AIA Hong Kong

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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:**	13
Date:	1 April 2025		

Subject: **A250407** **2025 第二季《友禮齊享》電子保費現金券推薦活動**
2025 Q2 "Share the Joy" ePremium Coupon Referral Program

現有客戶轉讓電子保費現金券及成功推薦 1 位新客購買新單
可享 15,000 AIA 友 Point!



2025 第二季《友禮齊享》電子保費現金券推薦活動詳情如下:

推廣期	**2025年4月1日至2025年6月30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8月31日或之前繕發。
合資格客戶	推薦人 • 包括AIA現有客戶並於2024年12月31日持有任何一份有效 AIA 友邦保險 (國際) 有限公司 (於百慕達註冊成立之有限公司) (AIA)「個人人壽」/「個人意外」保單 • 不包括只擁有AIA企業保險，如強積金或團體保險等的客戶 • 財務策劃顧問不可以推薦人身份參與此推廣 受薦人 • 必須為 AIA「個人人壽」/「個人意外」保單的新客戶，即於 2025 年 4 月 1 日前及於投保新保單時沒持有任何有效 AIA「個人人壽」/「個人意外」保單的客人
合資格新保單	• 新客戶(#)成功使用電子保費現金券投保之新保單(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) **備註:** (#) **新客戶為投保新保單並於該新保單繕發前沒持有任何有效AIA「個人人壽」/「個人意外」保單的客人，及只計算此新客戶於推廣期內成功投保之第一張新保單。如新客戶於同一時間成功投保多於一張新保單，則以新保單繕發日期為準。** **(*)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不適用於電子保費現金券，不會被計算為合資格新保單**

"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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合資格推薦	推廣期內，現有客戶 (推薦人) 只需符合以下 **2 項條件**，即為合資格推薦及可獲得獎賞。 1. AIA現有客戶[1] (推薦人) 須透過AIA+ 手機應用程式**把自己的電子保費現金券成功轉讓[2]予新客戶** (受薦人)，而該新客戶成功**以接收之電子保費現金券[3]購買**AIA「個人人壽」/「個人意外」保單(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) (「 合資格新保單」) ; 及 2. 於推廣期內**推薦1位新客戶按保障需要成功**投保「合資格新保單」，並於2025年8月31日或之前繕發 **備註：** **1. AIA 現有客戶為於 2024 年 12 月 31 日持有任何一份有效 AIA「個人人壽」/「個人意外」保單而保單於獎賞發放時仍然生效的客人(只擁有企業保險如強積金或團體保險等並不計算為現有客戶)。財務策劃顧問自己不可以推薦人身份參與此推廣。** 2. AIA現有客戶可透過AIA+ 手機應用程式轉讓自己的電子保費現金券予新客戶。轉讓電子保費現金券及使用方法受有關條款及細則約束, 詳情請參閱通告A250113。 **3. 必須於新客戶遞交第一張新保單申請前成功完成電子保費現金券轉讓。於遞交後才做轉讓的，將不會被計算為合資格推薦。**
推薦獎賞	現有客戶 (推薦人) 推薦獎賞為15,000 AIA友Point。 • 每位現有客戶 (推薦人) 最多可獲獎賞一次獎賞將於2025年9月30日或之前，直接發放予現有客戶之AIA+ 手機應用程式帳戶(推薦人) • 於獎賞發放時，現有客戶必須持有最少一張有效 AIA「個人人壽」/「個人意外」保單及擁有有效之 AIA+ 手機應用程式帳戶
獲推薦人獎賞之名單	• 財務策劃顧問可於2025年9月30日起登入iEngage CRM瀏覽合資格獲推薦人獎賞之名單。 iEngage > 客戶CRM > 進階搜尋 > AIA保單資料> 推廣活動 > 2025第二季《友禮齊享》電子保費現金券推薦活動 - 推薦人獎賞名單
特別注意事項	• 所有銷售活動及投保申請必須在香港或澳門境內進行。 • AIA或AIA夥伴銷售渠道之財務顧問、業務代表、保險顧問或理財顧問(「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。 • 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。 • 營業同事進行銷售時必須根據投保客戶的需要及保費負擔能力作評估，從而介紹適合的保險產品，不得因任何獎賞而對客戶作特定銷售建議。 • 財務策劃顧問不應直接或間接地向客戶送贈禮品以誘使客戶購買投資連繫壽險 / 萬用壽險 (投資連繫壽險 / 萬用壽險亦不符合是次活動的合資格新保單定義) • 財務策劃顧問**必須向推薦人及受薦人說明推廣之條款及細則及**應告知雙方推薦人參與此推薦活動可獲推薦獎賞 • 財務策劃顧問必須特別提醒推薦人在進行推薦活動時，推薦人及受薦人必須同樣身處香港或澳門

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- 財務策劃顧問**必須向推薦人以及受薦人說明以下特別注意事項** (Do's and Don'ts)

財務策劃顧問應在為受薦人安排保單前告知受薦人：(i) 財務策劃顧問會負責安排保單，而就此目的而言，受薦人只應直接與財務策劃顧問作往來（即受薦人不應為了安排保單而與推薦人往來）； (ii) 推薦人並非財務策劃顧問及並不代表AIA，亦不應參與安排保單的過程； (iii) AIA及財務策劃顧問就推薦人對於有關保單所給予受薦人的任何意見不承擔任何責任；及 (iv) 保單的保費應直接支付予AIA（而非推薦人）。

Do's	Don'ts
推薦人 1. **只可**根據自身與AIA建立的良好關係、客戶體驗以及品牌形象推薦受薦人參與此推廣活動 2. 只可於香港或澳門境內跟同樣身處香港或澳門的受薦人進行是次活動 3. 應告知受薦人推薦人參與此推薦活動可獲推薦獎賞 4. 如受薦人有任何查詢或想了解保險產品或服務，推薦人應告知受薦人可向AIA或AIA財務策劃顧問查詢或瀏覽AIA網站 5. 在進行推薦活動前，應先閱讀條款及細則 受薦人 1. 如受薦人想了解有關保險產品方面的資訊，應向AIA財務策劃顧問或AIA保險顧問/理財顧問了解自己的保障需要及負擔能力以及產品特點 2. 就安排保單而言，受薦人只應直接與財務策劃顧問作往來 3. 應知悉並同意推薦人參與此活動可獲得推薦獎賞	推薦人 1. 不可向任何表示拒絕收到AIA宣傳物品的人士進行推薦活動 2. 不可鼓勵、遊說、說服、推介受薦人購買保險產品(包括選擇指定產品)。 3. 不可提及或解釋任何保險產品特點 4. 不可介入、參與受薦人投保過程 5. 不可聲稱自己為AIA的保險中介人或代表 無牌銷售保險是香港法律下的一項刑事罪行，可被判處罰款和最高監禁兩年，因此請特別注意以上第2點至第5點 受薦人 1. 就安排保單而言，受薦人不應與推薦人往來 2. 不應因為推薦人參與此活動可獲推薦獎賞而忽略自己的保障需要及負擔能力而投保

如有任何不當使用電子保費現金券 /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。

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，香港之營業主管請於iEngage或PES上之Chatbot進行查詢，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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Existing customers who successfully refer a new customer to purchase a new policy by transferring the ePremium coupons can receive 15,000 AIA Points!



2025 Q2 "Share the Joy" ePremium Coupon Referral Program Details:

Promotion Period	**From 1 April 2025 to 30 June 2025** (based on the new policy application and its submission date), the new policy must be issued on or before 31 August 2025.
Eligible Customer	Referrer • Include AIA existing customer who hold any valid AIA International Limited (Incorporated in Bermuda with limited liability) (AIA) "Individual Life Insurance" / "Personal Accident (PA)" policy on 31 December, 2024 • Do not include customers who only have corporate insurance such as MPF or group insurance • AIA financial planners cannot participate in this promotion as the referrers Referee • Must be new customers who purchase AIA "Individual Life Insurance" / "Personal Accident (PA)" policy; that means who do not hold any valid AIA "Individual Life Insurance" / "Personal Accident (PA)" policy before 1 April 2025 and before they submitted for a new policy
Eligible New Policy	• New policy (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) successfully purchased by a new customer(#) using the ePremium Coupon(s)*. **Remarks:** (#) **New customers are those who do not hold any valid AIA "Individual Life Insurance" / "Personal Accident (PA)" policy, before they submitted and purchased for a new policy and have such new policy being issued, and only the first new policy that has been successfully submitted and purchased by that new customer during the Promotion Period will be counted. If new customer submitted and purchased more than 1 new policy at the same time, it will be subject to the issue date of new policy.** **(*) 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 are not applicable to use ePremium Coupon, and will not be counted as eligible policy.**

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Qualified Referral	During the Promotion Period, existing customers (referrer) only need to meet the following **2 conditions** to be eligible as Qualified Referral and receive rewards. 1. AIA existing customer[1] (referrer) successfully **transfer his/her ePremium coupon(s)[2] to a new customer** (referee) through AIA+ mobile app, and the new customer successfully purchases AIA "Individual Life Insurance" / "Personal Accident (PA) policy (not include for 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 the received ePremium Coupon[3] ("Eligible New Policy")**, AND 2. **Refer 1 new customer** to purchase Eligible New Policy based on their protection needs during the Promotion Period and the new policy must be issued on or before 31 August 2025. **Remarks：** **1.** **AIA existing customers are those who hold any valid AIA "Individual Life Insurance" / "Personal Accident (PA)" policy on 31 December 2024 and the policy is still in effect when the reward is issued (Those who have corporate insurance such as MPF or group insurance are not counted as existing customers). AIA financial planners themselves cannot participate in this promotion as the referrers.** 2. AIA existing customers can transfer their ePremium Coupons to new customers through AIA+ mobile app. The transfer method and usage of ePremium Coupons are subject to terms and conditions, please refer to memo A250113 for details. **3.** **The ePremium Coupon transfer must be successfully completed before the new customer submits the application for the first new policy. If the ePremium Coupon(s) is/are transferred after submission of new policy application, it will not be counted as a Qualified Referral.**
Referral Rewards	The Referral Reward for existing customers (referrer) is 15,000 AIA Points. • Each existing customer (referrer) can receive a maximum of one reward. • The Reward will be sent directly to the eligible Existing Customers' accounts in AIA+ mobile app on or before 30 September, 2025. • When the Reward is issued, the Existing Customer must hold at least one valid AIA "Individual Life Insurance" / "Personal Accident (PA)" policy, and own an valid account in AIA+ mobile app.
Referral Rewards Winner List	Financial Planners could login to iEngage CRM to view the winner list of Referrer Rewards from 30 September 2025 onwards: iEngage > CRM > Advanced Search > AIA Policy Information > 2025 Q2 "Share the Joy" ePremium Coupon Referral Program - Customer List of Referrer Reward
Do's and Don'ts	• All solicitation activities and insurance application must be conducted in Hong Kong or Macau territory. • Financial planner, technical representatives, brokers or independent financial advisors (IFAs) from AIA or AIA's partnership distribution channel ("Financial Planner") must follow the "Operating Guidelines For Agents On Dealing Insurance Business With Applicants / Policyowner From PRC" and MCV related guidelines • Before contacting the policyholder, please check whether the policyholder is on the opt-out list or not. • Producers should make product recommendations based on the needs and affordability of the new customer, and should not make any incentive-driven recommendations to customers.

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Do's	**Don'ts**
Referrer 1. Should **only** based on positive self-experience with AIA including the relationship, customer experience and brand appreciation to recommend referee to participate the promotion 2. Should only conduct the referral activity in Hong Kong / Macau to referee who are also located in Hong Kong / Macau 3. Should inform referee(s) that a reward to referrer could be granted by participating in this promotion 4. Should inform referee(s) to contact AIA or AIA's financial planners or visit AIA's website if he/she has any enquiry or want to know more on insurance products and services 5. Should read the terms and conditions of the referral campaign before conducting any referral activities	Referrer 1. Must not conduct referral activities to anyone who refuse to receive the promotional materials from AIA 2. Must not encourage, persuade, convince or recommend any specific insurance products to the Referee 3. Must not talk about or explain product feature 4. Must not involve or participate in the policy application process of Referee 5. Must not hold yourself out as an insurance intermediary or representatives of AIA Unlicensed selling of insurance is a crime under Hong Kong law, punishable by both fine and the prospect of up to two years of imprisonment. Please be aware of point 2 to point 5 mentioned above.
Referee 1. If referee would like to know more about insurance products, he/she should consult with AIA Financial Planners to understand their protection needs, affordability and product features 2. Referee should only contact with Financial Planner directly regarding the policy application 3. Should be informed and agree that referrer could receive reward by participating in this promotion	Referee 1. Referee should not contact with Referrer directly regarding the policy application 2. Should not make any insurance application because of the reward that can be granted to referrer by participating in this promotion without considering their own protection needs and affordability

- Financial Planner shall not directly or indirectly offer any gifts to induce clients to purchase "Investment-linked life insurance policies" (Investment-linked life insurance policies also do not meet the definition of Eligible New Policy for this event).
- Financial planners must explain the terms and conditions of the promotion to the Referrer and Referee, and should inform both of the party that the referrer could receive a reward by participating in this promotion.
- Financial planners must specifically remind referrers that when conducting the referral activities, the referrer and referee must be both in Hong Kong or Macau.
- Financial Planner must explain the below Do's and Don't to the Referrer and Referee.

Financial Planner should notify Referee before policy application arrangement : (i) Financial Planner is responsible for the policy application, thus, the Referee should only contact with Financial Planner directly regarding the policy application (Referee should not contact with Referrer regarding the policy application) ; (ii) Referrer is not Financial Planner and does not represent AIA and should not participate in the application process; (iii) AIA and Financial Planner is not responsible for the Referrer's recommendation of the relevant policy of the referee; and (iv) the premium of the policy would pay to AIA (not the Referrer).

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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.

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

For enquiries, Hong Kong agency leaders please enquire by using Chatbot in iEngage / PES and Macau agency leaders may visit our Operations Service Center; 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: 發出予現有客戶之電郵範本
Appendix 1: Sample eDM to Existing Customers
於 2025 年 4 月發放給香港 (Opt-in) 及澳門 (Opt-in) 客戶
To be blasted to HK (Opt-in) and Macau (Opt-in) customers in April 2025



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附錄 2: 2025 第二季《友禮齊享》電子保費現金券推薦活動之條款及細則

1. 《友禮齊**享**》電子保費現金券推薦活動(「推廣」)由友邦保險(國際)有限公司(於百慕達註冊成立之有限公司) 之香港及/或澳門分行(「AIA」) 主辦。參加者只要參加本推廣，即表示同意遵守所有條款及細則。
2. 此推廣只適用於透過 AIA 或 AIA 夥伴銷售渠道之財務顧問、業務代表、保險顧問或理財顧問(「財務策劃顧問」)遞交投保申請。
3. 此推廣只適用於香港或澳門繕發之保單。
4. 推廣期由 2025 年 4 月 1 日至 2025 年 6 月 30 日止（以新保單之保單申請及遞交日期為準），包括首尾兩天，新保單必須於 2025 年 8 月 31 日或之前繕發。(「推廣期」)
5. 合資格新保單(「合資格新保單」)為 AIA 新客戶(為投保新保單並於該新保單繕發時沒持有任何有效 AIA「個人人壽」/「個人意外」保單的客人) (「新客戶」) 成功於推廣期內使用承讓之電子保費現金券投保之第一張新保單 (不適用於投資連繫壽險 / 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) 。如新客戶於同一時間成功投保多於一張新保單，則以新保單繕發日期為準；
6. 推廣期內，AIA 現有客戶為於 2024 年 12 月 31 日持有任何一份有效 AIA「個人人壽」/「個人意外」保單而保單於獎賞發放時仍然生效的客人(AIA 財務策劃顧問及只擁有企業保險如強積金或團體保險等並不計算) (「現有客戶」)須透過 AIA+ 手機應用程式把自己的電子保費現金券成功轉讓予新客戶 (「受薦人」)，而該新客戶成功以接收之電子保費現金券購買合資格新保單，系統即會自動識認為合資格推薦(「合資格推薦」)。現有客戶必須於新客戶遞交第一張新保單前成功完成電子保費現金券轉讓。於遞交後才做轉讓的，將不會被計算為合資格推薦。
7. 推薦獎賞：
   i. 現有客戶只要於推廣期內符合合資格推薦，即可獲 15,000 AIA 友 Point（約值 60 港元）（「獎賞」）。
   ii. 財務策劃顧問不可以推薦人身份參與《友禮齊**享**》電子保費現金券推薦活動。
   iii. 每位現有客戶最多可獲獎賞一次。
   iv. 獎賞將於 2025 年 9 月 30 日或之前，直接發放予現有客戶之 AIA+ 手機應用程式帳戶。
   v. 於獎賞發放時，現有客戶必須持有最少一張有效 AIA「個人人壽」/「個人意外」保單及擁有有效之 AIA+ 手機應用程式帳戶。
   vi. 所有獎賞不能轉讓、退換、或兌換現金、信用額或任何禮品。
   vii. AIA 友 Point 之使用受限於條款和細則，有關詳情，請參閱 AIA+ 手機應用程式內之有關條款及細 則。AIA 有權隨時更改 AIA+ 手機應用程式內的禮券商戶選項而無須另行通知。
   viii. AIA 保留隨時修改競賽規則或獎品之權利，恕不另行通知。
   ix. 如有任何異議，AIA 保留就爭議及與此推廣活動有關任何問題之最終決定權。
8. **現有客戶只可根據自身與 AIA 建立的良好關係、客戶體驗以及品牌形象推薦新客戶參與此推廣活動，同時應告知新客戶參與此活動推薦人可獲推薦獎賞，及只可於香港或澳門境內跟同樣身處香港或澳門的新客戶進行是次活動，其中不可鼓勵、遊說、說服、推介新客戶購買保險產品以及參與或介入新客戶投保過程，及須於新客戶遞交新保單申請前成功轉讓電子保費現金券予新客戶。**
9. **新客戶應向 AIA 或 AIA 夥伴銷售渠道之財務策劃顧問了解自己的保障需要,負擔能力以及產品資訊，並於遞交新保單前成功由現有客戶接收電子保費現金券，及應知悉並同意現有客戶(推薦人)參與此活動可獲得推薦獎賞。新客戶應知悉 (i) 財務策劃顧問會負責安排保單，而就此目的而言，新客戶只應直接與財務策劃顧問作往來（即新客戶不應為了安排保單而與現有客戶往來）； (ii) 現有客戶並非財務策劃顧問及並不代表 AIA，亦不應參與安排保單的過程；(iii) AIA 及財務策劃顧問就現有客戶對於有關保單所給予新客戶的任何意見不承擔任何責任； (iv) 保單的保費應直接支付予 AIA（而非推薦人）；及 (v) 不應因為現有客戶參與此活動可獲推薦獎賞而忽略自己的保障需要及負擔能力而投保。**
10. **在進行推薦活動時，現有客戶及新客戶必須同樣身處香港或澳門。**

11. **推薦人及受薦人須閱讀並同意遵守下列推薦活動特別注意事項。**

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Do's 推薦人	Don'ts 推薦人
1. **只可**根據自身與AIA建立的良好關係、客戶體驗以及品牌形象推薦受薦人參與此推廣活動 2. 只可於香港或澳門境內跟同樣身處香港或澳門的受薦人進行是次活動 3. 應告知受薦人如推薦人參與此推薦活動可獲推薦獎賞 4. 如受薦人有任何查詢或想了解保險產品或服務，推薦人應告知受薦人可向AIA或AIA財務策劃顧問查詢或瀏覽AIA網站 5. 在進行推薦活動前，應先閱讀條款及細則	1. 不可向任何表示拒絕收到AIA宣傳物品的人士進行推薦活動 2. 不可鼓勵、遊說、說服、推介受薦人購買保險產品(包括選擇指定產品)。 3. 不可提及或解釋任何保險產品特點 4. 不可介入、參與受薦人投保過程 5. 不可聲稱自己為AIA的保險中介人或代表 無牌銷售保險是香港法律下的一項刑事罪行，可被判處罰款和最高監禁兩年，因此請特別注意以上第2點至第5點
受薦人 1. 如受薦人想了解有關保險產品方面的資訊，應向AIA財務策劃顧問或AIA保險顧問/理財顧問了解自己的保障需要及負擔能力以及產品特點 2. 就安排保單而言，受薦人只應直接與財務策劃顧問作往來 3. 應知悉並同意推薦人參與此活動可獲得推薦獎賞	受薦人 1. 就安排保單而言，受薦人不應與推薦人往來 2. 不應因為推薦人參與此活動可獲推薦獎賞而忽略自己的保障需要及負擔能力而投保

12. 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。而保費回贈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.ig.org.hk。
13. 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。如欲在投保前參閱保險合約之樣本，客戶可向 AIA 索取。人壽保險保單屬長期的保險合約。如於早年退保，客戶所收取的金額可能大幅少於已繳的保費。
14. 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。此推廣活動只適用於香港及澳門。
15. 本條款及細則受活動地點（香港或澳門）的法律約束和解釋。該地區的法院有非專有司法管轄權，以審理及裁決因本條款及細則而起或與之有關的任何爭議。

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Appendix 2: Terms & Conditions of 2025 Q2 "Share the Joy" ePremium Coupon Referral Program

1. "Share the Joy" ePremium Coupon Referral Program ("Promotion") is organized by the Hong Kong Branch and/or Macau Branch of AIA International Limited (Incorporated in Bermuda with limited liability) ("AIA"). Participants of this Campaign shall agree to abide by all terms & conditions.
2. This promotion is only applicable to the policies submitted via a financial planner, technical representatives, brokers or independent financial advisors (IFAs) from AIA or AIA's partnership distribution channel.("Financial Planners")
3. This Promotion is only applicable to the policies issued in Hong Kong or Macau.
4. The promotion period is between 1 April 2025 and 30 June 2025 (based on the new policy application and its submission date), both dates inclusive ("Promotion Period"). The new policy must be issued on or before 31 August 2025.
5. Eligible New Policy ("Eligible New Policy") is the first new policy (not applicable for 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) successfully purchased by a new customer (those who does not hold any valid AIA "Individual Life Insurance" / "Personal Accident (PA)" policy, before he/she submitted and purchased for a new policy and have such new policy being issued) ("New Customer") using the transferred ePremium Coupon(s) during the Promotion Period. If new customer submitted and purchased more than 1 new policy at the same time, it will be subject to the issue date of new policy.
6. During the promotion period, AIA existing customers, those who hold any valid AIA "Individual Life Insurance" / "Personal Accident (PA)" policy on 31 December 2024 and the policy is still in effect when the reward is issued, (AIA Financial Planners and Customers who have only Corporate Insurance such as MPF or Group Insurance are not included) ("Existing Customer"), must successfully transfer their ePremium Coupon(s) to a new customer ("Referee") through the AIA+ mobile app, and the new customer successfully purchases a Eligible New Policy with the received ePremium Coupon(s), to be counted as a Qualified Referral. <u>The ePremium Coupon transfer must be successfully completed before the new customer submits the first new policy. If the ePremium Coupon(s) is/are transferred after new policy submission, it will not be counted as a Qualified Referral.</u>
7. Referral Reward:
    i. Existing Customer who has successfully fulfiled the Qualified Referral criteria will receive 15,000 AIA Points (approximately worth HK$60) ("Reward").
    ii. Financial Planner cannot participate as the referrer in the "Share the Joy" ePremium Coupon Referral Program.
    iii. Each Existing Customer can receive a maximum of one Reward.
    iv. The Reward will be sent directly to the eligible Existing Customers' accounts in AIA+ mobile app on or before 30 September, 2025.
    v. When the Reward is issued, the Existing Customer must hold at least one valid AIA "Individual Life Insurance" / "Personal Accident (PA)" policy, and own an valid account in AIA+ mobile app.
    vi. This reward is non-transferable, non-refundable and non-exchangeable for cash, credit or any other items.
    vii. The use of the AIA Points is subject to terms and conditions. For details, please refer to the relevant terms and conditions on AIA+ mobile app. AIA reserves the right to change voucher merchant options without advance notices.
    viii. AIA reserves the right to amend any of the rules of this contest or offer alternative rewards subject to availability at any time without prior notice.
    ix. In the event of disputes, AIA reserves the right to make final judgment on the dispute and otherwise in respect of this offer.
8. **The Existing Customer should only base on positive self-experience with AIA including the relationship, customer experience and brand appreciation to recommend New Customer to participate the Promotion, at the same time, should inform New Customer that a reward to referrer can be granted by participating in this promotion, and should only conduct the activity in Hong Kong/ Macau to New Customer who are also located in Hong Kong/ Macau and must not encourage, persuade, convince or recommend any specific insurance products to the New**

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Customer nor participate or involve in the application process of New Customer and should successfully transfer the ePremium coupon(s) to the New Customer before the New Customer submits a new policy.

9. **The New Customer should consult with the Financial Planner from AIA or AIA's partnership distribution channel to understand their protection needs, affordability and product features and successfully received the ePremium coupon(s) from the Existing Customer before submits a new policy, and should be informed and agree on that Existing Customer (referrer) could receive reward by participating in this promotion. The New Customer should understand the following before policy application arrangement: (i) Financial Planner is responsible for the policy application, thus, the New Customer should only contact with Financial Planner directly regarding the policy application (New Customer should not contact with Existing Customer regarding the policy application; (ii) the Existing Customer is not a Financial Planner and does not represent AIA and AIA's partner and should not participate in the application process; (iii) AIA and AIA's partner and Financial Planner is not responsible for any comment made by Existing Customer regarding the policy of New Customer; (iv) the premium of the policy would be paid to AIA (not the Existing Customer); and (v) should not neglect their own protection needs and affordability due to a reward can be granted to Existing Customer by participating in this promotion.**
10. **When conducting referral activities, the Existing Customer and the New Customer must be both physically present in Hong Kong or Macau.**
11. **Referrer and Referee(s) must read and agree to abide by the following Do's and Don'ts of this campaign.**

Do's	**Don'ts**
Referrer 1. Should **only** based on positive self-experience with AIA including the relationship, customer experience and brand appreciation to recommend referee to participate the promotion 2. Should only conduct the referral activity in Hong Kong / Macau with referees who are also located in Hong Kong / Macau 3. Should inform referee(s) that a reward to referrer could be granted by participating in this promotion 4. Should inform referee(s) to contact AIA or AIA's Financial Planners or visit AIA's website if he/she has any enquiry or want to know more on insurance products and services 5. Should read the terms and conditions of the referral campaign before conducting any referral activities Referee 1. If referee would like to know more about insurance products, he/she should consult AIA Financial Planners to understand their protection needs, affordability and product features 2. Referee should only contact Financial Planner directly regarding the policy application	Referrer 1. Must not conduct referral activities to anyone who refuse to receive the promotional materials from AIA 2. Must not encourage, persuade, convince or recommend any specific insurance products to the Referee 3. Must not talk about or explain product feature 4. Must not involve or participate in the policy application process of Referee 5. Must not hold yourself out as an insurance intermediary or representative of AIA Unlicensed selling of insurance is a crime under Hong Kong law, punishable by both fine and up to two years of imprisonment. Please be aware of point 2 to point 5 mentioned above. Referee 1. Referee should not contact with Referrer directly regarding the policy application 2. Should not make any insurance application because of the reward that will be granted to referrer by participating in this promotion without considering their own protection needs and affordability

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3. Should be informed and agree that referrer could receive reward by participating in this promotion	

12. 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). Our premium refund 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.
13. 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, customer may refer to the relevant product brochure and policy contract of relevant products. In case customer wants to read policy contract sample before making an application, customer can obtain a copy from AIA. Life insurance policies are long-term contracts of insurance. Should customer surrender the policy early, customer may receive an amount considerably less than the total amount of premiums paid.
14. AIA reserves the right to change any terms and conditions of this Promotion without advance notices. All Promotion Offers are valid only when the promotion insurance products are available for application. In the event of any disputes, AIA's decision shall be final and conclusive. This promotion is only applicable in Hong Kong and Macau only.
15. The terms and conditions is governed by and interpreted according to the laws of the place where the Promotion is issued (being either Hong Kong or Macau). The courts of that place have non-exclusive jurisdiction to consider and determine any dispute arising out of or in connection with the terms and conditions.

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