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: Toby Wong

Copy: Mr. Alger Fung / Ms. Alice Liang / Ms. Amy Chan / Mr. Louie Ho / All Department Heads

Dept.: Product Innovation, Development & Delivery

Date: 1 May 2025

Total pages: 38

Subject: A250513 **AIA 春夏友激賞推廣活動 (2025 年第二季) – 優惠更新**
AIA Spring-Summer Power Up Promotion Campaign (Quarter 2 2025) – Offer Update

踏入 5 月份，我們很高興為各財務策劃顧問帶來第二季推廣活動的優惠更新。我們現將各項最新優惠的詳情列於此通告，以方便大家參考。

第一部份 – 保費回贈推廣
「愛伴航」系列 – 可享高達 5 個月保費回贈

第二部份 – 合資格尊貴客戶專屬禮遇(只適用於合資格客戶)

如有任何查詢，請使用 iEngage/PES Chatbot，或電郵至 AIAHK.HWcampaign@aia.com 查詢。

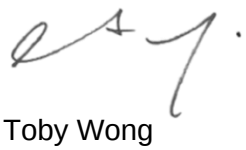
Stepping into the month of May, we are delighted to bring all Financial Planners the Offer Update of our Quarter 2 campaign. Offer details are summarised in this memo for your easy reference.

Part 1 – Premium Refund Offers
On Your Side Plan Series – Up to 5 months of premium refund

Part 2 – Exclusive Privileges for Eligible Valued Customers (applicable to Eligible Customers only)

Should you have any question, please enquire by using Chatbot in iEngage/PES, or email AIAHK.HWcampaign@aia.com for enquiry.

Best regards,



Toby Wong
Product Innovation, Development & Delivery

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第一部份 – 保費回贈/折扣推廣及其他推廣

1) 推廣優惠一覽表

1.1 所有客戶

推廣優惠	1. 指定儲蓄保險計劃保費回贈推廣	2. 活享儲蓄計劃保費回贈推廣	3. 指定儲蓄保險計劃保費折扣推廣	4.「愛伴航」系列保費回贈推廣	5. 指定醫療保障計劃保費回贈推廣
推廣期	2025 年 4 月 1 日至 6 月 30 日 (3 個月)			2025 年 5 月 1 日 6 月 30 日 (2 個月)	2025 年 4 月 1 日至 6 月 30 日 (3 個月)
適用客戶	所有客戶				
產品	指定儲蓄保險計劃 (5 年/10 年保費 繳付期，如適用) • 「充裕未來•盈尚」 • 「盈御多元貨幣計劃 3」	指定儲蓄保險計劃 (5 年保費 繳付期，如適用) • 活享儲蓄計劃	指定儲蓄保險計劃 (只限於一次性繳付保費) • 「充裕未來•盈尚」 • 「盈御多元貨幣計劃 3」	指定保險產品 (包括 AIA 健康系列，如適用) • 「愛伴航」 • 「愛伴航 - 首護 摯寶」 **優惠更新** **高達 5 個月保費回贈推廣期由 2025 年 5 月 1 日開始**	指定保險計劃 (包括基本計劃，附加契約及 AIA 健康系列，如適用) (附加契約必須附加於新基本計劃) • AIA 自願醫保標準計劃# • AIA 自願醫保靈活計劃# • AIA 自願醫保尊耀計劃# • 「尊耀」醫療計劃^ /「尊耀明珠」醫療計劃
優惠	達指定首年保費要求 可享高達 12%保費回贈	達指定首年保費要求 可享高達 8%保費回贈	達指定一次性繳付保費要求可享高達 7%保費折扣	可享高達 5 個月保費回贈	可享高 3 個月保費回贈
通告	A250410			A250513	A250410

#只適用於香港 ^只適用於澳門

1.1 所有客戶 (續)

推廣優惠	6. AIA延期年金計劃2保費回贈推廣#	7.「財富恆裕2」壽險計劃專屬禮遇	8. 預繳保費保證優惠息率推廣優惠
推廣期	2025 年 4 月 25 日至 6 月 30 日	2025 年 4 月 1 日至 6 月 30 日 (3 個月)	2025 年 5 月 1 日至 5 月 31 日 (1 個月)
適用客戶	所有客戶		
產品	指定保險產品 (基本計劃) AIA 延期年金計劃 2	指定保險產品 (基本計劃) • 「財富恆裕 2•蔚」壽險計劃 • 「財富恆裕 2•霞」壽險計劃	指定儲蓄保險計劃 (基本計劃及只限 5 年保費繳付期之美元保單) •「充裕未來•盈尚」 •「盈御多元貨幣計劃 3」 • 活享儲蓄計劃
優惠	達到首年年度化保費要求可享 20%保費回贈	1. 降低最低保額要求 2. 放寬醫療核保要求	預繳保費可享保證優惠年利率高達 5.1%
通告	A250483	A250410	A250511

#只適用於香港

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1.2 特選客戶

<table>
<tr><th>推廣優惠</th><th>1. 2025《歲月「友」情》</th><th colspan="3">2. Recapture 推廣活動</th><th>3. 特選危疾 / 醫療
優易核保/簡易核保優惠</th><th>4.【見面「友」禮】活動</th></tr>
<tr><td>推廣期</td><td>2025年1月1日
至 2025 年 6 月 30 日</td><td colspan="3">2025年1月1日
至 2025 年 12 月 31 日</td><td>2025年1月中
至 2025 年 6 月 30 日</td><td>2025年1月1日
至 2025 年 6 月 30 日</td></tr>
<tr><td>適用客戶</td><td>特選客戶</td><td>只限尊貴(VIP)
特選高端客戶</td><td>只限尊貴(VIP)
特選客戶</td><td>特選客戶</td><td>特選客戶</td><td>特選客戶</td></tr>
<tr><td>產品及
優惠</td><td>所有特選客戶皆可獲贈總價值 2, 600 港元 （327 美元）電子保費現金券（現金券之有效日期至 2025 年 6 月 30 日）:

<table>
<tr><th>電子保費現金券</th><th>獎賞</th></tr>
<tr><td>200 港元 (25 美元)</td><td>3 張</td></tr>
<tr><td>500 港元 (63 美元)</td><td>4 張</td></tr>
</table>

<table>
<tr><th>電子保費
現金券</th><th>可使用電子保費
現金券的產品</th></tr>
<tr><td>100 港元 [1]</td><td>指定新保障計劃</td></tr>
<tr><td>200 港元 [2]</td><td>指定新保障計劃</td></tr>
<tr><td>500 港元 [3]</td><td>所有新基本計劃/
新附加契約+</td></tr>
<tr><td>10,000 港元 [4]</td><td>所有新基本計劃/
新附加契約+</td></tr>
</table>
1. 相等於100澳門幣 / 13美元
2. 相等於200澳門幣 / 25美元
3. 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
4. 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
+ 新附加契約必須附加於同時投保的新保單上

注意: 電子保費現金券不適用於以下計劃: 與投資有關的人壽保險計劃 / 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，並只適用於指定產品，詳情請參閱相關條款及細則。

• 特選客戶以保單持有人身份投保指定新計劃並達指定首年年度化保費金額, 即可獲扣減電子保費現金券
• 電子保費現金券只可用作支付新保單的首期保費

詳情及更新請參閱 2025 年發出之相關通告</td><td>保費折扣高達6%
適用於以下指定一次性繳付保費計劃達1萬美元或等值:
• 「盈御多元貨幣計劃3」
• 「充裕未來•盈尚」
• 「簡愛• 延續」保障計劃5

投保獎賞：
2025年6月30日前投保指定計劃，可享:
• AIA友Point 275,000
(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)</td><td>保費折扣高達6%
適用於以下指定一次性繳付保費計劃達1萬美元或等值:
• 「盈御多元貨幣計劃3」
• 「充裕未來•盈尚」
• 「簡愛• 延續」保障計劃5</td><td>保費折扣高達4%
適用於以下指定一次性繳付保費計劃達1萬美元或等值:
• 「盈御多元貨幣計劃3」
• 「充裕未來•盈尚
• 「簡愛• 延續」保障計劃5</td><td><u>指定保障計劃之新基本計劃(包括 AIA 健康系列及明珠系列，如適用)</u>

• 「癌症全方位保障 3」
• 「智護癌症保」
• 「簡護危疾保」
• 「AIA 唯一摯保 - 癌症及嚴重傳染病保障」
• 「AIA 唯一摯保 - 全面保障」
• 「全程守護健康保」
• 「摯誠定期壽險計劃」(只適用於優易核保優惠)
• 「愛伴航」(只適用於優易核保優惠)
• 「自在自選」危疾保(只適用於優易核保優惠)

<u>優惠*:</u>
• 優易核保程序
(只需確認 1 項健康聲明)
• 簡易核保程序
(按產品要求回答至少 3 題健康狀況問題)</td><td>特選客戶包括：
• [Recapture 尊貴(VIP)]
特選高端客戶
• [Recapture 尊貴(VIP)]
2025 年付清保費保單持有客戶
• [Recapture 尊貴(VIP)]
2025 年期滿保單持有客戶
• [Recapture 尊貴(VIP)]
高購買潛力客戶
• 危疾/醫療優易核保/簡易核保優惠之特選客戶 (Wave 2)
• Reassigned
重新分配之特選客戶

以上特選客戶與財務策劃顧問見面，並透過 iChange 更新/確認其電郵地址/電話號碼

客戶可獲贈
AIA 友 Point 27,500

(可於 AIA+兌換心水商戶購物禮券，約值港元/澳門幣 110 或人民幣 100)</td></tr>
<tr><td>通告</td><td>A250113</td><td>A250405</td><td colspan="2">A250103</td><td>A250105</td><td>A250404</td></tr>
</table>

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1.2 特選客戶 (Con't.)

推廣優惠	5. Birthday 生日優惠	6. 2025 第二季《友禮齊享》電子保費現金券推薦活動	7. 2025 第二季特選產品組合限時優惠	8. 2025 第二季特選意外保障計劃限時優惠	9. 2025 第二季特選健康保障計劃限時優惠
推廣期	2025年1月1日 至2025年6月30日	2025年4月1日 至2025年6月30日	2025年4月1日至2025年6月30日	2025年4月1日至2025年6月30日	2025年4月1日至2025年6月30日
適用客戶	**所有客戶** (生日月前2後3)	**特選現有客戶**	**現有客戶**	**現有客戶**	**現有客戶**
產品及優惠	意安心 及 意安心升級保障 優惠: 豁免第12個保單年度的全年保費	AIA現有客戶 (推薦人) 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** 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)，即為合資格推薦及推薦人可獲得**15,000 AIA友Point** (約值 60港元)。	**產品組合 1 (儲蓄保障 + 危疾保障)** 優惠: **首 1,000 名**現有客戶於推廣期內成功投保產品組合*，**並總首年年度化保費達6,000美元或以上，**可獲得**100,000 AIA友Point (約值400港元/澳門幣)** **產品組合 2 (儲蓄保障 + 醫療保障)** 優惠: **首1,000名**現有客戶於推廣期內成功投保以下產品組合*，**並且總首年年度化保費達2,000美元或以上，**可獲得**50,000 AIA友Point，**客戶可於AIA+ 手機應用程式兌換心水商戶購物禮券 (約值200港元/澳門幣) *產品詳情請參閱通告	**首 3,000 名現有客戶**於推廣期內成功投保以下其中一款意外保障計劃，**並且首年年度化保費達100美元或以上，**可獲得**12,500 AIA友Point (約值50港元/澳門幣):** • **「添意保」** • **「豐逸行」** • **「意安心」/「意安心升級保障」**	首 **3,000 名現有客戶**於推廣期內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，**可獲得 **12,500 AIA 友 Point (約值 50 港元/澳門幣):** • **「愛伴航」系列** • **「簡護危疾保」** • **「智護癌症保」** • **「癌症全方位保障 3」系列**
通告	A250109	A250407	A2500402	A250403	A250408

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1.3 與投資有關的人壽保險計劃推廣優惠

推廣優惠	1. AIA「兩全保」保障型投資相連壽險計劃（整付保費）長期客戶獎賞	2.「卓達智悅2」開戶特別獎賞推廣	3.「卓達智悅」開戶特別賞金推廣	4. 「您想」基本保費費用回贈計劃	5.「卓智投資計劃2」特別賞金
推廣期	2025 年 4 月 1 日至 6 月 30 日 (3 個月)				
適用客戶	所有客戶				
產品	AIA「兩全保」保障型投資相連壽險計劃（整付保費）	「卓達智悅 2」	「卓達智悅」	「您想」	「卓智投資計劃 2」
優惠適用地區	適用於香港及澳門	只適用於香港	只適用於澳門	只適用於澳門	只適用於澳門
優惠	可享高達 7.5%平均基本戶口價值的長期客戶獎賞	達指定一次性保費要求可享高達 6%整付保費作為開戶獎賞	達指定一次性保費要求可享高達 7.0% 開戶賞金	可享高達 250%年度化基本保費費用回贈	客戶達指定年度化保費要求可享高達 17%特別賞金
通告	A250410				

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AIA.COM.HK

Memo

2) 宣傳單張

AIA 春夏友激賞推廣活動 (2025 年第二季) – 優惠更新

宣傳單張版本
 繁體中文版本：連結 英文版本：連結 簡體中文版本：連結

註：產品名稱已劃一羅列於各不同語言版本的宣傳單張。

最新推廣優惠詳情於 2025 年 5 月 1 日起上載公司網頁 aia.com.hk。

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Memo

3) 推廣活動優惠詳情

優惠更新
高達 5 個月保費回贈推廣期
由 2025 年 5 月 1 日開始

3.1)「愛伴航」系列保費回贈推廣

推廣期: 2025年5月1日至2025年6月30日 (包括首尾兩天)

「愛伴航」系列 保費回贈 (每張合資格保單)				
「愛伴航」系列	基本優惠	額外優惠 1°	額外優惠 2 Ω	總優惠 (基本優惠 + 額外優惠 1 + 額外優惠 2) 最高可達
「愛伴航」系列包括： 1. 「愛伴航」 2. 「愛伴航 - 首護摯寶」 3. AIA 健康系列:「愛伴航」	**1**個月	**+2**個月	**+2**個月	**5**個月
每張合資格「愛伴航」系列保單的保費回贈最高上限為 **5**個月。				

「愛伴航」系列只可以基本計劃形式投保。

°額外優惠 1

- 如客戶以**同一保單持有人**身份於推廣期內成功投保「愛伴航」系列及下列 **指定儲蓄保障計劃**，其「愛伴航」系列保單將可獲得**額外 2 個月**保費回贈。

- **指定儲蓄保障計劃**指：

1. 「充裕未來・盈尚」(只限 5 年 / 10 年保費繳付期)*
2. 「盈御多元貨幣計劃 3」(只限 5 年 / 10 年保費繳付期)*

Ω 額外優惠 2

- 如客戶以**同一保單持有人**身份於推廣期內成功投保「愛伴航」系列及下列 **指定醫療保險計劃**，其「愛伴航」系列保單將可獲得**額外 2 個月**保費回贈。

- **指定醫療保險計劃** (包括基本計劃、附加契約、AIA 健康系列及明珠系列，如適用) 指：

1. AIA 自願醫保尊耀計劃#@
2. 「尊耀」醫療計劃^@ /「尊耀明珠」醫療計劃@

@可以基本計劃形式獨立投保或作附加契約　#只適用於香港　^只適用於澳門　*只可以基本計劃形式投保

額外優惠只適用於「愛伴航」系列保單而並不適用於指定儲蓄保障計劃保單或指定醫療保障計劃保單。每張合資格「愛伴航」系列保單的保費回贈最高上限為 **5 個月**。有關推廣優惠之注意事項以及條款及細則，請參閱附錄 1 或有關宣傳單張。

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4) 附錄

4.1) 附錄 1 – 推廣優惠之注意事項及條款及細則

財務策劃顧問之注意事項

1. 首年佣金(FYC)以全數保費計算，佣金不會因保費回贈或折扣而受影響。
2. 保費回贈優惠確認信將於保單繕發限期後 4 個月內郵寄予客戶。客戶信副本亦會存放於 eAgency Corner (eAC) 及/或 Policy Enquiry System (PES) 以供參考。
3. 保費通知書 (只適用於保費回贈推廣之合資格新保單)：
   i. 年繳/半年繳/季繳之新保單：保費通知書將列出淨應繳保費，意思指下期應繳總保費扣除相關保費回贈金額後之金額。
   ii. 月繳之新保單：自動轉賬金額將會收取淨應繳保費。
4. 指定儲蓄保險計劃保費折扣推廣(只限於一次性繳付保費計劃)之合資格新保單，有關保費折扣之金額將載於保單資料頁。
5. 香港/澳門區財務策劃顧問只能於所屬營業牌照境內推行此推廣計劃。
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/銷售前與客戶完成相關之財務需要分析。財務策劃顧問需持有卷五牌照方可進行投資相連壽險保單之銷售活動。於介紹任何投資相連壽險產品之前，財務策劃顧問必須跟客戶進行財務需要分析（FNA）及風險承擔能力問卷（RPQ），以確認客戶的投資需要、保費負擔能力及風險承擔能力。而在整個銷售過程中，財務策劃顧問不可向客戶提供任何投資建議，亦不可直接或間接向客戶提供任何禮物誘使客戶購買投資相連壽險保單。投資相連壽險保單只適合有人壽保障需要及投資需要的客戶購買。澳門區財務策劃顧問於進行所有產品推介/銷售前必須與客戶完成相關之財務需要分析 。
7. 如財務策劃顧問需要就個別保單計算在該月份之營業額內，則必須根據由營運部所定之每月的截數日期及時間或之前遞交投保申請書，並在該月底或之前獲成功批核。詳情請留意由營運部所發出的有關通告。

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推廣優惠之條款及細則

適用於以上各項優惠

1. 此推廣只適用於透過 AIA 財務策劃顧問或 AIA 保險顧問/理財顧問遞交或經 AIA iShop 友保易(如適用)提交之投保申請。
2. 此推廣只適用於香港或澳門繕發之保單。
3. 保費回贈之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。保費折扣之計算只包括新保單之標準保費 (因核保而需附加之額外保費(如有)並不計算在內)。其他基本計劃及／或附加契約之保費及保費徵費均不會被納入於計算此優惠之內。
4. 每張合資格之新保單於推廣期內只可獲取保費回贈或折扣推廣優惠(如適用)一次。如新保單符合多於一項保費回贈或折扣推廣優惠之要求，客戶可獲取金額較高的保費回贈或折扣推廣優惠。
5. 如新保單之保單日期早於申請日期，首次保費回贈可能會安排後於首個保單週年日後的下一期保費到期日。
6. 此推廣並不適用於推廣期之前已遞交或已繕發但其後於推廣期內撤回投保申請或取消保單，並再次投保相同保險計劃之客戶。
7. 除另有訂明或安排外(如有)，此優惠不適用於計劃轉換(包括基本計劃或附加契約，如適用)，不論由其他保險產品轉換至推廣保險產品及/或由推廣保險產品轉換至其他保險產品。
8. 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。
9. 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。有關「AIA Vitality 健康程式」的內容、條款及細則，請瀏覽 aia.com.hk/aiavitality。
10. 相關產品的保費回贈推廣於不同銷售渠道購買可能有所不同。請參閱有關銷售渠道的相關通告。
11. AIA 自願醫保標準計劃（屬自願醫保計劃下的「標準計劃」）為受保人提供多項標準化的基本保障，而 AIA 自願醫保靈活計劃及 AIA 自願醫保尊耀計劃（屬自願醫保計劃下的「靈活計劃」）則為受保人在整體上保持「標準計劃」下所有保障之前提下，提供較高的保障。
12. 只有自願醫保計劃下的認可產品及合資格延期年金計劃(如適用)的已繳保費可申請稅務扣減，而保費回贈及保費折扣(如有，包括電子保費現金券)不能享有稅務扣減優惠。有關稅務扣減詳情，請參閱 www.vhis.gov.hk、www.ia.org.hk 及 www.ird.gov.hk，並向您的稅務及會計顧問徵詢稅務意見。
13. 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.ia.org.hk。
14. 如相關保單成功繕發及/或相關附加契約成功生效（按情況適用）並符合有關約定的保費回贈推廣條款及細則，則本保費回贈推廣亦會構成保單合約之一部份。

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適用於個別產品之優惠

15. 「愛伴航」系列保費回贈推廣

a. 推廣優惠由 2025 年 5 月 1 日 至 2025 年 6 月 30 日止，包括首尾兩天（「推廣期」）。

b. 「愛伴航」系列包括「愛伴航」，「愛伴航 - 首護摯寶」及 AIA 健康系列:「愛伴航」之基本計劃，而該計劃（「新保單」）：

   i. 須於推廣期內成功申請及遞交（根據申請日期）；及

   ii. 於 2025 年 8 月 31 日或之前繕發。

c. 新保單之保費回贈安排如下：

- 於第 1 個保單年度終結時，保單將獲得最多 2 個月保費回贈。
- 於第 2 個保單年度終結時，保單將獲得最多 2 個月保費回贈 (如適用)。
- 於第 3 個保單年度終結時，保單將獲得餘下所有保費回贈 (如適用)。

d. 新保單之保費回贈金額將於上述保單週年日後的下一期保費到期日時用作抵銷保費。保費回贈金額只可作抵銷相關新保單的未來保費之用，該保費回贈金額將不可提取。如新保單於保費回贈時並無未繳付保費，該未使用之保費回贈將自動被取消。此外，新保單須於繕發日至保費回贈時持續生效，方可享有此優惠。否則，優惠資格將被取消。

e. 額外優惠 1 只適用於客戶以**同一保單持有人身份**於推廣期內成功投保「愛伴航」系列及指定儲蓄保險計劃，而「愛伴航」系列保單及指定儲蓄保險計劃保單均須於 2025 年 8 月 31 日或之前繕發。如符合此要求，其「愛伴航」系列保單將可獲得額外 2 個月保費回贈。否則，「愛伴航」系列保單將不會獲得額外優惠 1。 額外優惠 1 只適用於「愛伴航」系列保單而並不適用於指定儲蓄保險計劃保單。如「愛伴航」系列保單獲得額外優惠 1，其相關之指定儲蓄保險計劃保單亦須於繕發日至保費回贈時持續生效，其「愛伴航」系列保單方可享有此額外優惠。否則，額外優惠 1 資格將被取消。

f. 額外優惠 2 只適用於客戶以**同一保單持有人身份**於推廣期內成功投保「愛伴航」系列及指定醫療保險計劃(包括基本計劃、附加契約、AIA 健康系列 及明珠系列，如適用)，而「愛伴航」系列保單及指定醫療保險計劃保單均須於 2025 年 8 月 31 日或之前繕發。如符合此要求，其「愛伴航」 系列保單將可獲得額外 2 個月保費回贈。如該指定醫療保險計劃保單為附加契約，該附加契約必須附加於一份在推廣期內申請及遞交(根據申請日期)， 並成功於 2025 年 8 月 31 日或之前繕發之新基本 計劃(與投資有關的人壽保險計劃除外)，該附加契約亦須於 2025 年 8 月 31 日或之前成功生效。否則，「愛伴航」系列保單將不會獲得額外優惠 2。 額外優惠 2 只適用於「愛伴航」系列保單而並不適用於指定醫療保險計劃保單。如「愛伴航」系列保單獲得額外優惠 2，其相關之指定醫療保險計劃保單亦須於繕發日至保費回贈時持續生效，其「愛伴航」系列保單方可享有此額外優惠。否則，額外優惠 2 資格將被取消。

g. 每張合資格「愛伴航」系列保單的保費回贈最高上限為 5 個月(包括基本優惠，額外優惠 1 及額外優惠 2，如適用)。

h. 新保單保費回贈之計算方法：

繳款方式	保費回贈之計算方法 - 以保費回贈時的 最近一期新保單保費金額計算
月繳	= 月繳保費 x 總保費回贈月份數目
季繳	= 季繳保費 ÷ 3 x 總保費回贈月份數目
半年繳	= 半年繳保費 ÷ 6 x 總保費回贈月份數目
年繳	= 年繳保費 ÷ 12 x 總保費回贈月份數目

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第二部份 – 合資格尊貴客戶專屬禮遇(只適用於合資格客戶)

貴為我們的合資格尊貴客戶[4]， 我們悉心準備由香港半島酒店或澳門文華東方酒店，及友邦峻宇養生庭提供的專享禮遇。

香港半島酒店之「半島雋永時刻」禮遇（供兩位賓客享用）*

- 豪華套房住宿一晚；及
- 於 The Pool 享用半島健康美食早餐 **或**
  於 The Lobby 享用半島精選早餐；及
- 參觀半島 The China Clipper 候機室及於黃昏時段欣賞直升機停機坪日落景色；及
- 8, 000港元酒店消費額，可供於住宿期間於酒店餐廳使用^ **或** 經酒店預約之「直升機翱翔觀光體驗」時使用@ **或** 預訂單程豪華房車接送時使用（僅限香港境內）&；**或** 於吉士地享用精緻主題晚膳（兩位用）；及
- 任選以下一項
  - 60 分鐘私人健身環節 **或**
  - 60 分鐘全身按摩（只適用於星期日至四）
- 房內提供健身裝備及尊享一節線上健身教練晨間舒展環節；及
- 房內尊享煥活浸浴儀式（配以 VOYA 產品）；及
- 健康迎賓點心及飲品

*只適用於香港繕發之保單。
^酒店消費額適用於所有酒店餐廳（貴賓房間除外）。客人於酒店之額外消費將由客人直接支付。
@ 客人需自付享用「直升機翱翔觀光體驗」之額外費用。
& 豪華房車接送預訂視乎實際供應情況，並需要最少提前 14天預訂。

註：以上服務及／或產品由第三方公司提供並獨立於AIA，相關優惠之使用受限於供應商規定的條款和細則，及／或供應商所要求之同意書(如適用)。AIA並沒有持有相關的牌照及／或資格，AIA概不會就任何由第三方提供且並非AIA出售或推廣之任何服務及／或產品，包括但不限於酒店、餐飲、遠足、水療、按摩、健身訓練、直升機服務、產品、健康管理方案服務或遊說承擔任何責任。

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澳門文華東方酒店之「文華東方至臻」禮遇（供兩位賓客享用）#

- 豪華景觀套房住宿一晚；及
- 御苑餐廳或大堂酒廊享用精選早餐；及
- 大堂酒廊享用下午茶；及
- 御苑酒廊享用黃昏香檳或特飲；及
- 御苑餐廳獨立包廂內尊享 5 道菜晚宴，包括文華東方的招牌創意甜點；及
- 60 分鐘活力水療和養生體驗；及
- 45 分鐘私人健身課程

只適用於澳門繕發之保單。

註：以上服務及／或產品由第三方公司提供並獨立於AIA，相關優惠之使用受限於供應商規定的條款和細則，及／或供應商所要求之同意書(如適用)。AIA並沒有持有相關的牌照及／或資格，AIA概不會就任何由第三方提供且並非AIA出售或推廣之任何服務及／或產品，包括但不限於酒店、餐飲、遠足、水療、按摩、健身訓練、直升機服務、產品、健康管理方案服務或遊說承擔任何責任。

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T: (852) 2881 3333

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Memo

友邦峻宇養生庭養生方案

可於友邦峻宇養生庭享用 2 次養生服務（包括每次可享用以下服務）：

- 15 分鐘健康諮詢；及
- 每次可任選以下其中一項服務：

  - 身心平衡計劃

    40 分鐘推拿、穴位按壓和伸展治療及 10 分鐘量子音頻治療連穴位按壓；**或**

  - 深度睡眠計劃

    35分鐘呼吸練習和引導冥想及25分鐘量子音頻治療連穴位按壓；**或**

  - 排毒及恢復計劃

    40 分鐘伸展治療（包括主動拉伸及激痛點治療）及 20 分鐘射頻拔罐；**或**

  - EatWell 營養諮詢

    15 分鐘身體成分分析、30 分鐘營養諮詢及一週度身設計的膳食計劃

- 養生茶飲體驗

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條款及細則：

1. 本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。
2. 推廣優惠只適用於香港或澳門繕發之保單（「優惠」）。
3. 推廣優惠由2025年5月1日 至2025年6月30日止，包括首尾兩天（「推廣期」）。
4. 合資格客戶須符合以下要求，方可獲享優惠。每張合資格保單之客戶只限獲享專享優惠1次。
   a. 推廣期內成功投保指定保險計劃（「新保單」）；
   b. 每張新保單（扣除任何合資格折扣前，如適用）之年繳保費最少達美元/加元/澳元100,000 / 港元/澳門幣750,000 / 人民幣600,000 / 英鎊60,000 / 歐元70,000 / 新加坡元120,000 或一次性繳付保費達美元/加元/澳元1,000,000/ 港元/澳門幣7,500,000 / 人民幣6,000,000 / 英鎊600,000 / 歐元700,000 / 新加坡元1,200,000（只以每張保單作計算）；及
   c. 新保單於推廣期內成功申請及繕發。
5. 指定保險計劃指：

1.「盈御多元貨幣計劃3」	8.「愛無憂長享計劃5」
2.「充裕未來• 盈尚」	9.「裕滿人生」保障計劃2
3.「簡愛• 延續」保障計劃5	10.「樂怡人生」保障計劃或「樂怡人生」保障計劃（週年紅利）
4.「財富恆裕2 • 霞」壽險計劃	11.「年金寶」入息計劃
5.「財富恆裕2 • 蔚」壽險計劃	12.「活出精彩」入息計劃#
6.「財富相傳5」壽險計劃	13.「諾享」保障計劃 2
7.「財富顯裕」壽險計劃	14. 活享儲蓄計劃

#只適用於香港

6. 新保單以外的其他基本計劃及 / 或附加契約之保費及保費徵費均不會被納入上述4b段之計算內。
7. 此優惠並不適用於推廣期之前已遞交或已繕發但其後於推廣期內撤回投保申請或取消保單，並再次投保相同產品計劃之客戶。
8. 除特別註明外（如有），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）。
9. 新保單須於繕發日至獲得相關優惠換領信時持續生效，方可享有此優惠。否則，優惠資格將被取消。
10. 相關優惠換領信、使用詳情以及相關之條款和細則將於新保單冷靜期後，在2025年8月31日或以前寄出予合資格客戶。優惠換領信將以郵寄方式發送至客戶投保時提供予AIA的郵寄地址。AIA 並不負責核實合資格客戶所提供的郵寄地址的真確性。若所遞交的資料有錯漏 / 不正確而影響未能或延誤優惠換領信的送遞，AIA概不負責及補發或延長優惠換領期限。
11. 優惠之使用受限於供應商規定的條款和細則，包括但不限於相關之優惠換領期限及安排。如客戶有意享用供應商提供優惠以外的其他服務，則須向相關服務供應商另外支付所有相關費用及收費，詳情請聯絡相關服務供應商。AIA概不對供應商提供之任何服務、產品及 / 或優惠承擔任何責任。

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12. ***香港半島酒店之「半島雋永時刻」禮遇***
    a. 香港半島酒店之「半島雋永時刻」」禮遇不可兌換成現金、轉售或退款，亦不可與其他酒店優惠同時使用。
    b. 請提前14天訂房及於入住時出示有關換領換領信。請於訂房時標示有關換領信編號。
    c. 房間預訂視乎實際供應情況，並設有不適用日期。
    d. 有關換領信如有遺失或損毀，恕不作退換。
    e. 客人於酒店之額外消費由客人直接支付。
    f. 「直升機翱翔觀光體驗」服務將由 Heliservices (HK) Ltd 提供。
    g. 香港半島酒店保留對12a – f.條款及細則之修改及最終解釋權，或不作事前通知。

13. ***友邦峻宇養生庭養生方案***
    a. 友邦峻宇養生庭養生方案不可兌換成現金、轉售或退款， 亦不可與友邦峻宇養生庭的其他優惠同時使用。
    b. 客戶需按換領信上之條款及細則預約養生方案。
    c. 養生方案預訂視乎實際供應情況，並設有不適用日期。有關不適用日期請向友邦峻宇養生庭查詢。
    d. 有關換領信如有遺失或損毀，恕不作退換或賠償。
    e. 友邦峻宇養生庭保留對13a-d條款及細則之修改及最終解釋權，或不作事前通知。友邦峻宇養生庭的唯一營運商為 Sustainable Wellness Limited，其為 Humansa Company Limited之全資附屬公司並為AIA的獨立第三方。

14. ***澳門文華東方酒店之「文華東方至臻」禮遇***
    a. 澳門文華東方酒店之「文華東方至臻」禮遇不可兌換成現金、轉售或退款，亦不可與其他酒店優惠同時使用。
    b. 請提前3天訂房及於入住時出示有關換領禮券。請於訂房時標示有關禮券編號。
    c. 房間預訂視乎實際供應情況，並設有不適用日期。
    d. 有關換領禮券如有遺失或損毀，恕不作退換。
    e. 客人於酒店之額外消費由客人直接支付。
    f. 澳門文華東方酒店保留最終解釋和/或修改第14a-e所有條款和條件的權利，恕不另行通知。
15. AIA有權隨時更改、撤銷或終止此優惠（包括優惠之條款及細則）而毋須任何另行通知。如對本推廣活動有任何爭議， AIA保留最終決定權。
16. 如有關優惠的服務及/或產品因任何原因而未能提供，AIA 保留隨時以其他優惠取代之權利。而該優惠的服務及 /或產品之價值及種類可能與此推廣活動所提供的優惠項目不相同。如對本推廣活動有任何爭議，AIA保留最終決定權。
17. 有關優惠不得轉讓、交換、兌換現金或任何其他物品。如有遺失 /損毀或優惠換領信到期日後仍未使用，概不補發或退款或延長優惠以作任何賠償。
18. AIA並非有關優惠服務及 /或產品的供應商並不就優惠服務及 /或產品承擔任何義務和責任。由優惠服務及 /或產品引起的任何爭議均由客戶和供應商直接解決。優惠服務及 /或產品之使用受限於供應商規定的條款和細則，有關優惠之使用詳情，請參閱相關條款及細則。

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19. 此文件僅供參考之用，並不構成任何AIA的專業建議、觀點、詮釋、立場或意見。AIA明確表明概不保證所有就此文件 資料相關的任何特定用途之形式及適用性。在任何情況下， AIA不會就任何人士或團體，因任何性質的使用（包括但不限於任何直接、非直接、延伸或其他使用）該等資料而涉及合約、侵權或其他方式而招致或與之相關的虧損或損失承擔任何法律責任。
20. 此宣傳單張只於香港 / 澳門派發。

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宣傳單張

宣傳單張資料
 繁體中文版本：連結 英文版本：連結 簡體中文版本：連結

最新推廣優惠詳情於 2025 年 5 月 1 日起上載公司網頁 aia.com.hk。

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[AIA – INTERNAL]

Part 1 – Premium Refund / Discount Offers and Other Offers
1) Promotional Offers Overview

1.1 All Customers

Offer	1. Specified Savings Insurance Plans Premium Refund	2. FlexiAchiever Premium Refund	3. Specified Savings Insurance Plans Premium Discount	4. On Your Side Plan Series Premium Refund	5. Specified Medical Insurance Plans Premium Refund
Promotional Period	1 April 2025 to 30 June 2025 (3 months)			1 May 2025 to 30 June 2025 (2 months)	1 April 2025 to 30 June 2025 (3 months)
Customers	All customers				
Products	Specified Savings Insurance Plans (5-year / 10-year premium payment term, if applicable) • Bonus Power Vantage • Global Power Multi-Currency Plan 3	Specified Savings Insurance Plans (5-year premium payment term, if applicable) • FlexiAchiever	Specified Savings Insurance Plans (One-time premium payment only) • Bonus Power Vantage • Global Power Multi-Currency Plan 3	Specified Insurance Plans (including AIA Vitality series, if applicable) • On Your Side Plan • On Your Side Plan – First Gift **Offer Update** **Up to 5 months premium refund offer begins from 1 May 2025**	Specified Insurance Plan (including Basic Plan, Supplementary Contract and AIA Vitality Series, if applicable) (Supplementary Contract must be added to new Basic Plan) • AIA VHIS Standard Scheme# • AIA VHIS Flexi Scheme# • AIA VHIS Privilege Ultra Scheme# • Privilege Ultra Medical Plan^ / Privilege Ultra Pearl Medical Plan
Offer	With specified first-year premium, can enjoy up to 12% premium refund	With specified first-year premium, can enjoy up to 8% premium refund	With specified one-time premium, can enjoy up to 7% premium discount	Can enjoy up to 5 months premium refund	Can enjoy up to 3 months premium refund
Memo	A250410			A250513	A250410

#Applicable to Hong Kong only ^Applicable to Macau only

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[AIA – INTERNAL]

1.1 All Customers (con't.)

Offer	6. AIA Deferred Annuity Plan 2 Premium Refund#	7. Wealth Elite 2 – Exclusive Offers	8. Guaranteed Preferential Interest Rate Promotion
Promotional Period	25 April 2025 to 30 June 2025	1 April 2025 to 30 June 2025 (3 months)	1 May 2025 to 31 May 2025 (1 month)
Customers	All customers		
Products	<u>Specified Insurance Plan (Basic plan)</u> • AIA Deferred Annuity Plan 2#	<u>Specified Insurance Plan (Basic plan)</u> • Wealth Elite 2 Sapphire • Wealth Elite 2 Ruby	<u>Specified Insurance Plan (Basic plan)</u> • Bonus Power Vantage • Global Power Multi-Currency Plan 3* • FlexiAchiever **Limited Quota**
Offer	With specified first-year annualized premium, can enjoy 20% premium refund	1. Reduction of Min. SA 2. Relaxation of Medical U/W	Can enjoy guaranteed preferential interest rate of up to 5.1% p.a. on prepaid premium
Memo	A250483	A250410	A250511

#Applicable to Hong Kong only

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1.2 Selected Customers

<table>
<tr><th>Offer</th><th>1. 2025 Loyalty Delight</th><th colspan="3">2. Recapture Promotion</th></tr>
<tr><td>Promotional Period</td><td>1 Jan 2025 to 30 Jun 2025</td><td colspan="3">1 Jan 2025 to 31 Dec 2025</td></tr>
<tr><td>Customers</td><td>Selected Customers</td><td>Exclusive for
VIP Selected High-value Customers</td><td>Exclusive for
VIP Selected Customers</td><td>Selected Customers</td></tr>
<tr><td>Products & Offers</td><td>All selected customers can enjoy a total value of HK$2,600 (US$327) ePremium Coupons (The coupons are valid until 30 Jun 2025):

<table>
<tr><td>ePremium Coupons</td><td>Reward</td></tr>
<tr><td>HK$200 (US$25)</td><td>3pcs</td></tr>
<tr><td>HK$500 (US$63)</td><td>4pcs</td></tr>
</table>

<table>
<tr><th>ePremium coupon amount</th><th>Products eligible for e Premium coupon</th></tr>
<tr><td>HK$100[1]</td><td>Specified new protection plans</td></tr>
<tr><td>HK$200[2]</td><td>Specified new protection plans</td></tr>
<tr><td>HK$500[3]</td><td>All new basic plans/ new riders+</td></tr>
<tr><td>HK$10,000[4]</td><td>All new basic plans/ new riders+</td></tr>
</table>

1. equivalent to MOP100/ US$13
2. equivalent to MOP200/ US$25
3. equivalent to MOP500/ RMB420/ US$63/ AUD63/ CAD63/ GBP38/ EUR44/ SGD75
4. equivalent to MOP10,000/ RMB8,400/ US$1,250/ AUD1,250/ CAD1,250/ GBP750/ EUR875/ SGD1,500
+ The new rider must be attached to the new policy applied at the same time

Note: ePremium Coupon is not applicable for the following plans: 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, and only applicable to the selected plans. For details, please refer to the respective terms and conditions.

• Selected customer can enjoy ePremium Coupon deduction when apply for specified new plans as policyholder with specified annualised premium being met.
• ePremium Coupon can only be used for the settlement of initial premium of the new policy.

Please refer to the relevant memo issued in 2025.</td><td>Premium Discount up to 6%
Applicable to the below one-time premium payment plan at premium USD 10,000 or above:
• Global Power Multi-Currency Plan 3
• Bonus Power Vantage
• Simply Love Encore 5

Enrolment Prize:
Apply designated plan by 30 Jun 2025 to enjoy:
• AIA Points 275,000 (worth approximately HKD/MOP 1,100 or RMB 1,000 on AIA+), or
• One visit of Wellness Privilege at AIA Alta Wellness Haven (worth approximately HKD 1,600)</td><td>Premium Discount up to 6%
Applicable to the below one-time premium payment plan at premium USD 10,000 or above:
• Global Power Multi-Currency Plan 3
• Bonus Power Vantage
• Simply Love Encore 5</td><td>Premium Discount up to 4%
Applicable to the below one-time premium payment plan at premium USD 10,000 or above:
• Global Power Multi-Currency Plan 3
• Bonus Power Vantage
• Simply Love Encore 5</td></tr>
<tr><td>Memo</td><td>A250113</td><td>A250405</td><td colspan="2">A250103</td></tr>
</table>

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1.2 Selected Customers (Con't.)

Offer	3. Preferential and Simplified Underwriting Offer for Selected CI/ Medical	4. Meet-and-Greet Delights	5. Birthday Offer	6. 2025 Q2 "Share the Joy" ePremium Coupon Referral Program
Promotional Period	Mid Jan 2025 to 30 Jun 2025	1 Jan 2025 to 30 Jun 2025	1 Jan 2025 to 30 Jun 2025	1 Apr 2025 to 30 Jun 2025
Customers	**Selected Customers**	**Selected Customers**	**Existing and New Customers** (within 2 months before or not longer than 3 months after birthday months)	**Selected Existing Customers**
Products & Offers	Applicable to the new basic plan of Specified Protection Plan (including AIA Vitality Series and Pearl Series, if applicable) below • Cancer Guardian 3 Series * • Health Journey Guardian ^ • Cancer Care Essence • Simple Care Essence • AIA One Absolute – Cancer & Serious Infectious Disease Protection • AIA One Absolute – Full Protection • Wisdom Term Life Plan • On Your Side Plan • AIA Assemble (only applicable to Preferential Underwriting Offer) Offer: • Preferential Underwriting: Simply complete the application form and a health declaration • Simplified Underwriting: Simply complete the application form and answer 3 health questions	Applicable to: • [Recapture VIP] Selected high-value customers • [Recapture VIP] Customers whose policies to be paid up in 2025 • [Recapture VIP] Customers whose policies to be matured in 2025 • [Recapture VIP] Customers with high repurchase propensity / high engagement • Customers with Preferential and Simplified Underwriting Offer for Selected CI/ Medical (Wave 2) • Reassigned customers The above selected customers, who meet their financial planner and update/ confirm the email address/ phone number via iChange during designated period. Customers can enjoy **AIA Points 27,500** (Customers can redeem a variety of merchant gift vouchers valued at approximately HKD/MOP110 or RMB 100 on AIA+.)	Secure First & Secure First Plus <u>Offer:</u> 1-year premium waiver on the 12th policy year	AIA existing customer (referrer) successfully **transfer his/her ePremium coupon(s) 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 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(s)**, will be counted as qualified referral and the referrer will receive **15,000 AIA Points** (approximately worth HK$60).
Memo	A250105	A250404	A250109	A250407

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1.2 Selected Customers (Con't.)

Offer	7. 2025 Q2 selected product combos limited-time offer	8. 2025 Q2 selected Accident Protection plans limited-time offer	9. 2025 Q2 selected Health Protection plans limited-time offer
Promotional Period	1 Apr 2025 to 30 Jun 2025	1 Apr 2025 to 30 Jun 2025	1 Apr 2025 to 30 Jun 2025
Customers	**Existing Customers**	**Existing Customers**	**Existing Customers**
Products & Offers	**Product Combo 1 (Savings & Critical Illness):** The **first 1,000 exisitng customers** who successfully apply for product combo with **an aggregate annualised premium of US$6,000 or above for the first year, will receive 100,000 AIA Points. (valued at approximately HKD / MOP 400)** **Product Combo 2 (Savings & Medical Protection):** The **first 1,000 existing customers** who successfully apply for product combo with **an aggregate annualised premium of US$2,000 or above for the first year, will receive 50,000 AIA Points. (valued at approximately HKD / MOP 200)** *For product details, please refer to memo.	**The first 3,000 existing customers** who successfully **apply for either one of the new Accident Protection plans as below, with an annualised premium of US$100 or above for the first year,** will receive **12,500 AIA Points. (valued at approximately HKD/MOP 50)** • **Xtra Protect** • **Grand VIP** • **Secure First / Secure First Plus**	**The first 3,000 existing customers** who successfully **apply for either one of the new Health Protection plans as below, with an annualised premium of US$100 or above for the first year**, will receive **12,500 AIA Points. (valued at approximately HKD/MOP 50)** • **On Your Side Plan Series** • **Simple Care Essence** • **Cancer Care Essence** • **Cancer Guardian 3 Series**
Memo	A250402	A250403	A250408

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1.3 Investment-Linked Assurance Schemes Promotional Offers

Offer	1. Loyalty Bonus Promotion for AIA 2-in-1 Protection Linked Plan (Single Premium)	2. Start Up Bonus Promotion for Treasure Master Plus 2	3. Start-up Bonus Promotion for Treasure Master Plus	4. U-Select Refund of Premium Charge for Basic Premium	5. Special Bonus Promotion for Treasure Advantage 2
Promotional Period	1 April 2025 to 30 June 2025 (3 months)				
Customers	All Customers				
Products	AIA 2-in-1 Protection Linked Plan (Single Premium)	Treasure Master Plus 2	Treasure Master Plus	U-Select	Treasure Advantage 2
Offer Applicable To	For Hong Kong and Macau	For Hong Kong only	For Macau only	For Macau only	For Macau only
Offer	Can enjoy up to 7.5% average basic account value promotional loyalty bonus	With specified one-time premium can enjoy up to 6% of the single premium as start-up bonus	With specified one-time premium can enjoy up to 7.0% Start-up Bonus	Can enjoy up to 250% annualised basic premium refund	With specified annualised premium can enjoy up to 17% special bonus
Memo	A250410				

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2) Promotional Leaflet

AIA Spring-Summer Power Up Promotion Campaign (Quarter 2 2025) – Offer Update

Leaflet version
 Traditional Chinese Version: LINK English Version: LINK Simplified Chinese Version: LINK

Note: Product names are listed across all promotional leaflets in different languages.

Details of the latest offer will be available on aia.com.hk from 1 May 2025.

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Memo

Offer Update
Up to 5 months premium refund offer begins from 1 May 2025

3) Promotional Offers Details

3.1) On Your Side Plan Series Premium Refund Offer

Promotional Period: From 1 May 2025 to 30 June 2025 (both days inclusive)

On Your Side Plan Series Premium Refund (each eligible policy)				
On Your Side Plan Series	Base Offer	Extra Offer 1°	Extra Offer 2 Ω	Total Offer (Base Offer + Extra Offer 1 + Extra Offer 2) Up to
On Your Side Plan series includes: 1. On Your Side Plan 2. On Your Side Plan – First Gift 3. AIA Vitality Series: On Your Side Plan	**1** months	**+2** months	**+2** months	**5** months
The maximum premium refund for each eligible On Your Side Plan series policy is capped at **5 months**.				

On Your Side Plan series can only be purchased as a basic plan.

°Extra Offer 1

- If **same policyholder** applies On Your Side Plan series and **Specified Savings Insurance Plans** within promotion period, the On Your Side Plan series policy will entitle to **extra 2 months** premium refund.

- **Specified Savings Insurance Plans** means:

1. Bonus Power Vantage (5-year / 10-year only)*
2. Global Power Multi-Currency Plan 3 (5-year / 10-year only)*

Ω Extra Offer 2

- If **same policyholder** applies On Your Side Plan series and **Specified Medical Insurance Plans** within promotion period, the On Your Side Plan series policy will entitle to **extra 2 months** premium refund.

- **Specified Medical Insurance Plans** (including Basic Plan, Rider, AIA Vitality Series and Pearl Series, if applicable) means:

1. AIA VHIS Privilege Ultra Scheme#@
2. Privilege Ultra Medical Plan^@ / Privilege Ultra Pearl Medical Plan@

@ Can be purchased as a basic plan or as a rider # Available in Hong Kong only
^ Available in Macau only *Can only be purchased as a basic plan

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The Extra Offers will only be applicable to the On Your Side Plan series policy and will not apply to the Specified Savings Insurance Plans policy or the Specified Medical Insurance Plans policy. The maximum premium refund for each eligible On Your Side Plan series policy is capped at **5 months**.

For Important Notes, Terms & Conditions of Promotion Offers, please refer to Appendix 1 or the relevant promotion leaflet.

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4) Appendix

4.1) Appendix 1 – Promotion Offers Important Notes and Terms and Conditions

Important Notes for Financial Planners

1. First Year Commission (FYC) is calculated on the gross premium, and will not be affected by the premium refund or discount.
2. Premium refund notification letter will be sent to customers within 4 months after the policy issuance deadline. Copies of customer letters can be retrieved in eAgency Corner (eAC) and Policy Enquiry System (PES).
3. Premium Payment Notice (for policy eligible for premium refund)
   i. For New Policy with Annually/Semi-annually/Quarterly mode, the notice will show the net premium payable, i.e. the remaining amount after deducting the corresponding premium refund amount from the next modal premium.
   ii. For New Policy with Monthly mode, only the net premium payable amount will be credited via autopay.
4. Regarding eligible New Policy of Specified Savings Insurance Plans Premium Discount Offer (for one-time premium payment plan only), the amount of the premium discount will be stated on the policy information page.
5. This campaign can only be promoted within Hong Kong or Macau territory according to the agent's relevant license.
6. Financial Planners must recommend product to customers based on the customer's actual need. If the product concerned requires the completion of Financial Need Analysis, Financial Planners must complete such analysis with customers before product recommendation/ solicitation. Financial Planner shall obtain paper 5 license for any Unit-Linked Policies selling activities. Before any Unit-Linked Policies selling activities, Financial Planner needs to conduct Financial Needs Analysis (FNA) and Risk Profile Questionnaire (RPQ) with customers to assess customer needs and premium affordability. During the solicitation process, Financial Planner shall not provide any investment advise to customers, and shall not directly or indirectly offer any gifts to induce customers to purchase Unit-Linked Policies. Unit-Linked Policies are only suitable for customers who have life insurance and investment needs. Financial Planners in Macau must complete Financial Need Analysis with customers before all product recommendation/ solicitation.
7. If Financial Planners want to count the respective policy(ies) as the production case(s) of that month, such applications must be submitted on or before the closing dates and cut-off time and approved on or before the end of that month as set by Operations. For details, please refer to related memo issued by Operations.

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Terms & Conditions of Promotion Offers

Applicable to offers as stated above

1. The Promotion Offers are only applicable to the policies submitted via AIA Financial Planners and AIA's Brokers/Independent Financial Advisors (IFAs) and online application via AIA iShop (if applicable).
2. The Promotion Offers are only applicable to the policies issued in Hong Kong or Macau.
3. The calculation of the premium refund is only applicable to the standard premium and extra premium due to underwriting (if any) of the New Policy. The calculation of the premium discount is only applicable to the standard premium (extra premium due to underwriting (if any) is excluded) of the New Policy. The premiums of all other basic plan(s) and/or add-on plan(s) and levy will not be applied for calculating the premium refund or discount amount.
4. Each New Policy can only enjoy this promotional premium refund or discount offer (if applicable) once during the Promotion Period. If the New Policy fulfils more than one promotional premium refund or discount offer's requirement, the promotion offer with higher premium refund or discount amount will be entitled.
5. If the policy date of a New Policy is earlier than its application date, the first premium refund may be available beyond the next premium due date after the first policy anniversary.
6. The Promotion Offers are not applicable to applicants who have submitted applications before Promotion Period but withdrew the applications or cancelled the issued policies and then re-applied for the same insurance plans within the Promotion Period.
7. Unless otherwise specified or arranged (if any), this Offer is not applicable to plan conversion cases (including basic plans or riders, if applicable), regardless of plan conversion from other insurance plans to the promotional insurance plans or plan conversion from the promotional insurance plans to other insurance plans.
8. 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.
9. 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, you may refer to the relevant product brochure and policy contract of relevant products. For detailed features, terms and conditions of AIA Vitality, please refer to aia.com.hk/aiavitality.
10. The premium refund offer may be different on the relevant products distributed through different sales channels. Please refer to relevant sales channel's memorandums.
11. AIA Voluntary Health Insurance Standard Scheme (being the Standard Plan under Voluntary Health Insurance Scheme ("VHIS")) provides the basic standardised features for insured, while AIA Voluntary Health Insurance Flexi Scheme and AIA Voluntary Health Insurance Privilege Ultra Scheme (being the Flexi Plan under VHIS)) are those that generally provide all protection under a Standard Plan and at the same time provide enhanced protection for the insured.
12. Only the paid premiums of certified VHIS plans and Qualifying Deferred Annuity policies (where applicable) can apply for tax deductions whereas the premium refund and premium discount (including e-premium coupon, if any) are not included. For details on tax deductions, please visit www.vhis.gov.hk, www.ia.org.hk or www.ird.gov.hk and consult your own tax and accounting advisors for tax advice.
13. 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.

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14. The premium refund material will form part of the policy contract if the Terms and Conditions of this premium refund offer are fulfilled as agreed upon and the respective policy is issued and/or the respective supplementary contract becomes effective (where applicable).

Applicable to specified products offers

15. On Your Side Plan Series Premium Refund Offer

a. The promotional period is from 1 May 2025 to 30 June 2025, both days inclusive ("Promotional Period").

b. On Your Side Plan series means On Your Side Plan, On Your Side Plan – First Gift, AIA Vitality Series: On Your Side Plan ("New Policy") that are:-
   i. successfully applied and submitted within the Promotional Period (based on the application date); and
   ii. issued on or before 31 August 2025.

c. Premium refund arrangement for the New Policy is as follows:
   - At the end of the first policy year, the New Policy will entitle up to 2 months premium refund.
   - At the end of the second policy year, the New Policy will entitle up to 2 months of premium refund (if applicable)
   - At the end of the third policy year, the New Policy will entitle to the remaining balance of premium refund (if applicable)

d. Premium refund will be used to settle premium due on the next premium due date after the policy anniversary stated above. The premium refund is used for settlement of future premium of the New Policy only, withdrawal of the premium refund is not allowed. If the New Policy has no outstanding premium at the time of premium refund, the unused premium refund will be automatically forfeited. Moreover, the New Policy should remain in-force from the issue date to the time of premium refund. Otherwise, the premium refund will be forfeited.

e. The Extra Offer 1 is only applicable when **same policyholder** successfully applies for both On Your Side Plan series and Specified Savings Insurance Plans within Promotional Period, and that the On Your Side Plan series policy and the Specified Savings Insurance Plans policy are both issued on or before 31 August 2025. If the requirements are fulfilled, the On Your Side Plan series policy will enjoy the extra 2 months premium refund. Otherwise the On Your Side Plan series policy will not be entitled to the Extra Offer 1. The Extra Offer 1 will only be applicable to the On Your Side Plan series policy and will not apply to the Specified Savings Insurance Plans policy. If the On Your Side Plan series policy is entitled to the Extra Offer 1, the Specified Savings Insurance Plans policy should remain in-force from the issue date to the time of premium refund. Otherwise the Extra Offer 1 will be forfeited.

f. The Extra Offer 2 is only applicable when **same policyholder** successfully applies for both On Your Side Plan series and Specified Medical Insurance Plans (including basic plan, supplementary contract, AIA Vitality series and Pearl series, if applicable) within promotional period, and that the On Your Side Plan series policy and the Specified Medical Insurance Plans policy is issued on or before 31 August 2025, the On Your Side Plan series policy will enjoy the extra 2 months premium refund. If the Specified Medical Insurance Plans policy is a supplementary contract, the supplementary contract must be attached to a new Basic Plan (except Investment-Linked Assurance Schemes) that is applied and submitted within promotional period and issued by 31 August 2025, and such supplementary contract must also be effective by 31 August 2025. Otherwise the On Your Side Plan series policy will not have the Extra Offer 2. The Extra Offer 2 will only be applicable to the On Your Side Plan series policy and will not apply to the Specified Medical Insurance Plans policy. If the On Your Side Plan series policy entitles to the Extra Offer 2, the Specified Medical Insurance Plans policy should remain in-force from the issue date to the time of premium refund. Otherwise the Extra Offer 2 will be forfeited.

g. The maximum premium refund for each eligible On Your Side Plan series policy is capped at 5 months (including Base Offer, Extra Offer 1 and Extra Offer 2, if applicable).

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h. Calculation of the premium refund on New Policy:

Payment Mode	Premium refund calculation method (calculated by the payment of the latest modal premium of the New Policy at the time of premium refund)
Monthly	= monthly premium x total number of month of premium refund
Quarterly	= quarterly premium ÷ 3 x total number of month of premium refund
Semi-annually	= semi-annual premium ÷ 6 x total number of month of premium refund
Annually	= annual premium ÷ 12 x total number of month of premium refund

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Part 2 – Exclusive Privileges for Eligible Valued Customers (applicable to Eligible Customers only)

AIA is delighted to bring to our eligible valued customers[4] with exclusive privileges provided by **The Peninsula Hong Kong or Mandarin Oriental, Macau** and **AIA Alta Wellness Haven**.

The Peninsula Splendor by The Peninsula Hong Kong (Package for two persons)*

- One-night accommodation at the Deluxe Suite; and
- A Naturally Peninsula set breakfast at The Pool **OR**
  Daily Peninsula set breakfast at The Lobby; and
- A Peninsular exclusive tour at The China Clipper Aviation Lounge & sunset sightseeing at Helipad; and
- HK$8,000 hotel spending credit to be used as dining in hotel restaurants during the stay^ **OR** as a spending credit for the "helicopter flight-seeing experience" booked through the hotel@ **OR**
  as a spending credit for one trip of limousine transfer (only within Hong Kong region)& **OR** for a dedicated bespoke menu at the Gaddi's (for two guests); and
- Your choice of one session of:
  - A 60-minute personal training session, **OR**
  - A 60-minute Holistic Body Massage (available from Sunday to Thursday); and
- One session of in-room Fitness Gear and Digital Coach for the virtual Well-being Morning Stretching Programme; and
- In-room Blissful Sleep Bath Ritual featuring VOYA products; and
- Healthy welcome and turndown amenities

*Applicable only for policies issued in Hong Kong.
^The hotel spending credit is applicable to all hotel restaurants except private room usage. Supplement charges incurred at the hotel will be chargeable to the guest based on consumption.
@ A supplement charge applies on guest's own account for the "helicopter flight-seeing experience".
& Limousine transfer reservation subject to hotel availability and at least 14 days booking in advance.

Remark: The services and/or products under the offers above are provided by third-party companies independent of AIA. Offer entitlement is subject to the terms and conditions of the service providers. AIA does not have the relevant licence and/or qualification. AIA shall not be responsible or liable for any service and/or product including but not limited to hotel, dining, hiking, spa, massage, fitness training, helicopter services, product or health management solutions services or solicitation provided by the third-party companies, which is not sold or marketed by AIA.

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Elegantly Mandarin by Mandarin Oriental, Macau (Package for two persons)[#]

- One-night accommodation in a Deluxe Suite; and
- Breakfast at Vida Rica Restaurant or Lobby Lounge; and
- Afternoon Tea Set at the Lobby Lounge; and
- Sunset Champagne or Cocktail at Vida Rica Bar; and
- 5-course Degustation Set Dinner at the exclusive private dining room at Vida Rica Restaurant including the signature Mandarin Oriental Dessert Experience; and
- 60-minute Spa & Wellness Treatment; and
- 45-min Personal Training

[#]Applicable only for policies issued in Macau.

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Wellness privileges at AIA Alta Wellness Haven

Two visits, inclusive of the below items in each visit

- **15-minute Wellness Coach Consultation; and**
- **Your choice of one of the below options in each visit:**
  - Mind and Body Balance
    40-minute Tui Na, Acupressure and Stretch Therapy and 10-minute Quantum Harmonic Audio Treatment; OR
  - Deep Sleep
    35-minute Breathwork and Guided Meditation and 25-minute Quantum Harmonic Audio Treatment with Acupressure; OR
  - Detox and Realignment
    40-minute Stretch Therapy (Active Stretch & Trigger Point Release) and 20-minute

    Radio-Frequency Cupping; OR
  - EatWell Diet Consultation
    15-minute Body Composition Analysis and 30-minute Nutrition Consultation with Customised 1-week Meal Plan
- Wellness tea serving experience

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

AIA.COM.HK

Memo

Terms & Conditions:

1. This leaflet contains general information only. It does not constitute an offer and/or insurance product recommendation. An individual must complete the Financial Needs Analysis before applying for any insurance product.
2. The promotional offers are only applicable to the policies issued in Hong Kong or Macau (the "Offer").
3. The promotional period is from 1 May 2025 to 30 June 2025, both days inclusive ("Promotional Period").
4. The eligible customer must meet the following requirements to enjoy the Offer. Each eligible customer who purchased the policy can only enjoy the Offer once.
   a. Customer must apply for a Specified Insurance Plan ("New Policy") during the Promotional Period; and
   b. the annualised premium for each New Policy (before any eligible discount, if any) is at a minimum of US$/CAD/AUD100,000 / HK$/MOP750,000 / RMB600,000 / GBP60,000 / EUR70,000 / SGD120,000, or US$/CAD/AUD1,000,000 / HK$/MOP7,500,000 / RMB6,000,000 / GBP600,000 /EUR700,000 / SGD1,200,000 for one-time premium payment (calculation is based on each single policy only); and
   c. the New Policy is successfully applied and issued during the Promotional Period.
5. Specified Insurance Plan refers to:

1. Global Power Multi-Currency Plan 3	**8.** Forever Love Coupon Plan 5
2. Bonus Power Vantage	**9.** Admire Life 2
3. Simply Love Encore 5	**10.** Serene Life or Serene Life (Annual Dividends)
4. Wealth Elite 2 – Ruby	**11.** Golden Years Income Plan
5. Wealth Elite 2 - Sapphire	**12.** Spring Income Plan[#]
6. Wealth Preserver 5	**13.** Fortune Promise 2
7. Wealth Enrich	**14.** FlexiAchiever Savings Plan

[#]Applicable to Hong Kong only

6. Apart from the New Policy, the premiums of all other basic plan(s) and/or add-on plan(s) and levy will not be applied for the calculation as stated under 4b.
7. The Offers are not applicable to applicants who have submitted applications before the Promotional Period but withdrew the applications or cancelled the issued policies during the Promotional Period and then re-applied for the same products.
8. Unless otherwise specified (if any), the Offers are not applicable to those plans change cases (basic plans or riders, if applicable) from other insurance plans to the insurance plans in this promotion.
9. The New Policy should remain in-force from the issue date to the time of receiving the Offer redemption letter. Otherwise, the Offer will be forfeited.
10. The Offer redemption letter with usage details and relevant terms and conditions will be issued to eligible customers after the cooling-off period of the New Policy on or before 31 August 2025. Offer redemption letter will be sent to the mailing address as provided to AIA by the customers during policy application. AIA is not responsible for verifying the mailing addresses submitted by eligible customers. Should there be any failure or delay of delivery of the offer redemption letter resulted from inaccurate/incorrect information submitted by the customers, AIA shall not be responsible or liable and will not re-issue the Offer redemption letter or extend the redemption period of the Offers.
11. Offer entitlement is subject to the terms and conditions of service providers, including but not limited to the respective offer redemption period and the arrangements. If customers would like to use other services provided by the service providers outside of the Offers, all applicable fees and charges will need to be paid by customers. Please contact the respective service providers for details. AIA shall not be responsible or liable for any service, product and/or special offer or discount provided by the service providers.
12. ***The Peninsula Splendor by The Peninsula Hong Kong***
    a. "The Peninsula Splendor by The Peninsula Hong Kong" is not redeemable for cash, cannot be sold, is non-

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refundable and may not be used in conjunction with any other special offer or discount of the hotel.

b. Room reservations must be made 14 days prior to arrival and please present the redemption letter upon arrival. Upon reservation, please quote the code on the redemption letter.
c. Reservations are subject to availability, black-out dates apply.
d. Lost or damaged redemption letters will not be replaced.
e. Supplement charges incurred at the hotel will be chargeable to the guest based on consumption.
f. Helicopter service will be provided by Heliservices (HK) Ltd.
g. The Peninsula Hong Kong reserves the final right to interpret and/or amend all terms and conditions under 12a-f, with or without advance notice.

13. ***Wellness privileges at AIA Alta Wellness Haven***

a. The "Wellness Privileges at AIA Alta Wellness Haven" is not redeemable for cash, may not be sold, is non-refundable and may not be used in conjunction with any other special offer or discount of AIA Alta Wellness Haven.
b. Reservations must be made in accordance with the terms and conditions as stated in the redemption letter.
c. Reservations are subject to availability, black-out dates apply. Please contact AIA Alta Wellness Haven for details about black-out dates.
d. Lost or damaged redemption letters will not be replaced or subject to claims.
e. AIA Alta Wellness Haven reserves the final right to interpret and/or amend, all terms and conditions under 13a-d, with or without advance notice. AIA Alta Wellness Haven is solely operated by Sustainable Wellness Limited, which is a wholly-owned subsidiary of Humansa Company Limited and an independent third party of AIA.

14. ***Elegantly Mandarin by Mandarin Oriental, Macau***

a. The "Elegantly Mandarin by Mandarin Oriental, Macau" is not redeemable for cash, cannot be sold, is non-refundable and cannot be used in conjunction with any other special offer or discount of the hotel.
b. Room reservations must be made 3 days prior to arrival and please present the redemption voucher upon arrival. Upon reservation, please quote the voucher code.
c. Reservations are subject to availability, black-out dates apply.
d. Lost or damaged redemption vouchers will not be replaced.
e. Supplement charges incurred at the hotel will be chargeable to the guest based on consumption.
f. Mandarin Oriental, Macau reserves the final right to interpret and/or amend all terms and conditions under 14a-e, with or without advance notice.

15. AIA reserves the right to change, revoke or terminate the Offer (including changes of any terms and conditions of the Offer) anytime without any advance notice. In the event of any disputes, AIA's decision shall be final and conclusive.
16. If the services and/or products under the Offers cannot be provided for any reason, AIA reserves the right for replacement of the Offers while the value and types of the services and/or products under the Offer may not be the same as those as provided in this promotional campaign. In the event of any disputes, AIA's decision shall be final and conclusive.
17. No transfer, exchange, cash redemption or substitution for the Offers is permitted. If there is any loss, damage, or failure to use, the Offer redemption letter before expiry, no replacement, refund or extension of the Offers shall be made or subject to any claims.
18. AIA is not the supplier of the services and/or products under the Offers and shall not be responsible or liable for the services and/or products under the Offers. Any disputes arising from the services and/or products under the Offers shall be resolved by the customer and the supplier directly. The services and/or products under the Offers are subject to the respective terms and conditions determined by the suppliers. Please refer to the relevant terms and conditions for details about the Offer usage.
19. The purpose of this document is for reference only and is not intended to constitute any professional advice, view, attitude, position or opinion provided by AIA. AIA expressly disclaims all warranties of any kind and fitness for a particular purpose in connection with the information contained in this document. AIA does not accept, assume or undertake any legal responsibility to any person or entity for any loss or damage of whatever nature (direct, indirect,

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consequential or otherwise) whether arising in contract, tort or otherwise, from the use of or reliance on the information contained in this document.

20. This promotional leaflet is for distribution in Hong Kong/Macau only.

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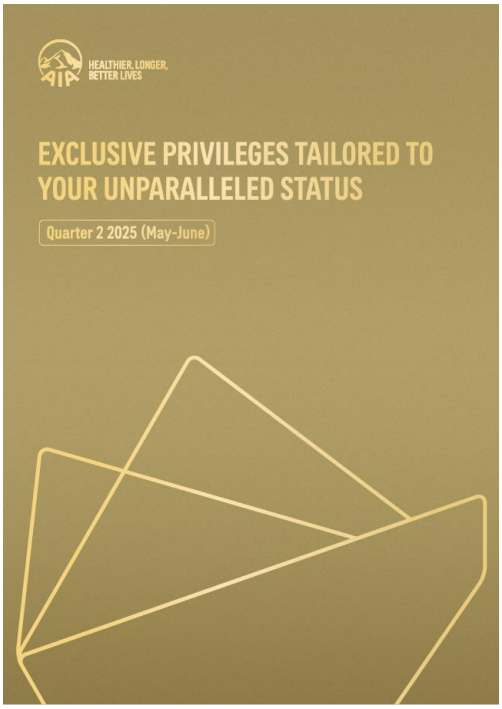
Promotional Leaflet

Leaflet Details



Traditional Chinese Version: LINK
English Version: LINK
Simplified Chinese Version: LINK

Details of the latest offer will be available on aia.com.hk from 1 May 2025.

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