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Memo

Attn:	All EDD & Honorable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong & Macau)	**From:**	Kenneth Luk
		Dept:	Customer and Marketing
Copy:	Mr. Alger Fung Ms. Melissa Wong All Department Heads Macau CEO / ABDD Executives	**Total pages:**	10
Date:	4 Aug 2025		

Subject: **A250806** **「特選單一保單客戶」三重賞推廣活動**
"Selected Single-Policyholder Customers" Triple Rewards Promotion



特選單一保單客戶
三重賞

1. 獲享電子保費現金券
2. 指定計劃投保禮遇
3. **AIA+迎新賞**



推廣期	2025 年 **8 月 4 日**至 2025 年 **9 月 30 日** (以新保單之保單申請及遞交日期為準，包括首尾兩天) 及必須於 2025 年 11 月 30 日 或之前繕發。
特選客戶	**特選單一保單客戶**包括以下兩組客戶 (「特選客戶」)： 組別一 • 只持有 1 張仍生效的 AIA 個人非危疾保單之保單持有人，及 • 其保單於 6 年內投保 [1]，及 • 沒有提交過任何索償 [2]，及 • 其現時年齡為 25 歲 - 54 歲 [2] 組別二 • 只持有 1 張仍生效的 AIA 個人非危疾保單之保單持有人(只限 G 單)，及 • 其保單於 6 年至 8 年前投保 [3]，及 • 沒有提交過任何索償 [2]，及 • 其現時年齡為 25 歲 - 54 歲 [2] 1. 計算至 2025 年 7 月 28 日，即是於 2019 年 7 月 29 日至 2025 年 7 月 28 日期間投保，並於 2025 年 7

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	月 28 日仍然生效。 2. 計算至 2025 年 7 月 28 日。 3. 計算至 2025 年 7 月 28 日，即是於 2017 年 7 月 29 日至 2019 年 7 月 28 日期間投保，並於 2025 年 7 月 28 日仍然生效。
推廣優惠	特選客戶於推廣期內享以下**三重推廣優惠:** **1. 獲享 4 張 500 港元 (63 美元)電子保費現金券** 特選客戶可獲享 4 張 500 港元 (63 美元)電子保費現金券，電子保費現金券已存入客戶於 AIA 的紀錄內，有效期由 2025 年 8 月 4 日至 2025 年 9 月 30 日。電子保費現金券的使用機制與現行之電子保費現金券相同，詳情請參閱通告 A250113 及電子保費現金券之條款及細則。 **2. 投保禮遇「2025 第三季愛伴航系列 / 特選醫療保障計劃限時優惠」** **- 成功投保指定計劃可獲享流感疫苗注射或 50,000 AIA 友 Point^** 特選客戶於推廣期內以保單持有人身份成功投保以下其中一款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)（「合資格新保單」），可獲得流感疫苗注射一次 (價值: 250 港元，香港客戶適用)，或 50,000 AIA 友 Point (約值 200 港元/澳門幣，澳門客戶適用)，並可於 AIA+ 手機應用程式兌換心水商戶購物禮券。詳情請參閱相關之條款及細則 (附錄 1)。 指定基本計劃: • 「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 ^每位特選客戶只可享優惠一次。組別二之客戶已包括在「2025 第三季愛伴航系列 / 特選醫療保障計劃限時優惠」(通告 A250710) 中， 於 A250710 及 A250806 兩項推廣活動中亦合共最多只可享優惠一次。 *只在香港發售。 **3. AIA+迎新賞 (只適用於非現有 AIA+用戶) – 首次登記可獲 6,250 AIA 友 Point** 特選客戶如非現有 AIA+用戶，即可享推廣優惠 3，於推廣期內成功登入 AIA+手機應用程式及連結有效個人保單，即可獲 6,250 AIA 友 Point^ (約值 25 港元/澳門幣)，並可於 AIA+ 手機應用程式兌換心水商戶購物禮券。詳情請參閱相關之條款及細則 (附錄 2)。 #非現有 AIA+用戶為於 2025 年 7 月 28 日或之前從未登入 AIA+手機應用程式之客戶 ^每位特選客戶只可享優惠一次。
特選客戶名單	**客戶名單可由 2025 年 8 月 8 日開始查看** **推廣優惠 1 及 2 之**特選客戶名單: iEngage > CRM > 進階搜尋 > AIA 保單資料 > 推廣活動 > [SPH non-CI] 特選(非危疾)單一保單客戶名單 iEngage > CRM > 進階搜尋 > AIA 保單資料 > 推廣活動 > [SPH non-CI] 特選(非危疾)單一保單客戶名單 (香港及澳門)

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	推廣優惠 3 之特選客戶名單： iEngage > CRM > 進階搜尋 > AIA 保單資料 > 推廣活動 > [SPH non-CI] 特選(非危疾)單一保單客戶名單 (非 AIA+用戶)
特別注意事項	• 香港及澳門財務策劃顧問只能於所屬營業牌照境內進行受規管活動。所有銷售活動及投保申請必須在香港或澳門境內進行。 • AIA或AIA夥伴銷售渠道之財務顧問、業務代表、保險顧問或理財顧問(「財務策劃顧問」)必須遵守「為抵港抵澳內地人士銷售保險業務的營運指引」及與抵港抵澳內地人士相關的工作指引。 • 於接觸保單持有人前，請您必須檢查保單持有人是否已選擇拒收訊息。如是，請勿在獲取客戶明確同意前進行直接促銷(包括促銷推廣活動的優惠) 。 • 營業同事進行銷售時必須根據投保客戶的需要及保費負擔能力作評估，從而介紹適合的保險產品，不得因任何獎賞而對客戶作特定銷售建議。 • 財務策劃顧問必須根據客戶實際需要而建議合適產品。如該產品及/或地區屬於須要完成財務需要分析，財務策劃顧問必須於進行產品推介或銷售前與客戶完成相關之財務需要分析。 • 財務策劃顧問必須清楚理解產品特色，並在客戶查詢時提供正確之產品資訊，及與產品相關連的風險及主要不受保事項等。 • 財務策劃顧問不應直接或間接地向客戶送贈禮品以誘使客戶購買投資連繫壽險 / 萬用壽險 (投資連繫壽險 / 萬用壽險亦不符合是次活動的合資格新保單定義)

推廣期有限，請把握推廣良機！

如有任何疑問，請電郵至客戶及市場策劃 (Customer and Marketing)
AIAHK.CustomerExperience-ECM@aia.com

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Selected Single-policy-holding Customers
Triple Rewards

1. **Enjoy ePremium Coupons**
2. **Selected Plans Enrolment Reward**
3. **AIA+ Welcome Reward**



Promotional Period	4 August 2025 to 30 September 2025. Both dates inclusive and applicable to both new policy application date and submission date ("Promotion Period").
Selected Customers	**Selected Single-Policy Customers include the following two groups ("Selected Customers"):** **Group 1** • Policyholders who hold only one inforce AIA non-critical illness policy, and • The policy was issued within the past 6 years[1], and • No claims[2] have been submitted, and • The policyholder is currently aged 25 to 54[2] **Group 2** • Policyholders who hold only one inforce AIA non-critical illness policy (G policies only), and • The policy was issued 6 to 8 years ago[3], and • No claims[2] have been submitted, and • The policyholder is currently aged 25 to 54[2] 1. As of 28 July 2025, meaning the policy was issued between 29 July 2019 and 28 July 2025, and is still active on 28 July 2025. 2. As of 28 July 2025. 3. As of 28 July 2025, meaning the policy was issued between 29 July 2017 and 28 July 2019, and is still active on 28 July 2025.
Promotional Offer	Selected customers can enjoy **triple rewards** during the Promotional Period: **1. Enjoy 4pcs x HK$500 (US$63) ePremium Coupons** Selected customers are entitled to 4pcs x HK$500 (US$63) ePremium Coupons which have been updated to customer's record at AIA. The ePremium Coupons are valid from 4 August 2025 to 30 September 2025. The usage mechanism follows the current ePremium Coupon mechanics. For details, please refer to Memo A250113 and the Terms and Conditions of the ePremium Coupon. **2. Policy Enrolment Offer "2025 Q3 On Your Side Plan Series / selected Medical Protection plans limited-time offer" – successfully enrol selected plans to enjoy Influenza Vaccine injection Or 50,000 AIA Points^** 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) ("Eligible New Policy") are regarded as Eligible Customers, will receive one influenza vaccine injection (applicable for Hong Kong customers, valued at HK$250),or 50,000 AIA Points (applicable for Macau customers, valued at:

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	HK$/MOP 200). They can also redeem a variety of merchant gift vouchers on AIA+ mobile app. For details, please refer to the relevant terms and conditions (Appendix 1). <u>Selected Basic Plans:</u> • On Your Side Plan Series • AIA Voluntary Health Insurance Privilege Ultra Scheme* / AIA Voluntary Health Insurance Flexi Scheme* / AIA Voluntary Health Insurance Standard Scheme* • Privilege Ultra Medical Plan / Privilege Ultra Pearl Medical Plan ^Each selected customer is eligible for this offer once only. Group 2 customers are already included in the "2025 Q3 On Your Side Plan Series / selected Medical Protection plans limited-time offer" (Memo A250710), and may only enjoy the offer once in total across A250710 and A250806 promotions. *Available in Hong Kong only. **3. AIA+ Welcome Reward (For Non-Existing AIA+ Users Only) – Receive 6,250 AIA Points for first-time registration.** Selected customers who are not existing AIA+ users can enjoy this third promotional offer. Selected customers will receive 6,250 AIA Points (valued at: HK$/MOP 25) by successfully logging into the AIA+ mobile app and linking their inforce individual policy(ies) during the campaign period. The AIA Points are redeemable for merchant gift vouchers on AIA+ mobile app. For details, please refer to the Terms and Conditions (Appendix 2). #Non-existing AIA+ users are customers who have never logged into the AIA+ mobile app on or before 28 July 2025. *Each selected customer is eligible for this offer once only.
Selected Customer List	The customer lists will be available starting from August 8, 2025. Customer List of **Promotional Offer 1 & 2:** iEngage > CRM > Advanced Search > AIA Policy Information > Campaigns > [SPH non-CI] Selected Single-policyholder List iEngage > CRM > Advanced Search > AIA Policy Information > Campaigns > [SPH non-CI] Selected Single-policyholder List (Hong Kong & Macau) Customer List of **Promotional Offer 3**: iEngage > CRM > Advanced Search > AIA Policy Information > Campaigns > [SPH non-CI] Selected Single-policyholder List (Non-AIA+ User)
Special Notes	• This campaign can only be promoted within Hong Kong and Macau territory according to the agent's relevant license. All solicitation activities and insurance application must be conducted in Hong Kong or Macau territory. • Financial planner, technical representatives, brokers or independent financial advisors (IFAs) from AIA or AIA's partnership distribution channel ("Financial Planner") must follow the "Operating Guidelines For Agents On Dealing Insurance Business With Applicants / Policyowner From PRC" and MCV related guidelines. • Before contacting the policyholder, please check whether the policyholder is on the opt-out list or not. If yes, please do not conduct direct marketing before obtaining explicit consent from customers (including the promotional activities).

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	• Producers should make product recommendations based on the needs and affordability of the new customer, and should not make any incentive-driven recommendations to customers. • Financial Planners must recommend product to customers based on the customer's actual need. If the product concerned and/or Territory requires the completion of Financial Needs Analysis, Financial Planners must complete such analysis with customers before product recommendation / solicitation. • Financial Planners must familiarize with the product features, and explain clearly the key product features, risks and exclusions to customers upon receipt of customers' enquiries. • Financial Planner shall not directly or indirectly offer any gifts to induce clients to purchase "Investment-linked life insurance policies" (Investment-linked life insurance policies also do not meet the definition of Eligible New Policy for this event).

Limited-time offers! Please seize the sales opportunity!
Should you have any queries, please email to Customer and Marketing at AIAHK.CustomerExperience-ECM@aia.com

Best regards,

Kenneth Luk
Head of Customer and Growth Marketing

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附錄 1：2025 第三季愛伴航系列 / 特選醫療保障計劃限時優惠 - 條款及細則
Appendix 1: 2025 Q3 On Your Side Plan Series / selected Medical Protection plans limited-time offer - Terms and Conditions

1. 2025 第三季愛伴航系列 / 特選醫療保障計劃限時優惠（「此優惠」）推廣期為 2025 年 8 月 4 日至 9 月 30 日（包括首尾兩天）（「推廣期」）。
2. 特選客戶於推廣期內以保單持有人身份成功投保下列指定保障計劃，並總首年年度化保費達 500 美元或以上（「合資格新保單」）乃合資格客戶，便可獲享由 AIA 指定之第三方服務供應商提供的流感疫苗注射一次（價值：250 港元，適用於香港客戶）（「禮品」）或 50,000 AIA 友 Point（「AIA 友 Point」），讓合資格客戶透過 AIA+ 手機應用程式兌換約值 200 港元 / 澳門幣之商戶購物禮券（適用於澳門客戶）。AIA 有權隨時更改 AIA+ 手機應用程式內的禮券商戶選項而無須另行通知。流感疫苗數量有限，如數量不足，將會以 50,000 AIA 友 Point 代替。首年年度化保費以保費折扣後計算。
3. 指定保障計劃指:「愛伴航」/「愛伴航 - 首護摯寶」/ AIA 健康系列：「愛伴航」/ 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 。
4. 每位合資格客戶只可獲贈禮品或 AIA 友 Point 一次。當合資格新保單成功繕發後，禮品將於 2025 年 12 月 31 日或之前直接發放予合資格新保單之保單持有人之電郵或 AIA+ 手機應用程式。於發放禮品時，該合資格新保單必須仍然生效否則特選客戶享有優惠之資格將被取消。
5. AIA 指定之流感疫苗注射第三方服務供應商屬於香港機構。禮品由 AIA 指定之第三方服務供應商在香港提供，並不適用於澳門地區。禮品只適用於年滿 18 歲或以上的合資格客戶。禮品換領資格可以轉讓予其他 AIA 所列明人士，但不可兌換成現金或轉換為其他服務或產品。禮品逾期無效。於使用後即告作廢，如遺失將不會獲補發。
6. AIA 並不代表禮品的供應商，亦不對禮品的品質作擔保。禮品須受有關條款約束。禮品之使用受限於供應商規定的條款和細則，包括因應最新防疫規定而作出之安排。
7. 如得獎者因違反條款及細則或非法行為導致 AIA 或第三方損失，有關得獎者須負上一切責任。
8. AIA 並不負責核實合資格客戶（保單持有人）所提供的電郵地址真確性。若合資格參加者所遞交的資料有錯漏 / 不正確 / 遺漏而影響接收電郵（得獎通知），AIA 概不補發。
9. AIA 並非禮品的製造商 / 供應商，並不就禮品承擔任何義務和責任。由禮品引起的任何爭議均由參加者和製造商 / 供應商直接解決。禮品之使用受限於條款和細則，有關禮品使用詳情，請參閱其條款及細則。
10. 禮品逾期無效及不能用以套換現金。禮品於使用後即告作廢，如遺失將不會獲補發。
11. AIA 友 Point 之使用受限於條款和細則，有關詳情，請參閱 AIA+ 手機應用程式內之有關條款及細則。
12. 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）。
13. 此優惠並不適用於在相關推廣期之前已遞交或已繕發但其後於相關推廣期內撤回投保申請或取消保單，並再次投保相同保險產品之客戶。
14. AIA 有權隨時更改此優惠的條款及細則而無須另行通知。此優惠只在推廣保險產品可以接受投保申請時有效。如對本推廣活動有任何爭議，AIA 保留最終決定權。

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1. The promotional period of 2025 Q3 On Your Side Plan Series / selected Medical Protection plans limited-time offer (the "Offer") is from 4 August 2025 to 30 September 2025, both dates inclusive, ("Campaign Period").
2. Selected customers who successfully apply for below selected products with an annualised premium of US$500 or above for the first year ("Eligible New Policy") are regarded as Eligible Customers who are entitled to one (1) influenza vaccine injection provided by our designated third-party service provider (valued at: HK$250, applicable to Hong Kong customers) ("Gift"), or 50,000 AIA Points ("AIA Points"), which allow Eligible Customers to redeem a variety of merchant gift vouchers valued at approximately HK$/MOP200 on AIA+ mobile app (applicable to Macau customers). AIA reserves the right to change voucher merchant options without advance notices. The annualised premium is calculated after premium discount.
3. Selected products include: On Your Side Plan / On Your Side Plan – First Gift / AIA Vitality Series: On Your Side Plan / AIA Voluntary Health Insurance Privilege Ultra Scheme / AIA Voluntary Health Insurance Flexi Scheme / AIA Voluntary Health Insurance Standard Scheme / Privilege Ultra Medical Plan / Privilege Ultra Pearl Medical Plan.
4. Each Eligible Customer can receive the Gift or AIA Points once. Upon the issuance of an Eligible New Policy, the Gift will be sent to the AIA+ mobile app of Eligible New Policy's policyholder on or before 31 December 2025. The Eligible New Policy must still be in force at the time of issuance of the Gift, otherwise the selected customer's eligibility for the Offer will be forfeited.
5. The designated third-party service provider of influenza vaccine is a Hong Kong institution. The Gift is provided in Hong Kong by the designated third-party service provider and is not applicable to Macau Region. It is only available in Hong Kong and is only applicable to Eligible Customer who is aged 18 or above. The Gift entitlement can be transferred to other person to be specified by AIA, but is not exchangeable for cash or any other treatments or goods. The Gift shall be invalid after the expiry date. It will become void once used. No replacements will be issued if lost.
6. AIA does not represent the supplier of the Gift and does not guarantee the quality of the Gift. The Gift is subject to the related terms. The use of the Gift is subject to the terms and conditions stipulated by the supplier, including arrangements made in response to the latest epidemic prevention regulations.
7. If the winners violate these terms and conditions or commit any illegal acts that result in any losses on the part of AIA or any third parties, the relevant participants or winners shall be liable for all the losses.
8. AIA is not responsible for verifying the email addresses submitted by Eligible Customers (policyholders). Should there be any misdelivery of email notification regarding Gift redemption resulted from inaccurate / incorrect / missing information submitted by the Eligible Customers, AIA will not re-issue the Gift.
9. AIA is not the manufacturer / supplier of the Gift and shall have no obligation and liability in any issues that arise from the Gift. Any disputes arising from the Offer shall be resolved between the participants and the manufacturer / supplier directly. The use of the Offer is subject to terms and conditions. For details of how to use the Gift, please refer to the relevant terms and conditions as set by the manufacturer / supplier.
10. The Gift shall be invalid after the expiry date and is not exchangeable for cash. It will become void once used. No replacements will be issued if lost.

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11. The use of the AIA Points is subject to terms and conditions. For details, please refer to the relevant terms and conditions on AIA+ mobile app.
12. The Offer is not applicable to those plans change cases (basic plans or riders, if applicable) from other insurance plans to the insurance plans in this Offer.
13. The Offer is not applicable to the applicants who have submitted the applications before the relevant Campaign Period but withdrew the applications or cancelled the policies issued during the relevant Campaign Period, and then re-apply for the same products.
14. AIA reserves the right to change any terms and conditions of the Offer without advance notices. The Offer is valid only when the promoted insurance products are available for application. In the event of any disputes, AIA's decision shall be final and conclusive

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附錄 2：「特選單一保單客戶」AIA+迎新賞 - 條款及細則
Appendix 2: "Selected Single-policy-holding Customers" AIA+ Welcome Reward - Terms & Conditions

1. 「特選單一保單客戶」AIA+迎新賞推廣期由 2025 年 8 月 4 日至 2025 年 9 月 30 日。
2. 特選客戶於推廣期成功首次登入 AIA+手機應用程式及連結個人保單(「 合資格客戶」)，即可獲 6,250 AIA 友 Point (約值 25 港元/澳門幣)，並可於 AIA+ 手機應用程式兌換心水商戶購物禮券。
3. 每位合資格客戶最多可獲獎賞一次。AIA 友 Point 將於 2025 年 12 月 31 日或之前直接發放予合資格客戶之 AIA+ 手機應用程式賬戶。於獎賞發放時，現有客戶必須持有最少一張有效 AIA「個人人壽」/「個人意外」保單及擁有已連結有效個人保單之有效 AIA+ 手機應用程式賬戶。
4. 所有獎賞不能轉讓、退換、或兌換現金、信用額或任何禮品。
5. 獎賞之使用受限於條款和細則，有關詳情，請參閱 AIA+ 手機應用程式內之有關獎賞上之條款及細則。 AIA 有權隨時更改禮券商戶選項而無須另行通知。
6. 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。
7. 此推廣活動只適用於香港及澳門。
8. 如對本推廣活動有任何爭議，AIA 保留最終決定權。

1. The promotional period of "Selected Single-policy-holding Customers" AIA+ Welcome Reward is from 4 August 2025 to 30 September 2025, both dates inclusive, ("Campaign Period").
2. Selected customers who successfully log in to the AIA+ mobile app for the first time during the promotional period and link their individual policy(ies) ("Eligible Customers") will receive 6,250 AIA Points ("AIA Points"), which allow Eligible Customers to redeem a variety of merchant gift vouchers valued at approximately HK$/MOP25 on AIA+ mobile app.
3. Each Existing Customer can only receive one Reward. The Reward will be sent directly to the eligible Existing Customers' accounts in AIA+ mobile app on or before 31 December 2025. When the Reward is issued, the Existing Customer must hold at least one valid AIA "Individual Life Insurance" / "Personal Accident (PA)" policy, and own a valid account with linked valid individual policy(ies) in AIA+ mobile app.
4. The Reward is non-transferable, non-refundable and non-exchangeable for cash, credit or any other items.
5. The use of the Reward is subject to terms and conditions. For details, please refer to the terms and conditions of the relevant Reward on AIA+ mobile app. AIA reserves the right to change voucher merchant options without advance notices.
6. AIA reserves the right to change any terms and conditions of this promotion without advance notices.
7. This promotion is only applicable in Hong Kong and Macau only.
8. AIA reserves the right to change any terms and conditions of the Offer without advance notices.

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