AIA Hong Kong

27/F Hopewell Centre,
183 Queen's Road East,
Hong Kong
T: (852) 2881 3333

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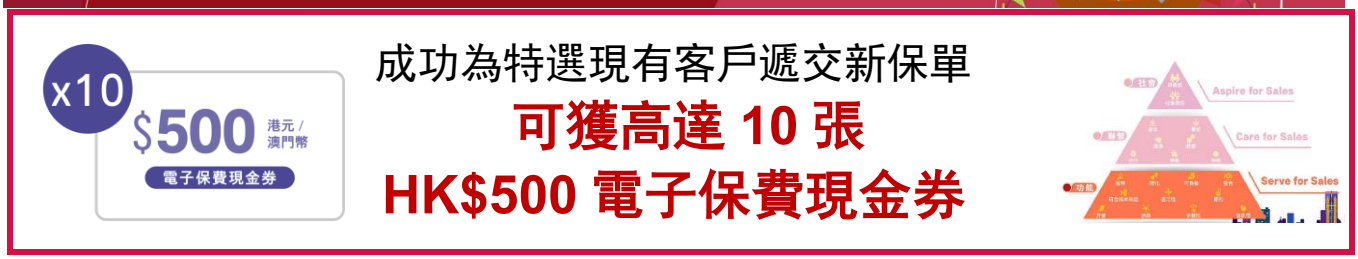
Memo

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:	3 October 2025		

深化
現有客戶

Subject: **A251014** **2025 年第四季「客戶再投保營業員競賽」 - 贏取電子保費現金券**
Q4 2025 "Customer Repurchase Agency Contest" – Win the ePremium Coupons





2025 年第四季「客戶再投保營業員競賽」詳情如下:

競賽資格	所有財務策劃顧問
競賽日期	2025 年 10 月 1 日至 2025 年 12 月 31 日 (包括首尾兩日) (合資格保單必須於**競**賽期間遞交及繕發，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)
競賽規則及獎賞	於競賽期內，財務策劃顧問只需為指定數量的「尚未再投保特選現有客戶」*遞交合資格新保單+並成功繕發，便可獲得以下獎賞:

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<tr><th>遞交合資格新保單的
「尚未再投保特選現有客戶」
數目</th><th>獎賞 -
HK$500 電子保費現金券#</th></tr>
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*「尚未再投保特選現有客戶」為 2025《歲月「友」情》推廣活動 (通告 A250113) 之保單持有人及於 2025 月 9 月 30 日時沒有持有任何在 2025 年內遞交及繕發之生效的新保單

+ 合資格新保單是指由「尚未再投保特選現有客戶」投保的新基本計劃和/或新附加契約（投資連繫壽險、「財富相傳 5」壽險計劃及「財富雋永 2」壽險計劃除外）。只有於競賽期內遞交及繕發的**非 G 單**方屬合資格。新保單必須於 2025 年 12 月 31 日或之前繕發。
# 電子保費現金券可於 2026 年 1 月 20 日至 3 月 31 日使用

註：
• 每位財務策劃顧問只合資格獲得一次獎賞。
• 獎賞將於 2026 年 1 月 20 日透過 AIA+直接發放予符合資格的得獎者。於競賽內所計算的合資格保單必須於獎賞發放時仍然生效及已繳清保費，否則獲發獎賞資格將被取消。若保單於獎賞發放後在任何情況下變為非生效之狀況，AIA 保留取消獎賞的權利，恕不另行通知。得獎者必須為財務策劃顧問並是 AIA 現有客戶 (即持有最少一份有效 AIA 個人人壽 / 個人意外保單之客戶) 方能接收電子保費現金券獎賞。
</td>
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<tr>
<td>獎賞派發</td>
<td>電子保費現金券將於 2026 年 1 月 20 日透過 AIA+ 發送給各得獎財務策劃顧問。電子保費現金券可於 2026 年 1 月 20 日至 3 月 31 日或之前使用。</td>
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條款及細則	• 於競賽期間內購買多張保單的客戶只會計算一次。 • 若兩位或以上之財務策劃顧問共同遞交 1 張保單，保單數目將平均計算予各人。競賽期完結時，若保單總數目有小數點，數目將下調為最接近的整數。 • 客戶轉移處理：如客戶由原有的服務財務策劃顧問轉至新的財務策劃顧問，新的財務策劃顧問將被視為提交該新單的財務策劃顧問，而客戶再投保亦將計算予該新的財務策劃顧問。 • 若同一位客戶向多於一位財務策劃顧問購買不同保單，其再投保紀錄將歸於競賽期內首張成功繕發保單的財務策劃顧問。 • 於競賽期前已提交或繕發的保單 ，如於競賽期內撤回或取消該保單，並以同一受保人重新申請相同產品，該保單將不予計算。 • 財務策劃顧問必須確保於截止時間前將申請提交予 AIA 及 / 或已授權之單位，以便有足夠時間處理。 • 產品推薦必須根據投保客戶的需要及保費負擔能力作出，財務策劃顧問不得因任何獎賞而作出推薦。 • AIA 保留根據競賽結果及任何經證實違反銷售行為規定的情況撤回獎賞的權利。 • 所有獎賞均不可退款或兌現，計劃以 AIA 最終決定為準。 • 最終結果將以公司報告為準。 • 最終結果將於冷靜期後作出調整。 • 財務策劃顧問必須於獎賞發放時仍與 AIA 持有效合約。 • AIA 保留隨時修改競賽規則或獎品之權利，恕不另行通知。 • 如有任何異議，AIA 保留就本次競賽作出最終決定的權利。

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任何推廣優惠作客戶投保之誘因，或干擾客戶作出是否購買保險產品的知情決定。財務策劃顧問必須根據客戶實際需要推薦產品。如該產品屬於須要完成財務需要分析之產品，財務策劃顧問必須與客戶完成分析，以評估客戶的需要及承擔能力，然後才作出任何產品推薦 / 銷售。財務策劃顧問須提醒客戶，購買決定應基於自己的需要及承擔能力。
3. 此推廣活動只可於香港及澳門地區進行，並須符合財務策劃顧問的持牌要求。所有銷售活動及投保申請必須於財務策劃顧問持有有效牌照的司法管轄區內進行。
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"抵港內地人士認證手續之工作流程"內的指引。
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，除非已獲得明確同意，否則請勿進行直接促銷(包括推廣活動)。
6. 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。
7. 財務策劃顧問必須嚴格遵守有關電子保費現金券的使用、轉讓及接收的「條款及細則」。電子保費現金券的使用及轉讓須受相關條款及細則約束。詳情請參閱：https://comm.aia.com.hk/ePremiumCouponTnC。
8. 財務策劃顧問不得轉售電子保費現金券、兌換現金或於社交媒體平台將其轉換為任何其他形式的利益。例如，財務策劃顧問不得發佈訊息以誘導或要求購入和出售電子保費現金券。

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9. 如有任何涉嫌濫用、操控或客戶有關電子保費現金券的投訴，公司將對此進行調查。如發現任何不當行為（如以電子保費現金券作為客戶回贈），財務策劃顧問可能會受到處分。

推廣期有限，請把握推廣良機，盡快與客人聯絡及跟進！

如有任何疑問，香港之營業主管請於 iEngage 或 PES 上之 Chatbot 進行查詢，而澳門之營業主管請親臨營運服務中心查詢；或電郵至客戶及市場策劃 (Customer and Marketing) AIAHK.CustomerExperience-ECM@aia.com

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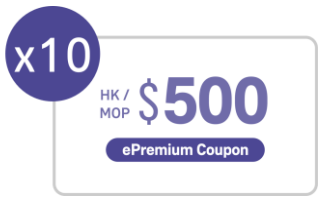

Submit new policies for selected existing customers to get

up to 10pcs of HK$500 ePremium Coupons



Q4 2025 "Customer Repurchase Agency Contest" details:

Contest Eligibility	All Financial Planners
Contest Period	1 October 2025 to 31 December 2025 (both dates inclusive) (Eligible policies must be submitted and issued within the contest period. Policies must be based on new policy applications and submission dates, and must be issued by 31 December 2025.)
Contest Rule and Rewards	During the contest period, financial planners who submit eligible new policies+ for a designated number of "Non-Repurchased Selected Existing Customers"* and have those policies successfully issued will receive the following rewards:

Number of Non-Repurchased Selected Existing Customers with eligible new policy submissions	Rewards - HK$500 ePremium Coupons#
2 Customers	2 pcs
3 Customers	3 pcs
4 Customers	4 pcs
5 Customers	5 pcs
6 Customers	6 pcs
7 Customers	7 pcs
8 Customers	8 pcs
9 Customers	9 pcs
10 Customers or above	10 pcs

* "Non-Repurchased Selected Existing Customers" refers to policyowners from the 2025 "Loyalty Delight" Campaign (memo A250113) who, as of 30 September 2025, do not possess any new in-force policies submitted and issued within 2025.

+ Eligible new policy refers to new basic plans and/or riders (excluding Investment-linked Assurance Schemes, Wealth Preserver 5, and Wealth

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	Ultima 2) purchased by "Non-Repurchased Selected Existing Customers". Only **non-G policies** submitted and issued within the contest period are eligible. New polices shall be issued on or before 31 December 2025. # The ePremium Coupons are valid for use from 20 January 2026 until 31 March 2026. Remarks: • Each financial planner is eligible to receive the reward once only. • Rewards will be distributed directly to eligible winners through AIA+ on or before 20 January 2026. Policies counted towards the contest must be in-force and have premiums fully settled at the time of reward distribution, otherwise the eligibility will be forfeited. If a policy becomes non-active under any circumstances after the reward is issued, AIA reserves the right to cancel the reward without prior notice. • Winners must be financial planners who are existing AIA customers owning at least one in-force AIA individual life insurance / Personal Accident (PA) policy) to receive the ePremium Coupons
Rewards Distribution	The ePremium Coupons will be sent to the winning financial planners via AIA+ on January 20, 2026. The ePremium Coupons are valid for use from 20 January 2026 until 31 March 2026.
Terms & Conditions	• A customer who makes multiple repurchases during the contest period will be counted once only. • If two or more financial planners jointly submit a policy, the policy counted will be equally divided among them. At the end of the contest period, if the total number of policies results in a decimal, the number will be rounded down to the nearest whole number. • Customer Movement Handling: If a customer is transferred from the original servicing agent to a new agent, any repurchase will be attributed to the new agent, who is considered the production agent of the new business. • If the same customer purchases different policies from multiple financial planners, the repurchase record will be attributed to the financial planner of the first successfully issued policy within the contest period. • Policies submitted or issued before the contest period but subsequently withdraw or cancel these policies during the contest period and reapply for the same products for the same insured, will not be counted. • Financial planners must ensure that applications are submitted to AIA and/or its authorized vendor before the cut-off time to allow sufficient time for processing. • Product recommendations must be based on the needs and affordability of the customer, and financial planners must not make incentive-driven recommendations. • AIA reserves the right to retract rewards based on the contest result and any substantiated violations of required sales conduct.

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	• All rewards are non-refundable and non- payable, and the program is subject to AIA's final decision. • Final results will be based on Company reports. • Final results will be adjusted after cooling-off period. • Financial planners must be in-force with AIA at the time the rewards are paid out / redeemed. • AIA reserves the right to amend any of the rules of this contest or offer alternative gifts subject to availability, without prior notice. • In the event of disputes, AIA reserves the right to make the final judgment regarding this contest.

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 any promotional offer as incentives to attract customers or distract them from making informed decisions on whether or not to purchase the insurance products. Financial planners must recommend products to customers based on the customer's actual needs. If the product concerned requires a Financial Needs Analysis, financial planners must complete it with the customer to assess the customer's needs and affordability before making any product recommendation / solicitation. Financial planners should remind customers that they should make the decision based on their needs and affordability.
3. This campaign may only be promoted within the territories of Hong Kong and Macau, in accordance with the financial planner's licensing requirements. All solicitation activities and insurance applications must be conducted within jurisdictions where the financial planner holds a valid license.
4. Please follow the guidelines outlined in: "Operating Guidelines For Agents On Dealing Insurance Business With Applicants/Policyowner from MCV Business" and "Guidelines for Sales and Marketing to MCV Business prospects".
5. Before contacting a policyholder, please check whether the policyholder is on the opt-out list. If so, please do not conduct direct marketing (including the promotional activities) unless explicit consent has been obtained.
6. Financial planners must familiarize with the product features, and clearly explain the key product features, risks, and exclusions to customers upon receipt of customers' enquiries.
7. Financial planner must strictly adhere to the "Terms and Conditions" regarding the use, transfer, and receipt of ePremium Coupons. The use and transfer of the ePremium Coupon is subject to relevant terms and conditions. For details, please refer to https://comm.aia.com.hk/ePremiumCouponTnC.
8. Financial planner must not resell ePremium Coupons, exchange them for cash, or convert them into any other form of benefit on social media platforms. For example, a financial planner must not post messages to induce or solicit the purchase and sale of electronic ePremium Coupons.
9. In case of any suspected mis-use, manipulation, or customer complaints regarding ePremium Coupons, the company will conduct an investigation. Financial planners may be subject to disciplinary action if any misconduct (such as using ePremium Coupons as customer rebates) is substantiated.

Available for a limited time only! Please grasp the sales opportunity and contact your customers now!

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For enquiries, Hong Kong agency leaders please enquire by using Chatbot in iEngage / PES and Macau agency leaders may visit our Operations Service Center; or 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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