AIA Hong Kong

27/F Hopewell Centre,
183 Queen's Road East,
Hong Kong
T: (852) 2881 3333

AIA.COM.HK

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: 6

Date: 1 April 2025

深化
現有客戶

Subject: **A250428 客戶再投保營業員競賽 - 贏取電子保費現金券**
Customer Repurchase Agency Contest – Win the ePremium Coupons



「客戶再投保營業員競賽」詳情如下:

競賽資格	所有財務策劃顧問
競賽日期	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，包括首尾兩天及必須於 2025 年 7 月 10 日或之前繕發)
競賽規則及獎賞	於競賽期內，財務策劃顧問只需於競賽期內完成以下條件，便可獲得獎賞： • 為最少 3 位特選現有客戶*遞交合資格新保單+及保單成功繕發即可獲 HK$500 電子保費現金券#4 張 **或** • 為最少 6 位特選現有客戶*遞交合資格新保單+及保單成功繕發即可獲 HK$500 電子保費現金券#10 張 * 特選現有客戶為 2025《歲月「友」情》推廣活動 (通告 A250113) 之保單持有人 + 合資格新保單指特選現有客戶於競賽期內投保新基本計劃和/或新附加契約（投資連繫壽險及萬用壽險除外），並於 2025 年 7 月 10 日或之前繕發。 # 電子保費現金券可於 2025 年 9 月 30 日或之前使用

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	註： • 若兩位或以上之財務策劃顧問共同遞交 1 張保單，保單數目將平均計算予各人。競賽期完結時，若保單總數目有小數點，數目將下調為整數計算。 • 以財務策劃顧問作為保單持有人或受保人的保單不計算在內。 • 每位財務策劃顧問只可獲得獎賞一次。 • 獎賞將於 2025 年 7 月 31 日或之前透過 AIA+直接發放予符合資格的得獎者，而於競賽內所計算的保單必須於獎賞發放時仍然生效及已繳清保費，否則獲發獎賞資格將被取消。若競賽內所計算的保單於獎賞發放後在任何情況下變為非生效之狀況，AIA 保留隨時取消已獲發之獎賞的權利，恕不另行通知。 • 得獎者必須為 AIA 現有客戶 (即持有最少一份有效 AIA 個人人壽／個人意外保單之客戶) 方能接收電子保費現金券獎賞。
獎賞派發	獎賞將於 2025 年 7 月 31 日或之前透過 AIA+ 發送給各財務策劃顧問。
條款及細則	• 營業同事透過電子方式遞交保單申請予 AIA，應預留充足時間確保有關申請已於截數前由 AIA 及／或已授權之單位收妥。 • 所有獲獎者必須於獎賞發放時仍與 AIA 持有效合約。 • AIA 保留隨時修改競賽規則或獎品之權利，恕不另行通知。 • 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。

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。
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"抵港內地人士認證手續之工作流程"。
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。
7. 如有任何可疑使用現金券/操縱現金券/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（如使用現金券作為回扣給客戶），財務策劃顧問可能會受到處分。
8. 使用及轉讓電子保費現金券受有關條款及細則約束, 詳情請參閱 https://comm.aia.com.hk/ePremiumCouponTnC。

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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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Get HK$500 e-Premium Coupons
for new policies submitted
for existing customers
3 customers – 4pcs OR
6 customers – 10pcs



"Customer Repurchase Agency Contest" details:

Contest Eligibility	All Financial Planners
Contest Period	1 April 2025 to 30 June 2025 (based on new policy application & submission date, both dates inclusive; and the new policy must be issued by 10 July 2025)
Contest Rule and Rewards	Financial planners, who fulfil the following requirement within the contest period, are entitled to our contest reward: • Submit eligible new policies+ for at least 3 selected existing customers* and the new policies are successfully issued, will receive 4 x HK$500 ePremium Coupons# OR • Submit eligible new policies+ for at least 6 selected existing customers* and the new policies are successfully issued, will receive 10 x HK$500 ePremium Coupons# * Selected existing customers include the policyowners of 2025 "Loyalty Delight" Campaign (memo A2450113) + Eligible new policy refers to selected existing customers, who purchase new basic plans and/or new riders (except Investment-linked Assurance Schemes and Universal Life insurance products) within the contest period. The new polices shall be issued on or before 10 July 2025. # The ePremium Coupons can be used on or before 30 September 2025. Remarks: • If two or more financial planners jointly submit a policy, the number of policy will be calculated equally among them. At the end of the contest period, if the total number of policies has a decimal point, the number will be rounded down to a round number. • Policies with a financial planner as the policyholder or insured are not counted. • Each financial planner can only receive the reward once • Rewards will be distributed directly to eligible winners through AIA+ on or

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	before 31 July 2025. The policies calculated in the competition must still be in effect and the premiums have been settled in full at the time of reward distribution, otherwise the eligibility for the reward will be cancelled. If the policy calculated in the contest becomes any non-active status under any circumstances after the reward is issued, AIA reserves the right to cancel the reward at any time without prior notice. • Winner must be an existing AIA customer (owns at least one in-force AIA individual life insurance / Personal Accident (PA) policy) to receive the e-Premium Coupons
Rewards Distribution	The rewards will be distributed on or before 31 July 2025 via AIA+.
Terms & Conditions	• For case applications submitted to AIA via electronic application, producers are reminded to allow sufficient time to ensure the applications are received by AIA and/or its authorized vendor before the cut-off time. • Qualifiers must be enforce in AIA at the time the rewards are paid out / redeemed. • AIA reserves the right to amend any of the rules of this contest or offer alternative gifts subject to availability at any time without prior notice. • In the event of disputes, AIA reserves the right to make final judgment on the dispute and otherwise in respect of this offer.

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 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.
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 "Guidelines for Sales and Marketing to MCV Business prospects".
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 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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7. In case of any suspicious mis-use / manipulation of the coupon / customer complaint, the company will investigate the case. The financial planners may be subject to disciplinary action if any misconduct (such as use the premium coupon as rebate to customer) is substantiated.
8. The use and transfer of the e-Premium Coupon is subject to relevant terms and conditions. For details, please refer to https://comm.aia.com.hk/ePremiumCouponTnC.

Available for a limited time only! Please grasp the sales opportunity and contact 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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