AIA Hong Kong

27/F Hopewell Centre,
183 Queen's Road East,
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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:	Ms. Melissa Wong All Department Heads Macau CEO / ABDD Executives	**Total pages:**	5
Date:	1 September 2025		

Subject: **A250907 自動化「型」銷《友樂賞》電子保費現金券 2025**
Event Trigger "Moment Delight Reward" ePremium Coupon 2025

深化
現有客戶



送出《友樂賞》電子保費現金券

推廣期	由即日起至 2025 年 12 月 31 日 (包括首尾兩日)
《友樂賞》電子保費現金券	於推廣期內，每當符合《自動化「型」銷》機遇(「機遇」)的保單持有人(「特選客戶」)，可獲贈 1張**《友樂賞》500 港元電子保費現金券**，有效期為 **3 個月**，並直接存入特選客戶的AIA+賬戶內。 使用期：須於電子保費現金券到期日或之前遞交新保單之保單申請，並須於保單申請遞交日後 2 個月內成功繕發新保單。例子如下:

電子保費現金券發出日期 （只供參考之用）	**電子保費現金券有效期** （以實際發出日期起計之3個月為準）	**新個人保單繕發日** （必須於申請遞交日期後2個月內繕發）
2025年9月10日	2025年12月9日	2026年2月8日或之前
2025年12月10日	2026年3月9日	2026年5月8日或之前

註：以上發出日期只供參考，每月之實際發出日期以 PES 記錄為準。

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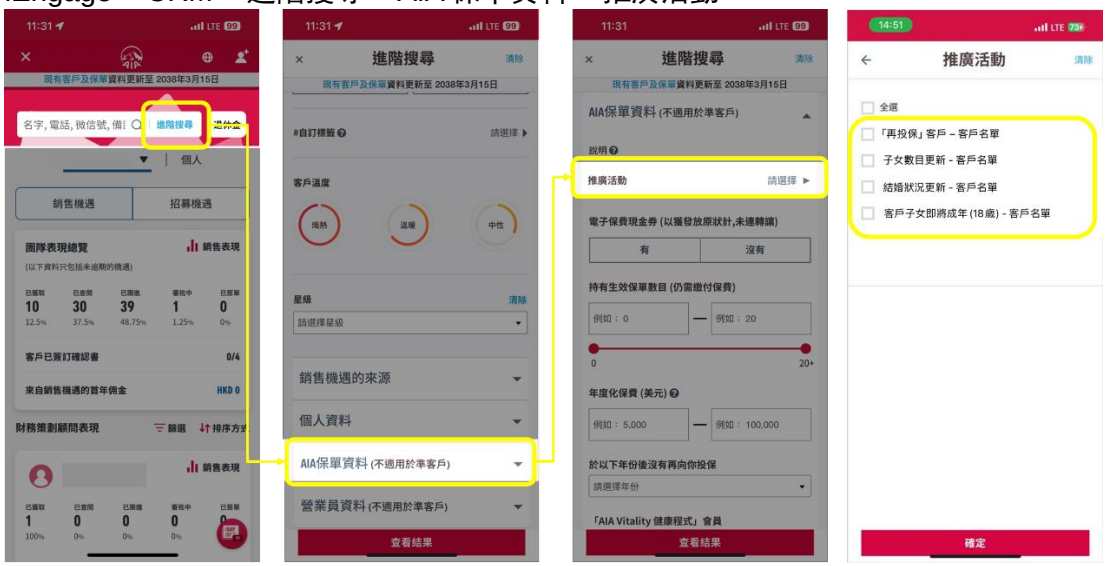
<table>
<tr><td>機遇列表</td><td>以下機遇將於9月起陸續推出，《友樂賞》將發送至下列機遇及準則之特選客戶：
<table>
<tr><th colspan="3">《友樂賞》觸發之機遇</th></tr>
<tr><td>1</td><td>完成保單供款</td><td>將於下一個月已完成保單供款的客戶</td></tr>
<tr><td>2</td><td>更新子女數目</td><td>已更新子女數目的客戶:
• 為新子女購買新的保單
• 更新子女作為現有保單的受益人</td></tr>
<tr><td>3</td><td>更新婚姻狀況</td><td>更新婚姻狀況至「已婚」的客戶:
• 為配偶購買新的保單
• 更新配偶作為現有保單的受益人</td></tr>
<tr><td>4</td><td>受保人將年滿18歲</td><td>受保人將於下個曆月年滿18歲</td></tr>
</table></td></tr>
<tr><td>《友樂賞》適用產品</td><td>除有效期不同外，有關《友樂賞》電子保費現金券之適用計劃、一般條款及細則，均與2025電子保費現金券相同，詳情請按此參閱條款及細則。</td></tr>
<tr><td>特選客戶名單</td><td>客戶名單將每月更新該月的新增客人：
• iEngage > CRM > 進階搜尋 > AIA 保單資料 > 推廣活動


《友樂賞》電子保費現金券記錄:
• AIA+ / PES</td></tr>
<tr><td>特選客戶通訊</td><td>特選客戶 (只適用於香港及澳門Opt-in客戶) 將收到相關推廣電郵或AIA+訊息。</td></tr>
</table>

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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Moment Delight Reward

ePremium Coupons



Promotional Period	From now to 31 December 2025 (both dates inclusive)
Moment Delight Reward ePremium Coupons	**Moment Delight Reward:** During the promotion period, policyholders ("Selected Customers"), who meet the criteria of each triggered event ("Event"), will receive one **Moment Delight Reward HK$500 ePremium Coupon**, valid for **3 months**. The coupon will be issued to the customers' AIA+ accounts automatically. **Validity period:** To redeem the ePremium Coupon, Selected Customers must apply and submit a new policy on or before ePremium Coupon expiry date, and the policy must be successfully issued within 2 months since the new policy application and its submission date. Example as follows:

ePremium Coupon issuance (for reference only)	**ePremium Coupon validity** (based on 3 months from the actual issue date)	**New individual life policy issue date** (issued within 2 months from the new individual life policy application submission date)
10 September 2025	9 December 2025	On or before 8 February 2026
10 December 2025	9 March 2026	On or before 8 May 2026

Remark: The above issuance schedule is for reference only and the actual date of each month will be subject to PES record.

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<table>
<tr><td>List of Events</td><td>The following Events will be rolled out gradually since September. The Moment Delight Reward will be offer to the Selected Customers who meet the criteria for the respective Events listed below.
<table>
<tr><th colspan="3">Event Triggers of Moment Delight Reward</th></tr>
<tr><td>1</td><td>Policy to be paid up</td><td>Customer's policy will be paid up in coming month</td></tr>
<tr><td>2</td><td>Update of number of children</td><td>The number of children of the customer is updated, due to
• Purchased new policy for child
• Updated the beneficiary of current policy as new child</td></tr>
<tr><td>3</td><td>Marital status update</td><td>Customer with marital status updated to "married", due to
• Purchased new policy for spouse
• Updated the beneficiary of current policy as spouse</td></tr>
<tr><td>4</td><td>Insured turn to age 18</td><td>Insured become an adult and turning 18 years old next month</td></tr>
</table></td></tr>
<tr><td>Eligible Products for Moment Delight Reward</td><td>The applicable plans, general terms and conditions of Moment Delight ePremium Coupons are same as those of 2025 ePremium Coupons, except for the difference in validity period.
For details, please click here for the terms and conditions.</td></tr>
<tr><td>List of Selected Customers</td><td>List of Selected Customers will be refreshed and uploaded to the below on monthly basis:
• iEngage > CRM > Advanced Search > AIA Policy Information > Campaigns
ePremium Coupon Balance:
• AIA+
• PES</td></tr>
<tr><td>Customer Communica-tions</td><td>Promotional eDM or AIA+ messages will be sent to the respective selected customers (only applicable only to opt-in customers in Hong Kong and Macau).</td></tr>
</table>

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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其他注意事項：

1. 財務策劃顧問須提醒客戶人壽保險保單屬長期的保險合約，其設計及宗旨為保障人的壽命，通常涉及較長年期。客戶應根據自身的保障需要和保費負擔能力投保適合的保險產品。
2. 財務策劃顧問不應以推廣優惠作客戶投保之誘因，及影響客戶作出知情的投保決定。財務策劃顧問向客戶推介產品前須進行財務需要分析，以評估客戶的需要及承擔能力。客戶須根據自己的需要及承擔能力以決定保費。
3. 香港及澳門財務策劃顧問只能於所屬營業牌照境內進行受規管活動。所有銷售活動及投保申請必須在香港及澳門境內進行。
4. 財務策劃顧問必須遵守"為抵港抵澳內地人士銷售保險業務的營運指引"及與抵港抵澳內地人士相關的工作指引。
5. 於接觸保單持有人前，請您必須檢查保單持有人是否已選擇拒收訊息。如是，請勿在獲取客戶明確同意前進行直接促銷(包括促銷推廣活動的優惠) 。
6. 財務策劃顧問必須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。
7. 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。

Other Points to Note:

1. Financial planners should remind customers that life insurance policies are long-term contracts of insurance, designed and intended to be in force over multiple years of a person's life. Customers should apply suitable insurance products based on their own protection needs and affordability.
2. Financial planners should not use promotion offers as the incentive for attracting customers to apply for an insurance plan and should not be used to distract customers from making an informed decision on whether or not to purchase the product. Financial planners must conduct financial needs analysis to assess the customers' needs and affordability before making product recommendation. Customers should decide the premium based on their needs and affordability.
3. This campaign can only be promoted within Hong Kong and Macau territory according to the agent's relevant license. All solicitation activities and insurance application must be conducted in Hong Kong and Macau territory.
4. Please follow the "Operating Guidelines For Agents On Dealing Insurance Business With Applicants / Policyowner from MCV Business" and MCV related guidelines.
5. Before contacting the policyholder, please check whether the policyholder is on the opt-out list or not. If yes, please do not conduct direct marketing before obtaining explicit consent from customers (including the promotional activities).
6. Financial Planners must 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.
7. 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.

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