AIA Hong Kong
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Memo

Attn: All EDD & Honorable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong & Macau)

From: Kenneth Luk

Dept: Customer and Marketing

Copy: Mr. Alger Fung
Ms. Melissa Wong
All Department Heads
Macau CEO / ABDD Executives

Total pages: 9

Date: 1 April 2025

Subject: 250405 2025 第 2 季 Recapture「高端客戶專屬 3 重賞」推廣活動
2025 Q2 Recapture "High-value Customer Triple Delights" Promotion

Recapture VIP 特選高端客戶 專享 3 重禮遇



合資格客戶	2025 Recapture VIP 特選高端客戶，詳見以下客戶名單(「客戶」)： • ALMS >> [Recapture] 2025 年高端客戶名單，或 • CRM / iPOS / AIA Smart >> Recapture 推廣活動 - 尊貴(VIP)特選客戶 - 高端客戶名單 特選高端客戶*包括： • 2024 年度友邦峻宇會會員^ • 曾投保年度化保費總共為 50,000 美元或以上^而其保單仍然生效的客戶 (*其持有保單須為同一位財務策劃顧問) (^資料日期截至 2024 年 12 月 31 日)		
推廣獎賞	**第 1 賞：見面「友」禮**	**第 2 賞：投保禮遇**	**第 3 賞：保費折扣**
	每位客戶可獲 • **27,500 AIA 友 Point** (約值港元/澳門幣 110 或人民幣 100)	每位客戶可自選以下禮品一份 [7f] • **275,000 AIA 友 Point** (約值港元/澳門幣 1,100 或人民幣 1,000)；或 • **友邦峻宇養生庭養生方案** 1 次 (約值 1,600 港元)	Recapture VIP 保費折扣高達 **6%**
推廣期	即日起至 2025 年 6 月 30 日	即日起至 2025 年 6 月 30 日	即日起至 2025 年 12 月 31 日
活動要求	• 客戶與財務策劃顧問見面，並 • 於推廣期內透過 iChange 成功更新或確認現仍有效的電郵地址或電話號碼	• 於推廣期內，客戶按需要成功投保 **AIA 個人保險計劃** [7c]，包括定期繳付保費計劃及一次性繳付保費計劃 (「新保單」)；及 • 新保單之年度化保費**合共**達 **35,000 美元** [7c]	• 於推廣期內，客戶按需要成功投保指定**一次性繳付保費計劃**；及 • 保費金額達 **1 萬美元**起

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詳情	【見面「友」禮】活動 通告 A250404	附錄之條款及細則	Recapture 推廣活動 通告 A250103
宣傳單張	按此參閱客戶宣傳單張	按此參閱客戶宣傳單張	
目標客戶名單一覽表	善用以下**高端客戶名單**及現行優惠，拓展高端客層： • [Recapture] 2025 年高端客戶名單，或 • Recapture 推廣活動 - 尊貴(VIP)特選客戶 - 高端客戶名單 平台： • iEngage > CRM > 進階搜尋 > AIA 保單資料 > 推廣活動  • iPOS > 推廣活動及銷售機遇 > Recapture • AIA Smart > 🎥 > 推廣活動類別 > Recapture		

推廣期有限，請把握推廣良機！

如有任何疑問，請電郵至客戶及市場策劃 (Customer and Marketing) AIAHK.CustomerExperience-ECM@aia.com

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Recapture VIP Selected High-value Customers
Exclusive Trio Delights



Eligible Customers	2025 Recapture VIP Selected High-value Customers, please refer to the customer lists ("Customer"): • ALMS >> [Recapture] 2025 Selected High-value Customers, or • CRM / iPOS / AIA Smart>> Recapture Promotion – VIP Selected Customer – High-value Customer List The selected high-value customers* include: • Club Alta members in 2024^ • Customers who purchased policy(ies) with total annualized premium of US$50,000 or above^ and the policy(ies) remains in-force (*whose owned policies are served by single financial planner) (^Data as of 31 Dec 2024)		
Promotional Offer	**Offer 1** **Meet-and-Greet Delights**	**Offer 2** **Enrolment Prize**	**Offer 3** **Premium Discount**
	Each Customer can enjoy: • 27,500 AIA Points (worth approximately HKD/MOP110 or RMB 100)	Each Customer can choose to enjoy one of the below (" Prize")[7f]: • 275,000 AIA Points (worth approximately HKD/MOP 1,100 or RMB 1,000 on AIA+), or • One visit of Wellness Privilege at AIA Alta Wellness Haven (worth HKD 1,600)	Recapture VIP premium discount up to 6%
Promotional Period	From now until 30 Jun 2025	From now until 30 Jun 2025	From now until 31 Dec 2025
Criteria	• Customers who meet with their financial planners, and • successfully update or reconfirm their existing valid email addresses or phone numbers via iChange during the Promotional Period.	• Customers who successfully apply **individual AIA life insurance plans**[7c] on need-basis, including regular-pay and single-premium plans, during the Promotional Period ("New Policy"), and • the **total** annualised premiums[7c] of the New Policies are at a minimum of **US$35,000**.	• Customers who successfully apply for any specified **single-premium plan** on a need basis during the Promotional Period, and • one-time premium at **USD10,000** or up
Details	Meet-and-greet Delights Memo A250404	Terms and Conditions on Appendix	Recapture Promotion Memo A250103
Leaflet	Click here for the promotional leaflet	Click here for the promotional leaflet	

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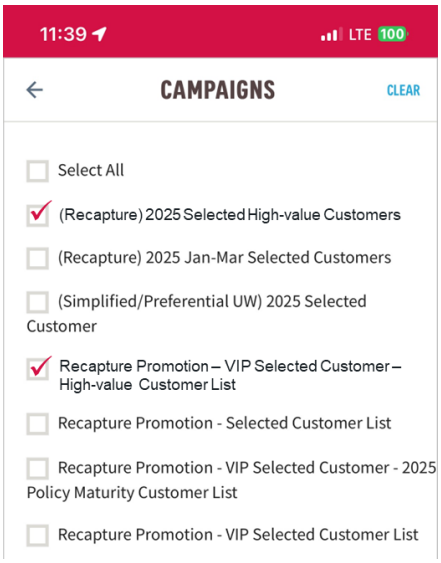
Customer List At-a-glance	Make good use of customer lists below and current offers to accelerate high-value market: • [Recapture] 2025 Selected High-value Customers, or • Recapture Promotion – VIP Selected Customer – High-value Customer List Platforms: • iEngage > CRM > Advanced Search > AIA Policy Information > Campaigns  • iPOS > Leads and Campaigns > Recapture • AIA Smart > 🎥 > Campaign Type > Recapture

Limited-time offers! Please seize the sales opportunity!
Should you have any queries, please 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：2025 第 2 季「高端客戶專屬 3 重賞」推廣活動 – 條款及細則

1. 此推廣之宣傳單張只載有一般資料，並不構成任何銷售建議及/或有關產品之推介。於投保保險產品之前，客戶須完成財務需要分析，並根據實際保障需要和負擔能力投保。所有此推廣之宣傳單張中的產品資料只供參考，並不包含保單的完整條款。有關產品特點、條款及細則、不保事項及主要產品風險之詳情，請參閱相關產品之產品簡介及保單契約。如欲在投保前參閱保險合約之樣本，您可向AIA 索取。人壽保險保單屬長期的保險合約。如於早年退保，您所收取的金額可能大幅少於已繳的保費。
2. 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。
3. 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)。
4. 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。
5. 此推廣之宣傳單張只在香港及澳門(「地區」)發放。
6. **推廣獎賞 - 第1賞：保費折扣**

   請按此參閱【見面「友」禮】活動之通告A250404。
7. **推廣獎賞 - 第2賞：投保獎賞**

   a) 推廣期為2025年4月1日至2025年6月30日，包括首尾兩天 (「推廣期」)，而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) 。

   b) 特選高端客戶，於推廣期內成功申請及遞交並成功於2025年6月30日或之前繕發之指定推廣產品新保單 (「新保單」)，可享投保獎賞。

   c) 指定推廣產品指任何AIA個人保險計劃 (投資連繫壽險計劃、萬用壽險及AIA延期年金計劃2除外) 及年度化保費金額合共達35,000美元 ，其條款及細則如下：
      - 新保單須以基本計劃形式投保。如為附加契約，該附加契約必須附加於一份在推廣期內投保之基本計劃才會計算在內。
      - 年度化保費以新保單基本計劃及附加契約之保費金額計算，包括新保單之標準保費及因核保而需附加之額外保費(如有)在內，並以保費折扣後計算(非電子保費現金券之保費折扣) 。
      - 基本計劃及/或附加契約之保費徵費及/或預繳保費不會被計算在內。
      - 如基本計劃為一次性繳付保費計劃，我們將以第一個保單年度所繳保費之10%作為年繳保費。
      - 若保單以美元以外的貨幣繕發，兌換率為 1 美元 = 1澳元 / 1加元 / 7.5港元 / 7.5澳門幣 / 6人民幣 / 0.6英鎊 / 0.7歐元 / 1.2新加坡元作計算。兌換率只作為計算客戶是否符合是次活動之參加資格。澳門幣只適用於澳門繕發之保單。

   d) 每位合資格客戶只可獲贈獎賞一次，並可揀選而獲贈以下其中一項禮品 (「禮品」)：
      - 275,000 AIA友Point（客戶可於AIA+兌換總值約港元/澳門幣1,100或人民幣1,000之商戶購物禮券；AIA有權隨時更改AIA+內的禮券商戶選項而無須另行通知），或
      - 友邦峻宇養生庭養生方案1次，約值1,600港元。

   e) 當合資格新保單於推廣期內成功繕發後，禮品揀選連結及禮品將於2025年8月前直接發放予合資格新保單之保單持有人之電郵或AIA+。如屆時未有收到客戶的禮品偏好選擇，將會獲安排發放友邦峻宇養生庭養生方案1次。

   f) 財務策劃顧問須提醒客戶須向AIA提供正確電郵地址及手機號碼，及**於AIA+成功連結個人保單**(按此查閱個人保單或賬戶的連結步驟)，以作禮品通知及派發安排；否則，禮品資格或將被取消。

   g) 於發放禮品時，該保單必須仍然生效並已繳清到期保費，否則客戶之禮品資格將被取消。屆時

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如禮品已經發放，恕不作退換。

h) AIA 並非條款及細則(7d)提及之商戶 / 服務的製造商 / 供應商，並不就商戶 / 服務承擔任何義務和責任。由商戶 / 服務引起的任何爭議均由參加者和製造商 / 供應商直接解決。商戶 / 服務之使用受限於條款和細則，有關商戶 / 服務使用詳情，請參閱屆時之條款及細則。

i) 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。

8. **推廣獎賞 - 第3賞：Recapture VIP 保費折扣**

請按此參閱Recapture推廣活動之通告 A250103。

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. 香港及澳門財務策劃顧問只能於所屬營業牌照境內進行受規管活動。所有銷售活動及投保申請必須在香港及澳門境內進行。
4. 財務策劃顧問必須遵守"為抵港抵澳內地人士銷售保險業務的營運指引"及與抵港抵澳內地人士相關的工作指引。
5. 於接觸保單持有人前，請您必須檢查保單持有人是否已選擇拒收訊息。如是，請勿在獲取客戶明確同意前進行直接促銷(包括促銷推廣活動的優惠) 。
6. 財務策劃顧問必須根據客戶實際需要而建議合適產品。如該產品及/或地區屬於須要完成財務需要分析，財務策劃顧問必須於進行產品推介或銷售前與客戶完成相關之財務需要分析。
7. 財務策劃顧問必須清楚理解產品特色，並在客戶查詢時提供正確之產品資訊，及與產品相關連的風險及主要不受保事項等。

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Appendix: Terms and Conditions of 2025 Q2 Recapture "High-value Customer Triple Delights" Promotion

1. The promotional leaflet contains general information only. It does not constitute as an offer and/or insurance product recommendation. Customer must complete the Financial Needs Analysis before applying for any insurance product, and customers should apply based on their protection needs and affordability. The product information in the promotional leaflet is for reference only, which does not contain the full terms of the product. For details of the product features, terms and conditions, exclusions and key product risks, you may refer to the relevant product brochure and policy contract of relevant products. In case you want to read policy contract sample before making an application, you can obtain a copy from AIA. Life insurance policies are long-term contracts of insurance. Should you surrender the policy early, you may receive an amount considerably less than the total amount of premiums paid.
2. 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.
3. This promotion is not applicable to plan change cases (basic plans or riders, if applicable) from other insurance plans to the insurance plans in this promotion.
4. AIA reserves the right to change any terms and conditions of this promotion without advance notices. All Promotional 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.
5. The promotional leaflet is for distribution in Hong Kong and Macau ("Territories") only.
6. **Promotional Offer 1: Meet-and-Greet Delights**

   Please click here to read Memo A250404 Meet-and-Greet Delights.
7. **Promotional Offer 2: Enrolment Prize**

   a. The promotional period is from 1 April 2025 to 30 June 2025, both dates inclusive ("Promotional Period"), and the new policy must be applied and submitted within the Promotional Period (based on application date and submission date).

   b. Selected high-value customers, who apply and submit new policy(ies) ("New Policies") of Specified Campaign Products during the Promotional Period and must be issued on or before 30 June 2025, will enjoy the Prize.

   c. Specified Campaign Products are any individual AIA life insurance plans (excluding Investment-linked Assurance Schemes, Universal Life and AIA Deferred Annuity Plan 2) with total annualised premium at USD 35,000 or above, with terms and conditions as below:

      - The new policies must be purchased as basic plans. For add-on plan(s), the plans must be attached to a basic plan that is applied within the Promotional Period.
      - The annualised premium requirement is calculated by the premium of basic plan(s) and add-on plan(s) of the new policies, including the standard premium and extra premium due to underwriting (if any) after upfront premium discount (non-eCoupon related discount).
      - Levy and prepaid premium of the basic and/or add-on plan(s) will not be counted.
      - If the basic plan is a one-time premium payment plan, the annualized premium will be defined as 10% of the premium paid for the first policy year.
      - If the policy is issued in a currency other than USD, the annualized premium will be calculated at exchange rate 1 USD = 1 AUD / 1 CAD / 7.5 HKD / 7.5 MOP / 6 RMB / 0.6 GBP / 0.7 EUR / 1.2 SGD. The exchange rate is only applicable for the calculation of customers' entitlement under this campaign. MOP is available only to policies that are issued in Macau.

   d. Each qualified customer can receive the Prize once and can choose to enjoy one of the below:

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- 275,000 AIA Points (Customers can redeem a variety of merchant gift vouchers valued at approximately HKD/MOP 1,100 or RMB 1,000 on AIA+. AIA reserves the right to change voucher merchant options without advance notices.)
- One visit of Wellness Privilege at AIA Alta Wellness Haven. Valued at HKD 1,600.

e. Upon the issuance of the qualified New Policies during the Promotional Period, the Prize preference selection link and Prize will be sent to the qualified policyholder's email or AIA+ by August 2025. If the customer's prize preference selection is not received, one visit of Wellness Privilege at AIA Alta Wellness Haven will be provided.

f. Financial planners should remind customers to provide the correct email address and mobile number to AIA, as well as **linking individual policies in AIA+** (click here about the steps to link individual policies or accounts) for Prize announcement and Prize distribution purpose. Otherwise, the eligibility to the Prize may be cancelled.

g. The qualified New Policies must still be in force and without outstanding premium at the time of issuance of the Prize, otherwise the customer's eligibility for the Prize will be forfeited. The Prize cannot be changed nor replaced upon issuance.

h. AIA is not the manufacturer/supplier of the merchants/service specified in Terms and Conditions (7d), and shall have no obligation and liability in any issues that arise from the merchants/service. Any disputes arising from the merchants/service shall be resolved between the participants and the manufacturer / supplier directly. The use of merchants/service is subject to terms and conditions, which will be provided upon issue.

i. AIA reserves the right to change any terms and conditions of this promotion without advance notices. All Promotional 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.

8. Promotional Offer 3: Recapture VIP Premium Discount

Please click here to read Memo A250103 Recapture Promotion.

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Memo

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 offers as the incentive for attracting customers to apply for an insurance plan and should not be used to distract customers from making an informed decision on whether or not to purchase the product. Financial planners must conduct financial needs analysis to assess the customers' needs and affordability before making product recommendation. Customers should decide the premium based on their needs and affordability.
3. This campaign can only be promoted within Hong Kong and Macau territory according to the agent's relevant license. All solicitation activities and insurance application must be conducted in Hong Kong and Macau territory.
4. Please follow the "Operating Guidelines For Agents On Dealing Insurance Business With Applicants / Policyowner from MCV Business" and MCV related guidelines.
5. Before contacting the policyholder, please check whether the policyholder is on the opt-out list or not. If yes, please do not conduct direct marketing before obtaining explicit consent from customers (including the promotional activities).
6. Financial Planners must recommend product to customers based on the customer's actual need. If the product concerned and/or Territory requires the completion of Financial Needs Analysis, Financial Planners must complete such analysis with customers before product recommendation / solicitation.
7. Financial Planners must familiarize with the product features, and explain clearly the key product features, risks and exclusions to customers upon receipt of customers' enquiries.

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