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Memo

Attn:	All EDD & Honorable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong & Macau)	**From:**	Angela Yeung
		Dept:	Customer and Marketing
Copy:	Ms. Melissa Wong All Department Heads Macau CEO / ABDD Executives	**Total pages:**	21
Date:	31 Dec 2025		

Subject: **A260131** **2026 第 1 季電子保費現金券及《歲月「友」情》推廣活動 (1 月至 3 月)**
2026 Q1 ePremium Coupons & "Loyalty Delight" Program (Jan – Mar)

全力再出發！《歲月「友」情》推廣活動今年強勢推出，專為現有及特選客戶送出電子保費現金券，協助財務策劃顧問創造更多新業務，並推動現有客戶按需要「再次投保」。

為配合更多銷售機會，我們進一步優化電子保費現金券的使用規則，期望財務策劃顧問能靈活結合保障需求，開啟客戶對話，推動全年目標，堅守承諾，保障每刻！

推廣重點如下：

最高電子保費現金券價值	**所有客戶** ：2,600 港元《特選客戶：高達 50,000 港元》 **高淨值客戶** ：40,000 港元 **單一保單客戶** ：4,000 港元 **AIA Vitality 客戶** ：1,000 港元 **Serve-to-Sales** ：2,000 港元
適用產品	將會新增 2 個產品* 以適用於 HKD100 / HKD200 電子保費現金券 *詳情請留意 2026 年 1 月內公佈
轉讓次數	轉讓及承讓人數 (各最高 5 人)
轉讓對象	取消包括家人、親屬及朋友限制 (在任何情況下，現金券均不得兌換現金或轉售)
每張保單可使用限額	年繳保費 10% 或 22,500 港元（相等於 22,500 澳門幣 / 18,900 人民幣 / 2,925 美元 / 2,835 澳元 / 2,835 加元 / 1,710 英磅 / 1,980 歐元 / 3,375 新加坡元）。（以較低者為準） *受限於電子保費現金券之條款及細則
保單保費繳付模式	現金券適用於「一次性繳付保費」及「年繳保費繳付模式」的新保單, 其他保費繳付模式包括「半年繳 / 季繳 / 月繳保費繳付模式」均不適用

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2026 電子保費現金券推廣活動詳情如下:

推廣期及電子保費現金券有效期	**2026年1月1日至2026年3月31日**（以新保單之保單申請及遞交日期為準）， 新保單必須於 2026年5月31日或之前繕發
換領條件	各推廣計劃客戶可享之保費現金券數量如下，符合所有下列推廣之特選客戶**最高可享高達50,000**港元**電子保費現金券**
特選客戶可享之現金券組合	重點推廣活動: 1. **Recapture VIP** 客戶額外可享保費現金券 (通告A260133) 2. **Alta Club** 客戶額外可享保費現金券 (通告A260133) 3. **DA PaidUp及期滿**客戶額外可享保費現金券 (通告A260133) 4. **單一保單客戶**額外可享保費現金券 (通告A260124) 5. **IVS** 客戶額外可享保費現金券* 6. **AIA Vitality** 客戶額外可享保費現金券***** 7. **GIO/SIO** 客戶額外可享保費現金券 (通告A260111) 8. 參與**指定活動**額外可享保費現金券 **(**通告A260138) *詳情請留意2026年1月內公佈

《歲月「友」情》推廣活動詳情如下:

推廣期及電子保費現金券有效期	**2026年1月1日至2026年3月31日**（以新保單之保單申請及遞交日期為準）， 新保單必須於 2026年5月31日或之前繕發
特選客戶	**《歲月「友」情》推廣活動特選客戶**須符合以下**所有條件** (資料截至 2025年12月31日): • **保單持有人**（計算至 2025年12月31日） • 仍持有任何 1張有效的AIA「個人人壽」/「個人意外」保單 • 現時年齡為 80歲以下 • 客戶的身份證明文件資料必須存錄於 AIA **獎賞: 特選客戶**可獲贈2,600港元 (**327美元**)電子保費現金券

總價值	**2,600港元 (327美元)**	
現金券組合	**200港元 (25美元)** **電子保費現金券**	**500港元 (63美元)** **電子保費現金券**
	3張	**4張**

電子保費現金券已存入客戶於 AIA 的紀錄內:

1. 於投保前, 財務策劃顧問請透過以下途徑確認「特選客戶」的電子保費現金券剩餘數量:
   - ✓ **透過 PES 或 iChange** 瞭解客戶電子保費現金券之最新餘額
   - ✓ 「特選客戶」可透過 AIA+ 手機應用程式內的「獎賞」頁面，點選「電子保費現金券」，查看剩餘現金券數量、使用期限及所屬的推廣計劃

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<table>
<tr>
<td>電子保費現金券的年度化保費金額要求及扣減機制</td>
<td>
2. 「特選客戶」於推廣期內須以「保單持有人」的名義投保指定新計劃+
3. 電子保費現金券扣減機制如下:
<table>
<tr><th>電子保費現金券</th><th>年度化保費金額要求
一次性/年繳付保費保單</th><th>產品要求</th><th>扣減方法</th></tr>
<tr><td>100 港元
（相等於 100 澳門幣 / 13 美元）</td><td>1,000 港元 / 1,000 澳門幣 / 125 美元或以上*</td><td rowspan="2">指定保障計劃+ [請參閱條款及細則]</td><td rowspan="4">每滿指定年度化保費金額要求, 系統便會自動扣減「特選客戶」旗下的電子保費現金券+1 張, 如此類推。</td></tr>
<tr><td>200 港元
（相等於 200 澳門幣 / 25 美元）</td><td>2,000 港元 / 2,000 澳門幣 / 250 美元或以上*</td></tr>
<tr><td>500 港元
(63 美元/澳元/加元, 420 人民幣, 38 英鎊 44 歐元, 75 新加坡元)</td><td>5,000 港元 / 5,000 澳門幣 / 4,200 人民幣 / 625 美元 / 625 澳元 / 625 加元 / 375 英鎊 / 438 歐元 / 750 新加坡元或以上*</td><td rowspan="2">所有新基本計劃/新附加契約+ [投資連繫壽險 / 萬用壽險 /「大灣醫蓄通」門診計劃 /「友愛護」癌症保障計劃 / AIA「承諾您」儲蓄計劃 / AIA 延期年金計劃 2 /「財富源源」壽險計劃除外]</td></tr>
<tr><td>10,000 港元
(1,250 美元/澳元/加元, 8,400 人民幣, 750 英鎊, 875 歐元, 1,500 新加坡元)</td><td>100,000 港元 / 100,000 澳門幣 / 84,000 人民幣 / 12,500 美元 / 12,500 澳元 / 12,500 加元 / 7,500 英鎊 / 8,750 歐元 / 15,000 新加坡元或以上*</td></tr>
</table>
注意: 每張新保單使用保費現金券之保費扣減上限為 22,500 港元 (相等於 22,500 澳門幣/18,900 人民幣/2,925 美元/2,835 澳元/2,835 加元/1,710 英磅/1,980 歐元 /3,375 新加坡元) 。

電子保費現金券只可用作支付新保單的首期保費
現金券適用於「一次性繳付保費」及「年繳保費繳付模式」的新保單, 其他保費繳付模式包括「半年繳 / 季繳 / 月繳保費繳付模式」均不適用
+ 新附加契約必須附加於同時投保的新保單上，有關指定計劃的詳情及使用電子保費現金券的條件，請參閱條款及細則
若投保之新計劃達指定年度化保費要求，並符合有關電子保費現金券之廣活動的指定產品類別，多款電子保費現金券可同時使用
澳門幣值只適用於澳門繕發的合資格新保單

*註：請參閱以下條款及細則
</td>
</tr>
<tr>
<td>保費現金券之扣減次序</td>
<td>為讓「特選客戶」盡享最高優惠及即時保費減免，系統將扣減到期日較前之現金券並根據如下之扣減次序：
i. 10,000 港元 (1,250 美元)電子保費現金券；
ii. 500 港元 (63 美元)電子保費現金券;
iii. 200 港元 (25 美元)電子保費現金券;
iv. 100 港元 (13 美元)電子保費現金券。</td>
</tr>
</table>

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一次性繳付保費計算	**電子保費現金券亦適用於一次性繳付保費之新基本計劃**。 若投保一次性繳付保費之新基本計劃，**年度化保費的計算方式為一次性繳付保費的 10%**。然而，若所投保之計劃可享其他推廣計劃之保費扣減，年度化保費的計算方式為：**一次性繳付保費 X（100% - 保費扣減%）X 10%**。
通知/查閱現金券餘額	財務策劃顧問可透過 PES 或 iChange 瞭解客戶電子保費現金券之最新餘額。而客戶亦可透過 AIA+ 手機應用程式內的「獎賞」頁面，點選「電子保費現金券」或致電 AIA 客戶熱線查閱。在 2025 年 1 月 1 日起，將不會再發出現金券通知書 / 或電子短訊（SMS），請鼓勵客戶使用 AIA+。
轉讓電子保費現金券	• 《歲月「友」情》指定的財務策劃顧問: 透過iChange • 特選客戶: 可透過AIA+ 手機應用程式內的「獎賞」頁面，點選「電子保費現金券」 不受關係限制，客戶可把現金券轉讓予最多5位承讓人，或收取最多5位轉讓人所轉讓之現金券。 01 在AIA+ 主頁，點選「獎賞」 02 點按「電子保費現金券」 03 點按「立即轉讓」 

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教學影片：點擊觀看

注意:
• 承讓人必須於成功收訖電子保費現金券後投保指定新計劃方可獲享現金券扣減。每張現金券只能轉讓一次，一經成功轉讓，該現金券將變更為「不可轉讓」之類別，同時不得退還予轉讓人。</td>
</tr>
<tr>
<td>特選
客戶名單</td>
<td>客戶名單綜合重點推廣活動及全方位客戶資訊已上載至以下專頁
❖ iEngage > CRM > 進階搜尋 > 推廣活動 >《歲月「友」情》推廣活動 - 特選客戶名單（請參閱附錄 1）
❖ iPoS > 推廣活動及客戶名單 > Loyalty >
❖ AIA Smart > > 推廣活動類別 > Loyalty >
推廣活動名稱：《歲月「友」情》推廣活動- 特選客戶名單</td>
</tr>
</table>

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如有任何不當使用現金券/客戶投訴的情況，公司將對此進行調查。如發現任何不當行為，財務策劃顧問可能會受到處分。

*有關電子保費現金券的正確使用方法及注意事項，請參閱有關**通告 A240197**。*

條款及細則:

2026《歲月「友」情》之電子保費現金券一般條款及細則：

1. 電子保費現金券（「現金券」）之推廣期由2026年1月1日至2026年3月31日（根據申請及遞交日期），包括首尾兩天（「推廣期」）。
2. 新保單須於推廣期內申請及遞交，並於2026年5月31日或之前繕發。
3. 特選客戶將獲享4張500港元現金券（每張相等於500澳門幣／420人民幣／63美元／63澳元／63加元／38英鎊／44歐元／75新加坡元）及3張200港元現金券（每張相等於200澳門幣／25美元）
4. 電子保費現金券的使用受條款及細則約束。詳情請參閱以下2026電子保費現金券之一般條款及細則。

2026 電子保費現金券之一般條款及細則：

1. 電子保費現金券（「現金券」）之有效日期須根據其相應的AIA 推廣優惠之條款及細則。
2. 現金券只可用作支付新保單的首期保費。
3. 如新保單申請於2026年1月1日或之後遞交，現金券僅適用於「一次性繳付保費」及「年繳保費繳付模式」的新保單，不適用於「半年繳 / 季繳 / 月繳保費繳付模式」的新保單。
4. 現金券不適用於任何透過轉移現有保障安排之新保單。
5. 若投保之新計劃達指定年度化保費要求，並符合現金券推廣活動之指定產品類別，多款電子保費現金券可同時使用，系統將扣減到期日較前之現金券並根據如下之扣減次序：i）10,000 港元（1,250 美元）； ii）500 港元（63 美元）；iii）200 港元（25 美元）；iv）100 港元（13 美元）。
6. 每張新保單使用現金券之保費扣減上限為22,500 港元（相等於22,500澳門幣／18,900人民幣／2,925美元／2,835 澳元／2,835 加元／1,710 英磅／1,980歐元／3,375 新加坡元）。每張電子保費現金券必須全額使用，不能只使用部份面額，亦即新單之首年年度化保費必須滿足電子保費現金券之扣減要 求，以扣減整張現金券之面額。
7. 若投保一次性繳付保費之新基本計劃，年度化保費的計算方式為一次性繳付保費的10%。然而，若所投 保之計劃可享其他推廣計劃之保費扣減，年度化保費的計算方式為：一次性繳付保費 X（100% - 保費扣減%）X10%。
8. 就「愛伴航」保險計劃2 及「愛伴航–首護摯寶」保險計劃2而言，如投保時選擇一併繳付定期保費及額外保費，年度化保費的計算方式為:首年定期保費的100% + 額外保費的10%。然而，若所投保之計劃可享其他推廣計劃之保費扣減，年度化保費的計算方式為：首年定期保費 X (100% - 保費扣減%) + [額外保費 X（100% - 保費扣減%）] X 10%。
9. 在任何情況下，如取消新保單或新保單不獲繕發，曾使用之現金券不可再次用於其他保單，相關之保費優惠金額亦不會獲得退還。
10. 在任何情況下，現金券均不得兌換現金或轉售，任何餘額亦不會獲得退還現金。
11. 此現金券可與其他AIA推廣優惠一併使用。若所投保之計劃可享其他推廣計劃之保費扣減，使用現金券的首年年度化保費要求將以已扣減其他推廣優惠之首年年度化保費來計算。
12. 客戶必須於指定推廣期內以「保單持有人」的名義投保指定新計劃並達指定年度化保費要求，方可使用「電子保費現金券」。
13. AIA 現有客戶（持有任何一份有效AIA「個人人壽」/「個人意外」保單）（截至2025 年12 月31日）可於2026 年把現金券轉讓予最多5 位承讓人，或收取最多5 位轉讓人所轉讓之現金券。有關轉讓是由客戶主導的自願行為，受本條款及細則約束。承讓人必須於成功收訖現金券後投保指定新計劃方可獲享現 金券扣減。每

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Memo

張現金券只能轉讓一次，一經成功轉讓，該現金券將變更為「不可轉讓」之類別，同時不 得退還予轉讓人。

14. 客戶可透過AIA+ 手機應用程式或致電AIA 客戶熱線查閱現金券餘額。
15. 保費折扣 (如有，包括電子保費現金券)不能享有稅務扣減。AIA不會提供稅務建議，有關稅務扣減詳情，請參閱 www.vhis.gov.hk, www.ia.org.hk 及 www.ird.gov.hk，並向您的稅務及會計顧問徵詢稅務意見
16. 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。如對本推廣活動有任何爭議，AIA 保留最終決定權。
17. 如保單於香港繕發 / 開設，保單之條款及條件均受香港特區法律所管轄，並按其詮釋，各方亦須同意接受香港特區法院之裁決。若保單於澳門繕發 / 開設，其條款及條件則受澳門特區法律所管轄及按其詮釋，各方亦須同意接受澳門特區法院之裁決。
18. 條款及細則的中英文版本如有歧義，概以英文版本為準。

適用於價值 10,000 港元電子保費現金券：

1. 每張電子保費現金券價值 10,000 港元（相等於 10,000 澳門幣 / 8,400 人民幣 / 1,250 美元 / 1,250 澳 元 / 1,250 加元 / 750 英鎊 / 875 歐元 / 1,500 新加坡元）。
2. 此現金券適用於所有新基本計劃 / 新附加契約（投資連繫壽險 / 萬用壽險 /「大灣醫薈通」門診計劃 /「友愛護」癌症保障計劃 / AIA 延期年金計劃 2 /「財富源源」壽險計劃除外），而新基本計劃及 / 或同時投保的新附加契約之首年年度化保費（包括標準保費及因核保而需附加之額外保費（如有）），須為 100,000 港元 / 100,000 澳門幣 / 84,000 人民幣 / 12,500 美元 / 12,500 澳元 / 12,500 加元 / 7,500 英鎊 / 8,750 歐元 / 15,000 新加坡元或以上（「新保單」）。如符合資格，即可自動扣減現金券。新附加契約必須附加於新保單。

適用於價值 500 港元電子保費現金券：

1. 每張電子保費現金券價值500 港元（相等於500 澳門幣 / 420 人民幣 / 63 美元 / 63 澳元 / 63 加元 / 38 英鎊 / 44 歐元 / 75 新加坡元）。
2. 此現金券適用於所有新基本計劃 / 新附加契約（投資連繫壽險 / 萬用壽險 /「大灣醫薈通」門診計劃 /「友愛護」癌症保障計劃 / AIA 延期年金計劃 2 /「財富源源」壽險計劃除外），而新基本計劃及 / 或同時投保的新附加契約之首年年度化保費（包括標準保費及因核保而需附加之額外保費（如有）），須為 5,000 港元 / 5,000 澳門幣 / 4,200 人民幣 / 625 美元 / 625 澳元 / 625 加元 / 375 英鎊 / 438 歐元 / 750 新加坡元或以上（「新保單」）。如符合資格，新保單之年度化保費金額每滿 5,000 港元 / 5,000 澳門幣 / 4,200 人民幣 / 625 美元 / 625 澳元 / 625 加元 / 375 英鎊 / 438 歐元 / 750 新加坡元，即可自動扣減一張現金券，如此類推。新附加契約必須附加於新保單。

適用於價值 200 港元及 100 港元電子保費現金券：

1. 每張200 港元電子保費現金券（「200 港元現金券」）價值200 港元（相等於200 澳門幣 / 25 美元）。
2. 200港元電子保費現金券適用於指定保障計劃，而新基本計劃及 / 或同時投保的新附加契約之年度化保費（包括標準保費及因核保而需附加之額外保費（如有） 須為2,000 港元 / 2,000 澳門幣 / 250 美元或以上（「新保單」）。如符合資格，新保單之年度化保費金額每滿2,000 港元 / 2,000 澳門幣 / 250 美元，即可自動扣減一張200 港元現金券。新附加契約必須附加於新保單。
3. 每張100 港元電子保費現金券（「100 港元現金券」）價值100 港元（相等於100 澳門幣 / 13 美元）。
4. 100港元電子保費現金券適用於指定保障計劃，而新基本計劃及 / 或同時投保的新附加契約之年度化保費（包括標準保費及因核保而需附加之額外保費（如有））須為1,000 港元 / 1,000 澳門幣 / 125 美元或以上（「新保單」）。如符合資格，新保單之年度化保費金額每滿1,000 港元 / 1,000 澳門幣 / 125 美元，即可自動扣減一張 100 港元現金券。新附加契約必須附加於新保單。
5. 指定保障計劃（新基本計劃或附加契約，包括「AIA Vitality 健康程式」版本及明珠版本）包括：
   - 「AIA 唯一摯保 — 癌症及嚴重傳染病保障」系列
   - 「AIA 唯一摯保 — 全面保障」系列
   - 「AIA 自願醫保靈活計劃」(只適用於香港)
   - 「AIA 自願醫保標準計劃」(只適用於香港)
   - 「AIA 自願醫保尊耀計劃」(只適用於香港)
   - 「AIA 自願醫保睿選計劃」(只適用於香港)

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Memo

- 「智護癌症保」
- 「癌症全方位保障 3」系列
- 「守康易危疾保」
- 「守康易定期壽險計劃」
- 「全程守護健康保」(只適用於香港)
- 「進添」計劃 — 癌症保障系列
- 「都市三保」醫療危疾保障計劃系列
- 「自選人身意外保險 3」
- 「尊耀」醫療計劃系列(只適用於澳門)
- 「尊耀明珠」醫療計劃
- 「銀意保」
- 「簡護危疾保」系列
- 「友心意」醫療保障計劃 2
- 特級「健康之寶」醫療保障計劃2 系列
- 「童年意家保」、「盛年意家保」、「豐年意家保」
- 「摯誠定期壽險計劃」系列
- 「尊誠定期壽險計劃」系列
- 「睿選明珠」醫療計劃
- 「睿選」醫療計劃(只適用於澳門)

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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Memo

2026 Q1 ePremium Coupons & "Loyalty Delight" Program (Jan – Mar)

Recharge and Go Again! The "Loyalty Delight" program is back stronger this year, specially designed to offer ePremium Coupon to existing and selected clients. This helps Financial Planners generate more new business and encourage existing clients to "repurchase" based on their needs.

To create even more sales opportunities, we have further optimized the usage rules for the ePremium Coupon. We hope that our Financial Planners can flexibly combine these with protection needs to initiate client conversations, drive full-year targets! Standby our promise. Protecting every moment.

Key Promotion Details:

Maximum Value of ePremium Coupon Obtained by Customers	**All Customers** ： HKD2,600《Up to HKD50,000 for selected customer》 **High Net Worth Customers** ： HKD40,000 **Single Policy Holder Customers** ： HKD4,000 **AIA Vitality Members** ： HKD1,000 **Serve-to-Sales** ： HKD2,000
Applicable Product	Will add 2 new products* applicable to HKD100 / HKD200 ePremium Coupon *Please stay tuned for the details which will be announced with-in Jan 2026
Number of Transfer	To at most 5 transferees or receive Coupon(s) from at most 5 transferors.
Transferer and Transferee	No relationship restriction on including family members, relatives and friends (Under any circumstances, the Coupon(s) cannot be exchanged and/or redeemed for cash and/or resold)
Maximum ePremium Coupon Deduction Per Policy	10% of the annualised premium or HKD22,500 (equivalent to MOP22,500 / RMB18,900 / US$2,925 / AUD2,835 / CAD2,835 / GBP1,710 / EUR1,980 / SGD3,375) (The lower one shall apply) *Subject to the Terms and Conditions of ePremium Coupon
Payment mode	The ePremium Coupon(s) is applicable to new policies with "one-time premium payment" or "annual premium payment mode" only, other premium payment method would not be applicable.

2026 ePremium Coupon Program Details:

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Memo

Promotion Period and ePremium Coupon Validity Period	**From 1 January 2026 to 31 March 2026** (based on the application and submission date of the new policy). The new policy must be issued on or before 31 May 2026.
Redemption Condition	The ePremium Coupons available to customers under each promotion campaign are as follows. Selected customers who meet all the following promotions can enjoy up to HKD50,000 in ePremium Coupons
Target Customers for ePremium Coupon Redemption	**Key Promotion Campaigns：** 1. **Recapture VIP customers** can enjoy additional ePremium Coupon (Memo A260133) 2. **Alta Club customers** can enjoy additional ePremium Coupon (Memo A260133) 3. **DA PaidUp and maturity customers** can enjoy additional ePremium Coupon (Memo A260133) 4. **SPH customers** can enjoy additional ePremium Coupon (Memo A260124) 5. **IVS customers** can enjoy additional ePremium Coupon* 6. **AIA Vitality members** can enjoy additional ePremium Coupon***** 7. **GIO/SIO customers** can enjoy additional ePremium Coupon (Memo A260111) 8. Customers who participate in **specific event** can enjoy additional ePremium Coupon **(**Memo A260138) *Please stay tuned for the details which will be announced with-in January 2026

2026 "Loyalty Delight" Program Details:

Promotion Period and ePremium Coupon Validity Period	**From 1 January 2026 to 31 March 2026** (based on the application and submission date of the new policy). The new policy must be issued on or before 31 May 2026.
Selected Customers	The offers of **"Loyalty Delight"** program are only applicable to the existing customer who fulfils **all the following requirements** (information as of 31 December 2025): • AIA policyholder (as of 31 December 2025) • Possessing at least one in-force AIA individual life policy / "Personal Accident (PA)" policy • Currently aged below 80 • Customers must have a valid identity document information recorded in AIA **Reward: Selected customer** can enjoy HKD2,600 (USD327) ePremium Coupons

Total	**HKD2,600 (USD327)**	
ePremium Coupon	**HKD200 (USD25) ePremium Coupon**	**HKD500 (USD63) ePremium Coupon**
	3pcs	**4pcs**

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Memo

Usage of ePremium Coupon

The ePremium Coupon has been updated to customer's record at AIA:

1. Before submitting an application, financial planners please check the number of remaining ePremium Coupons of selected customers via the following means:
   - ✓ **check via PES or iChange** the latest balance of ePremium Coupon of the customer
   - ✓ selected customers can check the number of remaining ePremium Coupons, the start and expiry dates and the associated promotion campaign, by accessing AIA+ "Rewards" pageand selecting "ePremium coupons"
2. Selected customer must apply for specified new plans+ **as the policyholder** within the promotion period.
3. ePremium Coupon deduction:

ePremium Coupon	Annualised Premium Single / Annual Premium	Eligible Product	Deduction Method
HKD100 (MOP100 / USD13)	HKD1,000 / MOP1,000 / USD125 or above*	**For specified new protection plans+** **[please refer to the Terms & Conditions]**	**One** ePremium Coupon will be **automatically deducted** if meets the specific premium requirements+, so on and so forth
HKD200 (MOP200 / USD25)	HKD2,000 / MOP2,000 / USD250 or above*		
HKD500 (USD/AUD/ CAD 63, RMB420, GBP38, EUR44, SGD75)	HKD5,000/ MOP5,000 / RMB4,200 / USD625 / AUD625 / CAD625 / GBP375 / EUR438/ SGD750 or above*	**All new basic plans/ new riders+** **[Except Investment-linked Assurance Schemes and Universal Life]**	
HKD10,000 (USD/AUD/ CAD1,250, RMB8,400, GBP750 EUR875, SGD1,500)	HKD100,000/ MOP100,000 / RMB84,000 / USD12,500 / AUD12,500/ CAD12,500 / GBP 7,500 / EUR8,750 / SGD15,000 or above*		

Important Notes: maximum Coupon deduction that a new policy could enjoy would be HKD22,500(equivalent to MOP22,500 / RMB18,900 / USD2,925 / AUD2,835 / CAD2,835 / GBP1,710 / EUR1,980 / SGD3,375).

- The ePremium Coupon is the upfront discount offer to offset the first year premium
- **The ePremium Coupon(s) is applicable to new policies with "one-time premium payment" or "annual premium payment mode" only, other premium payment method would not be applicable.**
- + The new rider must be attached to the new policy applied at the same time, for details of the specified plans and conditions of using the ePremium Coupon, please refer to the terms and conditions.
- If the new plan meets the annualised premium requirement and falls within the relevant campaigns of ePremium Coupon, multiple ePremium Coupons can be used at the same time.
- MOP value of the ePremium Coupon can be used in eligible new policy issued in Macau only.

*Remarks: Please refer to the below Terms and Conditions

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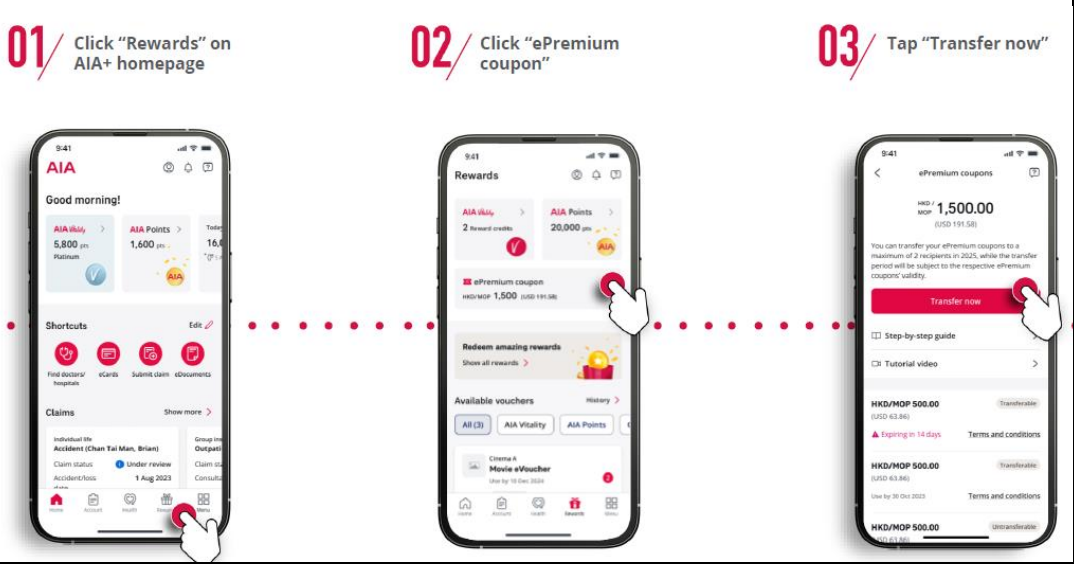
ePremium Coupon deduction sequence	To ensure selected customers enjoy the greatest discount and instant premium deduction, the system will apply the Coupons with an earlier expiry date and according to the sequence as below:
	i) HKD10,000 (USD1,250) Coupon(s);
	ii) HKD500 (USD63) Coupon(s);
	iii) HKD200 (USD25) Coupon(s);
	iv) HKD100 (USD13) Coupon(s).

Calculation of single premium	**ePremium Coupons are also eligible for use for settling the Single Premium of new basic plans**. For new basic plans with single premium payment, **the annualised premium is caculated as 10% of the single premium**. However, If the applied plan is eligible for premium discount of prevailing offer at the same time, the annualised premium will be calculated as **Single premium payment x (100% - premium discount %) x 10%**
Notification/ Check Coupon Balance	Financial planners please check via PES or iChange the latest balance of ePremium Coupon of the customer. Customer can also check the balance of Coupons via AIA+ "Rewards" page by selecting "ePremium coupons" or by contacting AIA customer hotline. Starting from 1 Jan 2026, there will be no ePremium Coupon Advice and/or SMS to be sent, please encourage customers to use AIA+.
Transfer of ePremium Coupon	• Targeted servicing agent of "Loyalty Delight" Campaign: Via iChange • Selected Customer: Via AIA+ "Rewards" page, by selecting "ePremium coupons" Regardless of relationship, customer can transfer the Coupon(s) to <u>at most 5</u> transferees or receive Coupon(s) from <u>at most 5</u> transferors. 

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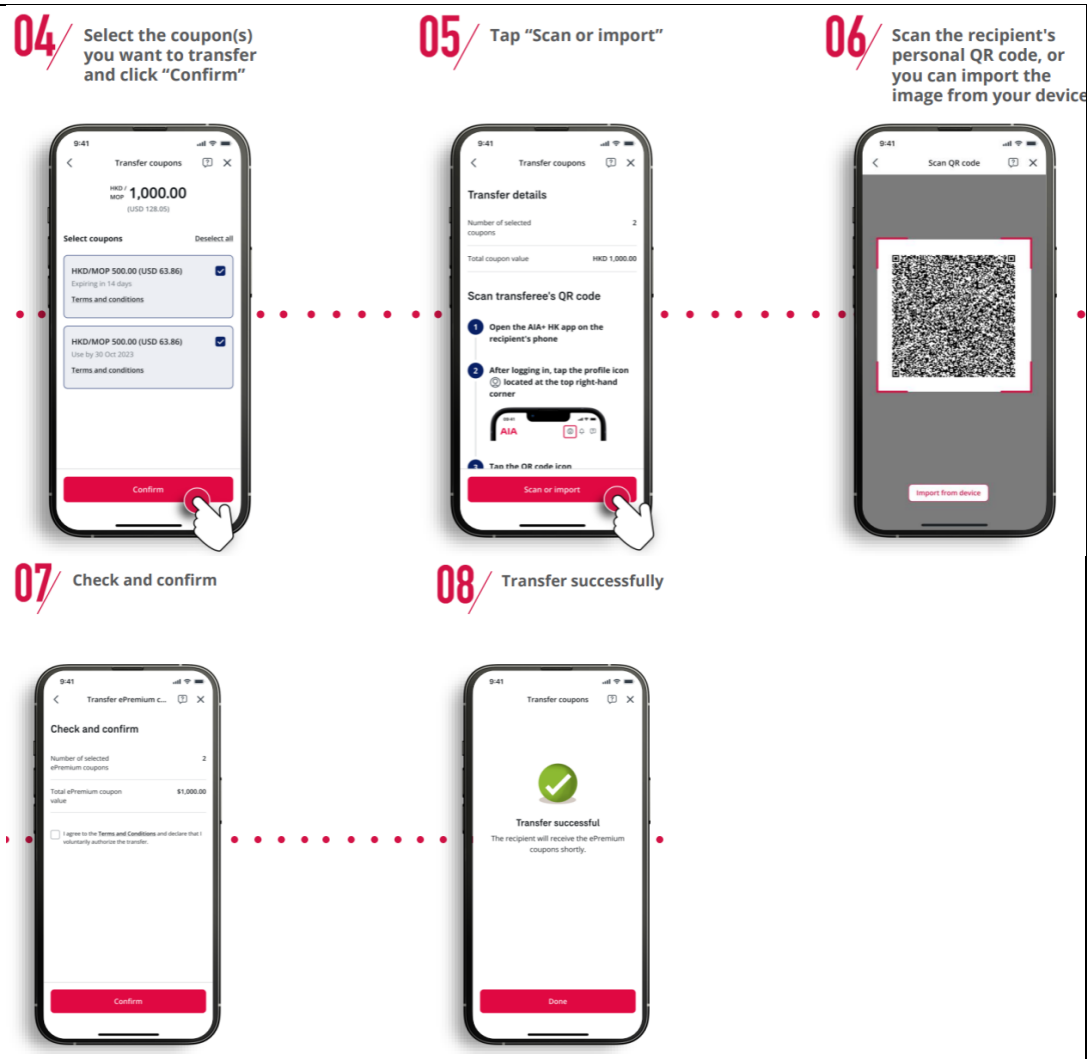

Tutorial Video: **Click to view**

Note:

- The policy application of eligible plans must be submitted after the successful receipt of ePremium Coupon by transferees, in order to enjoy the ePremium Coupon deduction. Each ePremium Coupon can only be transferred once. Upon successful transfer, the Coupon will become non-transferable and cannot be returned to the transferor.

Selected Customer List

Brand-new customer list with key customer offers and comprehensive customer information is available on the following portal:

- **iEngage > CRM** >進階搜尋 > 推廣活動 > "Loyalty Delight" Campaign – Selected Customer List (Refer to **Appendix 1**)
- **Agency Corner (eAC)** > Contests > Campaigns> Customer List (Promotion)> (Refer to **Appendix 1**)
- **iPoS** > Leads & Campaigns > Loyalty
- **AIA Smart** > > Leads & Campaigns > Loyalty >
  Campaign Name: Loyalty Delight Campaign – Selected Customer List

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In case of any suspicious mis-conduct / customer complaint, the company will investigate the case. The financial planners may be subject to disciplinary action if any mis-conduct is substantiated.

For the proper usage and precautions of the use of ePremium Coupons, please refer to the related Memo A240197.

Terms & Conditions

General Terms and Conditions of 2026 "Loyalty Delight" Program:

1. The promotion period of 2026 "Loyalty Delight" Program runs from 1 January 2026 to 31 March 2026 (based on the policy application and submission date), both dates inclusive ("Promotion Period").
2. The new policy should be applied and submitted during the Promotion Period and must be issued on or before 31 May 2026.
3. Selected customers would be entitled to four (4) HK$500 ePremium Coupons (equivalent to MOP500/ RMB420/ US$63/ AUD63/ CAD63/ GBP38/ EUR44/ SGD75 each) and three (3) HK$200 ePremium Coupons (equivalent to MOP200/ US$25 each).
4. The use of ePremium Coupons is subject to terms and conditions. For details, please refer to General Terms and Conditions of 2026 ePremium Coupon Program below.

General Terms and Conditions of 2026 ePremium Coupon Program:

1. The validity period of the ePremium Coupon ("Coupon") is subject to the terms and conditions of the corresponding AIA promotional offer.
2. The Coupon(s) may only be used to settle the initial premium of a new policy.
3. If a new policy application is submitted on or after 1st January 2026, the Coupon shall only be applicable to new policies with "one-time premium payment" and "annual premium payment mode" and shall not be applicable to new policies with "semi-annual/quarterly/monthly premium payments modes".
4. The Coupon is NOT applicable to new policies applied through plan change/ migration arrangements.
5. If the new plan meets the annualised premium requirement and falls within the scope of a relevant campaign of the Coupon, multiple Coupons can be used at the same time. The system will first deduct the Coupon with an earlier expiry date and according to the sequence as below:
   i. HK$10,000 (US$1,250) Coupon(s);
   ii. HK$500 (US$63) Coupon(s);
   iii. HK$200 (US$25) Coupon(s);
   iv. HK$100 (US$13) Coupon(s).
6. The maximum deduction that a new policy could enjoy by using Coupon would be HK$22,500 (equivalent to MOP22,500 / RMB18,900 / US$2,925 / AUD2,835 / CAD2,835 / GBP1,710 / EUR1,980 / SGD3,375). Each Coupon must be used in full; partial use is not allowed. This means that the first-year annualised premium of the new policy must meet the deduction requirement of the ePremium Coupon to deduct the full value of the Coupon.
7. For new basic plans with single premium payment, the annualised premium is calculated as 10% of the single premium payment. However, If the applied plan is eligible for premium discount of prevailing offer at the same time, the annualised premium used for determining Coupon deduction will be calculated as follows: single premium payment x (100% - premium discount %) x 10%.
8. For "On Your Side Insurance Plan 2" and "On Your Side Insurance Plan 2 – First Gift", if the customer choose to pay regular premium together with top-up premium at the time of application, the annualised premium is calculated as: first-year regular premium × 100% + top-up premium × 10%. However, if the applied plan is eligible for premium discount of prevailing offer at the same time, the annualised premium will be calculated as : first-year regular premium x (100% - premium discount %) + [top-up premium x (100% - premium discount %)] x 10%.
9. Under any circumstances, if the new policy is cancelled or not issued, the used Coupon(s) cannot be reused for other policies and no refund will be made.

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10. Under any circumstances, the Coupon(s) cannot be exchanged and/or redeemed for cash and/or resold, and its remaining balance will not be refunded.
11. The Coupon(s) can be used in conjunction with other AIA offers. If the applied plan is eligible for premium discounts under other offer(s), the first-year annualised premium requirement for using the Coupons will be calculated based on the first- year annualised premium after deducting the discounts from other promotional offer(s).
12. To enjoy the Coupon, customers must apply for specified new plan(s) as the policyowner within the specified promotion period, and meet the designated annualised premium requirement.
13. Existing AIA customers (with any valid AIA "individual life insurance" / "Personal Accident (PA)" policy as of 31 December 2025) ("Existing Customer") can transfer the Coupon(s) to at most 5 transferees or receive Coupon(s) from at most 5 transferors in 2026. This transfer of Coupon is a voluntary act solely initiated by customers and these terms and conditions shall apply. The policy application of eligible plans must be submitted after the successful receipt of Coupon by transferees, in order to enjoy the Coupon deduction. Each Coupon can only be transferred once. Upon successful transfer, the Coupon will become non-transferable and cannot be returned to the transferor.
14. Customers can check the balance of Coupons via the AIA+ mobile app or by contacting AIA customer hotline.
15. Premium Discount (if any, including ePremium Coupon) is not eligible for tax deduction. AIA does not provide tax advice, for details on tax deductions, please visit www.vhis.gov.hk, www.ia.org.hk or www.ird.gov.hk and consult your own tax and accounting advisors for tax advice.
16. AIA reserves the right to change any terms and conditions of this promotion without advance notice. In the event of any disputes, AIA's decision shall be final and conclusive.
17. These terms and conditions shall be governed by and construed in accordance with, the laws of Hong Kong SAR if the policy is issued in Hong Kong, and the laws of Macau SAR if the policy is issued in Macau.
18. If there is any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

Applicable to HK$10,000 ePremium Coupon

1. The value of each Coupon is HK$10,000 (equivalent to MOP10,000 / RMB8,400 / US$1,250 / AUD1,250 / CAD1,250 / GBP750
/ EUR875 / SGD1,500).
2. The Coupon(s) is/are applicable to all new basic plans and/or new riders applied at the same time (except Investment-linked Assurance Schemes / Universal Life insurance products / GBA Health Connect Outpatient Plan / Shield Up Cancer Protection Plan/ AIA Deferred Annuity Plan 2/ Wealth Generation) with annualised premium of HK$100,000/ MOP100,000/RMB84,000 / US$12,500 / AUD12,500/ CAD12,500 / GBP 7,500 / EUR8,750 / SGD15,000 or above (including standard premium and extra premium due to underwriting (if any)) ("New Policy"). For eligible policies, the Coupon will be automatically deducted from the system. The new rider must be attached to the New Policy applied at the same time.

Applicable to HK$500 ePremium Coupon:

1. The value of each Coupon is HK$500 (equivalent to MOP500 / RMB420 / US$63 / AUD63 / CAD63 / GBP38 / EUR44 / SGD75).
2. The Coupon(s) is/are applicable to all new basic plans and/or new riders applied at the same time (except Investment-linked Assurance Schemes / Universal Life insurance products / GBA Health Connect Outpatient Plan / Shield Up Cancer Protection Plan/ AIA Deferred Annuity Plan 2/ Wealth Generation) with annualised premium of HK$5,000 / MOP5,000
/ RMB4,200 / US$625 / AUD625 / CAD625 / GBP375 / EUR438/ SGD750 or above (including standard premium and extra premium due to underwriting (if any)) ("New Policy"). For eligible policies, one Coupon will be automatically deducted for every annualised premium of HK$5,000 / MOP5,000 / RMB4,200 / US$625 / AUD625 / CAD625 / GBP375 / EUR438 / SGD750 ; so on and so forth. The new rider must be attached to the New Policy applied at the same time.

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Applicable to HK$200 and HK$100 ePremium Coupon:

1. The value of each Coupon is HK$200 (equivalent to MOP200 / US$25).
2. HK$200 ePremium Coupon is applicable to specified protection plans (new basic plans and/or new riders applied at the same time), with annualised premium of HK$2,000 / MOP2,000 / US$250 or above (including standard premium and extra premium due to underwriting (if any)) ("New Policy"). For eligible policies, one Coupon will be automatically deducted for every annualised premium of HK$2,000 / MOP2,000 / US$250. The new rider must be attached to the New Policy applied at the same time.
3. The value of each Coupon is HK$100 (equivalent to MOP100 / US$13).
4. HK$100 ePremium Coupon is applicable to specified protection plans (new basic plans and/or new riders applied at the same time), with annualised premium of HK$1,000 / MOP1,000 / US$125 or above (including standard premium and extra premium due to underwriting (if any)) ("New Policy"). For eligible policies, one Coupon will be automatically deducted for every annualised premium of HK$1,000 / MOP1,000 / US$125. The new rider must be attached to the New Policy applied at the same time.
5. Specified protection plans (new basic plans or new riders, including AIA Vitality Series and Pearl Series) include:
   - AIA One Absolute – Cancer & Serious Infectious Disease Protection Series
   - AIA One Absolute – Full Protection Series
   - AIA Voluntary Health Insurance Flexi Scheme (applicable to Hong Kong only)
   - AIA Voluntary Health Insurance Standard Scheme (applicable to Hong Kong only)
   - AIA Voluntary Health Insurance Privilege Ultra Scheme (applicable to Hong Kong only)
   - AIA Voluntary Health Insurance SelectWise Scheme (applicable to Hong Kong only)
   - Cancer Care Essence
   - Cancer Guardian 3 Series
   - EasyGuard Care Essence
   - EasyGuard Term Life Plan
   - Health Journey Guardian (applicable to Hong Kong only)
   - Level-Up Protect Cancer Plan Series
   - Metro-Trio Medical & Critical Illness Protection Plan Series
   - PAC Select 3
   - Privilege Ultra Medical Plan Series (applicable to Macau only)
   - Privilege Ultra Pearl Medical Plan
   - Silvery Protect
   - Simple Care Essence Series
   - StepUp Medical Protection Plan 2
   - Super Good Health Medical Plan 2 Series
   - Super Kids Shield, Super Adults Shield, Super Seniors Shield
   - Wisdom Term Life Plan Series
   - Expert Term Life Plan Series
   - SelectWise Pearl Medical Plan
   - SelectWise Medical Plan (applicable to Macau only)

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,

Angela Yeung
Head of Customer Digital Experience and Engagement

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附錄 1 ：「特選客戶」名單
Appendix 1: Selected Customer List

嶄新的客戶名單綜合重點推廣活動及全方位客戶資訊將於 2026 年 1 月 1 日起上載至以下專頁

- **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 >** 推廣活動及銷售機遇 > Loyalty
- **AIA Smart >**推廣活動類別 > Loyalty

推廣活動名稱：《歲月「友」情》推廣活動- 特選客戶名單

Brand-new customer list with key customer offers and comprehensive customer information will be available on the following portal from 1 January 2026 onwards:

- **iEngage > CRM >進階搜尋 > 推廣活動 > "Loyalty Delight" Campaign – Selected Customer List**
- **iPoS >** Leads & Campaigns > Loyalty
- **AIA Smart >** Campaign Type > Loyalty

Campaign Name: "Loyalty Delight" Campaign – Selected Customer List



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常見問題 Frequently Asked Questions (FAQ)：

I.	**扣減「電子保費現金券」- 常見問題** **ePremium Coupon deduction - FAQ**
Q1.	**如「特選客戶」投保多於一份指定新計劃, AIA 將如何扣減「電子保費現金券」?** **If the selected customer applies for more than one specified new plans, how would AIA deduct the ePremium Coupon?**
A1	如新計劃之年度化保費金額符合使用「電子保費現金券」的要求，**系統便會按先到先得 (first-come, first-served) 的機制**而從於推廣期內成功投保的第一個新計劃自動扣減客戶旗下的電子保費現金券。 If the first year annualised premium of the new policy meets the requirements of using the ePremium Coupon, system will base on first-come, first-served basis to deduct ePremium Coupon from the 1st new policy of the selected customer successfully applied during the promotion period.
Q2.	**如「特選客戶」投保指定新計劃並成功獲扣減「電子保費現金券」，但客戶最終選擇放棄該份保單(e.g. Withdraw), 已被扣減的「電子保費現金券」可否回贈予「特選客戶」?** **If the selected customers decide to withdraw their purchased policy (specified new plans which ePremium Coupon(s) have been successfully deducted), will the deducted ePremium Coupon(s) be refunded?**
A2	如「特選客戶」投保指定新計劃並成功獲扣減「電子保費現金券」，但客戶最終選擇放棄該份保單（例如 Withdraw）或轉為以下其中一項之保單狀況，**已被扣減的「電子保費現金券」將於保單狀況改變後翌日自動退回予「特選客戶」**。 If the selected customers decide to give up their purchased policy with ePremium Coupon(s) successfully deducted e.g. "Withdraw" or any one of the Policy Status as listed below, the deducted ePremium Coupon(s) will be automatically returned to the selected customers upon the policy status is changed on the next day. **保單狀況 / Policy Status**： • Withdrawn • Not Taken • Decline • Incomplete • Postpone • Cooling Off
Q3.	**如「特選客戶」投保新計劃時獲享其他優惠(例如保費回贈),並成功扣減「電子保費現金券」, AIA 將如何計算保費回贈金額?** **If the selected customer applies for specified new plan and enjoy prevailing offers such as premium refund, at the same time with ePremium Coupon successfully deducted, how could AIA calculate the premium refund amount?**
A3	AIA 將以扣減「電子保費現金券」前的保費金額用作計算保費回贈金額。 AIA will calculate the premium refund amount based on the gross premium i.e. the premium before ePremium Coupon deduction.
Q4.	**每張合資格新保單使用的「電子保費現金券」數量可有上限?** **Is there any maximum coupon limit for each eligible policy?**
A4	有。若投保之新計劃達指定年度化保費要求，並符合電子保費現金券指定產品類別，多款電子保費現金券可同時使用！**惟每張新保單使用保費現金券之保費扣減上限為 22,500 港元 (相等於 22,500 澳門幣/18,900 人民幣/2,925 美元/2,835 澳元/2,835 加元/1,710 英磅/1,980 歐元/3,375 新加坡元 。**

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	Yes. If the new plan meets the annualised premium requirements and falls within the relevant campaigns of the ePremium Coupons, multiple ePremium Coupons from all campaigns can be used at the same time. **The maximum Coupon deduction that a new policy could enjoy would be HKD22,500** (equivalent to MOP22,500 / RMB18,900 / USD2,925 / AUD2,835 / CAD2,835 / GBP1,710 / EUR1,980 / SGD3,375).
Q5.	**當扣除「電子保費現金券」後如有任何多付之保費, 公司將如何處理?** **What is the arrangement for any overpaid premium after deduction of ePremium Coupon?**
A5	於繳付首期保費時，客戶須就所得之「電子保費現金券」金額自行計算實際應繳付的保費總額。如有任何多付之保費，多付之金額將會根據現行程序處理。 簡單而言， • 如新保單是以月繳方式繳付保費，而多付之金額等同一個月保費，該金額將用作預交多一個月保費。若多付之金額不等同一個月保費，則多付之金額將會被存入現金儲備金戶口。客戶會收到信件通知，獲悉現金儲備金戶口之餘額，客戶亦可隨時填妥有關申請表格，以提取多付之金額。 • 如新保單是以年繳方式繳付保費，處理方式亦相同。 • 如因計算錯誤而引致繳付保費金額不足，批核部或會聯絡營業代表(producing agent)以作跟進。 Upon initial premium payment, customers need to self-calculate the net premium amount based on their ePremium Coupon entitlement. For any overpaid premium, overpaid amount will be handled according to the prevailing procedures. In a nutshell, • if the NB policy is paid in monthly mode and overpaid amount equal to monthly premium amount, it will prepay 1 more month of premium. If overpaid amount does not equal to monthly premium amount, the overpaid amount will be transferred to FPDA. Customer letter will be sent to notify customer the FPDA O/S balance and customer can take out the overpaid amount anytime by filling in a request form. • If the NB policy pay in annual mode, same approach will be adopted. In case of miscalculation that incurs premium shortfall, U&I team may contact producing agent to follow up.
Q6.	**財務策劃顧問可如何查閱「特選客戶」電子保費現金券的剩餘數量?** **How could the Financial Planner (FP) check the balance of the ePremium Coupon of each selected customer?**
A6	財務策劃顧問可透過 PES 或 iChange 查閱客戶電子保費現金券之最新餘額(每日更新)。 FP can check the ePremium Coupon balance through PES or iChange (daily update)
Q7.	**「特選客戶」可如何查閱「電子保費現金券」的餘額?** **How could the selected customer check the balance of the ePremium Coupon?**
A7	客戶可透過 AIA+手機應用程式內的「獎賞」頁面，點選「電子保費現金券」查閱「電子保費現金券」餘額。 Customers can check the balance of ePremium Coupons via AIA+ "Rewards" page, select "ePremium coupons"
Q8.	**「電子保費現金券」可與其他優惠同時使用?** **Could the ePremium Coupon be used in conjunction with other offers?**
A8	可以。 Yes.

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Q9.	**如內地「特選客戶」之中國大陸居民身份證/護照號碼有更改，新保單仍可扣減「電子保費現金券」？** **If the Mainland China resident ID/passport number of "Selected Customers" in the Mainland has been changed, is it still able to deduct ePremium Coupon in new policy?**
A9	如內地「特選客戶」之中國大陸居民身份證/護照號碼有更改，請於投保新單前盡快: a) 通知 POS 更新客戶資料及 b) 電郵至 AIAHK.CustomerExperience-ECM@aia.com 通知有關更新，客戶及市場策劃部將盡快跟進及安排系統更新以便客戶可成功扣減「電子保費現金券」。 If the Mainland China resident ID/passport number of "Selected Customers" in the Mainland has been changed, please do the followings before new policy enrollment as soon as possible: a) inform POS to update the customer information and b) send email to AIAHK.CustomerExperience-ECM@aia.com for notifying the changes
Q10.	**「特選客戶」投保 AIA Vitality 健康系列保險產品時可享即時保費 9 折，AIA 是否以保費 9 折後的保費金額計算是否可以扣減「電子保費現金券」？** **Selected customer can enjoy an instant 10% premium discount when apply for AIA Vitality Series Insurance Products. Is AIA use the net premium amount (after 10% premium discount) to calculate whether ePremium Coupon can be deduct?**
A10	是。會以**即時保費 9 折後**的金額用作計算是否能扣減「電子保費現金券」。 **例子** • 陳先生以保單持有人身份成功投保一份 AIA Vitality 保險產品 • 首年保費金額: 6,000 港元 • 首年保費金額 (**扣除即時保費 9 折後**): **5,400 港元** 由於首年保費金額 (扣除保費即時 9 折後)相等於 5,400 港元，**符合使用《歲月「友」情》大賞電子保費現金券的要求**，系統將自動從此保單扣減 1 張電子保費現金券(500 港元)。 Yes.The net amount i.e. the premium **after instant 10% premium discount** will be used to calculate whether the ePremium Coupon can be deducted. **Example:** • Mr Chan successfully applied for an AIA Vitality Insurance Product as policyholder • First year annualised premium: HKD6,000 • First year annualised premium (**after instant 10% premium discount**): **HKD5,400** As the first year annualised premium (after instant 10% premium discount) is at HKD5,400 **which meets the requirement on using "Loyalty Delight" Rewards ePremium Coupon**, system will automatically deduct one ePremium Coupon (HKD500) from this policy.
Q11.	**「電子保費現金券」會否影響財務策劃顧問的佣金?** **Will the use of ePremium Coupon affect the commission of financial planners?**
A11	不會。No.
II.	**轉讓「電子保費現金券」- 常見問題** **ePremium Coupon Transfer - FAQ**

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Q12.	**「電子保費現金券」可否轉贈至他人?** **Is the ePremium Coupon transferable?**
A12	可以。 • 客戶可把現金券轉讓予最多 5 位承讓人，或收取最多 5 位轉讓人所轉讓之現金券 • 每張「電子保費現金券」只能轉讓一次，一經成功轉讓，該「電子保費現金券」將變更為「不可轉讓」之類別，同時不得退還予轉讓人。 Yes. • Customer can transfer the Coupon(s) to at most 5 transferees or receive Coupon(s) from at most 5 transferors. • Each ePremium Coupon can only be transferred once. Upon successful transfer, the Coupon will become non-transferable and the transfer cannot be returned to the transferor.
Q13.	**以公司名義持有的保單是否能接收或使用電子保費現金券?** **Can the policy own in the name of the company eligible to receive or use the ePremium coupon?**
A13	電子保費現金券推廣活動只適用於個人持有的保單，亦即客戶的個人身份證明文件資料必須存錄於 AIA。**以公司名義持有的保單並不能接收或使用電子保費現金券**。 The ePremium coupon promotion is only applicable to policies owned by individuals, that is, customers must have a valid personal identity document information recorded in AIA. **The policies owned in the name of the company are not eligible to receive or use any ePremium coupon.**

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