AIA Hong Kong

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Quarry Bay, Hong Kong
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AIA.COM.HK

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 July 2025	**Total pages:**	87

Subject: A250721 **AIA 盛夏耀眼大激賞推廣活動 (2025 年第三季)**
AIA Ignite the Summer Promotion Campaign (Quarter 3 2025)

踏入第三季，我們很高興為各財務策劃顧問帶來新一季推廣活動的最新優惠。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。

AIA 盛夏耀眼大激賞推廣活動 (2025 年第三季)

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（第3頁 至 第7頁）[詳情]
2） 宣傳單張（第8頁）[詳情]
3） 推廣活動優惠詳情（第9頁 至 第18頁）[詳情]
4） 與投資有關的人壽保險計劃推廣優惠（第19頁 至 第23頁）[詳情]
5） 附錄（第24頁 至 第34頁）[詳情]

第二部份 – 合資格尊貴客戶專屬禮遇(只適用於合資格客戶)

1） 禮遇詳情（第35頁 至 第43頁）[詳情]

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

註：

1. 如對特選客戶之推廣活動 (例如 Recapture 或《歲月「友」情》推廣活動等) 有任何查詢，請電郵至客戶及市場策劃 (Customer and Marketing) AIAHK.CustomerExperience-ECM@aia.com。
2. 如對「友得揀」IVS 之推廣活動或「AIA 自願醫保計劃」（公務員及政府聘用的非公務員）之推廣活動有任何查詢，請聯絡 Corporate Solutions 部門。
3. 如對與投資有關的人壽保險計劃推廣優惠或合資格尊貴客戶專屬禮遇(只適用於合資格客戶)推廣優惠有任何查詢，請電郵至人壽與財富產品主張部 (Life and Wealth Management Proposition Department) aiahkwealthmgnt@aia.com。

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[AIA – INTERNAL]

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Memo

Stepping into Quarter 3, we are delighted to bring all Financial Planners the latest promotion campaign customer offers. Offer details are summarised in this memo for your easy reference.

AIA Ignite the Summer Promotion Campaign (Quarter 3 2025)

Part 1 – Premium Refund / Discount and Other Offers

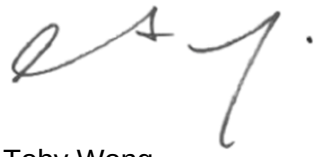
1) Promotional Offers Overview (P. 44 to 49) [Details]
2) Promotional Leaflet (P. 50) [Details]
3) Promotional Offers Details (P. 51 to 60) [Details]
4) Investment-Linked Assurance Schemes Promotional Offers (P. 61 to 66) [Details]
5) Appendix (P. 67 to 78) [Details]

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

1) Privilege Details (P. 79 to 87) [Details]

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

Note:

1. For enquiry about campaign offers for Selected Customers (e.g. Recapture or Loyalty Delight etc.), please email Customer and Marketing AIAHK.CustomerExperience-ECM@aia.com.
2. For enquiry about IVS offers or "AIA Voluntary Health Insurance Scheme" (Civil Servants & Non-Civil Servants Employed by the Government) offers, please contact Corporate Solutions Department.
3. For enquiry about Investment-Linked Assurance Schemes Promotional Offers or Exclusive Privileges for Eligible Valued Customers (applicable to Eligible Customers only), please email Life and Wealth Management Proposition Department aiahkwealthmgnt@aia.com.

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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. 指定保障計劃保費回贈推廣	2. 指定儲蓄保險計劃保費回贈推廣	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 7 月 1 日至 9 月 30 日 (3 個月)				
適用客戶	所有客戶				
產品	指定保障計劃 (包括基本計劃，附加契約，AIA 健康系列及明珠系列，如適用) (附加契約必須附加於新基本計劃) • 特級「健康之寶」醫療保障計劃 2 / 特級「健康之寶」住院及手術賠償附加契約 2 •「簡護危疾保」 •「癌症全方位保障 3」 •「全程守護健康保」# •「銀意保」 •「自選人身意外保險 3」 •「摯誠定期壽險計劃」 •「尊誠定期壽險計劃」 •「AIA 唯一摯保 – 全面保障」	指定儲蓄保險計劃 (5 年/10 年保費繳付期，如適用) •「盈御多元貨幣計劃 3」 • 環宇盈活儲蓄保險計劃	指定儲蓄保險計劃 (只限於一次性繳付保費) •「盈御多元貨幣計劃 3」 • 環宇盈活儲蓄保險計劃	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」	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	可享 1 個月保費回贈	達指定首年保費要求 可享高達 26%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 8 個月保費回贈	可享高 5 個月保費回贈
通告	A250721				

#只適用於香港 ^只適用於澳門

1.1 所有客戶(續)

推廣優惠	6. 「愛無憂長享計劃5」保費回贈推廣	7.「財富恆裕2」壽險計劃專屬優惠	8.「財富顯裕」壽險計劃專屬優惠	9. 預繳保費保證優惠息率推廣優惠
推廣期	2025 年 7 月 1 日至 9 月 30 日 (3 個月)			2025 年 7 月 1 日至 7 月 31 日 (1 個月)
適用客戶	所有客戶			
產品	指定儲蓄保險計劃 (6 年/10 年/15 年/20 年保費繳付期) 「愛無憂長享計劃 5」	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	指定保險產品 (基本計劃) • 「財富顯裕」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) • 「盈御多元貨幣計劃 3」 • 環宇盈活儲蓄保險計劃
優惠	可享高達 15%保費回贈	1. 降低最低保額要求 2. 放寬醫療核保要求	降低最低整付保費要求	預繳保費可享保證優惠年利率高達 5.1%
通告	A250721			A250717

#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. Birthday 生日優惠</th></tr>
<tr><td>推廣期</td><td>2025年1月1日
至 2025 年 12 月 31 日</td><td colspan="3">2025年7月1日
至 2025 年 12 月 31 日</td><td>2025年7月1日
至 2025 年 12 月 31 日</td><td>2025年1月1日
至 2025 年 12 月 31 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>所有客戶
(生日月前 2 後 3)</td></tr>
<tr><td>產品及
優惠</td><td>所有符合延長使用電子保費現金券推廣活動要求的特選客戶，其電子保費現金券之有效日期將延長至 2025 年 12 月 31 日。

<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 /「財富源源」壽險計劃，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:
• 「環宇盈活儲蓄保險計劃」
• 「盈御多元貨幣計劃3」
• 「簡愛• 延續」保障計劃5

投保獎賞：
2025年9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)</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:
• 「環宇盈活儲蓄保險計劃」
• 「盈御多元貨幣計劃3」
• 「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:
• 「環宇盈活儲蓄保險計劃」
• 「盈御多元貨幣計劃3」
• 「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>意安心
及
意安心升級保障

<u>優惠:</u>
豁免第 12 個保單年度的全年保費</td></tr>
<tr><td>通告</td><td>A250113 / A250569</td><td>A250705</td><td colspan="2">A250704</td><td>A250718</td><td>A250716</td></tr>
</table>

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1.2 特選客戶 (Con't.)

推廣優惠	5. 【見面「友」禮】活動	6. 2025 第三季《友禮齊享》電子保費現金券推薦活動	7. 2025 第三季特選健康保障計劃限時優惠	8. 2025 第三季愛伴航系列 / 特選醫療保障計劃限時優惠
推廣期	2025年7月1日 至2025年9月30日	2025年7月1日 至2025年9月30日	2025年7月1日至2025年9月30日	2025年7月1日至2025年9月30日
適用客戶	**特選客戶**	**特選現有客戶**	**特選客戶**	**特選客戶**
產品及優惠	特選客戶包括： • [Recapture] 2025 年 7-9 月重點客戶名單 • [Recapture] 2025 年高端客戶名單 • [優易/簡易核保] 2025 重點客戶名單 • 2025 高購買潛力客戶名單 • 2025 重新分配客戶名單 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)	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 /「財富源源」壽險計劃除外)，即為合資格推薦及推薦人可獲得**HK$100商戶電子現金券或25,000 AIA 友Point** (約值HK$100)。	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個健康保障計劃，**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)，可獲得 **12,500 AIA 友 Point** (約值 50 港元/澳門幣) • 「簡護危疾保」 • 「智護癌症保」 • 「癌症全方位保障3」系列	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個指定基本計劃之新保單，**並且首年年度化保費達500美元或以上** (首年年度化保費以保費折扣後計算) **香港客戶:** 可獲得**流感疫苗注射**一次 (價值250港元) **澳門客戶:** 可獲**50,000 AIA 友Point** (約值200港元/澳門幣) • 「愛伴航」系列 • AIA 自願醫保尊耀計劃* / AIA 自願醫保靈活計劃* / AIA 自願醫保標準計劃* • 「尊耀」醫療計劃^/「尊耀明珠」醫療計劃 *只在香港發售。
通告	A250703	A250713	A2500709	A250710

^只適用於澳門

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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 7 月 1 日至 9 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	A250721				

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2) 宣傳單張

AIA 盛夏耀眼大激賞推廣活動 (2025 年第三季)

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 (包括以上宣傳單張的連結) 將於 2025 年 7 月 2 日起上載公司網頁 aia.com.hk。

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3) 推廣活動優惠詳情

3.1) 指定保障計劃保費回贈推廣

推廣期: 2025年7月1日至2025年9月30日 (包括首尾兩天)

指定保障計劃 (包括基本計劃、附加契約、AIA 健康系列及明珠系列，如適用)	保費回贈 (每張合資格保單)
1. 特級「健康之寶」醫療保障計劃 2* / 特級「健康之寶」住院及手術賠償附加契約 2[Δ] 2. 「簡護危疾保」[@] 3. 「癌症全方位保障 3」[@] 4. 「全程守護健康保」[@#] 5. 「銀意保」* 6. 「自選人身意外保險 3」[Δ] 7. 「摯誠定期壽險計劃」[@] 8. 「尊誠定期壽險計劃」[@] 9. 「AIA 唯一摯保 – 全面保障」[@]	**1** 個月

*只可以基本計劃形式投保　[Δ]只可以附加契約形式投保　[@]可以基本計劃形式獨立投保或作附加契約
[#]只適用於香港

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3.2) 指定儲蓄保險計劃保費回贈推廣

3.2.1)「盈御多元貨幣計劃 3」(5年 / 10年保費繳付期)

推廣期: 2025年7月1日至2025年9月30日 (包括首尾兩天)

基本計劃年度化保費 (美元)	首年保費回贈「盈御多元貨幣計劃 3」(5 年 / 10 年保費繳付期)		
	基本優惠	額外優惠+	總優惠 (基本優惠 + 額外優惠) 最高可達
少於 10,000	4.0%	+ 3.0%	7.0%
10,000 起 – 少於 30,000	7.0%		10.0%
30,000 起 – 少於 50,000	9.0%		12.0%
50,000 起 – 少於 100,000	12.0%		15.0%
100,000 – 少於 200,000	16.0%	+ 6.0%	22.0%
200,000 或以上	18.0%		24.0%

+額外優惠

- 如客戶以**同一保單持有人**身份於推廣期內成功投保「盈御多元貨幣計劃 3」(5 年/10 年保費繳付期) 及**「愛伴航」系列**，而該「愛伴航」系列保單的原有投保額達 **50,000 美元**或以上，其「盈御多元貨幣計劃 3」(5 年/10 年保費繳付期) 保單將可獲得**高達額外 6%**保費回贈。

- **「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」。「愛伴航」系列只可以基本計劃形式投保。

注意：

1. 如客戶以同一保單持有人身份於推廣期內成功投保「盈御多元貨幣計劃 3」(5 年/10 年保費繳付期) 及「愛伴航」系列，但該「愛伴航」系列保單的原有投保額**未有達到** 50,000 美元或以上，其「盈御多元貨幣計劃 3」(5 年/10 年保費繳付期) 保單將**不會**獲得額外優惠之保費回贈。

2. 如客戶合乎獲得額外優惠的資格，但其**「愛伴航」系列保單**於其「盈御多元貨幣計劃 3」(5 年/10 年保費繳付期) 保單的首個保單週年日或之前經已退保或部分退保，額外優惠資格將被取消。

3. 額外優惠只適用於「盈御多元貨幣計劃 3」(5 年 / 10 年保費繳付期)保單而並不適用於「愛伴航」系列保單。每張合資格「盈御多元貨幣計劃 3」(5 年/10 年保費繳付期)保單的保費回贈最高上限為 **24%**。

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註：

1. 此優惠同時適用於「盈御多元貨幣計劃 3」(5年 / 10年保費繳付期) 其他貨幣 (包括澳元、加元、港元、澳門幣、人民幣、英鎊、歐元及新加坡元) 之保單。
2. 用於推廣優惠計算之匯率為 1美元 = 1澳元 / 1加元 / 7.5港元 / 7.5澳門幣 / 6人民幣 / 0.6英鎊 / 0.7歐元 / 1.2新加坡元。
3. 澳門幣只適用於澳門繕發之保單。
4. 有關美元對其他貨幣之換算，請參閱以下之列表。

基本計劃年度化保費					
美元 / 加元 / 澳元	港元 / 澳門幣	人民幣	英鎊	歐元	新加坡元
少於 10,000	少於 75,000	少於 60,000	少於 6,000	少於 7,000	少於 12,000
10,000 起 – 少於 30,000	75,000 起 – 少於 225,000	60,000 起 – 少於 180,000	6,000 起 – 少於 18,000	7,000 起 – 少於 21,000	12,000 起 – 少於 36,000
30,000 起 – 少於 50,000	225,000 起 – 少於 375,000	180,000 起 – 少於 300,000	18,000 起 – 少於 30,000	21,000 起 – 少於 35,000	36,000 起 – 少於 60,000
50,000 起 – 少於 100,000	375,000 起 – 少於 750,000	300,000 起 – 少於 600,000	30,000 起 – 少於 60,000	35,000 起 – 少於 70,000	60,000 起 – 少於 120,000
100,000 起 – 少於 200,000	750,000 起 – 少於 1,500,000	600,000 起 – 少於 1,200,000	60,000 起 – 少於 120,000	70,000 起 – 少於 140,000	120,000 起 – 少於 240,000
200,000 或以上	1,500,000 或以上	1,200,000 或以上	120,000 或以上	140,000 或以上	240,000 或以上

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3.2.2) 環宇盈活儲蓄保險計劃 (5年保費繳付期)

推廣期: 2025年7月1日至2025年9月30日 (包括首尾兩天)

基本計劃年度化保費 (美元)	首年保費回贈 環宇盈活儲蓄保險計劃 (5 年保費繳付期)		
	基本優惠	額外優惠+	總優惠 (基本優惠 + 額外優惠) 最高可達
少於 10,000	6.0%	+ 3.0%	9.0%
10,000 起 – 少於 30,000	9.0%		12.0%
30,000 起 – 少於 50,000	11.0%		14.0%
50,000 起 – 少於 100,000	14.0%		17.0%
100,000 – 少於 200,000	18.0%	+ 6.0%	24.0%
200,000 或以上	20.0%		26.0%

+額外優惠

- 如客戶以**同一保單持有人**身份於推廣期內成功投保環宇盈活儲蓄保險計劃 (5 年保費繳付期) 及**「愛伴航」系列**，而該「愛伴航」系列保單的原有投保額達 **50,000 美元**或以上，其環宇盈活儲蓄保險計劃 (5 年保費繳付期) 保單將可獲得**高達額外 6%**保費 回贈。

- **「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」。「愛伴航」系列只可以基本計劃形式投保。

注意：

1. 如客戶以同一保單持有人身份於推廣期內成功投保環宇盈活儲蓄保險計劃 (5 年保費繳付期)及 「愛伴航」系列，但該「愛伴航」系列保單的原有投保額**未有達到** 50,000 美元或以上，其環宇盈活儲蓄保險計劃 (5 年保費繳付期) 保單將**不會**獲得額外優惠之保費回贈。

2. 如客戶合乎獲得額外優惠的資格，但其**「愛伴航」 系列保單**於其環宇盈活儲蓄保險計劃 (5 年保費繳付期) 保單的首個保單週年日或之前經已退保或部分退保，額外優惠資格將被取消。

3. 額外優惠只適用於環宇盈活儲蓄保險計劃 (5 年保費繳付期) 保單而並不適用於「愛伴航」系列 保單。每張合資格環宇盈活儲蓄保險計劃 (5 年保費繳付期) 保單的保費回贈最高上限為 **26%**。

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註：

1. 此優惠同時適用於環宇盈活儲蓄保險計劃 (5年保費繳付期)其他貨幣 (包括港元、澳門幣) 之保單。
2. 用於推廣優惠計算之匯率為 1美元 = 7.5港元 / 7.5澳門幣。
3. 澳門幣只適用於澳門繕發之保單。
4. 有關美元對其他貨幣之換算，請參閱以下之列表。

基本計劃年度化保費	
美元	港元 / 澳門幣
少於 10,000	少於 75,000
10,000 起 – 少於 30,000	75,000 起 – 少於 225,000
30,000 起 – 少於 50,000	225,000 起 – 少於 375,000
50,000 起 – 少於 100,000	375,000 起 – 少於 750,000
100,000 起 – 少於 200,000	750,000 起 – 少於 1,500,000
200,000 或以上	1,500,000 或以上

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3.3) 指定儲蓄保險計劃保費折扣推廣（只限於一次性繳付保費）

3.3.1)「盈御多元貨幣計劃 3」(一次性繳付保費)

推廣期: 2025年7月1日至2025年9月30日 (包括首尾兩天)

基本計劃（一次性繳付保費）保費金額						「盈御多元貨幣計劃 3」保費折扣
美元 / 加元 / 澳元	港元 / 澳門幣	人民幣	英鎊	歐元	新加坡元	
300,000 起 – 少於 600,000	2,250,000 起 – 少於 4,500,000	1,800,000 起 – 少於 3,600,000	180,000 起 – 少於 360,000	210,000 起 – 少於 420,000	360,000 起 – 少於 720,000	3.0%
600,000 起 – 少於 1,000,000	4,500,000 起 – 少於 7,500,000	3,600,000 起 – 少於 6,000,000	360,000 起 – 少於 600,000	420,000 起 – 少於 700,000	720,000 起 – 少於 1,200,000	4.0%
1,000,000 起 – 少於 2,000,000	7,500,000 起 – 少於 15,000,000	6,000,000 起 – 少於 12,000,000	600,000 起 – 少於 1,200,000	700,000 起 – 少於 1,400,000	1,200,000 起 – 少於 2,400,000	5.0%
2,000,000 起 – 少於 3,500,000	15,000,000 起 – 少於 26,250,000	12,000,000 起 – 少於 21,000,000	1,200,000 起 – 少於 2,100,000	1,400,000 起 – 少於 2,450,000	2,400,000 起 – 少於 4,200,000	6.0%
3,500,000 或以上	26,250,000 或以上	21,000,000 或以上	2,100,000 或以上	2,450,000 或以上	4,200,000 或以上	7.0%

註：用於推廣優惠計算之匯率為 1美元 = 1澳元 / 1加元 / 7.5港元 / 7.5澳門幣 / 6人民幣 / 0.6英鎊 / 0.7歐元 / 1.2新加坡元。澳門幣只適用於澳門繕發之保單。

3.3.2) 環宇盈活儲蓄保險計劃(一次性繳付保費)

推廣期: 2025年7月1日至2025年9月30日 (包括首尾兩天)

基本計劃（一次性繳付保費）保費金額		環宇盈活儲蓄保險計劃保費折扣
美元	港元 / 澳門幣	
300,000 起 – 少於 600,000	2,250,000 起 – 少於 4,500,000	3.0%
600,000 起 – 少於 1,000,000	4,500,000 起 – 少於 7,500,000	4.0%
1,000,000 起 – 少於 2,000,000	7,500,000 起 –少於 15,000,000	5.0%
2,000,000 起 – 少於 3,500,000	15,000,000 起 – 少於 26,250,000	6.0%
3,500,000 或以上	26,250,000 或以上	7.0%

註：用於推廣優惠計算之匯率為 1美元 = 7.5港元 / 7.5澳門幣。澳門幣只適用於澳門繕發之保單。

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3.4)「愛伴航」系列保費回贈推廣

推廣期: 2025年7月1日至2025年9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」	**3**個月	**+3**個月	**+2**個月	**8**個月
每張合資格「愛伴航」系列保單的保費回贈最高上限為 **8**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 3 個月**保費回贈。

- **指定儲蓄保障計劃**指：

1. 「盈御多元貨幣計劃 3」(只限 5 年 / 10 年保費繳付期)*
2. 環宇盈活儲蓄保險計劃 (5 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 **8 個月**。

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3.5) 指定醫療保障計劃保費回贈推廣

推廣期: 2025年7月1日至2025年9月30日 (包括首尾兩天)

指定醫療保障計劃保費回贈 (每張合資格保單)			
指定醫療保障計劃 (包括基本計劃、附加契約、AIA健康系列及明珠系列，如適用)	基本優惠	額外優惠∞	總優惠 (基本優惠 + 額外優惠) 最高可達
指定醫療保障計劃指： 1. AIA 自願醫保標準計劃#@ 2. AIA 自願醫保靈活計劃#@ 3. AIA 自願醫保尊耀計劃#@ 4. 「尊耀」醫療計劃^@ /「尊耀明珠」醫療計劃@	**2**個月	**+3**個月	**5**個月
每張合資格指定醫療保障計劃保單的保費回贈最高上限為 **5**個月。			

∞額外優惠

- 如客戶以**同一保單持有人**身份於推廣期內成功投保指定醫療保障計劃及下列 **指定保險計劃**，其指定醫療保障計劃保單將可獲得**額外 3 個月**保費回贈。

- **指定保險計劃**指：

1. 「盈御多元貨幣計劃 3」(只限 5 年 / 10 年保費繳付期)*
2. 環宇盈活儲蓄保險計劃 (5 年保費繳付期)*
3. 「愛伴航」系列*

「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」。

@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

額外優惠只適用於指定醫療保障計劃保單而並不適用於指定保險計劃保單。每張合資格指定醫療保障計劃保單的保費回贈最高上限為**5個月**。

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3.6)「愛無憂長享計劃5」保費回贈推廣

推廣期: 2025年7月1日至2025年9月30日 (包括首尾兩天)

指定產品	保費回贈 (每張合資格保單)	
	基本優惠	額外優惠▪
「愛無憂長享計劃 5」 (6 年/10 年/15 年/20 年保費繳付期)	**10.0%**	如客戶以**同一保單持有人身份** 於推廣期內成功投保「愛無憂長享計劃5」保單及 **指定儲蓄保障計劃**∞ 其「愛無憂長享計劃5」保單將可獲得 **額外5.0%**保費回贈
每張合資格「愛無憂長享計劃5」保單的保費回贈最高上限為 **15.0%**。		

∞指定儲蓄保障計劃指:

1. 「盈御多元貨幣計劃 3」(只限 5 年 / 10 年保費繳付期)*
2. 環宇盈活儲蓄保險計劃 (5 年保費繳付期)*

*只可以基本計劃形式投保
▪額外優惠只適用於「愛無憂長享計劃5」保單而並不適用於指定儲蓄保障計劃。

3.7)「財富恆裕 2」壽險計劃專屬優惠

推廣期: 2025年7月1日至2025年9月30日 (包括首尾兩天)

指定產品	降低最低保額要求	放寬醫療核保要求
1.「財富恆裕 2•蔚」壽險計劃 2.「財富恆裕 2•霞」壽險計劃	由 1,000,000 美元 降至 500,000 美元	由按 100%保額 調低至按 80%保額

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3.8)「財富顯裕」壽險計劃專屬優惠

推廣期: 2025年7月1日至2025年9月30日(包括首尾兩天)

指定產品	降低最低保費要求
1. 「財富顯裕」壽險計劃	由 1,000,000 美元 降至 500,000 美元

有關各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) 與投資有關的人壽保險計劃推廣優惠

4.1) AIA「兩全保」保障型投資相連壽險計劃（整付保費）（適用於香港及澳門）

客戶於推廣期 **2025 年 7 月 1 日 至 2025 年 9 月 30 日**期間遞交**「兩全保」**的申請，並於 **2025 年 10 月 31 日**或之前獲繕發，合資格的保單可享有下表所列的長期客戶獎賞率，獎賞將於第 60 保單週月日派發。

如下表示，推廣長期客戶獎賞率將視乎第 60 個保單週月日的平均基本戶口價值而釐定：

第 60 個保單週月日的平均基本戶口價值*			推廣長期客戶獎賞率
美元	港元	人民幣	
$6,000 - $49,999	$48,000 - $399,999	$42,000 - $349,999	0.50%
$50,000 - $99,999	$400,000 - $799,999	$350,000 - $699,999	3.00%
$100,000 – $299,999	$800,000 - $2,399,999	$700,000 - $2,099,999	4.00%
$300,000 – $499,999	$2,400,000 - $3,999,999	$2,100,000 - $3,499,999	5.00%
$500,000 – $999,999	$4,000,000 - $7,999,999	$3,500,000 - $6,999,999	6.00%
$1,000,000 或以上	$8,000,000 或以上	$7,000,000 或以上	7.50%

*平均基本戶口價值為根據前 60 個月內每個保單週月日的基本戶口價值總和除以 60。

保單申請必須符合以下條件，才可享有根據上述獎賞**率**：

1. 在 **2025 年 7 月 1 日 至 2025 年 9 月 30 日**期間申請及遞交；及
2. 於 **2025 年 10 月 31 日**或之前獲繕發；及
3. 保單必須於獎賞派發時仍然生效。
4. 申請程序及產品受相關條款細則約束，詳情請參閱附件中的已獲證監會認可[1]之優惠單張。
5. 如有任何爭議，友邦擁有最終決定權。

以上推廣長期客戶獎賞率將取代產品小冊子內所載的長期客戶獎賞率(0.25%)，而不是額外附加的獎賞率。以上推廣長期客戶獎賞率並不代表回報率或投資表現。若第 60 個保單週月日的平均基本戶口價值低於 6,000 美元 / 48,000 港元 / 42,000 元人民幣，產品小冊子所載 0.25%的長期客戶獎賞率將適用。

優惠單張必須與產品小冊子一併閱讀，您亦可以列印及分發給客戶。
優惠單張可以直接從網上下載：營業員專頁 eAC > 部門資訊 > 財富管理部 > 競爭優勢 > 產品推廣優惠

如有查詢，請致電人壽與財富產品主張及策劃部熱線(852) 3727 6789。

註:[1]獲得認可並不意味著該計劃獲官方推介。

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4.2)「卓達智悅 2」開戶獎賞推廣 (只適用於香港)

客戶於推廣期 **2025 年 7 月 1 日 至 2025 年 9 月 30 日**期間遞交「卓達智悅 2」的申請，並於 **2025 年 9 月 30 日**或之前獲繕發，合資格的保單可享有以下表格列出之推廣率計算的開戶獎賞。

開戶獎賞的計算方式：

開戶獎賞 = 推廣率 × 整付保費

開戶獎賞率如下表所示，將視乎整付保費而釐定:

整付保費			推廣率
美元	港元	人民幣	
$50,000 - $99,999	$400,000 - $799,999	$350,000 - $699,999	2.50%
$100,000 – $299,999	$800,000 - $2,399,999	$700,000 - $2,099,999	3.50%
$300,000 – $499,999	$2,400,000 - $3,999,999	$2,100,000 - $3,499,999	4.50%
$500,000 – $999,999	$4,000,000 - $7,999,999	$3,500,000 - $6,999,999	5.50%
$1,000,000 或以上	$8,000,000 或以上	$7,000,000 或以上	6.00%

保單申請必須符合以下條件，才可享有上述推廣率：

1. 在 **2025 年 7 月 1 日 至 2025 年 9 月 30 日**期間申請及遞交；及
2. 於 **2025 年 9 月 30 日**或之前獲繕發。
3. 申請程序及產品受相關條款細則約束，詳情請參閱附件中的已獲證監會認可 [1] 之優惠單張。
4. 如有任何爭議，友邦擁有最終決定權。

以上推廣率將取代產品小冊子內所載的開戶獎賞率(1.25%)，而不是額外附加的獎賞率。
以上推廣率並不代表回報率或投資表現。

優惠單張必須與產品小冊子一併閱讀，您亦可以列印及分發給客戶。
優惠單張可以直接從網上下載：營業員專頁 eAC > 部門資訊 > 財富管理部 > 競爭優勢 > 產品推廣優惠

如有查詢，請致電人壽與財富產品主張及策劃部熱線(852) 3727 6789。

註:[1]獲得認可並不意味著該計劃獲官方推介。

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4.3)「卓達智悅」開戶特別賞金推廣（只適用於澳門）

客戶於推廣期 **2025 年 7 月 1 日 至 2025 年 9 月 30 日**期間遞交「卓達智悅」申請並於 **2025 年 9 月 30 日**或之前獲繕發，保單即可享有以下表格列出之開戶賞金率計算的開戶賞金。

開戶賞金的計算方式：

開戶賞金 = 推廣優惠率 × 整付保費

開戶賞金率如下表所示，將視乎整付保費而釐定：

已付整付保費 (美元)	推廣優惠率
$15,000 – $49,999	1.00%
$50,000 – $99,999	3.00%
$100,000 – $299,999	4.00%
$300,000 – $499,999	5.00%
$500,000 – $999,999	5.50%
$1,000,000 或以上	7.00%

因應不同客戶需要，由 2025 年 7 月 1 日 至 2025 年 9 月 30 日期間，「卓達智悅」之最低整付保費要求將由美元 $15,000 減至美元 6,000，唯開戶特別賞金推廣只適用於整付保費美元 $15,000 或以上之保單。

以上開戶賞金率並不代表回報率或投資表現。

保單申請必須符合以下條件，才可享有根據上表所計算的開戶賞金：

1. 在 **2025 年 7 月 1 日 至 2025 年 9 月 30 日**期間遞交；及
2. 於 **2025 年 9 月 30 日**或之前獲繕發。
3. 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。
4. 申請程序及產品受相關條款細則約束，詳情請參閱有關優惠單張。

優惠單張必須與產品小冊子一併閱讀，您亦可以列印及分發給客戶。
優惠單張可以直接從網上下載：**營業員專頁 eAC > 部門資訊 > 財富管理部 > 競爭優勢 > 產品推廣優惠**

如有查詢，請致電人壽與財富產品主張及策劃部熱線(852) 3727 6789。

註:[1]獲得認可並不意味著該計劃獲官方推介。

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4.4)「您想」基本保費費用回贈計劃（只適用於澳門）

客戶於推廣期 **2025 年 7 月 1 日 至 2025 年 9 月 30 日**期間遞交「您想」申請並於 **2025 年 10 月 31 日**或之前獲繕發，合資格的保單即可獲得基本保費費用回贈 (“回贈優惠”)。

如新保單符合下述所有要求，相等於首 10 及 20 個保單年度內最低的年度化基本保費*(按相關情況而定)的回贈優惠金額將分兩次於第 10 及第 20 個保單週年日存入合資格的「您想」投資連繫壽險計劃保單。

回贈優惠將按以下方式計算：

首次回贈:
第 10 個保單週年日的回贈優惠金額 = 首 10 個保單年度內最低的年度化基本保費* x 100%

最終回贈:
第 20 個保單週年日的回贈優惠金額 = 首 20 個保單年度內最低的年度化基本保費* x 150%

* 若基本保費曾於首 10 個保單年度內減少，首次回贈優惠之金額將根據首 10 個保單年度期間最低的年度化基本保費計算;而最終回贈優惠之金額將根據首 20 個保單年度期間最低的年度化基本保費計算。否則，將會按保單繕發時的基本保費計算。

保單申請必須符合以下條件，才可享有根據上述回贈優惠：

1. 在 **2025 年 7 月 1 日 至 2025 年 9 月 30 日**「優惠期」期間遞交；及
2. 於 **2025 年 10 月 31 日**或之前獲繕發；及
3. 保單必須於回贈優惠派發時仍然生效；及
4. 保單持有人未曾暫停繳費(即保單持有人於首 20 個保單年度內持續繳付基本保費)；及
5. 申請人/保單持有人在 **2025 年 6 月 30 日**或之前不曾撤回或取消其他「您想」投資連繫壽險計劃申請或保單
6. 申請程序及產品受相關條款細則約束，詳情請參閱有關優惠單張。
7. 如有任何爭議，友邦擁有最終決定權。

優惠單張必須與產品小冊子一併閱讀，您亦可以列印及分發給客戶。
優惠單張可以直接從網上下載：**營業員專頁 eAC > 部門資訊 > 財富管理部 > 競爭優勢 > 產品推廣優惠**

如有查詢，請致電人壽與財富產品主張及策劃部熱線(852) 3727 6789。

註:[1] 獲得認可並不意味著該計劃獲官方推介。

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4.5)「卓智投資計劃 2」特別賞金（只適用於澳門）

客戶於推廣期**2025年7月1日 至2025年9月30日**期間遞交「卓智投資計劃2」申請並於**2025年9月30日**或之前獲繕發，保單即可享有以下特別賞金。

推廣優惠的計算方式：
特別賞金 = 推廣優惠率 x 繳交保費年期（按年計算）x 首個保單年度的已繳保費

最新特別賞金率可參閱下表：

首年年繳保費 (美元)	推廣優惠率
$1,800 - $2,499	0.30%
$2,500 – $5,999	0.50%
$6,000 – $29,999	1.50%
$30,000 或以上	1.70%

首年年繳保費(美元)	特別賞金率 = 推廣優惠率 x 繳交保費年期					
	5年	6年	7年	8年	9年	10年
$1,800 - $2,499	1.50%	1.80%	2.10%	2.40%	2.70%	3.00%
$2,500 – $5,999	2.50%	3.00%	3.50%	4.00%	4.50%	5.00%
$6,000 – $29,999	7.50%	9.00%	10.50%	12.00%	13.50%	15.00%
$30,000 或以上	8.50%	10.20%	11.90%	13.60%	15.30%	17.00%

以上推廣優惠率並不代表回報率或投資表現。

保單申請必須符合以下條件，才可享有根據上表所計算的開戶賞金：

1. 在**2025年7月1日 至2025年9月30日**「優惠期」期間遞交；及
2. 於**2025年9月30日**或之前獲繕發。
3. 申請人/保單持有人不曾撤回或取消其他申請日期為**2025年6月30日**或之前的「卓智投資計劃 2」申請或保單。
4. 申請程序及產品受相關條款細則約束，詳情請參閱有關優惠單張。
5. 如有任何爭議，友邦擁有最終決定權。

優惠單張必須與產品小冊子一併閱讀，您亦可以列印及分發給客戶。
優惠單張可以直接從網上下載：營業員專頁 eAC > 部門資訊 > 財富管理部 > 競爭優勢 > 產品推廣優惠

如有查詢，請致電人壽與財富產品主張及策劃部熱線(852) 3727 6789。

註:[1] 獲得認可並不意味著該計劃獲官方推介。

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5) 附錄

5.1) 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。

適用於個別產品之優惠

15. **指定保障計劃保費回贈推廣**
    a. 推廣優惠由 2025 年 7 月 1 日 至 2025 年 9 月 30 日止，包括首尾兩天（「推廣期」）。
    b. 保費回贈推廣只適用於下列的指定保障計劃(包括基本計劃及附加契約) （「新保單」），而該新保單必須於推廣期內申請及遞交（根據申請日期），並成功於 2025 年 11 月 30 日或之前繕發。如新保單為附加契約，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 11 月 30 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 11 月 30 日或之前

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成功生效。 否則，該附加契約將不會獲得任何保費回贈。新保單之附加契約保費回贈不適用於該新基本計劃。

c. 指定保障計劃(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.	特級「健康之寶」醫療保障計劃 2* / 特級「健康之寶」住院及手術賠償附加契約 2$^{\Delta}$
2.	「簡護危疾保」@
3.	「癌症全方位保障 3」@
4.	「全程守護健康保」@#
5.	「銀意保」*
6.	「自選人身意外保險 3」$^{\Delta}$
7.	「摯誠定期壽險計劃」@
8.	「尊誠定期壽險計劃」@
9.	「AIA 唯一摯保 – 全面保障」@

*只可以基本計劃形式投保　　$^{\Delta}$只可以附加契約形式投保
@可以基本計劃形式獨立投保或作附加契約　　#只適用於香港

d. 保費回贈金額將於首個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。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. 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 – 以新保單繕發時的首期保費（扣除折扣後，如適用）計算
月繳	= 月繳保費 x 1
季繳	= 季繳保費 ÷ 3 x 1
半年繳	= 半年繳保費 ÷ 6 x 1
年繳	= 年繳保費 ÷ 12 x 1

16. <u>指定儲蓄保險計劃保費回贈推廣</u>

a. 推廣優惠由 2025 年 7 月 1 日 至 2025 年 9 月 30 日止，包括首尾兩天（「推廣期」）。

b. 指定儲蓄保險計劃指「盈御多元貨幣計劃 3」 (5 年 / 10 年保費繳付期) 及 環宇盈活儲蓄保險計劃 (5 年保費繳付期) (統稱「新保單」）。

c. 此優惠只適用於上列指定儲蓄保險計劃之基本計劃，而：
   i. 須於推廣期內成功申請及遞交(根據申請日期)；及
   ii. 須於 2025 年 11 月 30 日或之前繕發。

d. 保費回贈金額(基本優惠及額外優惠，如適用)只適用於基本計劃之首年保費，並將於首個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。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。

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e. 新保單保費回贈之計算方法：

i. 「盈御多元貨幣計劃 3」(5 年/10 年保費繳付期) 基本優惠

保費回贈之計算方法 (以保費回贈時的最近一期新保單基本計劃保費金額計算)					
貨幣	年度化保費	繳款方式			
		月繳	季繳	半年繳	年繳
美元/加元/澳元	少於 10,000	= 月繳保費 x 12 x 4.0%	= 季繳保費 x 4 x 4.0%	= 半年繳保費 x 2 x 4.0%	= 年繳保費 x 4.0%
港元/澳門幣	少於 75,000				
人民幣	少於 60,000				
英鎊	少於 6,000				
歐元	少於 7,000				
新加坡元	少於 12,000				
美元/加元/澳元	10,000 起 – 少於 30,000	= 月繳保費 x 12 x 7.0%	= 季繳保費 x 4 x 7.0%	= 半年繳保費 x 2 x 7.0%	= 年繳保費 x 7.0%
港元/澳門幣	75,000 起 – 少於 225,000				
人民幣	60,000 起 – 少於 180,000				
英鎊	6,000 起 – 少於 18,000				
歐元	7,000 起 – 少於 21,000				
新加坡元	12,000 起 – 少於 36,000				
美元/加元/澳元	30,000 起 – 少於 50,000	= 月繳保費 x 12 x 9.0%	= 季繳保費 x 4 x 9.0%	= 半年繳保費 x 2 x 9.0%	= 年繳保費 x 9.0%
港元/澳門幣	225,000 起 – 少於 375,000				
人民幣	180,000 起 – 少於 300,000				
英鎊	18,000 起 – 少於 30,000				
歐元	21,000 起 – 少於 35,000				
新加坡元	36,000 起 – 少於 60,000				
美元/加元/澳元	50,000 起 – 少於 100,000	= 月繳保費 x 12 x 12.0%	= 季繳保費 x 4 x 12.0%	= 半年繳保費 x 2 x 12.0%	= 年繳保費 x 12.0%
港元/澳門幣	375,000 起 – 少於 750,000				
人民幣	300,000 起 – 少於 600,000				
英鎊	30,000 起 – 少於 60,000				
歐元	35,000 起 – 少於 70,000				
新加坡元	60,000 起 – 少於 120,000				
美元/加元/澳元	100,000 – 少於 200,000	= 月繳保費 x 12 x 16.0%	= 季繳保費 x 4 x 16.0%	= 半年繳保費 x 2 x 16.0%	= 年繳保費 x 16.0%
港元/澳門幣	750,000 – 少於 1,500,000				
人民幣	600,000 – 少於 1,200,000				
英鎊	60,000 – 少於 120,000				
歐元	70,000 – 少於 140,000				
新加坡元	120,000 – 少於 240,000				
美元/加元/澳元	200,000 或以上	= 月繳保費 x 12 x 18.0%	= 季繳保費 x 4 x 18.0%	= 半年繳保費 x 2 x 18.0%	= 年繳保費 x 18.0%
港元/澳門幣	1,500,000 或以上				
人民幣	1,200,000 或以上				
英鎊	120,000 或以上				
歐元	140,000 或以上				
新加坡元	240,000 或以上				

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ii. 環宇盈活儲蓄保險計劃 (5 年保費繳付期) 基本優惠

保費回贈之計算方法 (以保費回贈時的最近一期新保單基本計劃保費金額計算)					
貨幣	年度化保費	繳款方式			
		月繳	季繳	半年繳	年繳
美元/加元/澳元	少於 10,000	= 月繳保費 x 12 x 6.0%	= 季繳保費 x 4 x 6.0%	= 半年繳保費 x 2 x 6.0%	= 年繳保費 x 6.0%
港元/澳門幣	少於 75,000				
人民幣	少於 60,000				
英鎊	少於 6,000				
歐元	少於 7,000				
新加坡元	少於 12,000				
美元/加元/澳元	10,000 起 – 少於 30,000	= 月繳保費 x 12 x 9.0%	= 季繳保費 x 4 x 9.0%	= 半年繳保費 x 2 x 9.0%	= 年繳保費 x 9.0%
港元/澳門幣	75,000 起 – 少於 225,000				
人民幣	60,000 起 – 少於 180,000				
英鎊	6,000 起 – 少於 18,000				
歐元	7,000 起 – 少於 21,000				
新加坡元	12,000 起 – 少於 36,000				
美元/加元/澳元	30,000 起 – 少於 50,000	= 月繳保費 x 12 x 11.0%	= 季繳保費 x 4 x 11.0%	= 半年繳保費 x 2 x 11.0%	= 年繳保費 x 11.0%
港元/澳門幣	225,000 起 – 少於 375,000				
人民幣	180,000 起 – 少於 300,000				
英鎊	18,000 起 – 少於 30,000				
歐元	21,000 起 – 少於 35,000				
新加坡元	36,000 起 – 少於 60,000				
美元/加元/澳元	50,000 起 – 少於 100,000	= 月繳保費 x 12 x 14.0%	= 季繳保費 x 4 x 14.0%	= 半年繳保費 x 2 x 14.0%	= 年繳保費 x 14.0%
港元/澳門幣	375,000 起 – 少於 750,000				
人民幣	300,000 起 – 少於 600,000				
英鎊	30,000 起 – 少於 60,000				
歐元	35,000 起 – 少於 70,000				
新加坡元	60,000 起 – 少於 120,000				
美元/加元/澳元	100,000 – 少於 200,000	= 月繳保費 x 12 x 18.0%	= 季繳保費 x 4 x 18.0%	= 半年繳保費 x 2 x 18.0%	= 年繳保費 x 18.0%
港元/澳門幣	750,000 – 少於 1,500,000				
人民幣	600,000 – 少於 1,200,000				
英鎊	60,000 – 少於 120,000				
歐元	70,000 – 少於 140,000				
新加坡元	120,000 – 少於 240,000				
美元/加元/澳元	200,000 或以上	= 月繳保費 x 12 x 20.0%	= 季繳保費 x 4 x 20.0%	= 半年繳保費 x 2 x 20.0%	= 年繳保費 x 20.0%
港元/澳門幣	1,500,000 或以上				
人民幣	1,200,000 或以上				
英鎊	120,000 或以上				
歐元	140,000 或以上				
新加坡元	240,000 或以上				

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f. 「盈御多元貨幣計劃 3」 (5 年/10 年保費繳付期) 及 環宇盈活儲蓄保險計劃 (5 年保費繳付期) 額外優惠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「盈御多元貨幣計劃 3」 (5 年/10 年保費繳付期) 或環宇盈活儲蓄保險計劃 (5 年保費繳付期) 及「愛伴航」系列， 而該「愛伴航」系列保單的原有投保額達 **50,000 美元**或以上，並於 2025 年 11 月 30 日或之前繕發，其「盈御多元貨幣計劃 3」 (5 年/10 年保費繳付期) 或環宇盈活儲蓄保險計劃 (5 年保費繳付期) 保單將可獲得**高達額外 6%**保費回贈。額外優惠只適用於「盈御多元 貨幣計劃 3」 (5 年/10 年保費繳付期)保單或環宇盈活儲蓄保險計劃 (5 年保費繳付期) 保單而並不適用於「愛伴航」系列 保單。如「盈御多元貨幣計劃 3」 (5 年/10 年保費繳付期)保單或環宇盈活儲蓄保險計劃 (5 年保費繳付期) 保單獲得額外優惠，其相關之「愛伴航」系列保單亦須於繕發日至保費回贈時持 續生效，其「盈御多元 貨幣計劃 3」 (5 年/10 年保費繳付期) 或環宇盈活儲蓄保險計劃 (5 年保費繳付期) 保單 方可享有此額外優 惠。否則，額外優惠資格將被取消。

g. 如客戶合乎獲得額外優惠的資格，但其「愛伴航」 系列保單於其「盈御多元貨幣計劃 3」 (5 年/10 年保費繳付期) 或環宇盈活儲蓄保險計劃 (5 年保費繳付期) 保單的首個保單週年日或之前經已退保或部分退保，額外優惠資格將被取消。

h. 每張合資格「盈御多元貨幣計劃 3」 (5 年/10 年保費繳付期) 保單的保費回贈最高上限為 24% (包括基本優惠及額外優惠， 如適用)。每張合資格環宇盈活儲蓄保險計劃 (5 年保費繳付期) 保單的保費回贈最高上限為 26% (包括基本優惠及額外優惠， 如適用)。

17. 指定儲蓄保險計劃保費折扣推廣（只限於一次性繳付保費）

a. 推廣優惠由 2025 年 7 月 1 日 至 2025 年 9 月 30 日止，包括首尾兩天（「推廣期」）。

b. 指定儲蓄保險計劃指「盈御多元貨幣計劃 3」(一次性繳付保費) 及環宇盈活儲蓄保險計劃(一次性繳付保費)（統稱「新保單」）。

c. 此優惠只適用於上列指定儲蓄保險計劃之基本計劃，而：
   i. 須於推廣期內成功申請及遞交(根據申請日期)；及
   ii. 須於 2025 年 11 月 30 日或之前繕發。

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d. 新保單將可獲享保費折扣：

i. 「盈御多元貨幣計劃 3」(一次性繳付保費)

基本計劃（一次性繳付保費）保費金額						保費折扣
美元 / 加元 / 澳元	港元 / 澳門幣	人民幣	英鎊	歐元	新加坡元	
300,000 起 – 少於 600,000	2,250,000 起 – 少於 4,500,000	1,800,000 起 – 少於 3,600,000	180,000 起 – 少於 360,000	210,000 起 – 少於 420,000	360,000 起 – 少於 720,000	3.0%
600,000 起 – 少於 1,000,000	4,500,000 起 – 少於 7,500,000	3,600,000 起 – 少於 6,000,000	360,000 起 – 少於 600,000	420,000 起 – 少於 700,000	720,000 起 – 少於 1,200,000	4.0%
1,000,000 起 – 少於 2,000,000	7,500,000 起 – 少於 15,000,000	6,000,000 起 – 少於 12,000,000	600,000 起 – 少於 1,200,000	700,000 起 – 少於 1,400,000	1,200,000 起 – 少於 2,400,000	5.0%
2,000,000 起 – 少於 3,500,000	15,000,000 起 – 少於 26,250,000	12,000,000 起 – 少於 21,000,000	1,200,000 起 – 少於 2,100,000	1,400,000 起 – 少於 2,450,000	2,400,000 起 – 少於 4,200,000	6.0%
3,500,000 或以上	26,250,000 或以上	21,000,000 或以上	2,100,000 或以上	2,450,000 或以上	4,200,000 或以上	7.0%

ii. 環宇盈活儲蓄保險計劃 (一次性繳付保費)

基本計劃（一次性繳付保費）保費金額		保費折扣
美元	港元 / 澳門幣	
300,000 起 – 少於 600,000	2,250,000 起 – 少於 4,500,000	3.0%
600,000 起 – 少於 1,000,000	4,500,000 起 – 少於 7,500,000	4.0%
1,000,000 起 – 少於 2,000,000	7,500,000 起 – 少於 15,000,000	5.0%
2,000,000 起 – 少於 3,500,000	15,000,000 起 – 少於 26,250,000	6.0%
3,500,000 或以上	26,250,000 或以上	7.0%

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18. 「愛伴航」系列保費回贈推廣

a. 推廣優惠由 2025 年 7 月 1 日 至 2025 年 9 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 11 月 30 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 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 3 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 11 月 30 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 3 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 11 月 30 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 11 月 30 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 11 月 30 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 8 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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19. <u>指定醫療保障計劃保費回贈推廣</u>

a. 推廣優惠由 2025 年 7 月 1 日 至 2025 年 9 月 30 日止，包括首尾兩天（「推廣期」）。

b. 保費回贈推廣只適用於下列的指定醫療保障計劃（「新保單」），而該新保單必須於推廣期內申請及遞交（根據申請日期），並成功於 2025 年 11 月 30 日或之前繕發。如新保單為附加契約，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 11 月 30 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 11 月 30 日或之前成功生效。否則，該附加契約將不會獲得任何保費回贈。新保單之附加契約保費回贈不適用於該新基本計劃。

c. 指定醫療保障計劃(「新保單」，包括基本計劃，附加契約及 AIA 健康系列，如適用)指：

1.	AIA 自願醫保標準計劃#@
2.	AIA 自願醫保靈活計劃#@
3.	AIA 自願醫保尊耀計劃#@
4.	「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

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

e. 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。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。

f. 額外優惠只適用於客戶以**同一保單持有人身份**於推廣期內成功投保新保單及指定保險計劃，而新保單及指定保險計劃保單均須於 2025 年 11 月 30 日或之前繕發。 如符合此要求，其新保單將可獲得額外 3 個月保費回贈。否則新保單將不會獲得額外優惠。 額外優惠只適用於新保單而並不適用於指定保險計劃保單。
如新保單獲得額外優惠，其相關之指定保險計劃亦須於繕發日至保費回贈時持續生效，其新保單方可享有此額外優惠。否則，額外優惠資格將被取消。

g. 每張合資格新保單的保費回贈最高上限為 5 個月(包括基本優惠及額外優惠，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 – 以新保單繕發時的首期保費（扣除折扣後，如適用）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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20. 「愛無憂長享計劃 5」保費回贈推廣

a. 推廣優惠由 2025 年 7 月 1 日 至 2025 年 9 月 30 日止，包括首尾兩天（「推廣期」）。
b. 此優惠只適用於「愛無憂長享計劃 5」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 11 月 30 日或之前繕發。
c. 新保單之保費回贈金額將於首個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。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。
d. 額外優惠只適用於客戶以**同一保單持有人身份**於推廣期內成功投保新保單及指定儲蓄保障計劃，而新保單及指定儲蓄保障計劃保單均須於 2025 年 11 月 30 日或之前繕發。如符合此要求，其新保單將可獲得額外 5% 保費回贈。否則新保單將不會獲得額外優惠。額外優惠只適用於新保單而並不適用於指定儲蓄保障計劃保單。
e. 每張合資格新保單的保費回贈最高上限為 15% (包括基本優惠及額外優惠，如適用)。
f. 如新保單獲得額外優惠，其相關之指定儲蓄保障計劃亦須於繕發日至保費回贈時持續生效，其新保單方可享有此額外優惠。否則，額外優惠資格將被取消。
g. 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基本計劃保費金額計算)
月繳	= 月繳保費 x 12 x 總保費回贈%
季繳	= 季繳保費 x 4 x 總保費回贈%
半年繳	= 半年繳保費 x 2 x 總保費回贈%
年繳	= 年繳保費 x 總保費回贈%

21. 「財富恆裕 2」壽險計劃專屬優惠 – 降低最低保額要求

a. 推廣優惠由 2025 年 7 月 1 日 至 2025 年 9 月 30 日止，包括首尾兩天（「推廣期」）。
b. 此優惠只適用於「財富恆裕2・蔚」壽險計劃 或「財富恆裕2・霞」壽險計劃，而該計劃 (「新保單」) 須於推廣期內成功申請及 遞交 (根據申請日期) 。
c. 合資格新保單的最低保額要求由1,000,000美元降至500,000美元。

22. 「財富恆裕 2」壽險計劃專屬優惠 – 放寬醫療核保要求

a. 推廣優惠由 2025 年 7 月 1 日 至 2025 年 9 月 30 日止，包括首尾兩天（「推廣期」）。
b. 此優惠只適用於「財富恆裕2・蔚」壽險計劃 或「財富恆裕2・霞」壽險計劃，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11月30日或之前收訖全數保費及繕發。(如未能於2025年11月30日或之前收訖全數保費，AIA有權撤銷此優惠並進行全面核保程序。)
c. 此優惠將根據80%投保保額作為醫療核保要求，而不是100%投保保額，並需進行相關的身體 檢查。
d. 於此優惠下，預先核保選項的每位受保人20,000,000美元的總人壽保障限額將維持不變。

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23. 「財富顯裕」壽險計劃專屬優惠

a. 推廣優惠由 2025 年 7 月 1 日 至 2025 年 9 月 30 日止，包括首尾兩天（「推廣期」）。
b. 此優惠只適用於「財富顯裕」壽險計劃，而該計劃 (「新保單」) 須於推廣期內成功申請及遞交 (根據申請日期) 。
c. 合資格新保單的最低保費要求由1,000,000美元降至500,000美元。

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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)

適用於香港繕發之保單

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及友邦峻宇養生庭提供的專享禮遇。

香港半島酒店之「尊尚奢華體驗」禮遇（供兩位賓客享用）[4c]

禮遇包括*

- 豪華套房住宿一晚 **或** 豪華中庭客房住宿兩晚
- 於游泳池享用半島健康美食早餐 **或** 於露台餐廳享用自助早餐
- 3,000 港元酒店消費額於住宿期間使用，可用於
    - 酒店餐廳^ **或**
    - 經酒店預訂之「直升機翱翔觀光體驗」# **或**
    - 香港境內豪華房車接送服務& **或**
    - 水療服務
- 房內尊享煥活浸浴儀式（採用 VOYA 產品）
- 健康迎賓點心及飲品

香港半島酒店「致臻奢華體驗」（供兩位賓客享用）[4d]

禮遇包括*

- 豪華套房住宿兩晚 **或** 豪華中庭客房住宿三晚
- 於游泳池享用半島健康美食早餐 **或** 於露台餐廳享用自助早餐
- 10,000 港元酒店消費額於住宿期間使用，可用於
    - 酒店餐廳^ **或**
    - 經酒店預訂之「直升機翱翔觀光體驗」# **或**
    - 香港境內豪華房車接送服務& **或**
    - 水療服務
- 房內尊享煥活浸浴儀式（採用 VOYA 產品）
- 健康迎賓點心及飲品

* 入住期間之額外雜費將記入房間帳單，並於退房時由客人直接支付。
^ 酒店消費額適用所有酒店餐廳（貴賓房間除外）。
# 客人需自付享用「直升機翱翔觀光體驗」之額外費用。
& 豪華房車接送僅限香港境內之服務，預訂視乎實際供應情況。

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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
- 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

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、直升機服務、產品、健康管理方案服務或遊說承擔任何責任。

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繕發之保單（「優惠」）。
3. 推廣優惠由2025年7月1日至2025年9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」）；及
   b. 新保單於推廣期內成功申請及繕發；及
   c. （適用於香港半島酒店「尊尚奢華體驗」）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/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）；或
   d. （適用於香港半島酒店「致臻奢華體驗」）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200, 000 ／ 港元1, 500, 000 ／ 人民幣1, 200, 000 ／ 英鎊120, 000 ／ 歐元140, 000 ／ 新加坡元240, 000 或一次性繳付保費達美元/加元/澳元2, 000, 000/ 港元15, 000, 000 ／ 人民幣12, 000, 000 ／ 英鎊1, 200, 000 ／ 歐元1, 400, 000 ／ 新加坡元2, 400, 000（只以每張保單作計算）

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5. 指定保險計劃指：

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

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4c及4d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11月30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。

12. ***香港半島酒店之「尊尚奢華體驗」及「致臻奢華體驗」禮遇***
    a. 香港半島酒店之「尊尚奢華體驗」及「致臻奢華體驗」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. 請提前至少14天預訂房間、餐飲及活動。預訂時請列明換領信上之禮遇編號。入住時必須出示換領信。
    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。直升機觀光行程可能會因天氣狀況、維修等原因暫停服務，客人可以重新安排觀光行程。
    g. 預訂一旦確認，則不可取消或修改。
    h. 香港半島酒店保留對12a – g. 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。

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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. 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。
15. 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。
16. 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。
17. 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。
18. 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。
19. 此宣傳單張只於香港派發。

免責聲明：

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適用於澳門繕發之保單

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

澳門文華東方酒店之「文華東方至臻」禮遇（供兩位賓客享用）[4c]

- 豪華景觀套房住宿一晚
- 御苑餐廳或大堂酒廊享用精選早餐
- 大堂酒廊享用下午茶
- 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
- 60 分鐘活力水療和養生體驗

澳門文華東方酒店之「文華東方至臻尚」禮遇（供兩位賓客享用）[4d]

- 豪華景觀套房住宿兩晚
- 御苑餐廳或大堂酒廊享用精選早餐
- 大堂酒廊享用下午茶
- 御苑酒廊享用黃昏香檳或特飲
- 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
- 60 分鐘活力水療和養生體驗
- 45 分鐘私人健身課程

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
- 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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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、水療、按摩、健身訓練、產品、健康管理方案服務或遊說承擔任何責任。

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. 推廣優惠只適用於澳門繕發之保單（「優惠」）。
3. 推廣優惠由2025年7月1日至2025年9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」）；及
   b. 新保單於推廣期內成功申請及繕發；及
   c. (適用於澳門文華東方酒店之「文華東方至臻」禮遇)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）；或
   d. (適用於澳門文華東方酒店之「文華東方至臻尚」禮遇)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200, 000 / 港元/澳門幣1, 500, 000 / 人民幣1, 200, 000 / 英鎊120, 000 / 歐元140, 000 / 新加坡元240, 000 或一次性繳付保費達美元/加元/澳元2, 000, 000/ 港元/澳門幣15, 000, 000 / 人民幣12, 000, 000 / 英鎊1, 200, 000 / 歐元1, 400, 000 / 新加坡元2, 400, 000（只以每張保單作計算）。
5. 指定保險計劃指：

1.「盈御多元貨幣計劃3」	8. 「裕滿人生」保障計劃2
2.「簡愛・ 延續」保障計劃5	9. 「樂怡人生」保障計劃或「樂怡人生」保障計劃 （週年紅利）
3. 「財富恆裕2 ・ 霞」壽險計劃	10. 「年金寶」入息計劃
4. 「財富恆裕2 ・ 蔚」壽險計劃	11. 環宇盈活儲蓄保險計劃
5. 「財富相傳5」壽險計劃	
6. 「財富顯裕」壽險計劃	
7. 「愛無憂長享計劃5」	

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4c及4d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11月30日或以前寄出予合資

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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。

12. ***澳門文華東方酒店之「文華東方至臻」及「文華東方至臻尚」禮遇***
    a. 澳門文華東方酒店之「文華東方至臻」及「文華東方至臻尚」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函。請於訂房時標示有關換領函編號。
    c. 房間預訂視乎實際供應情況，並設有不適用日期。
    d. 有關換領函如有遺失或損毀，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。

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. 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。
15. 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。
16. 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。
17. 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。
18. 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。
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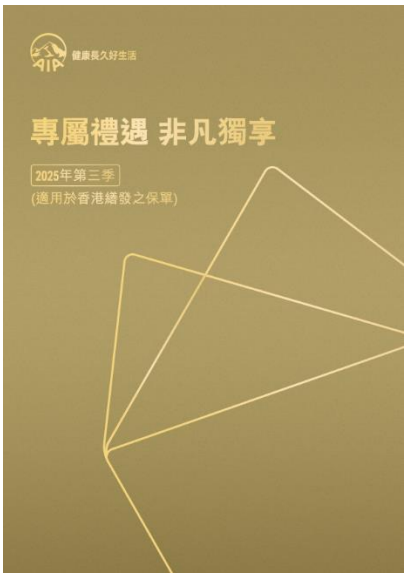
宣傳單張

宣傳單張資料 (適用於香港繕發之保單)	宣傳單張資料 (適用於澳門繕發之保單)
 繁體中文版本：連結 英文版本：連結 簡體中文版本：連結	 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 7 月 2 日起上載公司網頁 aia.com.hk。

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

1.1 All Customers

Offer	1. Specified Protection Insurance Plans Premium Refund	2. Specified Savings Insurance Plans 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 July 2025 to 30 September 2025 (3 months)				
Customers	All customers				
Products	Specified Protection Plans (including Basic Plan, Supplementary Contract, AIA Vitality Series and Pearl Series, if applicable) (Supplementary Contract must be added to new Basic Plan) • Super Good Health Medical Plan 2 / Super Good Health Hospital and Surgical Rider 2 • Simple Care Essence • Cancer Guardian 3 • Health Journey Guardian# • Silvery Protect • PAC Select 3 • Wisdom Term Life Plan • Expert Term Life Plan • AIA One Absolute – Full Protection	Specified Savings Insurance Plans (5-year / 10-year premium payment term, if applicable) • Global Power Multi-Currency Plan 3 • GlobalFlexi Savings Insurance Plan	Specified Savings Insurance Plans (One-time premium payment only) • Global Power Multi-Currency Plan 3 • GlobalFlexi Savings Insurance Plan	Specified Insurance Plans (including AIA Vitality series, if applicable) • On Your Side Plan • On Your Side Plan – First Gift	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	Can enjoy 1 month premium refund	With specified first-year premium, can enjoy up to 26% premium refund	With specified one-time premium, can enjoy up to 7% premium discount	Can enjoy up to 8 months premium refund	Can enjoy up to 5 months premium refund
Memo	A250721				

#Applicable to Hong Kong only ^Applicable to Macau only

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1.1 All Customers (con't.)

Offer	6. Forever Love Coupon Plan 5 Premium Refund	7. Wealth Elite 2 – Exclusive Offers	8. Wealth Enrich – Exclusive Offer	9. Guaranteed Preferential Interest Rate Promotion
Promotional Period	1 July 2025 to 30 September 2025 (3 months)			1 July 2025 to 31 July 2025 (1 month)
Customers	All customers			
Products	<u>Specified Savings Insurance Plan (6-year / 10-year / 15-year / 25-year premium payment term)</u> • Forever Love Coupon Plan 5	<u>Specified Insurance Plan (Basic plan)</u> • Wealth Elite 2	<u>Specified Insurance Plan (Basic plan)</u> • Wealth Enrich	<u>Specified Insurance Plan (Basic plan)</u> • Global Power Multi-Currency Plan 3* • GlobalFlexi Savings Insurance Plan
Offer	Can enjoy up to 15% premium refund	1. Reduction of Min. SA 2. Relaxation of Medical U/W	Reduction of Min. Single premium	Can enjoy guaranteed preferential interest rate of up to 5.1% p.a. on prepaid premium
Memo	A250721			A250717

#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 31 Dec 2025</td><td colspan="3">1 Jul 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 who meet the requirements for the ePremium Coupon Usage Extension Promotion, the validity period of their ePremium Coupons will be extended until 31 Dec 2025.
<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/ Wealth Generation, 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:
• GlobalFlexi Savings Insurance Plan
• Global Power Multi-Currency Plan 3
• Simply Love Encore 5

Enrolment Prize:
Apply designated plan by 30 Sep 2025 to enjoy AIA Points 275,000 (worth approximately HKD/MOP 1,100 or RMB 1,000 on AIA+)</td><td>Premium Discount up to 6%
Applicable to the below one-time premium payment plan at premium USD 10,000 or above:
• GlobalFlexi Savings Insurance Plan
• Global Power Multi-Currency Plan 3
• 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:
• GlobalFlexi Savings Insurance Plan
• Global Power Multi-Currency Plan 3
• Simply Love Encore 5</td></tr>
<tr><td>Memo</td><td>A250113 / A250569</td><td>A250705</td><td colspan="2">A250704</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. Birthday Offer	5. Meet-and-Greet Delights	6. 2025 Q3 "Share the Joy" ePremium Coupon Referral Program
Promotional Period	1 Jul 2025 to 31 Dec 2025	1 Jul 2025 to 30 Sep 2025	1 Jan 2025 to 31 Dec 2025	1 Jul 2025 to 30 Sep 2025
Customers	**Selected Customers**	**Existing and New Customers** (within 2 months before or not longer than 3 months after birthday months)	**Selected Customers**	**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	Secure First & Secure First Plus <u>Offer:</u> 1-year premium waiver on the 12th policy year	Applicable to: • (Recapture) 2025 Jul-Sep Selected Customers • (Recapture) 2025 High-value Customers • (Simplified/Preferential UW) 2025 Selected Customers • 2025 High propensity Customers • 2025 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+.)	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/ Wealth Generation) **with the received ePremium Coupon(s)**, will be counted as qualified referral and the referrer will receive **merchant e-Coupons worth HK$100 or 25,000 AIA Points** (approximately worth HK$100).
Memo	A250718	A250716	A250703	A250713

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1.2 Selected Customers (Con't.)

Offer	7. 2025 Q3 selected Health Protection plans limited-time offer	8. 2025 Q3 On Your Side Plan Series / selected Medical Protection plans limited-time offer
Promotional Period	1 Jul 2025 to 30 Sep 2025	1 Jul 2025 to 30 Sep 2025
Customers	**Selected Customers**	**Selected Customers**
Products & Offers	Selected Customers who successfully apply for either one of the new Health Protection plans as set out below, with an annualised premium of US$100 or above for the first year (The annualised premium is calculated after premium discount), will receive **12,500 AIA Points** (valued at HK$/MOP 50). • Simple Care Essence • Cancer Care Essence • Cancer Guardian 3 Series	Selected Customers who successfully apply for a new policy of the basic plan for one of the selected products listed below, with an annualised premium of US$500 or above for the first year (The annualised premium is calculated after premium discount) Hong Kong customers will receive **one Influenza Vaccine injection** (valued at HK$250) Macau customers will receive **50,000 AIA Points** (valued at: HK$/MOP 200). • On Your Side Plan Series • VHIS Privilege Ultra Scheme* / VHIS Flexi Scheme* / VHIS Standard Scheme* • Privilege Ultra Medical Plan^ / Privilege Ultra Pearl Medical Plan *Only available in Hong Kong
Memo	A250709	A250710

^Applicable to Macau only

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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 July 2025 to 30 September 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	A250721				

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Memo

2) Promotional Leaflet

AIA Ignite the Summer Promotion Campaign (Quarter 3 2025)

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 (including the links of the above leaflets) will be available on aia.com.hk from 2 July 2025.

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Memo

3) Promotional Offers Details

3.1) Specified Protection Insurance Plans Premium Refund Offer

Promotional Period: From 1 July 2025 to 30 September 2025 (both days inclusive)

Specified Protection Plans (Including Basic Plan, Rider, AIA Vitality Series and Pearl Series, if applicable)	Premium Refund (each eligible policy)
1. Super Good Health Medical Plan 2* / Super Good Health Hospital and Surgical Rider 2[Δ] 2. Simple Care Essence[@] 3. Cancer Guardian 3[@] 4. Health Journey Guardian[@#] 5. Silvery Protect* 6. PAC Select 3[Δ] 7. Wisdom Term Life Plan[@] 8. Expert Term Life Plan[@] 9. AIA One Absolute – Full Protection[@]	**1** month

*Can only be purchased as a basic plan
[Δ]Can only be purchased as a rider
[@]Can be purchased as a basic plan or as a rider
[#]Available in Hong Kong only

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Memo

3.2) Specified Savings Insurance Plans Premium Refund Offer

3.2.1) Global Power Multi-Currency Plan 3 (5-year / 10-year premium payment term)

Promotional Period: From 1 July 2025 to 30 September 2025 (both days inclusive)

Basic Plan Annualised Premium (USD)	First Year Premium Refund Global Power Multi-Currency Plan 3 (5-year / 10-year)		
	Base Offer	Extra Offer+	Total Offer (Base Offer + Extra Offer) Up to
Less than 10,000	4.0%	+ 3.0%	7.0%
10,000 to less than 30,000	7.0%		10.0%
30,000 to less than 50,000	9.0%		12.0%
50,000 to less than 100,000	12.0%		15.0%
100,000 to less than 200,000	16.0%	+ 6.0%	22.0%
200,000 or above	18.0%		24.0%

+Extra Offer

- If **same policyholder** applies Global Power Multi-Currency Plan 3 (5-year / 10-year premium payment term) and **On Your Side Plan** series within promotion period, and the original Sum Assured of the On Your Side Plan series policy is **US$50,000** or above, the Global Power Multi-Currency Plan 3 (5-year / 10-year premium payment term) policy will entitle to **up to extra 6%** premium refund.

- **On Your Side Plan** series includes On Your Side Plan, On Your Side Plan – First Gift and AIA Vitality Series: On Your Side Plan. On Your Side Plan series can only be purchased as a basic plan.

Remarks:

1. If same policyholder applies Global Power Multi-Currency Plan 3 (5-year / 10-year premium payment term) and **On Your Side Plan** series within promotion period, but the original Sum Assured of the On Your Side Plan series policy is **less than** US$50,000, the Global Power Multi-Currency Plan 3 (5-year / 10-year premium payment term) policy **will not** entitle to Extra Offer premium refund.

2. If the customer is eligible to receive the Extra Offer, but the **On Your Side** series policy is surrendered or partial surrendered on or before the first policy anniversary of the Global Power Multi-Currency Plan 3 (5-year / 10-year premium payment term) policy, the Extra Offer eligibility will be forfeited.

3. The Extra Offer will only be applicable to the Global Power Multi-Currency Plan 3 (5-year / 10-year) policy and will not apply to the On Your Side Plan series policy. The maximum premium refund for each eligible Global Power Multi-Currency Plan 3 (5-year / 10-year) policy is capped at **24%**.

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Note:

1. This offer is also applicable to other currencies policy (including AUD, CAD, HKD, MOP, RMB, GBP, EUR and SGD) available to Global Power Multi-Currency Plan 3 (5-year / 10-year premium payment term).
2. The exchange rate used in this promotion offer is 1 USD = 1 AUD / 1 CAD / 7.5 HKD / 7.5 MOP / 6 RMB / 0.6 GBP / 0.7 EUR / 1.2 SGD.
3. MOP is available only to policies that are issued in Macau.
4. For the exchange of USD to other currencies, please refer to the following table.

Basic Plan Annualised Premium					
USD / AUD / CAD	HKD / MOP	RMB	GBP	EUR	SGD
Less than 10,000	Less than 75,000	Less than 60,000	Less than 6,000	Less than 7,000	Less than 12,000
10,000 to less than 30,000	75,000 to less than 225,000	60,000 to less than 180,000	6,000 to less than 18,000	7,000 to less than 21,000	12,000 to less than 36,000
30,000 to less than 50,000	225,000 to less than 375,000	180,000 to less than 300,000	18,000 to less than 30,000	21,000 to less than 35,000	36,000 to less than 60,000
50,000 to less than 100,000	375,000 to less than 750,000	300,000 to less than 600,000	30,000 to less than 60,000	35,000 to less than 70,000	60,000 to less than 120,000
100,000 to less than 200,000	750,000 to less than 1,500,000	600,000 to less than 1,200,000	60,000 to less than 120,000	70,000 to less than 140,000	120,000 to less than 240,000
200,000 or above	1,500,000 or above	1,200,000 or above	120,000 or above	140,000 or above	240,000 or above

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3.2) Specified Savings Insurance Plans Premium Refund Offer

3.2.2) GlobalFlexi Savings Insurance Plan (5-year premium payment term)

Promotional Period: From 1 July 2025 to 30 September 2025 (both days inclusive)

Basic Plan Annualised Premium (USD)	First Year Premium Refund GlobalFlexi Savings Insurance Plan (5-year)		
	Base Offer	Extra Offer+	Total Offer (Base Offer + Extra Offer) Up to
Less than 10,000	6.0%	+ 3.0%	9.0%
10,000 to less than 30,000	9.0%		12.0%
30,000 to less than 50,000	11.0%		14.0%
50,000 to less than 100,000	14.0%		17.0%
100,000 to less than 200,000	18.0%	+ 6.0%	24.0%
200,000 or above	20.0%		26.0%

+Extra Offer

- If **same policyholder** applies GlobalFlexi Savings Insurance Plan (5-year premium payment term) and **On Your Side Plan** series within promotion period, and the original Sum Assured of the On Your Side Plan series policy is **US$50,000** or above, the GlobalFlexi Savings Insurance Plan (5-year premium payment term) policy will entitle to **up to extra 6%** premium refund.

- **On Your Side Plan** series includes On Your Side Plan, On Your Side Plan – First Gift and AIA Vitality Series: On Your Side Plan. On Your Side Plan series can only be purchased as a basic plan.

Remarks:

1. If same policyholder applies GlobalFlexi Savings Insurance Plan (5-year premium payment term) and **On Your Side Plan** series within promotion period, but the original Sum Assured of the On Your Side Plan series policy is **less than** US$50,000, the GlobalFlexi Savings Insurance Plan (5-year premium payment term) policy **will not** entitle to Extra Offer premium refund.

2. If the customer is eligible to receive the Extra Offer, but the **On Your Side** series policy is surrendered or partial surrendered on or before the first policy anniversary of the GlobalFlexi Savings Insurance Plan (5-year premium payment term) policy, the Extra Offer eligibility will be forfeited.

3. The Extra Offer will only be applicable to the Global Power Multi-Currency Plan 3 (5-year / 10-year) policy and will not apply to the On Your Side Plan series policy. The maximum premium refund for each eligible Global Power Multi-Currency Plan 3 (5-year / 10-year) policy is capped at **26%**.

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Note:

1. This offer is also applicable to other currencies policy (including HKD and MOP) available to GlobalFlexi Savings Insurance Plan (5-year premium payment term).
2. The exchange rate used in this promotion offer is 1 USD = 7.5 HKD / 7.5 MOP.
3. MOP is available only to policies that are issued in Macau.
4. For the exchange of USD to other currencies, please refer to the following table.

Basic Plan Annualised Premium	
USD	HKD / MOP
Less than 10,000	Less than 75,000
10,000 to less than 30,000	75,000 to less than 225,000
30,000 to less than 50,000	225,000 to less than 375,000
50,000 to less than 100,000	375,000 to less than 750,000
100,000 to less than 200,000	750,000 to less than 1,500,000
200,000 or above	1,500,000 or above

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Memo

3.3) Specified Savings Insurance Plans Premium Discount Offer (for one-time premium payment only)

3.3.1) Global Power Multi-Currency Plan 3 (one-time premium payment)

Promotional Period: From 1 July 2025 to 30 September 2025 (both days inclusive)

Basic Plan (one-time premium payment) Premium Amount						Premium Discount Global Power Multi-Currency Plan 3
USD / CAD / AUD	HKD / MOP	RMB	GBP	EUR	SGD	
300,000 to less than 600,000	2,250,000 to less than 4,500,000	1,800,000 to less than 3,600,000	180,000 to less than 360,000	210,000 to less than 420,000	360,000 to less than 720,000	3.0%
600,000 to less than 1,000,000	4,500,000 to less than 7,500,000	3,600,000 to less than 6,000,000	360,000 to less than 600,000	420,000 to less than 700,000	720,000 to less than 1,200,000	4.0%
1,000,000 to less than 2,000,000	7,500,000 to less than 15,000,000	6,000,000 to less than 12,000,000	600,000 to less than 1,200,000	700,000 to less than 1,400,000	1,200,000 to less than 2,400,000	5.0%
2,000,000 to less than 3,500,000	15,000,000 to less than 26,250,000	12,000,000 to less than 21,000,000	1,200,000 to less than 2,100,000	1,400,000 to less than 2,450,000	2,400,000 to less than 4,200,000	6.0%
3,500,000 or above	26,250,000 or above	21,000,000 or above	2,100,000 or above	2,450,000 or above	4,200,000 or above	7.0%

Note：The exchange rate used in this promotion offer is 1 USD = 1 AUD / 1 CAD / 7.5 HKD / 7.5 MOP / 6 RMB / 0.6 GBP / 0.7 EUR / 1.2 SGD. MOP is available only to policies that are issued in Macau.

3.3.2) GlobalFlexi Savings Insurance Plan (one-time premium payment)

Promotional Period: From 1 July 2025 to 30 September 2025 (both days inclusive)

Basic Plan (one-time premium payment) Premium Amount		Premium Discount GlobalFlexi Savings Insurance Plan
USD / CAD / AUD	HKD / MOP	
300,000 to less than 600,000	2,250,000 to less than 4,500,000	3.0%
600,000 to less than 1,000,000	4,500,000 to less than 7,500,000	4.0%
1,000,000 to less than 2,000,000	7,500,000 to less than 15,000,000	5.0%
2,000,000 to less than 3,500,000	15,000,000 to less than 26,250,000	6.0%
3,500,000 or above	26,250,000 or above	7.0%

Note：The exchange rate used in this promotion offer is 1 USD = 7.5 HKD / 7.5 MOP. MOP is available only to policies that are issued in Macau.

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Memo

3.4) On Your Side Plan Series Premium Refund Offer

Promotional Period: From 1 July 2025 to 30 September 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	**3** months	**+3** months	**+2** months	**8** months
The maximum premium refund for each eligible On Your Side Plan series policy is capped at **8 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 3 months** premium refund.

- **Specified Savings Insurance Plans** means:

1. Global Power Multi-Currency Plan 3 (5-year / 10-year only)*
2. GlobalFlexi Savings Insurance Plan (5-year)*

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

The Extra Offers will only be applicable to the On Your Side Plan series policy and will not apply to the Specified Savings Plans policy or the Specified Medical Plans policy. The maximum premium refund for each eligible On Your Side Plan series policy is capped at **8 months**.

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Memo

3.5) Specified Medical Insurance Plans Premium Refund Offer

Promotional Period: From 1 July 2025 to 30 September 2025 (both days inclusive)

Specified Medical Plans Premium Refund (each eligible policy)			
Specified Medical Plans (including Basic Plan, Rider, AIA Vitality Series and Pearl Series, if applicable)	Base Offer	Extra Offer[∞]	Total Offer (Base Offer + Extra Offer) Up to
Specified Medical Plans means 1. AIA VHIS Standard Scheme[#@] 2. AIA VHIS Flexi Scheme[#@] 3. AIA VHIS Privilege Ultra Scheme[#@] 4. Privilege Ultra Medical Plan[^@] / Privilege Ultra Pearl Medical Plan[@]	**2** months	**+3** months	**5** months
The maximum premium refund for each eligible Specified Medical Plans policy is capped at **5 months**.			

[∞]Extra Offer

- If **same policyholder** applies Specified Medical Plans and **Specified Insurance Plans** within promotion period, the Specified Medical Plans policy will entitle to **extra 3 months** premium refund.

- **Specified Insurance Plans** means:

1. Global Power Multi-Currency Plan 3 (5-year / 10-year only)*
2. GlobalFlexi Savings Insurance Plan (5-year)*
3. On Your Side Plan*

On Your Side Plan series includes On Your Side Plan, On Your Side Plan – First Gift and AIA Vitality Series: On Your Side 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

The Extra Offer will only be applicable to the Specified Medical Plans policy and will not apply to the Specified Insurance Plans policy. The maximum premium refund for each eligible Specified Medical Plans policy is capped at **5 months**.

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3.6) Forever Love Coupon Plan 5 Premium Refund Offer

Promotional Period: From 1 July 2025 to 30 September 2025 (both days inclusive)

Specified Insurance Plan	Premium Refund (each eligible policy)	
	Base Offer	Extra Offer▪ (New)
Forever Love Coupon Plan 5 (6-year / 10-year / 15-year / 20-year premium payment term)	**10.0%**	If **same policyholder** applies Forever Love Coupon Plan 5 and the following plan within promotional period: **Specified Savings Insurance Plans**∞ Forever Love Coupon Plan 5 will entitle to **extra 5.0%** premium refund
The maximum premium refund for each eligible Forever Love Coupon Plan 5 policy is capped at **15.0%**.		

∞Specified Savings Insurance Plans refers to:

1. Global Power Multi-Currency Plan 3 (5-year / 10-year premium payment term only)*
2. GlobalFlexi Savings Insurance Plan (5-year)*

*Can only be purchased as a basic plan.

▪The Extra Offer will only be applicable to the Forever Love Coupon Plan 5 policy and will not apply to the Specified Savings Plans.

3.7) Wealth Elite 2 Exclusive Offer

Promotional Period: From 1 July 2025 to 30 September 2025 (both days inclusive)

Specified Insurance Plan	Reduction of Minimum Sum Assured Requirement	Relaxation of Medical Underwriting Requirement
1. Wealth Elite 2 – Sapphire 2. Wealth Elite 2 – Ruby	Reduced from US$1,000,000 to US$500,000	Reduced from basing on 100% sum assured to 80% sum assured

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3.8) Wealth Enrich Exclusive Offer

Promotional Period: From 1 July 2025 to 30 September 2025 (both days inclusive)

Specified Insurance Plan	Reduction of Minimum Single Premium Requirement
1. Wealth Enrich	Reduced from US$1,000,000 to US$500,000

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

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4) Investment-Linked Assurance Schemes Promotional Offers

4.1) AIA 2-in-1 Protection Linked Plan (Single Premium) (For Hong Kong and Macau)

Application submitted during the promotion period from **1 July 2025 to 30 September 2025** for **AIA 2-in-1 Protection Linked Plan (Single Premium)** and the policy is issued on or before **31 October 2025** will be eligible to the promotional loyalty bonus rates as shown below. The loyalty bonus will be payable at the 60th monthiversary.

Depending on the amount of the average basic account value at the 60th monthiversary, the corresponding promotional loyalty bonus rates are set out in the table below:

Average basic account value* at the 60th Monthiversary			Promotional Loyalty Bonus Rate
USD	HKD	RMB	
$6,000 - $49,999	$48,000 - $399,999	$42,000 - $349,999	0.50%
$50,000 - $99,999	$400,000 - $799,999	$350,000 - $699,999	3.00%
$100,000 - $299,999	$800,000 - $2,399,999	$700,000 - $2,099,999	4.00%
$300,000 - $499,999	$2,400,000 - $3,999,999	$2,100,000 - $3,499,999	5.00%
$500,000 - $999,999	$4,000,000 - $7,999,999	$3,500,000 - $6,999,999	6.00%
$1,000,000 or above	$8,000,000 or above	$7,000,000 or above	7.50%

*Average basic account value is the sum of the Basic Account Value at each Monthiversary over the previous 60 months divided by 60

To be able to enjoy the named loyalty bonus rates, the eligible policy must fulfil the following requirements:

1. The policy is applied and submitted during the period from **1 July 2025 to 30 September 2025**; and
2. The policy is issued on or before **31 October 2025**; and
3. The policy is inforce at the time of the bonus payment.
4. Application process and product are subject to respective terms and conditions. For details, please refer to attached promotion leaflet which is authorized by the SFC[1].
5. In case of disputes, AIA's decision should be final, binding and conclusive.

The above Promotional Loyalty Bonus Rates shown are replacement of, and NOT in addition to, the original rate (0.25%) as set out in the product brochure. The above Promotional Loyalty Bonus Rates do not represent the rate of return and investment performance. If the average basic account value at the 60th monthiversary is below USD6,000 / HKD48,000 / RMB42,000, the loyalty bonus rate of 0.25% as stated in the product brochure is applicable.

Kindly be reminded that this promotional leaflet MUST be read in conjunction with the principal brochure of the captioned product. You may print and distribute to your clients accordingly.
The leaflet can be downloaded from: **Agency Corner eAC > Departments > Wealth Management Department > 競爭優勢 > 產品推廣優惠.**

For further enquiries, please contact Life & Wealth Management Proposition Department Hotline at (852) 3727 6789.

Remark: [1]This authorization does not imply official recommendation.

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4.2) Start Up Bonus Promotion for Treasure Master Plus 2 (For Hong Kong Only)

Application submitted during the promotion period from **1 July 2025 to 30 September 2025** for **Treasure Master Plus 2** and the policy is issued on or before **30 September 2025** will be eligible to the promotional rate as shown below.

The start up bonus is calculated as follows:

Start Up Bonus = Promotional Rate x Single Premium

The promotional rate is determined by the single premium paid shown below:

Single Premium			Promotional Rate
USD	HKD	RMB	
$50,000 - $99,999	$400,000 - $799,999	$350,000 - $699,999	2.50%
$100,000 - $299,999	$800,000 - $2,399,999	$700,000 - $2,099,999	3.50%
$300,000 - $499,999	$2,400,000 - $3,999,999	$2,100,000 - $3,499,999	4.50%
$500,000 - $999,999	$4,000,000 - $7,999,999	$3,500,000 - $6,999,999	5.50%
$1,000,000 or above	$8,000,000 or above	$7,000,000 or above	6.00%

To be able to enjoy the stated start up bonus rates, the eligible policy must fulfil the following requirements:

1. The policy is applied and submitted during the period from **1 July 2025 to 30 September 2025**; and
2. The policy is issued on or before **30 September 2025**.
3. Application process and product are subject to respective terms and conditions. For details, please refer to attached promotion leaflet which is authorized by the SFC[1].
4. In case of disputes, AIA's decision should be final, binding and conclusive.

The above Promotional Rates shown are replacement of, and NOT in addition to, the original rate as set out in the product brochure.
The above Promotional Rates do not represent the rate of return and investment performance.

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4.3) Start-up Bonus Promotion for Treasure Master Plus (For Macau Only)

Customer who successfully submitted Treasure Master Plus application from **1 July 2025 to 30 September 2025** and the applied policy must be issued on or before **30 September 2025**. Eligible policy will be entitled to the Start-up Bonus Rate show as below table

The Start-up Bonus is calculated as follows:

Start-up Bonus = Promotional Offer Rate × Single Premium

The Start-up Bonus Rates show as below:

Single Premium(USD)	Promotion Offer Rate
$15,000 - $49,999	1.00%
$50,000 - $99,999	3.00%
$100,000 - $299,999	4.00%
$300,000 - $499,999	5.00%
$500,000 - $999,999	5.50%
$1,000,000 or above	7.00%

To cater the needs of different customers, the minimum single premium requirement of Treasure Master Plus will be reduced from US$15,000 to US$6,000 from 1 July 2025 to 30 September 2025. However, the Start-up Bonus Promotion is only applicable to policies with minimum single premium US$15,000 or above.

The Start-up Bonus Rate as described above does not represent the rate of return or performance of investments.

To enjoy the Start-up Bonus Rate, eligible policy must fulfil the following requirements:

1. Policies must be submitted during the period from **1 July 2025 to 30 September 2025**, and
2. Issued on or before **30 September 2025**.
3. This offer is NOT applicable to applicants who have submitted applications before Promotion period but withdraw the applications or cancelled the issued polices during the Promotion Period and then re-applied for the same product.
4. Application process and product are subject to respective terms and conditions. For details, please refer to promotion leaflet.

Kindly be reminded that this promotional leaflet MUST be read in conjunction with the principal brochure of the captioned product. You may print and distribute to your clients accordingly.
The leaflet can be downloaded from: **Agency Corner eAC > Departments > Wealth Management Department > 競爭優勢 > 產品推廣優惠.**

For further enquiries, please contact Life & Wealth Management Proposition Department Hotline at (852) 3727 6789.

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4.4) U-Select Refund of Premium Charge for Basic Premium (For Macau Only)

To enjoy the Refund of Premium Charge for Basic Premium (the "Refund Offer") for U-Select, eligible application must be submitted from **1 July 2025 to 30 September 2025** and the applied policy must be issued on or before **31 October 2025**.

Details of the Refund Offer are as follows:

Provided that the new policy meets all the eligibility requirements stated below, two payments calculated based on 50% and 150% of the lowest annualised Basic Premium in the first 10 and 20 Policy Years* (as the case maybe) will be credited to the eligible U-Select policy on its 10th and 20th Policy Anniversary respectively.

The amount of the Refund Offer will be calculated as follows:

First Payment:

Amount of Refund Offer payable on the 10th Policy Anniversary	=	Lowest annualised Basic Premium in the first 10 Policy Years*	x	100%

Final Payment:

Amount of Refund Offer payable on the 20th Policy Anniversary	=	Lowest annualised Basic Premium in the first 20 Policy Years*	x	150%

* If the Basic Premium has ever been reduced in the first 10 Policy Years, the First Payment of the Refund Offer will be based on the lowest reduced annualised Basic Premium in the first 10 Policy Years; and the Final Payment of the Refund Offer will be based on the lowest reduced annualised Basic Premium in the first 20 Policy Years. Otherwise, the Basic Premium at policy inception will apply.

To enjoy the Refund Offer, eligible policy must fulfil the following requirements:

1. Policies must be applied and submitted during the period from **1 July 2025 to 30 September 2025** (the Promotion Period); and
2. Issued on or before **31 October 2025**; and
3. The Policy is in force when the Refund Offer is paid; and
4. No Premium holiday has ever been exercised (i.e. The basic Premium has been paid consecutively for the first 20 policy years); and
5. The applicant/Policyholder has not withdrawn another application for or cancelled another policy of U-Select on or before **30 June 2025**;
6. Application process and product are subject to respective terms and conditions. For details, please refer to promotion leaflet.
7. In case of disputes, AIA's decision should be final, binding and conclusive.

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4.5) Special Bonus Promotion for Treasure Advantage 2 (For Macau Only)

To enjoy the special bonus rates for Treasure Advantage 2, eligible application must be submitted from **1 July 2025 to 30 September 2025** and the applied policy must be issued on or before **30 September 2025**.

The special bonus calculation is as follows:

Special Bonus = Promotional Offer Rate × Premium Payment Period (in years) × Premium Paid for the First Policy Year

The Special Bonus Rates show as below:

First Year Annual Premium Payable(USD)	Promotional Offer Rate
$1,800 - $2,499	0.30%
$2,500 – $5,999	0.50%
$6,000 – $29,999	1.50%
$30,000 or above	1.70%

First Year Annual Premium Payable(USD)	*Special Bonus Rate = Promotional Offer Rate × Premium Payment Period*					
	5 Year	6 Year	7 Year	8 Year	9 Year	10 Year
$1,800 - $2,499	1.50%	1.80%	2.10%	2.40%	2.70%	3.00%
$2,500 – $5,999	2.50%	3.00%	3.50%	4.00%	4.50%	5.00%
$6,000 – $29,999	7.50%	9.00%	10.50%	12.00%	13.50%	15.00%
$30,000 or above	8.50%	10.20%	11.90%	13.60%	15.30%	17.00%

The Promotion Offer rate as described above does not represent the rate of return or performance of investments.

To be enjoy the Special Bonus Rate, eligible policy must fulfil the following requirements:

1. Policies must be applied and submitted during the period from **1 July 2025 to 30 September 2025** (the Promotion Period), and
2. Issued on or before **30 September 2025**.
3. The applicant/policyholder has not withdrawn another application for or cancelled another policy of Treasure Advantage 2, of which the application date is on or before **30 June 2025**.
4. Application process and product are subject to respective terms and conditions. For details, please refer to promotion leaflet.
5. In case of disputes, AIA's decision should be final, binding and conclusive.

For details, please refer to attached promotion leaflet which is authorized by the SFC[1].

Kindly be reminded that this promotional leaflet MUST be read in conjunction with the principal brochure of the captioned product. You may print and distribute to your clients accordingly.
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5) Appendix

5.1) 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. Specified Protection Plans Premium Refund Offer

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

b. The Premium Refund Offer is only applicable to Specified Protection Plans (including basic plan and supplementary contract) ("New Policy") listed below that are successfully applied and submitted within the Promotional Period (based on application date) and issued by 30 November 2025. If the New 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 30 November 2025, and such supplementary contract must also be effective by 30 November 2025. Otherwise the supplementary contract will not have any premium refund. The premium refund for the supplementary contract will NOT apply to the new Basic Plan.

c. Specified Protection Plans (including Basic Plan, Supplementary Contract, AIA Vitality Series and Pearl Series, if applicable) refer to:

1.	Super Good Health Medical Plan 2* / Super Good Health Hospital and Surgical Rider 2$^{\Delta}$
2.	Simple Care Essence$^{@}$
3.	Cancer Guardian 3$^{@}$
4.	Health Journey Guardian$^{@\#}$
5.	Silvery Protect*
6.	PAC Select 3$^{\Delta}$
7.	Wisdom Term Life Plan$^{@}$
8.	Expert Term Life Plan$^{@}$
9.	AIA One Absolute – Full Protection$^{@}$

*Can only be purchased as a basic plan
$^{\Delta}$Can only be purchased as a rider
$^{@}$Can be purchased as a basic plan or as a rider
#Available in Hong Kong only

d. Premium refund will be used for the premium settlement in the next premium due date after the first Policy Anniversary. The premium refund is used for settlement of future premium of the New Policy only, withdrawal of the premium refund is not allowed. 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. Calculation of the Refund on New Policy:

Payment Mode	Premium refund calculation method (calculated by the payment of the first modal premium (after discount, if any) of the New Policy at policy issue)
Monthly	= monthly premium x 1
Quarterly	= quarterly premium ÷ 3 x 1
Semi-annually	= semi-annual premium ÷ 6 x 1
Annually	= annual premium ÷ 12 x 1

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16. <u>Specified Savings Insurance Plans Premium Refund Offer</u>

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

b. Specified Savings Insurance Plans are Global Power Multi-Currency Plan 3 (5-year / 10-year premium payment term) and GlobalFlexi Savings Insurance Plan (5-year premium payment term) (collectively "New Policy").

c. This offer is only applicable to the basic plans of Specified Savings Insurance Plans listed above that are:-
   i. successfully applied and submitted (based on the application date) during the Promotional Period, and
   ii. issued on or before 30 November 2025.

d. The premium refund (Base Offer and Extra Offer, if applicable) is based on the first year premium of the basic plan and will be used for the premium settlement in the next premium due date after the first Policy Anniversary. The premium refund is used for settlement of future premium of the New Policy only, withdrawal of the premium refund is not allowed. 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.

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e. New Policy is entitled to a premium refund as follows:

i. Global Power Multi-Currency Plan 3 (5-year / 10-year premium payment term) Base Offer

Premium refund calculation method (calculated by the payment of the latest modal premium of its Basic Plan at the time of premium refund)					
Currency	Annualised premium	Payment Mode			
		Monthly	Quarterly	Semi-annually	Annually
USD/CAD/AUD	Less than 10,000	= monthly premium x 12 x 4.0%	= quarterly premium x 4 x 4.0%	= semi-annual premium x 2 x 4.0%	= annual premium x 4.0%
HKD/MOP	Less than 75,000				
RMB	Less than 60,000				
GBP	Less than 6,000				
EUR	Less than 7,000				
SGD	Less than 12,000				
USD/CAD/AUD	10,000 to less than 30,000	= monthly premium x 12 x 7.0%	= quarterly premium x 4 x 7.0%	= semi-annual premium x 2 x 7.0%	= annual premium x 7.0%
HKD/MOP	75,000 to less than 225,000				
RMB	60,000 to less than 180,000				
GBP	6,000 to less than 18,000				
EUR	7,000 to less than 21,000				
SGD	12,000 to less than 36,000				
USD/CAD/AUD	30,000 to less than 50,000	= monthly premium x 12 x 9.0%	= quarterly premium x 4 x 9.0%	= semi-annual premium x 2 x 9.0%	= annual premium x 9.0%
HKD/MOP	225,000 to less than 375,000				
RMB	180,000 to less than 300,000				
GBP	18,000 to less than 30,000				
EUR	21,000 to less than 35,000				
SGD	36,000 to less than 60,000				
USD/CAD/AUD	50,000 to less than 100,000	= monthly premium x 12 x 12.0%	= quarterly premium x 4 x 12.0%	= semi-annual premium x 2 x 12.0%	= annual premium x 12.0%
HKD/MOP	375,000 to less than 750,000				
RMB	300,000 to less than 600,000				
GBP	30,000 to less than 60,000				
EUR	35,000 to less than 70,000				
SGD	60,000 to less than 120,000				
USD/CAD/AUD	100,000 to less than 200,000	= monthly premium x 12 x 16.0%	= quarterly premium x 4 x 16.0%	= semi-annual premium x 2 x 16.0%	= annual premium x 16.0%
HKD/MOP	750,000 to less than 1,500,000				
RMB	600,000 to less than 1,200,000				
GBP	60,000 to less than 120,000				
EUR	70,000 to less than 140,000				
SGD	120,000 to less than 240,000				
USD/CAD/AUD	200,000 or above	= monthly premium x 12 x 18.0%	= quarterly premium x 4 x 18.0%	= semi-annual premium x 2 x 18.0%	= annual premium x 18.0%
HKD/MOP	1,500,000 or above				
RMB	1,200,000 or above				
GBP	120,000 or above				
EUR	140,000 or above				
SGD	240,000 or above				

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ii. GlobalFlexi Savings Insurance Plan (5-year premium payment term) Base Offer

Premium refund calculation method (calculated by the payment of the latest modal premium of its Basic Plan at the time of premium refund)					
Currency	Annualised premium	Payment Mode			
		Monthly	Quarterly	Semi-annually	Annually
USD/CAD/AUD	Less than 10,000	= monthly premium x 12 x 6.0%	= quarterly premium x 4 x 6.0%	= semi-annual premium x 2 x 6.0%	= annual premium x 6.0%
HKD/MOP	Less than 75,000				
RMB	Less than 60,000				
GBP	Less than 6,000				
EUR	Less than 7,000				
SGD	Less than 12,000				
USD/CAD/AUD	10,000 to less than 30,000	= monthly premium x 12 x 9.0%	= quarterly premium x 4 x 9.0%	= semi-annual premium x 2 x 9.0%	= annual premium x 9.0%
HKD/MOP	75,000 to less than 225,000				
RMB	60,000 to less than 180,000				
GBP	6,000 to less than 18,000				
EUR	7,000 to less than 21,000				
SGD	12,000 to less than 36,000				
USD/CAD/AUD	30,000 to less than 50,000	= monthly premium x 12 x 11.0%	= quarterly premium x 4 x 11.0%	= semi-annual premium x 2 x 11.0%	= annual premium x 11.0%
HKD/MOP	225,000 to less than 375,000				
RMB	180,000 to less than 300,000				
GBP	18,000 to less than 30,000				
EUR	21,000 to less than 35,000				
SGD	36,000 to less than 60,000				
USD/CAD/AUD	50,000 to less than 100,000	= monthly premium x 12 x 14.0%	= quarterly premium x 4 x 14.0%	= semi-annual premium x 2 x 14.0%	= annual premium x 14.0%
HKD/MOP	375,000 to less than 750,000				
RMB	300,000 to less than 600,000				
GBP	30,000 to less than 60,000				
EUR	35,000 to less than 70,000				
SGD	60,000 to less than 120,000				
USD/CAD/AUD	100,000 to less than 200,000	= monthly premium x 12 x 18.0%	= quarterly premium x 4 x 18.0%	= semi-annual premium x 2 x 18.0%	= annual premium x 18.0%
HKD/MOP	750,000 to less than 1,500,000				
RMB	600,000 to less than 1,200,000				
GBP	60,000 to less than 120,000				
EUR	70,000 to less than 140,000				
SGD	120,000 to less than 240,000				
USD/CAD/AUD	200,000 or above	= monthly premium x 12 x 20.0%	= quarterly premium x 4 x 20.0%	= semi-annual premium x 2 x 20.0%	= annual premium x 20.0%
HKD/MOP	1,500,000 or above				
RMB	1,200,000 or above				
GBP	120,000 or above				
EUR	140,000 or above				
SGD	240,000 or above				

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f. The Global Power Multi-Currency Plan 3 (5-year / 10-year premium payment term) and GlobalFlexi Savings Insurance Plan (5-year premium payment term) Extra Offer is only applicable when **same policyholder** successfully applies for Global Power Multi-Currency Plan 3 (5-year / 10-year premium payment term) or GlobalFlexi Savings Insurance Plan (5-year premium payment term) and On Your Side Plan series within promotional period, and the original Sum Assured of the On Your Side Plan series policy is **US$50,000** or above and is issued on or before 30 November 2025, the Global Power Multi-Currency Plan 3 (5-year / 10-year premium payment term) or GlobalFlexi Savings Insurance Plan (5-year premium payment term) policy will enjoy the **up to extra 6%** premium refund. The Extra Offer will only be applicable to the Global Power Multi-Currency Plan 3 (5-year / 10-year premium payment term) or GlobalFlexi Savings Insurance Plan (5-year premium payment term) policy and will not apply to the On Your Side Plan series policy. If the Global Power Multi-Currency Plan 3 (5-year / 10-year premium payment term) or GlobalFlexi Savings Insurance Plan (5-year premium payment term) policy entitles to the Extra Offer, the On Your Side Plan series policy should remain in-force from the issue date to the time of premium refund. Otherwise the Extra Offer 1 will be forfeited.

g. If the customer is eligible to receive the Extra Offer, but the On Your Side series policy is surrendered or partial surrendered on or before the first policy anniversary of the Global Power Multi-Currency Plan 3 (5-year / 10-year premium payment term) or the GlobalFlexi Savings Insurance Plan (5-year premium payment term) policy, the Extra Offer eligibility will be forfeited.

h. The maximum premium refund for each eligible Global Power Multi-Currency Plan 3 (5-year / 10-year premium payment term) policy is capped at 24% (including Base Offer, Extra Offer 1 and Extra Offer 2, if applicable). The maximum premium refund for each eligible GlobalFlexi Savings Insurance Plan (5-year premium payment term) policy is capped at 26% (including Base Offer, Extra Offer 1 and Extra Offer 2, if applicable).

17. Specified Savings Insurance Plans Premium Discount Offer (for one-time premium payment plan only)

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

b. Specified Savings Insurance Plans are Global Power Multi-Currency Plan 3 (one-time premium payment) and GlobalFlexi Savings Insurance Plan (one-time premium payment) (collectively "New Policy").

c. This offer is only applicable to the basic plans of Specified Savings Insurance Plans listed above that are:-

i. successfully applied and submitted (based on the application date) during the Promotional Period, and
ii. issued on or before 30 November 2025.

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d. New Policy will entitle to a premium discount as follows:

i. Global Power Multi-Currency Plan 3 (one-time premium payment)

Basic Plan (one-time premium payment) Premium Amount						Premium Discount
USD / CAD / AUD	HKD / MOP	RMB	GBP	EUR	SGD	
300,000 to less than 600,000	2,250,000 to less than 4,500,000	1,800,000 to less than 3,600,000	180,000 to less than 360,000	210,000 to less than 420,000	360,000 to less than 720,000	3.0%
600,000 to less than 1,000,000	4,500,000 to less than 7,500,000	3,600,000 to less than 6,000,000	360,000 to less than 600,000	420,000 to less than 700,000	720,000 to less than 1,200,000	4.0%
1,000,000 to less than 2,000,000	7,500,000 to less than 15,000,000	6,000,000 to less than 12,000,000	600,000 to less than 1,200,000	700,000 to less than 1,400,000	1,200,000 to less than 2,400,000	5.0%
2,000,000 to less than 3,500,000	15,000,000 to less than 26,250,000	12,000,000 to less than 21,000,000	1,200,000 to less than 2,100,000	1,400,000 to less than 2,450,000	2,400,000 to less than 4,200,000	6.0%
3,500,000 or above	26,250,000 or above	21,000,000 or above	2,100,000 or above	2,450,000 or above	4,200,000 or above	7.0%

ii. GlobalFlexi Savings Insurance Plan (one-time premium payment)

Basic Plan (one-time premium payment) Premium Amount		Premium Discount
USD	HKD / MOP	
300,000 to less than 600,000	2,250,000 to less than 4,500,000	3.0%
600,000 to less than 1,000,000	4,500,000 to less than 7,500,000	4.0%
1,000,000 to less than 2,000,000	7,500,000 to less than 15,000,000	5.0%
2,000,000 to less than 3,500,000	15,000,000 to less than 26,250,000	6.0%
3,500,000 or above	26,250,000 or above	7.0%

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18. <u>On Your Side Plan Series Premium Refund Offer</u>

a. The promotional period is from 1 July 2025 to 30 September 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 30 November 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 2 months premium refund.
   - At the end of the second policy year, the New Policy will entitle up to 3 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 30 November 2025. If the requirements are fulfilled, the On Your Side Plan series policy will enjoy the extra 3 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 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 30 November 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 30 November 2025, and such supplementary contract must also be effective by 30 November 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 8 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

19. <u>Specified Medical Insurance Plans Premium Refund</u>

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

b. The Premium Refund Offer is only applicable to Specified Medical Insurance Plans ("New Policy") listed below that are successfully applied and submitted within the Promotional Period (based on application date) and issued by 30 November 2025. If the New 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 30 November 2025, and such supplementary contract must also be effective by 30 November 2025. Otherwise the supplementary contract will not have any premium refund. The premium refund for the supplementary contract will NOT apply to the new Basic Plan.

c. Specified Medical Insurance Plans ("New Policy", including Basic Plan, Supplementary Contract and AIA Vitality Series, if applicable) refers to:

1.	AIA Voluntary Health Insurance Standard Scheme#@
2.	AIA Voluntary Health Insurance Flexi Scheme#@
3.	AIA Voluntary Health Insurance Privilege Ultra Scheme#@
4.	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

d. Premium refund arrangement for the New Policy is as follows:
- At the end of the first policy year, the New Policy will entitle to up to 3 months premium refund.
- At the end of the second policy year, the New Policy will entitle to the remaining balance of premium refund.

e. The premium refund will be used for the premium settlement in 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. 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.

f. The Extra Offer is only applicable when **same policyholder** successfully applies for both the New Policy and Specified Insurance Plans within Promotional Period, and that the New Policy and the Specified Insurance Plans policy are both issued on or before 30 November 2025. If the requirements are fulfilled, the New Policy will enjoy the premium refund of extra 3 months. Otherwise the New Policy will not be entitled to the Extra Offer. The Extra Offer will only be applicable to the New Policy and will not apply to the Specified Insurance Plans policy. If the New Policy is entitled to the Extra Offer, the Specified Insurance Plans policy should remain in-force from the issue date to the time of premium refund. Otherwise the Extra Offer will be forfeited.

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g. The maximum premium refund for each eligible New Policy is capped at 5 months (including Base Offer and Extra Offer, if applicable).

h. Calculation of the Refund on New Policy:

Payment Mode	Premium refund calculation method (calculated by the payment of the first modal premium (after discount, if any) of the New Policy at policy issue)
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

20. <u>Forever Love Coupon Plan 5 Premium Refund Offer</u>

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

b. This offer is only applicable to the basic plans of Forever Love Coupon Plan 5 that are:
- successfully applied and submitted (based on the application date) during the Promotional Period, and
- issued on or before 30 November 2025.

c. The premium refund is based on the first year premium of the basic plan and will be used for the premium settlement in the next premium due date after the first Policy Anniversary. The premium refund is used for settlement of future premium of the New Policy only, withdrawal of the premium refund is not allowed. 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.

d. The Extra Offer is only applicable when **same policyholder** successfully applies for both the New Policy and Specified Savings Insurance Plans within Promotional Period, and that the New Policy and Specified Savings Insurance Plans policy are both issued on or before 30 November 2025. If the requirements are fulfilled, the New Policy will enjoy extra 5% of premium refund. Otherwise the New Policy will not be entitled to the Extra Offer. The Extra Offer will only be applicable to the New Policy and will not apply to the Specified Savings Insurance Plans policy.

e. The maximum premium refund for each eligible New Policy is capped at 15% (including Base Offer and Extra Offer, if applicable).

f. If the New Policy is entitled to the Extra Offer, the Specified Savings Plans should remain in-force from the issue date to the time of premium refund. Otherwise the Extra Offer will be forfeited.

g. New Policy is entitled to a premium refund as follows:

Payment Mode	Premium refund calculation method (calculated by the payment of the latest modal premium of its Basic Plan at the time of premium refund)
Monthly	= monthly premium x 12 x total premium refund %
Quarterly	= quarterly premium x 4 x total premium refund %
Semi-annually	= semi-annual premium x 2 x total premium refund %
Annually	= annual premium x total premium refund %

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21. <u>Wealth Elite 2 Exclusive Offer – Reduction of Minimum Sum Assured Requirement</u>

a. The promotional period is from 1 July 2025 to 30 September 2025, both days inclusive ("Promotional Period").
b. This offer is only applicable to Wealth Elite 2 - Sapphire or Wealth Elite 2 - Ruby ("New Policy") that is successfully submitted and applied within the Promotion Period (based on the application date).
c. The minimum Sum Assured of the eligible New Policy will be reduced from US$1,000,000 to US$500,000.

22. <u>Wealth Elite 2 Exclusive Offer – Relaxation of Medical Underwriting Requirement</u>

a. The promotional period is from 1 July 2025 to 30 September 2025, both days inclusive ("Promotional Period").
b. This offer is only applicable to Wealth Elite 2 - Sapphire or Wealth Elite 2 - Ruby ("New Policy") that is:
    i. successfully submitted and applied within the Promotion Period (based on the application date); and
    ii. paid full premium and issued on or before 30 November 2025. (If full premium is not paid on or before 30 November 2025, AIA has the right to revoke the offer and full underwriting procedures will be performed.)
c. Under this offer, the medical underwriting requirement will be based on 80% of the applied sum assured of the policy application, instead of 100%. The corresponding medical examination will still be required.
d. Under this offer, the aggregate limit of US$20,000,000 for each insured will remain unchanged for the Pre-underwriting Option.

23. <u>Wealth Enrich Exclusive Offer</u>

a. The promotional period is from 1 July 2025 to 30 September 2025, both days inclusive ("Promotional Period").
b. This offer is only applicable to Wealth Enrich ("New Policy") that is successfully submitted and applied within the Promotion Period (based on the application date).
c. The minimum Single Premium of the eligible New Policy will be reduced from US$1,000,000 to US$500,000.

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1/F, AIA Hong Kong Tower,
734 King's Road,
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Memo

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

Applicable to policies delivered in Hong Kong

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

"Timeless Luxury" at The Peninsula Hong Kong (For Two Persons)[4c]

Privileges include*

- One-night accommodation in a Deluxe Suite **OR** Two-night accommodation in a Deluxe Courtyard Room
- A Naturally Peninsula set breakfast at The Pool **OR** buffet breakfast at The Verandah
- HKD 3,000 hotel credit may be used during the stay:
  - for dining at hotel restaurants^ **OR**
  - as a spending credit for the "helicopter flight-seeing experience" booked through the hotel[#] **OR**
  - for hotel limousine transfer (only within Hong Kong region)[&] **OR**
  - for spa service
- In-room Blissful Sleep Bath Ritual featuring VOYA products
- Healthy welcome and turndown amenities

"Exquisite Grandeur" at The Peninsula Hong Kong (For Two Persons)[4d]

Privileges include*

- Two-night accommodation in a Deluxe Suite **OR** Three-night accommodation in a Deluxe Courtyard Room
- A Naturally Peninsula set breakfast at The Pool **OR** buffet breakfast at The Verandah
- HKD 10,000 hotel credit may be used during the stay:
  - for dining at hotel restaurants^ **OR**
  - as a spending credit for the "helicopter flight-seeing experience" booked through the hotel[#] **OR**
  - for hotel limousine transfer (only within Hong Kong region)[&] **OR**
  - for spa service
- In-room Blissful Sleep Bath Ritual featuring VOYA products
- Healthy welcome and turndown amenities

* Additional incidental charges incurred during stay will be charged to guest's account and to be settled upon check-out.
^ Hotel credit is applicable for use at all hotel restaurants (except the private room).
[#] A supplement charge applies on guest's own account for any additional costs incurred for the "helicopter flight-seeing experience".
[&] Limousine transfer service is limited to within Hong Kong and subject to availability.

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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
- 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

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, spa, massage, helicopter services, product or health management solutions services or solicitation provided by the third-party companies, which is not sold or marketed by AIA.

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 (the "Offer").
3. The promotional period is from 1 July 2025 to 30 September 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 New Policy is successfully applied and issued during the Promotional Period; and
   c. (Applicable to "Timeless Luxury" at The Peninsula Hong Kong): the annualised premium for each New Policy (before any eligible discount, if any) is at a minimum of US$/CAD/AUD100,000 / HK$/750,000 / RMB600,000 / GBP60,000 / EUR70,000 / SGD120,000, or US$/CAD/AUD1,000,000 / HK$7,500,000 / RMB6,000,000 / GBP600,000 /EUR700,000 / SGD1,200,000 for one-time premium payment (calculation

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is based on each single policy only)

d. (Applicable to "Exquisite Grandeur" at The Peninsula Hong Kong): the annualised premium for each New Policy (before any eligible discount, if any) is at a minimum of US$/CAD/AUD200,000 / HK$1,500,000 / RMB1,200,000 / GBP120,000 / EUR140,000 / SGD240,000, or US$/CAD/AUD2,000,000 / HK$15,000,000 / RMB12,000,000 / GBP1,200,000 /EUR1,400,000 / SGD2,400,000 for one-time premium payment (calculation is based on each single policy only) ; or

5. Specified Insurance Plan refers to:

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

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 4c and 4d.
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 30 November 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. "Timeless Luxury" and "Exquisite Grandeur" stay experience at The Peninsula Hong Kong is not redeemable for cash, cannot be sold, is non-refundable and may not be used in conjunction with any other special offer or discount of the hotel.
    b. Room reservations, dining and activities arrangements must be made 14 days prior to arrival and by quoting the code on the redemption letter. Redemption letter must be presented upon check-in.
    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. Availability of helicopter flightseeing tour is subject to change due to weather conditions, maintenance, service suspension and in such circumstances, guests may reschedule the flightseeing tour.

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g. No cancellation nor amendment is allowed once a reservation is confirmed.
h. The Peninsula Hong Kong reserves the final right to interpret and/or amend all terms and conditions under 12a-g., 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. 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.
15. 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.
16. 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.
17. 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.
18. 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, consequential or otherwise) whether arising in contract, tort or otherwise, from the use of or reliance on the information contained in this document.
19. This promotional leaflet is for distribution in Hong Kong only.

Disclaimer:

AIA International Limited (incorporated in Bermuda with limited liability, "AIA") and its intermediaries do not have the relevant licence and/or qualification to provide accommodation, dining, sports, fitness training or health management solutions. Services are and will be solely provided by independent third-party companies. AIA shall not be responsible or liable for any service including but not limited to hotel, dining, spa, massage, helicopter services, product or health management solutions services or solicitation provided by the third-party companies, which is not sold or marketed by AIA. Services are available to eligible customers only, subject to respective terms and conditions.

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Applicable to policies delivered in Macau

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

Elegantly Mandarin by Mandarin Oriental, Macau (Package for two persons)[4c]

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

Exclusive Elegantly Mandarin by Mandarin Oriental, Macau (Package for two persons)[4d]

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

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

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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

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, spa, massage, helicopter services, product or health management solutions services or solicitation provided by the third-party companies, which is not sold or marketed by AIA.

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 Macau (the "Offer").
3. The promotional period is from 1 July 2025 to 30 September 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 New Policy is successfully applied and issued during the Promotional Period; and
   c. (Applicable to "Elegantly Mandarin by Mandarin Oriental, Macau"): 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); or
   d. (Applicable to "Exclusive Elegantly Mandarin by Mandarin Oriental, Macau"): the annualised premium for each New Policy (before any eligible discount, if any) is at a minimum of US$/CAD/AUD200,000 / HK$/MOP1,500,000 / RMB1,200,000 / GBP120,000 / EUR140,000 / SGD240,000, or US$/CAD/AUD2,000,000 / HK$/MOP15,000,000 / RMB12,000,000 / GBP1,200,000 /EUR1,400,000 / SGD2,400,000 for one-time premium payment (calculation is based on each single policy only).
5. Specified Insurance Plan refers to:

1. Global Power Multi-Currency Plan 3	8. Admire Life 2
2. Simply Love Encore 5	9. Serene Life or Serene Life (Annual Dividends)
3. Wealth Elite 2 – Ruby	10. Golden Years Income Plan
4. Wealth Elite 2 - Sapphire	11. Fortune Promise 2
5. Wealth Preserver 5	12. GlobalFlexi Savings Insurance Plan
6. Wealth Enrich	
7. Forever Love Coupon Plan 5	

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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 4c and 4d.
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 30 November 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. ***"Elegantly Mandarin by Mandarin Oriental, Macau" and "Exclusive Elegantly Mandarin by Mandarin Oriental, Macau"***
    a. "Elegantly Mandarin by Mandarin Oriental, Macau" and "Exclusive Elegantly Mandarin by Mandarin Oriental, Macau" are 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 letter 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.
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. 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.
15. 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

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final and conclusive.

16. 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.
17. 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.
18. 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, consequential or otherwise) whether arising in contract, tort or otherwise, from the use of or reliance on the information contained in this document.
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Promotional Leaflet

Leaflet Details (Applicable to policies delivered in Hong Kong)	Leaflet Details (Applicable to policies delivered in Macau)
 Traditional Chinese Version: LINK English Version: LINK Simplified Chinese Version: LINK	 Traditional Chinese Version: LINK English Version: LINK Simplified Chinese Version: LINK

Details of the latest offer will be available on aia.com.hk from 2 July 2025.

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