750** • **SGD 15,000**			

Important Notes: maximum Coupon deduction that a new policy could enjoy would be HK$22,500

(US$2,825 – example 1: Customer uses 1pc US$1,250 and 25pcs US$63 ePremium Coupons;
US$2,925 – example 2: Customer uses 225pcs US$13 ePremium Coupons)

- The ePremium Coupon is the upfront discount offer to offset the first year premium

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	• [+] The new rider must be attached to the new policy applied at the same time, for details of the specified plans and conditions of using the ePremium Coupon, please refer to the terms and conditions • If the new plan meets the annualised premium requirement and falls in the categories of relevant campaign of ePremium Coupon, the Coupons can be used at the same time • MOP value of the Coupon can be used in eligible new policy issued in Macau only. ^Remarks: Each **HK$100 ePremium coupon** is equivalent to MOP100/ US$13; Each **HK$200 ePremium coupon** is equivalent to MOP 200 / US$ 25; Each **HK$500 ePremium coupon** is equivalent to MOP500/ RMB420/ US$63/ AUD63/ CAD63/ GBP38 / EUR44 / SGD75; Each **HK$10,000 ePremium coupon** is equivalent to MOP10,000/ RMB8,400/ US$1,250/ AUD1,250/ CAD1,250/ GBP750 / EUR875 / SGD1,500;

ePremium Coupon deduction sequence	To allow selected customers enjoy the greatest discount and instant premium deduction, system will deduct the Coupon with an earlier expiry date and according to the sequence as below:
	
	i) HK$10,000 (US$1,250) Coupon(s);
	ii) HK$500 (US$63) Coupon(s);
	iii) HK$200 (US$25) Coupon(s);
	iv) HK$100 (US$13) Coupon(s).

Calculation of single premium	**ePremium Coupons are also eligible for use for settling the Single Premium of new basic plans**. For new basic plans with single premium payment, **the annualised premium is equal to 10% of the single premium**. However, If the applied plan is eligible for premium discount of prevailing offer at the same time, the annualised premium will be calculated as **Single premium payment x (100% - premium discount %) x 10%** (Please refer to FAQ11 for details)
Notification/ Check Coupon Balance	Financial planners please check via PES or iChange the latest balance of ePremium Coupon of the customer. Customer can also check the balance of Coupons via AIA+ "Rewards" page, select "ePremium coupons" or AIA customer hotline. Starting from 1 Jan 2025, there will be no ePremium Coupon Advice and/or SMS to be sent, please encourage customers to use AIA+.
Transfer ePremium Coupon	• Targeted servicing agent of "Loyalty Delight" Campaign: Via iChange • Selected Customer: Via AIA+ "Rewards" page, select "ePremium coupons" Regardless of relationship restriction, customer can transfer the Coupon(s) to at most 5

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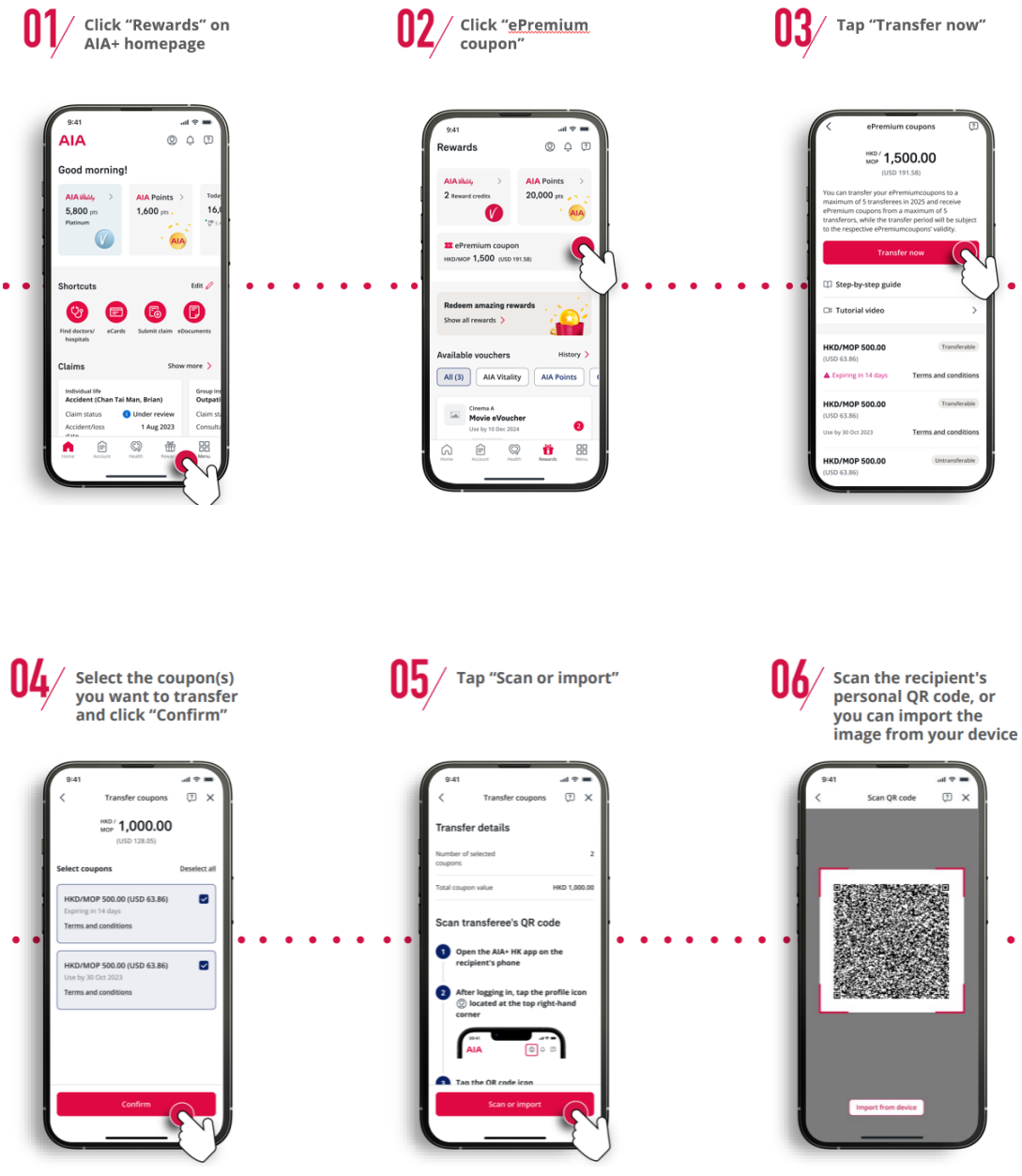
transferees or receive Coupon(s) from at most 5 transferors. Transferees must successfully download AIA+ mobile app.



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	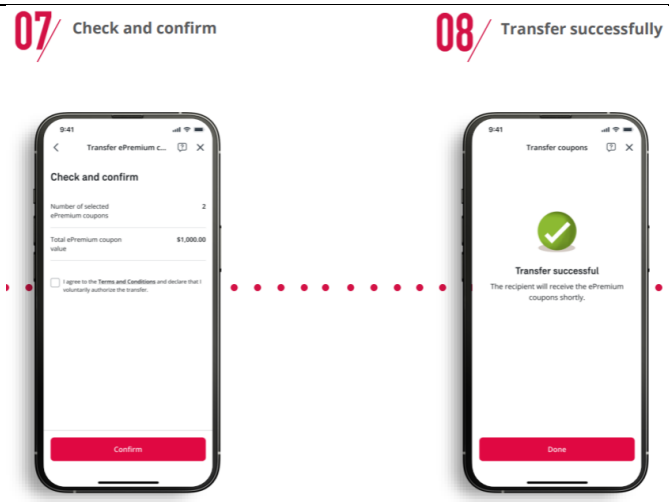 Tutorial Video: **Click to view** **Note:** • The policy application of eligible plans must be submitted after the successful receipt of ePremium Coupon by transferees, in order to enjoy the ePremium Coupon deduction. Each ePremium Coupon can only be transferred once. Upon successful transfer, the Coupon will become non-transferable and cannot be returned to the transferor.
Selected Customer List	Brand-new customer list with key customer offers and comprehensive customer information is available on the following portal: ❖ **iEngage > CRM** >進階搜尋 > 推廣活動 > "Loyalty Delight" Campaign – Selected Customer List (Refer to **Appendix 1**) ❖ **Agency Corner (eAC)** > Contests > Campaigns> Customer List (Promotion)> (Refer to **Appendix 1**) ❖ **iPoS** > Leads & Campaigns > Loyalty ❖ **AIA Smart** > > Leads & Campaigns > Loyalty > **Campaign Name: Loyalty Delight Campaign – Selected Customer List**

In case of any suspicious mis-conduct / customer complaint, the company will investigate the case. The financial planners may be subject to disciplinary action if any mis-conduct is substantiated.

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Terms & Conditions

General Terms and Conditions of "Loyalty Delight" ePremium Coupons:

1. The promotion period of "Loyalty Delight" ePremium Coupon ("Coupon") runs from 1 January 2025 to 31 March 2025 (based on the policy application and submission date), both dates inclusive ("Promotion Period"). The New Policy should be applied and submitted during the Promotion Period and must be issued on or before 31 May 2025.
2. The Coupon(s) can only be used for the settlement of initial premium of the new policy. The Coupon(s) is valid till 31 Mar 2025. Each Coupon can only be used once. MOP value of the Coupon can be used in eligible new policy issued in Macau only.
3. Coupon is NOT applicable to the new policy applies through the plan change/ migration arrangement.
4. If the new plan meets the annualised premium requirement and falls in the categories of relevant campaign of ePremium Coupon, the Coupons can be used at the same time. The system will first deduct the Coupon with an earlier expiry date and according to the sequence as below:
   i. HK$10,000 (US$1,250) Coupon(s);
   ii. HK$500 (US$625) Coupon(s);
   iii. HK$200 (US$25) Coupon(s);
   iv. HK$100 (US$13) Coupon(s).
5. The maximum deduction that a new policy could enjoy by using Coupon would be HK$22,500 (US$2,825 – example 1: Customer uses 1pc US$1,250 and 25pcs US$63 ePremium Coupons; US$2,925 – example 2: Customer uses 225pcs US$13 ePremium Coupons)
6. For new basic plans with single premium payment, the annualised premium is equal to 10% of the single premium payment. However, If the applied plan is eligible for premium discount of prevailing offer at the same time, the annualised premium used for determining Coupon deduction will be calculated as follows: single premium payment x (100% - premium discount %) x 10%.
7. **Under any circumstances, the Coupon(s) cannot be exchanged and/or redeemed for cash, and its remaining balance will not be refunded.**
8. The Coupon(s) can be used in conjunction with other AIA offers. If the applied plan is eligible for premium discounts under other offer(s), the first-year annualized premium requirement for using the Coupons will be calculated based on the first-year annualized premium after deducting the discounts from other promotional offer(s).
9. To enjoy the offer, customers must apply for specified new plan(s) as the policyowner within the Promotion Period, and reach the designated annualised premium requirement.
10. **Existing AIA customers (with any valid AIA "individual life insurance" / "Personal Accident (PA)" policy) ("Existing Customer") (as of 31 December 2024) can transfer the Coupon(s) to at most 5 transferees or receive Coupon(s) from at most 5 transferors in 2025. This transfer of Coupon is solely initiated by customers and these terms and conditions shall apply. The policy application of eligible plans must be submitted after the successful receipt of Coupon by transferees, in order to enjoy the Coupon deduction. Each Coupon can only be transferred once. Upon successful transfer, the Coupon will become non-transferable and the transfer cannot be changed or cancelled.**
11. Customers can check the balance of Coupons via the AIA+ mobile app or AIA customer hotline.
12. AIA reserves the right to change any terms and conditions of this promotion without advance notice. In the event of any disputes, AIA's decision shall be final and conclusive.
13. "We", "AIA", "AIA Hong Kong", "AIA Macau" or "the Company" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability) ("AIA").

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Applicable to HK$10,000 ePremium Coupon

1. The value of each Coupon is HK$10,000 (equivalent to MOP10,000 / RMB8,400 / US$1,250 / AUD1,250 / CAD1,250 / GBP750 / EUR875 / SGD1,500).
2. The Coupon(s) is/are applicable to all new basic plans and/or new riders applied at the same time (except Investment-linked Assurance Schemes / Universal Life insurance products / GBA Health Connect Outpatient Plan / Shield Up Cancer Protection Plan/ AIA PromiseSaver/ AIA Deferred Annuity Plan 2) with annualised premium of HK$100,000/ MOP100,000/RMB84,000 / US$12,500 / AUD12,500/ CAD12,500 / GBP 7,500 / EUR8,750 / SGD15,000 or above (including standard premium and extra premium due to underwriting (if any)) ("New Policy"). For eligible policies, the Coupon will be automatically deducted from the system. The new rider must be attached to the new policy applied at the same time.

Applicable to HK$500 ePremium Coupon

3. The value of each Coupon is HK$500 (equivalent to MOP500/ RMB420/ US$63/ AUD63/ CAD63/ GBP38/ EUR44 / SGD75).
4. The Coupon(s) is/are applicable to all new basic plans and/or new riders applied at the same time (except Investment-linked Assurance Schemes / Universal Life insurance products / GBA Health Connect Outpatient Plan / Shield Up Cancer Protection Plan/ AIA PromiseSaver/ AIA Deferred Annuity Plan 2) with annualised premium of HK$5,000 / MOP5,000 / RMB4,200 / US$625 / AUD625 / CAD625 / GBP375 / EUR438/ SGD750 or above (including standard premium and extra premium due to underwriting (if any)) ("New Policy"). For eligible policies, one Coupon will be automatically deducted for every annualised premium of HK$5,000 / MOP5,000 / RMB4,200 / US$625 / AUD625 / CAD625 / GBP375 / EUR438 / SGD750 ; so on and so forth. The new rider must be attached to the New Policy applied at the same time.

Applicable to HK$200 and HK$100 ePremium Coupon

1. The value of each Coupon is HK$200 (equivalent to MOP200 / US$25).
2. HK$200 ePremium Coupon is applicable to specified protection plans (new basic plans and/or new riders applied at the same time), with annualised premium of HK$2,000 / MOP2,000 / US$250 or above (including standard premium and extra premium due to underwriting (if any)) ("New Policy"). For eligible policies, one Coupon will be automatically deducted for every annualised premium of HK$2,000 / MOP2,000 / US$250. The new rider must be attached to the new policy applied at the same time.
3. The value of each Coupon is HK$100 (equivalent to MOP100 / US$13).
4. HK$100 ePremium Coupon is applicable to specified protection plans (new basic plans and/or new riders applied at the same time), with annualised premium of HK$1,000 / MOP1,000 / US$125 or above (including standard premium and extra premium due to underwriting (if any)) ("New Policy"). For eligible policies, one Coupon will be automatically deducted for every annualised premium of HK$1,000 / MOP1,000 / US$125. The new rider must be attached to the new policy applied at the same time.
5. Specified protection plans (new basic plans or new riders, including AIA Vitality Series and Pearl Series) include:
   - AIA One Absolute – Cancer & Serious Infectious Disease Protection Series
   - AIA One Absolute – Full Protection Series
   - AIA Voluntary Health Insurance Flexi Scheme (applicable to Hong Kong only)
   - AIA Voluntary Health Insurance Standard Scheme (applicable to Hong Kong only)
   - AIA Voluntary Health Insurance Privilege Ultra Scheme (applicable to Hong Kong only)
   - Cancer Care Essence
   - Cancer Guardian 3 Series

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- EasyGuard Care Essence
- EasyGuard Term Life Plan
- Grand VIP
- Health Journey Guardian (applicable to Hong Kong only)
- Level-Up Protect Cancer Plan Series
- Metro-Trio Medical & Critical Illness Protection Plan Series
- PAC Select 3
- Privilege Ultra Medical Plan (applicable to Macau only)
- Privilege Ultra Pearl Medical Plan
- Silvery Protect
- Simple Care Essence Series
- StepUp Medical Protection Plan 2
- Super Good Health Medical Plan 2 Series
- Super Kids Shield, Super Adults Shield, Super Seniors Shield
- Wisdom Term Life Plan Series
- Expert Term Life Plan Series

Limited promotional period. Please grasp the promotion opportunity and follow up with your customers now!

For enquiries, Hong Kong agency leaders may call (852) 3108 1638 and Macau agency leaders may visit our Operations Service Center; or email to Customer and Marketing at AIAHK.CustomerExperience-ECM@aia.com.

Best regards,

Angela Yeung

Head of Customer Digital Experience and Engagement

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附錄 1 ：「特選客戶」名單

Appendix 1: Selected Customer List

嶄新的客戶名單綜合重點推廣活動及全方位客戶資訊將於 2025 年 1 月 1 日起上載至以下專頁

- **iEngage** > CRM > 進階搜尋 > 推廣活動 >《歲月「友」情》推廣活動 - 特選客戶名單
- **營業員專頁 (eAC)** > 競賽報告 > 推廣計劃> 客戶名單(推廣活動)
- **iPoS >** 推廣活動及銷售機遇 > Loyalty
- **AIA Smart >**推廣活動類別 > Loyalty

  推廣活動名稱：《歲月「友」情》推廣活動 - 特選客戶名單

Brand-new customer list with key customer offers and comprehensive customer information will be available on the following portal from 1 January 2025 onwards:

- **iEngage > CRM** >進階搜尋 > 推廣活動 > "Loyalty Delight" Campaign – Selected Customer List
- **Agency Corner (eAC)** > Contests > Campaigns> Customer List (Promotion)
- **iPoS >** Leads & Campaigns > Loyalty
- **AIA Smart >** Campaign Type > Loyalty

  Campaign Name: "Loyalty Delight" Campaign – Selected Customer List



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首頁 > 競賽報告 > 推廣計劃

推廣計劃

活動名稱：《歲月「友」情》推廣活動 - 特選客戶名單

溫馨提示：
- 所有銷售活動及投保申請必須在香港及澳門境內進行。
- 當業員必須遵守"為抵港抵澳內地人士銷售保險業務的管運指引"及"抵港內地人士經證手續之工作流程"。
- 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。

您必須獲得客戶同意Opt In，方可向客戶進行任何推廣及銷售活動。請按此下載直接促銷及客戶轉介指引(通告A160127) 以瞭解有關詳情。請按此進入Opt-In Request 網上表格。

客戶的Opt Out狀況更新至資料上載日期，若已協助客戶完成Opt In程序，則可無需理會此狀況，敬請留意。

*電 ES或iChange瞭解客戶電子保費現金券

《歲月「友」情》特選客戶
"Loyalty Delight "Selected Customer

保單持有人姓名/現時歲數/性別	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)	保費現金券數量 (US$1,250/pc) (HK$10K/pc)*	保費現金券數量 (US$63/pc) (HK$500/pc)*	保費現金券數量 (US$25/pc) (HK$200/pc)*	保費現金券數量 (US$13/pc) (HK$100/pc)*	客戶的銷售活動	可享 Recapture Non-VIP 保費折扣?	可享 Recapture VIP保費折扣?	優易核保優惠特選客戶?	簡易核保優惠特選客戶?	拒收訊息	客戶群組
FDGFH KJHBBNV / 40 / M	617601630	95351234	01/01/1996	1	5	2	10	L	-	是	-	-	否	成熟穩重派
THGS GFBNBC / 41 / F	617601627	95351234	01/01/1995	1	5	2	10	L	-	是	-	簡易核保	否	成熟穩重派
HOUSEWIFE PSYCHOLOGIST / 42 / M	621077632	95351234	06/30/1993	1	5	2	10	L	-	-	-	-	否	精明「財」俊
TEST LALALLA / 44 / F	617622017	95351234	03/10/1992	1	5	2	10	L	-	是	優易核保	-	是	成熟穩重派
TESTING LPLLS / 45 / M	617513951	95351234	01/01/1991	1	5	2	10	L	是	是	-	簡易核保	否	精明「財」俊
CHAN TRZ ALD / 61 / F	237280062	95351234	06/03/1974	1	5	2	10	L	-	是	-	-	否	成熟穩重派
CHAU MER AEDV / 78 / F	360000038	94041234	08/23/1957	1	5	2	10	M	-	-	-	-	否	成熟穩重派

《歲月「友」情》電子保費現金券

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常見問題 Frequently Asked Questions (FAQ)：

I.	**扣減「電子保費現金券」- 常見問題** **ePremium Coupon deduction - FAQ**
Q1.	**如「特選客戶」投保多於一份指定新計劃, AIA 將如何扣減「電子保費現金券」?** **If the selected customer applies for more than one specified new plans, how would AIA deduct the ePremium Coupon?**
A1	如新計劃之年度化保費金額符合使用「電子保費現金券」的要求，**系統便會按先到先得 (first-come, first-served) 的機制**而從於推廣期內成功投保的第一個新計劃自動扣減客戶旗下的電子保費現金券。 If the first year annualised premium of the new policy meets the requirements of using the ePremium Coupon, system will base on first-come, first-served basis to deduct ePremium Coupon from the 1st new policy of the selected customer successfully applied during the promotion period.
Q2.	**如「特選客戶」投保指定新計劃並成功獲扣減「電子保費現金券」，但客戶最終選擇放棄該份保單(e.g. Withdraw), 已被扣減的「電子保費現金券」可否回贈予「特選客戶」?** **If the selected customers decide to withdraw their purchased policy (specified new plans which ePremium Coupon(s) have been successfully deducted), will the deducted ePremium Coupon(s) be refunded?**
A2	如「特選客戶」投保指定新計劃並成功獲扣減「電子保費現金券」，但客戶最終選擇放棄該份保單（例如 Withdraw）或轉為以下其中一項之保單狀況，**已被扣減的「電子保費現金券」將於保單狀況改變後翌日自動退回予「特選客戶」**。 If the selected customers decide to give up their purchased policy with ePremium Coupon(s) successfully deducted e.g. "Withdraw" or any one of the Policy Status as listed below, the deducted ePremium Coupon(s) will be automatically returned to the selected customers upon the policy status is changed on the next day. **保單狀況 / Policy Status**： • Withdrawn • Not Taken • Decline • Incomplete • Postpone • Cooling Off

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Q3.	**如「特選客戶」投保新計劃時獲享其他優惠(例如保費回贈),並成功扣減「電子保費現金券」，AIA 將如何計算保費回贈金額?** **If the selected customer applies for specified new plan and enjoy prevailing offers such as premium refund, at the same time with ePremium Coupon successfully deducted, how could AIA calculate the premium refund amount?**
A3	AIA 將以扣減「電子保費現金券」前的保費金額用作計算保費回贈金額。 AIA will calculate the premium refund amount based on the gross premium i.e. the premium before ePremium Coupon deduction.
Q4.	**每張合資格新保單使用的「電子保費現金券」數量可有上限?** **Is there any maximum coupon limit for each eligible policy?**
A4	有。若投保之新計劃達指定年度化保費要求，並符合電子保費現金券指定產品類別，多款電子保費現金券可同時使用！**惟每張新保單使用保費現金券之保費扣減上限為 22,500 港元（2,825 美元——例子 1：客戶使用 1 張 1,250 美元和 25 張 63 美元的電子保費現金券；2,925 美元——例子 2：客戶使用 225 張 13 美元的電子保費現金券）。** Yes. If the new plan meets the annualised premium requirements and falls in the categories ofthe ePremium Coupons, ePremium Coupons from all rewards can be used at the same time. **The maximum Coupon deduction that a new policy could enjoy would be HK$22,500 (US$2,825 – example 1: Customer uses 1pc US$1,250 and 25pcs US$63 ePremium Coupons; US$2,925 – example 2: Customer uses 225pcs US$13 ePremium Coupons)**
Q5.	**當扣除「電子保費現金券」後如有任何多付之保費, 公司將如何處理?** **What is the arrangement for any overpaid premium after deduction of ePremium Coupon?**
A5	於繳付首期保費時，客戶須就所得之「電子保費現金券」金額自行計算實際應繳付的保費總額。如有任何多付之保費，多付之金額將會根據現行程序處理。 簡單而言， • 如新保單是以月繳方式繳付保費，而多付之金額等同一個月保費，該金額將用作預交多一個月保費。若多付之金額不等同一個月保費，則多付之金額將會被存入現金儲備金戶口。客戶會收到信件通知，獲悉現金儲備金戶口之餘額，客戶亦可隨時填妥有關申請表格，以提取多付之金額。 • 如新保單是以年繳方式繳付保費，處理方式亦相同。

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	• 如因計算錯誤而引致繳付保費金額不足，批核部或會聯絡營業代表(producing agent)以作跟進。 Upon initial premium payment, customers need to self-calculate the net premium amount based on their ePremium Coupon entitlement. For any overpaid premium, overpaid amount will be handled according to the prevailing procedures. In a nutshell, • if the NB policy is paid in monthly mode and overpaid amount equal to monthly premium amount, it will prepay 1 more month of premium. If overpaid amount does not equal to monthly premium amount, the overpaid amount will be transferred to FPDA. Customer letter will be sent to notify customer the FPDA O/S balance and customer can take out the overpaid amount anytime by filling in a request form. • If the NB policy pay in annual mode, same approach will be adopted. In case of miscalculation that incurs premium shortfall, U&I team may contact producing agent to follow up.
Q6.	**財務策劃顧問可如何查閱「特選客戶」電子保費現金券的剩餘數量?** **How could the Financial Planner (FP) check the balance of the ePremium Coupon of each selected customer?**
A6	財務策劃顧問可透過 PES 或 iChange 查閱客戶電子保費現金券之最新餘額(每日更新)。 FP can check the ePremium Coupon balance through PES or iChange (daily update)
Q7.	**「特選客戶」可如何查閱「電子保費現金券」的餘額?** **How could the selected customer check the balance of the ePremium Coupon?**
A7	於保單繕發時，客戶將獲發「電子保費現金券」通知書及 / 或電子短訊(SMS) 以瞭解「電子保費現金券」餘額; 客戶亦可透過 AIA+ 手機應用程式內的「獎賞」頁面，點選「電子保費現金券」查閱「電子保費現金券」餘額。 Customer will receive a Premium Coupon Advice and/or SMS to understand the balance of ePremium Coupons at policy issue. Customers can also check the balance of ePremium Coupons via AIA+ "Rewards" page, select "ePremium coupons"
Q8.	**「電子保費現金券」可使用於[MAP]保單嗎?** **Can ePremium Coupon apply in [MAP] policy?**
A8	Yes. As long as the product and premium amount requirements for using the ePremium Coupon are met, any policy applied for and issued in Hong Kong and Macau [including MCV,

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	MAP] (except Investment-linked Assurance Schemes, Universal Life insurance products) is applicable to using ePremium Coupon. 可以。只要符合使用「電子保費現金券」之產品及保費額要求，任何於香港及澳門 [包括 MCV, MAP]申請及繕發之保單（投資連繫壽險、萬用壽險及除外）均可使用「電子保費現金券」。
Q9.	**「電子保費現金券」可與其他優惠同時使用?** **Could the ePremium Coupon be used in conjunction with other offers?**
A9	可以。 Yes.
Q10.	**如內地「特選客戶」之中國大陸居民身份證/護照號碼有更改，新保單仍可扣減「電子保費現金券」?** **If the Mainland China resident ID/passport number of "Selected Customers" in the Mainland has been changed, is it still able to deduct ePremium Coupon in new policy?**
A10	如內地「特選客戶」之中國大陸居民身份證/護照號碼有更改，請於投保新單前盡快: a) 通知 POS 更新客戶資料及 b) 電郵至 AIAHK.CustomerExperience-ECM@aia.com 通知有關更新，客戶及市場策劃部將盡快跟進及安排系統更新以便客戶可成功扣減「電子保費現金券」。 If the Mainland China resident ID/passport number of "Selected Customers" in the Mainland has been changed, please do the followings before new policy enrollment as soon as possible: a) inform POS to update the customer information and b) send email to AIAHK.CustomerExperience-ECM@aia.com for notifying the changes
Q11.	**「特選客戶」投保 AIA Vitality 健康系列保險產品時可享即時保費 9 折，AIA 是否以保費 9 折後的保費金額計算是否可以扣減「電子保費現金券」?** **Selected customer can enjoy an instant 10% premium discount when apply for AIA Vitality Series Insurance Products. Is AIA use the net premium amount (after 10% premium discount) to calculate whether ePremium Coupon can be deduct?**

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Memo

A11	是。會以**即時保費 9 折後**的金額用作計算是否能扣減「電子保費現金券」。 **例子** • 陳先生以保單持有人身份成功投保一份 AIA Vitality 保險產品 • 首年保費金額: 6,000 港元 • 首年保費金額 (**扣除即時保費 9 折後**): **5,400 港元** 由於首年保費金額 (扣除保費即時 9 折後)相等於 5,400 港元，**符合使用《歲月「友」情》大賞電子保費現金券的要求**，系統將自動從此保單扣減 1 張電子保費現金券(500 港元)。 Yes.The net amount i.e. the premium **after instant 10% premium discount** will be used to calculate whether the ePremium Coupon can be deducted. **Example:** • Mr Chan successfully applied for an AIA Vitality Insurance Product as policyholder • First year annualised premium: HK$6,000 • First year annualised premium (**after instant 10% premium discount**): **HK$5,400** As the first year annualised premium (after instant 10% premium discount) is at HK$5,400 **which meets the requirement on using "Loyalty Delight" Rewards ePremium Coupon**, system will automatically deduct one ePremium Coupon (HK$500) from this policy.
Q12.	**「電子保費現金券」會否影響財務策劃顧問的佣金?** **Will the use of ePremium Coupon affect the commission of financial planners?**
A12	不會。No.
II.	**轉讓「電子保費現金券」- 常見問題** **ePremium Coupon Transfer - FAQ**
Q13.	**「電子保費現金券」可否轉贈至他人?** **Is the ePremium Coupon transferable?**
A13	可以。 • 客戶可把電子保費現金券轉讓予最多 5 位承讓人，或收取最多 5 位轉讓人所轉讓之電子保費現金券

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	• 每張「電子保費現金券」只能轉讓一次，一經成功轉讓，該「電子保費現金券」將變更為「不可轉讓」之類別，同時不得退還予轉讓人。 Yes. • Customer can transfer the Coupon(s) to at most 5 transferees or receive Coupon(s) from at most 5 transferors. • Each ePremium Coupon can only be transferred once. Upon successful transfer, the Coupon will become non-transferable and the transfer cannot be returned to the transferor.
Q14.	**以公司名義持有的保單是否能接收或使用電子保費現金券?** **Can the policy own in the name of the company eligible to receive or use the ePremium coupon?**
A14	電子保費現金券推廣活動只適用於個人持有的保單，亦即客戶的個人身份證明文件資料必須存錄於 AIA。**以公司名義持有的保單並不能接收或使用電子保費現金券**。 The ePremium coupon promotion is only applicable to policies own by individuals, that is, customers must have a valid personal identity document information recorded in AIA. **The policies own in the name of the company are not eligible to receive or use any ePremium coupon.**

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