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:**	10
Date:	1 October 2025		

Subject: **A251009** **2025 第四季「特選單一保單客戶」推廣活動**
2025 Q4 "Selected Single-Policyholders" Promotion



特選單一保單客戶

投保享 AIA 經典大型活動雙人套票

2025 第四季「特選單一保單客戶」推廣活動

特選客戶	**特選單一保單客戶**須符合以下所有條件(「特選客戶」): • 只持有 1 張仍生效的 AIA 個人保障保單之保單持有人*，及 • 其保單於近 5 年或以內投保* *即是於 2020 年 9 月 1 日至 2025 年 9 月 26 日(包括首尾兩天)期間投保及繕發，並於 2025 年 9 月 26 日仍然生效。
推廣優惠	**AIA經典大型活動門票** 推廣期：2025 年 10 月 1 日至 2025 年 12 月 31 日 包括首尾兩天；下述之投保禮品資格以新保單之保單申請及遞交日期為準，及必須於 2025 年 12 月 31 日 或之前繕發。

「我們」、「AIA」、「友邦」或「友邦香港」是指友邦保險（國際）有限公司（於百慕達註冊成立之有限公司）。
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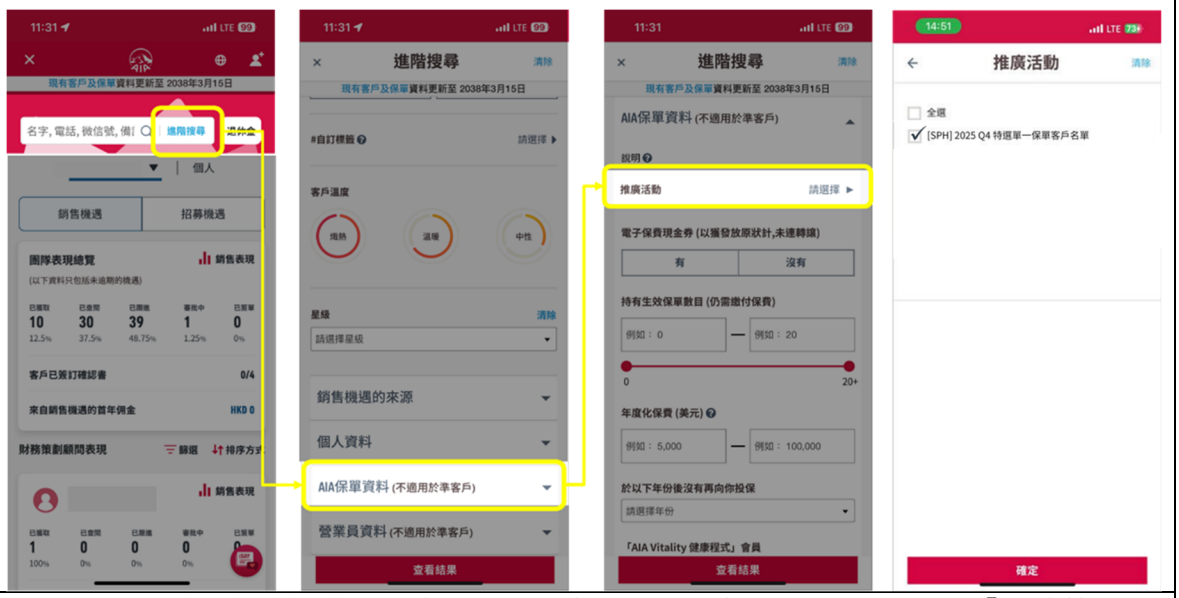
<table>
<tr><td></td><td>
<table>
<tr><td>投保要求</td><td>特選客戶於推廣期內按需要投保任何AIA個人保險計劃#，而新保單之年度化保費達1,000美元或上。

#不包括投資連繫壽險計劃、萬用壽險、AIA延期年金計劃2及一般保險。</td></tr>
<tr><td>投保禮品</td><td>每位合資格客戶可享：
AIA經典大型活動雙人門票連20個代幣 (價值300港元)
名額1,800份 (先到先得，額滿即止)</td></tr>
</table>
</td></tr>
<tr><td>特選客戶名單</td><td>iEngage > CRM > 進階搜尋 > AIA保單資料 > 推廣活動 > [SPH] 2025Q4 特選單一保單客戶名單

</td></tr>
<tr><td>特別注意事項</td><td>

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。
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。
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，不得因任何禮品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。

</td></tr>
</table>

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	• 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-policyholders
Enrol & enjoy AIA large scale event



2025 Q4 "Selected Single-Policyholders" Promotion

Selected Customers	**Selected single-policyholders** who fulfil all the following criteria ("Selected Customers"): • Policyholders who are holding only one inforce AIA individual life insurance policy*, and • the policy was enrolled in the recent 5 years*. *Meaning the policy was submitted and issued during 1 September 2020 and 26 September 2025 and is still active on 26 September 2025.
Promotional Offer	**Tickets of AIA's signature large scale event**

Promotional Period	1 October 2025 to 31 December 2025 Both dates inclusive. Eligibility for the gift is based on the application and submission dates of the new policy, and the new policy must be issued on or before 31 December 2025.
Enrolment Criteria	Selected Customers who apply for **any AIA individual insurance plan#** during the promotional period based on needs, provided that the **annualised premium** of each new policy is **USD 1,000** or above. #Except ILAS, Universal Life, AIA Deferred Annuity Plan 2 and general insurance.
Application Gift	Each eligible customer can enjoy: **2 Tickets of AIA large scale event with 20 tokens** (worth HK$300) Quota: 1,800 (available on first-come, first-served basis)

Selected Customer List	iEngage > CRM > Advanced Search > AIA Policy Information > Campaigns > [SPH] 2025Q4 Selected Single-policyholders



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Special Notes	• Financial planners, 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. • Financial planners can only carry out regulated activities within the territories covered by their licenses. All solicitation activities and insurance application must be conducted in Hong Kong or Macau territory. • 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). • Producers should make product recommendations based on the needs and affordability of the applicable Selected Customers, 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 (Hong Kong or Macau) requires the completion of Financial Needs Analysis, Financial Planners must complete such analysis with customers before product recommendation / solicitation. • Financial Planners must familiarize themselves with the product features, and explain clearly the key product features, risks and exclusions to customers upon receipt of customers' enquiries. • Financial Planners 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 qualify as eligible new policy under this campaign).

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：2025 第四季「特選單一保單客戶」推廣活動 - 條款及細則

1. 此推廣之宣傳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，並根據實際保障需要和負擔能力投保。所有此推廣之宣傳單張中的產品資料只供參考，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。如欲在投保前參閱保險合約之樣本，您可向友邦保險 (國際) 有限公司 (「AIA」) 索取。人壽保險保單屬長期的保險合約。如於早年退保，您所收取的金額可能大幅少於已繳的保費。

2. AIA 有權隨時更改本推廣活動的條款及細則而無須另行通知。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。

3. 此推廣之宣傳單張只在香港及澳門發放。

4. **投保禮品**

   a) 推廣期為 2025 年 10 月 1 日至 2025 年 12 月 31 日，包括首尾兩天（「推廣期」），而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）。

   b) 此推廣活動只適用於本文件內註明的特選客戶 (「特選客戶」)。每位特選客戶，於推廣期內成功申請及遞交並成功於 2025 年 12 月 31 日或之前繕發之指定推廣產品新保單 (「新保單」)，可享投保禮品 1 次 (見條款及細則 4d)。

   c) 指定推廣產品指任何 AIA 個人保險計劃 (不包括投資連繫壽險計劃、萬用壽險、AIA 延期年金計劃 2 及一般保險)及新保單之年度化保費達 1,000 美元，其條款及細則如下：

      - 新保單須以基本計劃形式投保。如為附加契約，該附加契約必須附加於一份在推廣期內投保之基本計劃才會計算在內。
      - 年度化保費以新保單基本計劃及附加契約之保費金額計算，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，並以保費折扣後計算(非電子保費現金券之保費折扣)。
      - 基本計劃及/或附加契約之保費徵費及/或預繳保費不會被計算在內。
      - 如基本計劃為一次性保費繳付期計劃，我們將以第一個保單年度所繳保費之10%作為年繳保費。
      - 若保單以美元以外的貨幣繕發，兌換率為 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新加坡元作計算。兌換率只作為計算客戶是否符合是次活動之參加資格。澳門幣只適用於澳門繕發之保單。
      - 此推廣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)。
      - 此推廣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

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申請或取消保單，並再次投保相同保險產品之客戶。

d) 每位合資格客戶可獲贈AIA經典大型活動雙人門票連20個代幣（「禮品」）1份， 總值300港元 。名額1,800份，先到先得（根據首張新保單之遞交及繕發日期），額滿即止 。

e) 禮品將分批於2025年11月至2026年1月內直接發放予合資格新保單之保單持有人之電郵或AIA+。於發放禮品時，該保單必須仍然生效並已繳清到期保費，否則客戶之禮品資格將被取消。

f) AIA 並非上述經典大型活動的主辦方，並不就見面禮遇承擔任何義務和責任。由禮品或上述經典大型活動引起的任何爭議均由參加者和主辦方直接解決。上述經典大型活動的門票之使用受限於條款和細則，有關門票使用詳情，請參閱其條款及細則。

g) AIA 有權隨時更改本推廣活動的條款及細則而無須另行通知。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。

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Appendix: Terms and Conditions of 2025 Q4 "Selected Single-Policyholders" Promotion

1. The promotional leaflet contains general information only. It does not constitute an offer and/or recommendation of any insurance product. Customers must complete a Financial Needs Analysis before applying for any insurance product, and should apply based on their actual protection needs and affordability. The product information in the promotional leaflet is for reference only, and does not contain the full terms of the product. For details of the product features, terms and conditions, exclusions and key product risks, please refer to the relevant product brochure and policy contract of relevant products. In case you want to read a policy contract sample before making an application, you can obtain a copy from AIA International Limited ("AIA"). Life insurance policies are long-term contracts of insurance. Should you surrender the policy early, you may receive an amount considerably less than the total amount of premiums paid.
2. AIA reserves the right to change any terms and conditions of this promotion without advance notice. All Promotional Offers are 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.
3. The promotional leaflet is for distribution in Hong Kong and Macau only.
4. **Application Gift**

   a) The promotional period is from 1 October 2025 to 31 December 2025, both dates inclusive ("Promotional Period"), and the new policy must be applied and submitted within the Promotional Period (based on application date and submission date).

   b) This promotion is applicable to selected customers ("Selected Customers") listed in this document. Each Selected Customer, who applies and submits a new policy ("New Policy") of Specified Campaign Product during the Promotional Period and must be issued on or before 31 December 2025, will enjoy the Gift (as defined in sub-paragraph d) once.

   c) Specified Campaign Product means any AIA individual insurance plan (excluding Investment-linked Assurance Schemes, Universal Life, AIA Deferred Annuity Plan 2 and general insurance), and the annualised premium of each new policy at USD 1,000 or above, with terms and conditions as below:

      - The new policy must be purchased as a basic plan. For add-on plan(s), the plans must be attached to a basic plan that is applied within the Promotional Period.
      - The annualised premium is calculated based on the total premium of basic plan(s) and add-on plan(s) under the new policy for one policy year, including the standard premium and any extra premium due to underwriting (if any) less any upfront premium discount (excluding ePremium Coupon related discount).
      - Levy and prepaid premium for the basic and/or add-on plan(s) will not be counted.
      - For the basic plan with one-time premium payment term, the annualised premium will be defined as 10% of the premium paid for the first policy year.
      - If the policy is issued in a currency other than USD, the annualised premium will be calculated at exchange rate 1 USD = 1 AUD / 1 CAD / 7.5 HKD / 7.5 MOP / 6 RMB / 0.6 GBP / 0.7 EUR / 1.2 SGD. The exchange rate is only applicable for the calculation of customers' eligibility under this campaign. MOP is available only to policies issued in Macau.

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- This promotion is not applicable to the applicants who have submitted the application(s) before the relevant Promotional Period (as defined below) but withdrew the application(s) or cancelled the policy(ies) issued during the relevant Promotional Period and subsequently re-applied for the same products.
- This promotion is not applicable to plan change cases from other insurance plans to the insurance plans in this promotion (basic plans or riders, if applicable).

d) The first 1,800 qualified Selected Customers are entitled to 2 tickets to AIA large scale event with 20 tokens (the "Gift") once, which is worth HK$300. The qualification of the first 1,800 is on first-come-first-served basis, i.e., will be calculated first based on the issuance date of the aforementioned New Policy's basic plan, and then based on the submission date.

e) The Gift will be sent to the qualified policyholder's email or AIA+ during Nov 2025 and Jan 2026. The qualified New Policy must still be in force and without outstanding premium at the time of issuance of the Gift, otherwise the customer's eligibility for the Gift will be forfeited.

f) AIA is not the organiser of the Event, and shall have no obligation and liability in any issues that arise from the Gift and/or the Event. Any disputes arising from the Gift and/or the Event shall be resolved between the participants and the organiser of the Event directly. The use of the tickets to the Event is subject to terms and conditions. For details of how to use the tickets, please refer to the relevant terms and conditions as set by the organiser.

g) AIA reserves the right to change any terms and conditions of this promotion without advance notices. All Promotional Offers are 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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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 promotional offers as an 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 according to the agent's relevant license. All solicitation activities and insurance application must be conducted in Hong Kong and Macau.
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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