AIA Hong Kong
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Memo

Attn:	All EDD & Honorable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong & Macau)	**From:**	Kenneth Luk
		Dept:	Customer and Marketing
Copy:	Ms. Melissa Wong All Department Heads Macau CEO / ABDD Executives	**Total pages:**	8
Date:	23 September 2025		

深化
現有客戶

Subject: **A250942** **2025 第四季特選危疾保障計劃限時優惠**
2025 Q4 selected Critical Illness plans limited-time offer



特選客戶成功投保特選危疾保障計劃
有機會獲享 AIA 經典大型活動門票兩張



推廣期	• 由 2025 年 9 月 23 日至 12 月 31 日包括首尾兩天（「推廣期」），該新保單必須於推廣期內申請及遞交（根據申請及遞交日期）。 • 新保單須於 2025 年 12 月 31 日或之前繕發。
特選客戶	持有最少一份有效 AIA 個人保險保單之現有客戶(截至 2025 年 9 月 1 日)
優惠詳情	首 1,500 名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危疾保障基本計劃，並且首年年度化保費達1,000 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」）乃合資格客戶，可獲得**AIA經典大型活動門票兩張 (價值300港元）**： • 「愛伴航」保險計劃 2（新產品） • 「愛伴航 – 首護摯寶」保險計劃 2（新產品） • 「簡緻·愛伴航」保險計劃（新產品） • 「自在自選」危疾保 • 「簡護危疾保」 • 「簡護危疾明珠保」 • 「智護癌症保」 • 「守康易危疾保」 • 「多重智倍保」* • 「泰然安心保 2」* • 「多重安心保 2」* • 「進泰安心保 2」* • 「進添」計劃 – 癌症保障 • 「進添明珠」計劃 – 癌症保障 *只在香港發售。

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	註: • 每位合資格客戶只可享優惠一次 • 是次優惠先到先得，額滿即止 • 有關條款及細則, 請參閱附錄 1
活動推廣	推廣電郵將於 2025 年 10 月起發送至特選客戶。(附錄 2)
特選客戶名單	詳見以下特選客戶名單： ➢ iEngage > CRM > 進階搜尋 > 推廣活動 >《歲月「友」情》推廣活動 – 特選客戶名單 ➢ iPoS > 推廣活動及客戶名單 > Loyalty > 推廣活動名稱：《歲月「友」情》推廣活動 - 特選客戶名單
獎賞派發	• 禮品將於 2026 年 1 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。 • 財務策劃顧問須提醒客戶須向 AIA 提供正確電郵地址及手機號碼，及於 AIA+ 手機應用程式成功連結個人保單 (按此查閱個人保單或賬戶的連結步驟)，以作獎賞通知及派發安排；否則，客戶獎賞資格或將被取消。 • 於發放禮品時，該保單必須仍然生效，否則客戶之優惠資格將被取消。

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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。

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 Customers successfully enroll selected Critical Illness Protection plans may enjoy 2 Tickets of AIA large scale event



Campaign Period	• 23 September 2025 – 31 December 2025 (Both dates inclusive) ("Campaign Period) and the new policy must be applied and submitted within the Campaign Period (based on application date and submission date). • The new policy must be issued on or before 31 December 2025.
Selected Customers	Existing customer with at least one AIA's in-force individual insurance policy (as at 1 September 2025)
Offer Details	The first 1,500 Selected Customers who successfully apply for any of the new Critical Illness Protection basic plans set out below, with an annualised premium of US$1,000 or above for the first policy year (after applying any premium discount) ("**Eligible New Policy**") will be regarded as Eligible Customers, and will receive **2 tickets to AIA large scale event (valued at HK$300)**: • On Your Side Insurance Plan 2 (New) • On Your Side Insurance Plan 2 – First Gift (New) • Essence – On Your Side Insurance Plan (New) • AIA Assemble • Simple Care Essence • Simple Care Essence Pearl • Cancer Care Essence • EasyGuard Care Essence • Smart Elite Ultra* • Executive Care Pro 2* • Multiple Care Pro 2* • Prime Care Pro 2* • Level Up Protect Cancer Plan • Level Up Protect Pearl Cancer Plan *Only available in Hong Kong Remarks: • Each Eligible Customer is entitled to the offer once only. • The offer is available on a first-come, first-served basis and while stocks last. • Please refer to Appendix 1 for the Terms & Conditions.
Promotion	Promotional eDM will be sent to Selected customer from October 2025 onwards. (Appendix 2)

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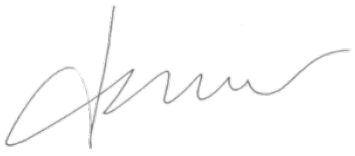
Selected Customer List	The Selected Customer List has been uploaded to the below portal: ➢ iEngage > CRM >進階搜尋 > 推廣活動 > "Loyalty Delight" Campaign– Selected Customer List ➢ iPoS > Leads & Campaigns > Loyalty Campaign Name: Loyalty Delight Campaign – Selected Customer List
Rewards Distribution	• The gift will be sent to the Eligible New Policy's policyholders' emails on or before 31 January 2026. • Financial planners should remind customers to provide the correct email address and mobile number to AIA, as well as linking individual policies in AIA+ mobile app (click here about the steps to link individual policies or accounts) for offer announcement and offer distribution purposes. Otherwise, the eligibility to the offer may be cancelled. • The Eligible New Policy must still be in force at the time of issuance of the Gift, otherwise the customer's eligibility for the Offer will be forfeited.

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.

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 第四季特選危疾保障計劃限時優惠 - 條款及細則

1. 2025第四季特選危疾保障計劃限時優惠（「此優惠」）推廣期為2025年9月23日至12月31日（包括首尾兩天）（「推廣期」）。
2. 此優惠限額 1,500 份，先到先得，額滿即止。
3. 首 1,500 名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危疾保障基本計劃，並首年年度化保費達 1,000 美元或以上（「合資格新保單」）乃合資格客戶，可獲享 AIA 經典大型活動（「活動」）門票兩張連代幣（價值 300 港元）（「禮品」）。指定危疾保障基本計劃指：「愛伴航」保險計劃 2 /「愛伴航 — 首護摯寶」保險計劃 2 /「簡緻．愛伴航」保險計劃 /「自在自選」危疾保 /「簡護危疾保」/「簡護危疾明珠保」/「智護癌症保」/「守康易危疾保」/「多重智倍保」/「泰然安心保 2」/「多重安心保 2」/「進泰安心保 2」/「進添」計劃 — 癌症保障 /「進添明珠」計劃 — 癌症保障。首年年度化保費以保費折扣後計算。
4. 每位合資格客戶只可獲贈禮品一次。
5. 當合資格新保單於推廣期內成功繕發後，禮品將於2026年1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。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。
6. 禮品逾期無效及不能用以套換現金。於使用後即告作廢，如遺失將不會獲補發。
7. AIA不是亦不代表活動的主辦商，亦不對活動的品質作擔保。
8. 禮品須受門票上之銷售條款約束。門票之使用受限於主辦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。
9. 如參加者或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，有關參加者或得獎者須負上一切責任。
10. 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 / 不正確而影響接收電郵（得獎通知），AIA概不補發。
11. 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。
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，「升級保障」轉換除外（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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Appendix 1: 2025 Q4 selected Critical Illness plans limited-time offer - Terms and Conditions

1. The promotional period of 2025 Q4 selected Critical Illness plans limited-time offer (the "Offer") is from 23 September 2025 to 31 December 2025, both dates inclusive, ("Promotional Period").
2. The quota of the Offer is limited to 1,500 and on a first-come, first-served basis and while stocks last.
3. The first 1,500 selected customers who successfully apply for below selected critical illness basic plans during Promotional Period with an annualised premium of US$1,000 or above for the first year ("Eligible New Policy") are regarded as Eligible Customers, are entitled to two tickets of AIA large scale event ("Event") with tokens (valued at HK$300) ("Gift"). The selected critical illness basic plans are: On Your Side Insurance Plan 2 / On Your Side Insurance Plan 2 – First Gift / Essence – On Your Side Insurance Plan / AIA Assemble / Simple Care Essence / Simple Care Essence Pearl / Cancer Care Essence / EasyGuard Care Essence / Smart Elite Ultra / Executive Care Pro 2 / Multiple Care Pro 2 / Prime Care Pro 2 / Level Up Protect Cancer Plan / Level Up Protect Pearl Cancer Plan. The annualised premium is calculated after premium discount.
4. Each Eligible Customer can receive the Gift once.
5. Upon the issuance of an Eligible New Policy during the Promotional Period, the Gift will be sent to the qualified policyholders' emails on or before 31 January 2026. 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.
6. 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.
7. AIA is not, and does not represent the organiser of the Event, and does not guarantee the quality of the Event.
8. The Gift is subject to the terms of sale printed on the ticket. The use of the Gift is subject to the terms and conditions stipulated by the organiser, including arrangements made in response to the latest epidemic prevention regulations.
9. If the participants or 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.
10. AIA is not responsible for verifying the email addresses submitted by Eligible Customers (policyholders). Should there be any mis delivery of email notification regarding Gift redemption resulted from inaccurate / incorrect / missing information submitted by the Eligible Customers, AIA will not re-issue the Gift.
11. 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.
12. The Offer is not applicable to those plans change cases (basic plans) from other insurance plans to the insurance plans in this Offer, except conversion of Coverage Booster (if applicable).
13. The Offer is not applicable to the applicants who have submitted the applications before the relevant Promotional Period but withdrew the applications or cancelled the policies issued during the relevant Promotional 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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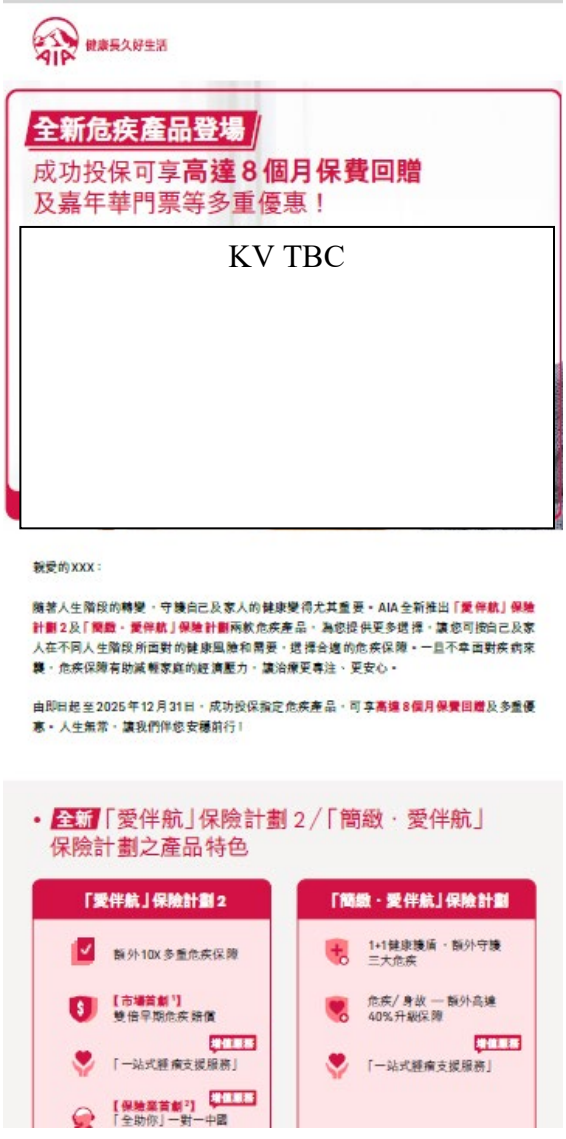
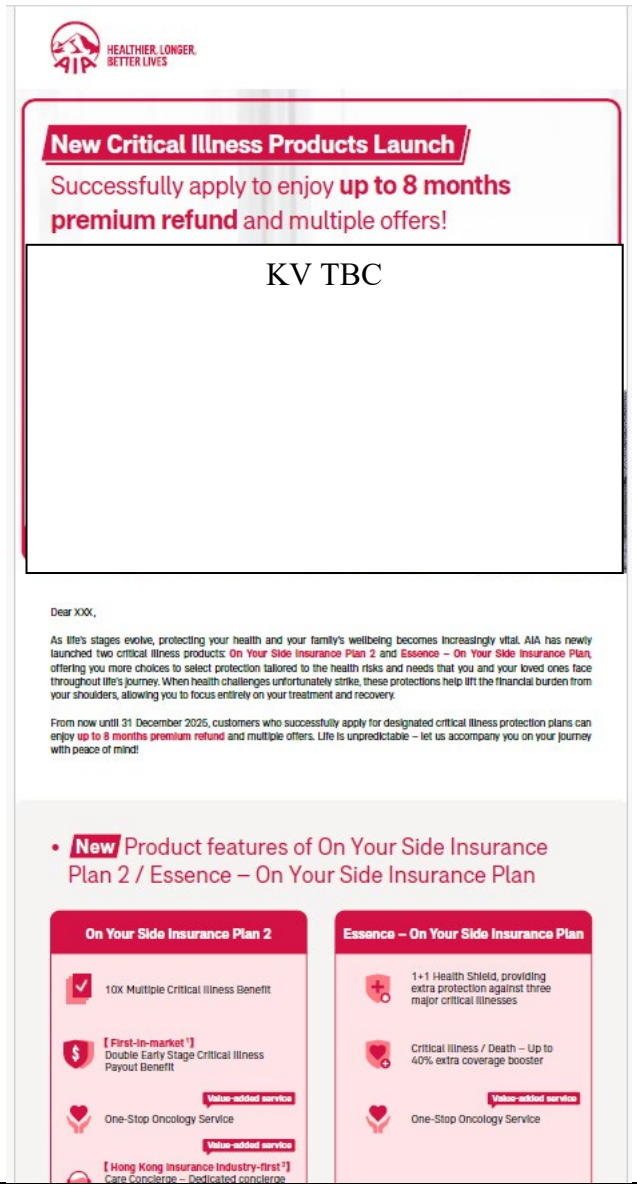
附錄 2: 推廣電郵
Appendix 2: Promotional eDM





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