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:**	8
Date:	1 Apr 2025		

BEYOND NUMBER ONE 客戶為先 卓越領先

深化
現有客戶

Subject: **A250408** **2025 第二季特選健康保障計劃限時優惠**
2025 Q2 selected Health Protection plans limited-time offer



特選客戶成功投保特選健康保障計劃有機會獲享 12,500 AIA 友 Point
（約值 50 港元/澳門幣）



2025 第二季特選健康保障計劃限時優惠:

推廣期	• 由 2025 年 4 月 1 日至 6 月 30 日包括首尾兩天（「推廣期」），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 8 月 31 日之前繕發。
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 2025 年 3 月 31 日)
優惠詳情	首 3,000 名特選客戶於推廣期內以保單持有人身份成功投保以下其中一款健康保障計劃，並且首年年度化保費達100美元或以上 (首年年度化保費以保費折扣後計算)（「合資格新保單」）乃合資格客戶，可獲得**12,500 AIA友 Point**，並可於AIA+ 手機應用程式兌換心水商戶購物禮券 (約值50港元/澳門幣): • 「愛伴航」系列 或 • 「簡護危疾保」或

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	• 「智護癌症保」或 • 「癌症全方位保障 3」系列 註: ・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 ・有關條款及細則, 請參閱附錄 1
活動推廣	推廣電郵將於 2025 年 4 月起發送至特選客戶 (附錄 2)。
特選客戶名單	特選客戶名單已上載至以下專頁: • iEngage > CRM > 進階搜尋 > 推廣活動 >《歲月「友」情》推廣活動 - 特選客戶名單 • iPoS > 推廣活動及客戶名單 > Loyalty > 推廣活動名稱：《歲月「友」情》推廣活動 - 特選客戶名單
獎賞派發	• 禮品將於 2025 年 10 月或之前直接發放予合資格新保單之保單持有人之 AIA+ 手機應用程式賬戶內。 • 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+ 手機應用程式成功連結個人保單 (按此查閱個人保單或賬戶的連結步驟)，以作獎賞通知及派發安排；否則，客戶獎賞資格或將被取消。
備註	• 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。

其他注意事項：

1. 於邀請參加者進行指定財務分析前，請先確認對方身處你所屬營業牌照的境內。
2. 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。
3. 財務策劃顧問不應以特別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。
4. 此優惠只能依據香港或澳門財務策劃顧問所屬營業牌照在香港或澳門境內推廣。所有銷售活動及投保申請必須在香港或澳門境內進行。
5. 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。
6. 於接觸客戶前，請您必須檢查客戶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)。

推廣期有限，請把握推廣良機！

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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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Selected customers successfully enroll selected Health Protection plans may enjoy 12,500 AIA Points (approximately worth HK$/MOP 50)



2025 Q2 selected Health Protection plans limited-time offer:

Campaign Period	• 1 April 2025 – 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). • The new policy must be issued before 31 August 2025.
Selected Customers	Existing customer with at least one AIA's in-force individual insurance policy (as at 31 March 2025)
Offer Details	The first 3,000 Selected Customers who successfully apply for either one of the new Health Protection plans as set out below, with an annualised premium of US$100 or above for the first year (The annualised premium is calculated after premium discount) ("Eligible New Policy") are regarded as Eligible Customers, will receive **12,500 AIA Points.** They can also redeem a variety of merchant gift vouchers valued at approximately HKD/MOP 50 on AIA+ mobile app: • On Your Side Plan Series • Simple Care Essence • Cancer Care Essence • Cancer Guardian 3 Series Remarks: • Each Eligible Customer is entitled to the offer once only. • The offer is available on a first-come, first-served basis and while stocks last. • Please refer to Appendix 1 for the Terms & Conditions.
Promotion	• Promotional eDM will be sent to Selected Customers from April 2025 onwards (Appendix 2)
Selected Customer List	The Selected Customer List has been uploaded to the below portal: • iEngage > CRM >進階搜尋 > 推廣活動 > "Loyalty Delight" Campaign– Selected Customer List

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	• iPoS > Leads & Campaigns > Loyalty Campaign Name: Loyalty Delight Campaign – Selected Customer List
Rewards Distribution	• The gift will be sent to AIA+ mobile app of the Eligible New Policy's policyholders on or before October 2025. • Financial planners should remind customers to provide the correct email address and mobile number to AIA, as well as linking individual policies in AIA+ mobile app (click here about the steps to link individual policies or accounts) for offer announcement and offer distribution purposes. Otherwise, the eligibility to the offer may be cancelled.
Remarks	• 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.

Other Points to Note:

1. Before inviting participants to conduct designated financial analysis, please confirm that the participant is in the territory where your business license belongs.
2. 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.
3. Financial planners should not use any promotion offer as the incentive for attracting customers to apply for an insurance plan and distract customers from making an informed decision on whether or not to purchase the product. 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 to assess the customers' needs and affordability before product recommendation / solicitation. Customers should decide the premium based on their needs and affordability.
4. This Campaign can only be promoted by Hong Kong or Macau financial planners within the territory of Hong Kong or Macau according to the agent's relevant license. All solicitation activities and insurance application must be conducted in Hong Kong or Macau territory.
5. Please follow the "Operating Guidelines For Agents On Dealing Insurance Business With Applicants/Policyowner from MCV Business" and MCV related guidelines.
6. Before contacting the customer, please check whether the customer 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).

Limited-time promotion! Please seize the 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1：2025第二季特選健康保障計劃限時優惠 – 條款及細則

1. 2025 第二季特選健康保障計劃限時優惠（「此優惠」）推廣期為 2025 年 4 月 1 日至 6 月 30 日（包括首尾兩天）（「推廣期」）。
2. 此優惠限額 3,000 份。先到先得，額滿即止。
3. 首 3,000 名特選客戶於推廣期內以保單持有人身份成功投保下列指定健康保障計劃並首年年度化保費達 100 美元(「合資格新保單」) 乃「合資格客戶」，可獲 12,500 AIA 友 Point （約值 50 港元/澳門幣）（「禮品」）。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。首年年度化保費以保費折扣後計算。指定健康保障計劃指:「愛伴航」/「愛伴航 - 首護摯寶」/AIA 健康系列：「愛伴航」/「簡護危疾保」/「智護癌症保」/「癌症全方位保障 3」特級計劃、升級計劃或標準計劃。
4. 每位合資格客戶只可獲贈禮品一次。當合資格新保單成功繕發後，禮品將於 2025 年 10 月或之前直接發放予合資格新保單之保單持有人之 AIA+ 手機應用程式。於發放禮品時，該合資格新保單必須仍然生效否則客戶享有優惠之資格將被取消。
5. 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。
6. 禮品逾期無效及不能用以套換現金。禮品於使用後即告作廢，如遺失將不會獲補發。
7. 此優惠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）。
8. 此優惠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。
9. AIA 有權隨時更改此優惠的條款及細則而無須另行通知。此優惠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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Appendix 1: 2025 Q2 selected Health Protection plans limited-time offer - Terms and Conditions

1. The promotional period of Q2 selected Health Protection plans limited-time offer (the "Offer") is from 1 April 2025 to 30 June 2025, both dates inclusive, ("Promotional Period").
2. The quota of the Offer is limited to 3,000 and on a first-come, first-served basis and while stocks last.
3. The first 3,000 selected customers who have successfully applied for new policy of the selected Health Protection plans as below with an annualised premium of US$100 or above for the first year during the Promotional Period ("Eligible New Policy") as policyholder ("Eligible Customer"), are entitled to 12,500 AIA Points (approximately worth HK$/MOP 50) ("Gift"). AIA reserves the right to change voucher merchant options in AIA+ mobile app without advance notices. The annualised premium is calculated after premium discount. The selected Health Protection plans are: On Your Side Plan / On Your Side Plan - First Gift / AIA Vitality Series : On Your Side Plan / Simple Care Essence / Cancer Care Essence / Cancer Guardian 3 Mega Plan, Plus Plan or Standard Plan.
4. Each Eligible Customer can receive the Gift once. Upon the issuance of an Eligible New Policy, the Gift will be sent to the AIA+ mobile app of the Eligible New Policy's policyholders on or before October 2025. The Eligible New Policy must still be in force at the time of issuance of the Gift, otherwise the selected customer's eligibility for the Offer will be forfeited.
5. 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.
6. 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.
7. The Offer is not applicable to those plans change cases (basic plans or riders, if applicable) from other insurance plans to the insurance plans in this Offer.
8. The Offer 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.
9. AIA reserves the right to change any terms and conditions of the Offer without advance notices. The Offer is 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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附錄 **2:** 推廣電郵
Appendix 2: Promotional eDM





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