AIA Hong Kong

Unit 3601, 36/F, AIRSIDE,
2 Concorde Road,
Kai Tak, Kowloon
T: (852) 2881 3333

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Memo

Attn:	All EDDAs & Honorable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong)	From:	Amy Chan
Co/Dept:	Mr. Alger Fung / All Department Heads / All ABDD Executives / All BTDD Members	Dept:	Management Team
Date:	15 December 2025	Total Page:	5

Subject: (A251236) Important Reminder: Cold Call Activities Guideline (Only applicable to Hong Kong)
重要提示：電話促銷活動指引（只適用於香港）

自公司去年 12 月底對違反電話促銷活動指引實施更嚴重紀律處分以來 (通告 A241248 及 A250229)，相關投訴數字仍未見明顯下降。自措施推出 11 個月以來，因違反電話促銷活動指引及因監管不力而受到處分的數字如下:

	人數	紀律處分
財務策劃顧問	15	書面警告至扣減 2 分
區域總監	8	書面警告至扣減 1 分

為保障客戶利益，公司已就冒稱友邦客戶服務部、以跟進保單事宜為由之不明來電事件向香港警方報案，並積極配合相關執法部門作進一步調查。

特此提醒各財務策劃顧問、營業經理和區域總監: **如欲進行電話促銷活動，必須事先向公司提出申請並獲得批准，方可進行。**

<u>嚴禁</u>以下行為:

- 從任何途徑購買個人資料;
- 外聘電話營商中心或任何第三方提供之電話促銷服務；及
- 以任何不實的話術誤導客戶，例如：令客戶誤以爲原財務策劃顧問已離職、來電者為由公司新委派的服務財務策劃顧問、來電者為友邦香港的職員

紀律處分提醒:

- 任何財務策劃顧問違反電話促銷活動指引，將被扣減 2 分^；及

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- 向所有相關直屬經理及/或區域總監發出書面警告或採取紀律處分

若區域總監、營業經理及其財務策劃顧問被發現重複違規，公司將採取更嚴重的紀律處分。

財務策劃顧問若遇到懷疑與電話促銷有關的違規行為，請將相關資料 (包括並不限於: 通訊截圖記錄、卡片等) 電郵至 coldcallreporting@aia.com 作出舉報。公司將會就所有關電話促銷的投訴個案進行調查及跟進，相關個案將呈交至市場操守委員會 (“MCC”) 進行審理。為保持財務策劃顧問的專業形象，大家必須嚴格遵守公司既定指引和守則，以保障客戶、財務策劃顧問、團隊及公司的利益。

註:

^在市場操守委員會的扣分制度下，如累計 1 年內被扣 4 分或累計 2 年內被扣 6 分，財務策劃顧問的合約將會被終止。

陳潔瑩
首席營業官
友邦香港及澳門

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自公司去年 12 月底对违反电话促销活动指引实施更严重纪律处分以来（通告 A241248 及 A250229），相关投诉数字仍未见明显下降。自措施推出 11 个月以来，因违反电话促销活动指引及因监管不力而受到处分的数字如下:

	人數	纪律处分
财务策划顾问	15	书面警告至扣减 2 分
区域总监	8	书面警告至扣减 1 分

为保障客户利益，公司已就冒称友邦客户服务部、以跟进保单事宜为由的不明来电事件向香港警方报案，并积极配合相关执法部门作进一步调查。

公司特此提醒各财务策划顾问、营业经理和区域总监：**如欲进行电话促销活动，必须事先向公司提出申请并获得批准，方可进行。**

严禁以下行为：

- 从任何途径购买个人资料；
- 外聘电话营销中心或任何第三方提供的电话促销服务；
- 使用任何不实话术误导客户，例如：令客户误以为原财务策划顾问已离职、来电者为公司新委派的服务财务策划顾问、来电者为友邦香港的职员

纪律处分提醒：

- 任何财务策划顾问违反电话促销活动指引，将被扣减 2 分^；
- 向所有相关直属经理及/或区域总监发出书面警告或采取纪律处分；及

若区域总监、营业经理及其财务策划顾问被发现重复违规，公司将采取更严重的纪律处分。

财务策划顾问若遇到怀疑与电话促销有关的违规行为，请将相关资料（包括并不限于：通讯记录截图、卡片等） 电邮至 coldcallreporting@aia.com 作出举报。 公司将会就所有关电话促销的投诉个案进行调查及跟进，相关个案将呈交至市场操守委员会（“MCC”）进行审理。为保持财务策划顾问的专业形象，大家必须严格遵守公司既定指引和守则，以保障客户、财务策划顾问、团队及公司的利益。

註:
^在市场操守委员会的扣分制度下，如累计 1 年内被扣 4 分或累计 2 年内被扣 6 分，财务策划顾问的合约将会被终止。

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Since the Company implemented more stringent disciplinary actions for violations of the cold call activities guideline at the end of last December (memo A241248 and A250229), the number of related complaints has not shown a significant decrease. In the 11 months since the implementation of these measures, the numbers of disciplinary actions taken for violating the cold call guideline and for inadequate supervision are as follows:

	Number of persons	Disciplinary Action
Financial Planner	15	Written Warning to 2-point deduction
District Director	8	Written Warning to 1-point deduction

To safeguard customer interests, the Company has reported the incident of unidentified calls falsely claiming to be from AIA Customer Service Department for policy follow-up to the Hong Kong Police and is actively cooperating with the relevant law enforcement authorities for further investigation.

The Company hereby reminds all Financial Planners, Agency Leaders and District Directors: **If you wish to conduct cold call activities, you must first submit an application to the Company and obtain approval before proceeding.**

The following acts are **strictly prohibited**:

- Buy leads from any source;
- Utilise services provided by external cold call centres or any third party;
- Using mislead or false statements to deceive customers, for example, falsely claiming that the original servicing financial planner has left the Company; the caller is assigned by the Company as customer's new servicing agent; or the caller is a staff of AIA HK.

Disciplinary Action Reminder:

- 2 points deduction on concerned financial planner(s) will be imposed^; and
- Issue a written warning or take disciplinary action against all the respective upline manager(s) and/or the District Director(s).

If a District Director, Agency Leader and their Financial Planners are found to repeatedly violate the cold call guideline, the Company will impose more serious disciplinary actions.

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If there is any suspicious cold call misconduct, please report the case with supporting information (including but not limited to: communication screenshot record, business card, etc.) via email at coldcallreporting@aia.com. The Company will investigate and follow up on all complaints related to cold call activities, and such cases will be referred to the Market Conduct Committee ("MCC") for review and deliberation.

To maintain the professional image of our financial planners, please strictly adhere to the Company's guidelines and regulatory requirements to protect the interests of our clients, financial planners, agencies and the Company.

Note:

^Under the MCC's Point-Deduction System, if four points have been deducted in rolling one year or six points in rolling two years' period, the respective financial planner's contract will be terminated.)

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