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:**	Angela Yeung
		Dept:	Customer and Marketing
Copy:	Ms. Melissa Wong All Department Heads Macau CEO / ABDD Executives	**Total pages:**	11
Date:	1 April 2026		

Subject: **A260133** **2026 年 Recapture 推廣活動 - 第 2 季**
2026 Recapture Promotion – Q2

2026 Recapture VIP 客戶可享雙重賞
❶ 高達 6%保費折扣
❷ 額外電子保費現金券有效期延長
兼配搭嶄新個人化推廣形式，提升客戶對特選優惠的關注

2026 年 Recapture 推廣活動 (第 2 季)

推廣期 [更新]	2026年1月1日至2026年6月30日，包括首尾兩天。 新保單須於推廣期內遞交申請(以保單申請及遞交日期為準)，並須於2026年8月31日或之前繕發。
特選客戶	**Recapture尊貴(VIP)特選客戶[1]** • 已經/將會於 2025-2027 年度期滿保單；或 • 已經/將會於 2025-2027 年度付清保費保單 [2]；或 • 2025 年度友邦峻宇會會員 [3]；或 • 曾投保一次性繳付保費計劃及/或定期繳付保費計劃之年度化總保費為$50,000 美元或以上而其保單仍然生效 [2]；或 • 高投保潛力/高活躍度的特選客戶 注： 1. 特選客戶須於資料截止日2025年11月30日仍持有最少一張仍生效之AIA保單，並適用於特選保單之保單持有人或受保人；惟不包括已被辨識存有財務或法律風險之客戶。 2. 包括定期繳付保費計劃保單及一次性繳付保費計劃保單 (惟不包括於2026年繕發的一次性繳付保費計劃)。 3. 特選客戶須於2025年11月30日當日持有有效會籍。

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<table>
<tr>
<td>推廣優惠</td>
<td>
❶【保費折扣】
特選客戶於推廣期內投保以下指定計劃，可享尊屬保費折扣：
<table>
<tr><td>指定
推廣產品</td><td>環宇盈活
儲蓄保險計劃
(一次性繳付保費)</td><td>「盈御多元貨幣計劃3」
(一次性繳付保費)</td><td>「簡愛• 延續」
保障計劃5
(一次性繳付保費)</td></tr>
<tr><td>投保優惠</td><td colspan="3">一次性繳付保費金額1萬美元起，即享保費折扣，
最高達 6%保費折扣
按此參閱客戶宣傳單張</td></tr>
</table>

❷【保費扣減】享額外電子保費現金券
以下電子保費現金券於2026年1月1日存入合資格客戶於AIA的紀錄內。好消息！電子保費現金券餘額的有效期已延長至2026年6月30日！
<table>
<tr><th>合資格客戶</th><th>額外獲贈電子保費現金券</th></tr>
<tr><td>• 每位尊貴(VIP)特選客戶</td><td>10,000 港元
(1,250 美元 x 1 張)</td></tr>
<tr><td>• 每位 2025 年度友邦峻宇會會員</td><td>加送總值 30,000 港元
(1,250 美元 x 3 張)</td></tr>
<tr><td>• 每位持有 2026 年度期滿保單的尊貴(VIP)特選客戶</td><td>加送總值 1,000 港元
(63 美元 x 2 張)</td></tr>
<tr><td>• 每位持有 2026 年度付清保費之 AIA 延期年金計劃的尊貴(VIP)特選客戶</td><td>加送總值 1,000 港元
(63 美元 x 2 張)</td></tr>
</table>
注：客戶可透過 AIA+查看其電子保費現金券總額。所有電子保費現金券的使用條件、轉讓的方式、到期日、條款及細則，均與《歲月「友」情》電子保費現金券相同，請按此參閱條款及細則，並參閱 2026 年發出通告 A260131 及相關最新通告。
</td>
</tr>
<tr>
<td>嶄新個人化
推廣形式</td>
<td>
是次推廣以客戶的瀏覽旅程為核心，特選客戶*將會透過制定的客戶旅程，於以下渠道，按其互動情況，而接收一系列度身訂造的宣傳訊息：

AIA+應用程式內的「熱門推介」及推送通知
電子郵件
社交媒體廣告

*只適用於香港 opt-in 特選客戶。
</td>
</tr>
</table>

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特選客戶名單	客戶名單名稱： • **Recapture 推廣活動 - 尊貴(VIP)特選客戶名單** **平台：** • iEngage > CRM > 進階搜尋 > AIA 保單資料 > 推廣活動 • iPOS > 推廣活動及銷售機遇 > Recapture • AIA Smart > > 推廣活動類別 > Recapture
條款及細則	• 一次性繳付保費計劃之首年佣金(FYC)以未折扣前之保費(Gross Premium)計算，佣金不會因保費折扣而受影響。 • 保費折扣只適用於指定推廣產品之標準保費及因核保而需附加之額外保費(如有)。不適用其他基本計劃及/或附加契約之保費。 • 一次性繳付保費計劃之保費折扣金額將載於保單資料頁。 • 每張合資格之新保單(參閱附錄 2 - 條款及細則 7)於推廣期內只可獲取保費折扣一次。如新保單同時適用於多項推廣優惠，客戶可獲取保費折扣金額較高的推廣優惠。 • 詳情請參閱客戶宣傳單張及附錄之尊屬保費折扣和條款及細則。

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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Dual delights for 2026 Recapture VIP customers

❶ Up to 6% premium discount

❷ Validity Extension of Extra ePremium Coupons

with brand-new personalised promotion approach to capture customer attention to exclusive offers

2026 Recapture Promotion (Quarter 2)

Promotional Period [Update]	1 January 2026 to 30 June 2026 (both dates inclusive). The new policy must be applied and submitted within the Promotional Period (based on application date and submission date). The new policy must be issued by 31 August 2026.
Selected Customers	**Recapture VIP Selected Customers[1]** • Policy(ies) matured / to be matured in 2025-2027; or • Policy(ies) paid-up / to be paid-up in 2025-2027[2]; or • AIA Alta Club members in 2025[3]; or • Purchased policy(ies) of one-time premium payment plan(s) and/or regular-pay plan(s) with total annualized premium of US$50,000 or above and the policy(ies) remains in-force[2], or • Selected customers with high repurchase propensity / high engagement. Notes: 1. Selected customers must have at least one in-force policy with AIA as of 30 November 2025; and only applicable to the policyowner and insured of the selected policies. However, customers identified as having financial or legal risks are excluded. 2. Includes policy(ies) under regular-pay plan(s) and one-time premium payment plan(s). (One-time premium payment plan(s) issued in 2026 are excluded). 3. Selected customers must have a valid membership as of 30 November 2025.
Campaign Offer	**❶【Premium Discount】** Selected Customers, who apply for any Specified Campaign Product (see below) during the Promotional Period can enjoy an exclusive premium discount:

Specified Campaign Product	**GlobalFlexi Savings Insurance Plan** (one-time premium payment)	**Global Power Multi-Currency Plan 3** (one-time premium payment)	**Simply Love Encore 5** (one-time premium payment)
Premium Discount	**One-time premium payment of USD10,000 or above** to enjoy **premium discount** up to **6%** Click here for the promotional leaflet		

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❷【Premium Deduction】Enjoy extra ePremium Coupons

The extra ePremium Coupons below were issued to customer records at AIA on 1 January 2026 for each eligible customer. Good news! The ePremium Coupon balance is now valid until 30 June 2026.

Eligible Customer	Extra ePremium Coupons
• Every VIP Selected Customer	HKD 10,000 (USD 1,250 x 1)
• Every AIA Alta Club member in 2025	+ HKD 30,000 more (USD 1,250 x 3)
• Every VIP Selected Customer who owns a policy maturing in 2026	+ HKD 1,000 more (USD 63 x 2)
• Every VIP Selected Customer whose AIA Deferred Annuity Plan being paid up in 2026	+ HKD 1,000 more (USD 63 x 2)

Notes:

- Eligible customers can check the total number of ePremium Coupons via AIA+.
- Usage, transfer conditions and expiry date follow the same terms and conditions as the ePremium Coupons under "The Loyalty Delight" Campaign. Please refer to the Terms and Conditions, Memo A260131 and the latest announcement issued in 2026.

Brand-new Personalised Promotion Approach

Promotion communications for this campaign are designed around a customer journey approach. Selected customers* will receive a series of personalised promotional messages, delivered across the following channels according to their interactions:

- AIA+ mobile application: Hot-Pick card and push notifications
- Email communications
- Social media advertisements

*Only applicable to HK opt-in customers.

Customer List

Name of campaigned customer list:

- **Recapture Promotion – VIP Selected Customer List**

Platforms:

- iEngage > CRM > Advanced Search > AIA Policy Information > Campaigns
- iPOS > Leads and Campaigns > Recapture
- AIA Smart > 🎥 > Campaign Type > Recapture

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Terms & Conditions	• For one-time premium payment plan, First Year Commission (FYC) is calculated on gross premium (before discount), and will not be affected by the premium discount. • The discount applies only to the standard premium and any extra premium due to underwriting (if any) for specified Campaign Products. Premiums for other basic or add-on plan(s) are excluded. • For one-time premium payment plan, the premium discount will be stated on the policy information page. • Each New Policy (as defined in Clause 7 in Appendix 2) can only enjoy the premium discount once during the Promotional Period. If a New Policy qualifies for multiple offers, the offer with the higher premium discount amount will apply. • For the campaign details, please refer to the promotional leaflet and the Appendices on the exclusive premium discount and the terms and conditions .

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 Digital & Design Experience
Customer & Marketing

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附錄 1：Recapture 專屬 VIP 投保優惠

推廣期: 2026年1月1日至2026年6月30日			
指定推廣產品	**保費繳付模式期**	**保費金額 (一次性繳付保費) (每張保單計)**	**保費折扣**
環宇盈活儲蓄保險計劃	**一次性繳付保費**	美元 100,000 或以上 港元 / 澳門幣 750,000 或以上	**6%**
		美元 50,000 至少於 100,000 港元 / 澳門幣 375,000 至少於 750,000	**5%**
		美元 10,000 至少於 50,000 港元 / 澳門幣 75,000 至少於 375,000	**4%**
「盈御多元貨幣計劃 3」	**一次性繳付保費**	美元 / 澳元 / 加元 100,000 或以上 港元 / 澳門幣 750,000 或以上 人民幣 600,000 或以上 英鎊 60,000 或以上 歐元 70,000 或以上 新加坡元 120,000 或以上	**6%**
		美元 / 澳元 / 加元 50,000 至少於 100,000 港元 / 澳門幣 375,000 至少於 750,000 人民幣 300,000 至少於 600,000 英鎊 30,000 至少於 60,000 歐元 35,000 至少於 70,000 新加坡元 60,000 至少於 120,000	**5%**
		美元 / 澳元 / 加元 10,000 至少於 50,000 港元 / 澳門幣 75,000 至少於 375,000 人民幣 60,000 至少於 300,000 英鎊 6,000 至少於 30,000 歐元 7,000 至少於 35,000 新加坡元 12,000 至少於 60,000	**4%**
「簡愛• 延續」保障計劃 5	**一次性繳付保費**	美元 100,000 或以上 港元/澳門幣 750,000 或以上	**5%**
		美元 50,000 至少於 100,000 港元/澳門幣 375,000 至少於 750,000	4%
		美元 10,000 至少於 50,000 港元/澳門幣 75,000 至少於 375,000	3%

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Appendix 1: Recapture Exclusive VIP Application Offer

Promotional Period: 1 January 2026 to 30 June 2026			
Specified Campaign Product	**Premium Payment Mode**	**Premium Amount (one-time Premium Payment) (per policy)**	**Premium Discount**
GlobalFlexi Savings Insurance Plan	**One-time premium payment**	USD 100,000 or above HKD/ MOP 750,000 or above	**6%**
		USD 50,000 – less than 100,000 HKD/ MOP 375,000 – less than 750,000	5%
		USD 10,000 – less than 50,000 HKD/ MOP 75,000 – less than 375,000	4%
Global Power Multi-Currency Plan 3	**One-time premium payment**	USD/ AUD/ CAD 100,000 or above HKD/ MOP 750,000 or above RMB 600,000 or above GBP 60,000 or above EUR 70,000 or above SGD 120,000 or above	**6%**
		USD/ AUD/ CAD 50,000 – less than 100,000 HKD/ MOP 375,000 – less than 750,000 RMB 300,000 – less than 600,000 GBP 30,000 – less than 60,000 EUR 35,000 – less than 70,000 SGD 60,000 – less than 120,000	5%
		USD/ AUD/ CAD 10,000 – less than 50,000 HKD/ MOP 75,000 – less than 375,000 RMB 60,000 – less than 300,000 GBP 6,000 – less than 30,000 EUR 7,000 – less than 35,000 SGD 12,000 – less than 60,000	4%
Simply Love Encore 5	**One-time premium payment**	USD 100,000 or above HKD/ MOP 750,000 or above	**5%**
		USD 50,000 – less than 100,000 HKD/ MOP 375,000 – less than 750,000	4%
		USD 10,000 – less than 50,000 HKD/ MOP 75,000 – less than 375,000	3%

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附錄 2：2026 年 Recapture推廣活動 - 第2季 - 條款及細則

1. 此宣傳資料只載有一般資料，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。所有此宣傳資料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. 此推廣活動只適用於此宣傳資料內註明的 AIA 特選現有客戶 (「特選客戶」) 。
4. 此推廣並不適用於在推廣期之前已遞交或已繕發，但其後於推廣期內撤回投保申請或取消保單，並再次投保指定推廣產品之客戶。
5. 此推廣並不適用於由其他保險產品轉換計劃至指定推廣產品之基本計劃或附加契約(如適用)。
6. 此推廣之宣傳只在香港及澳門發放。
7. **保費折扣優惠**
   a) 推廣期為2026年1月1日至2026年6月30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) 特選客戶 (包括特選保單之「保單持有人」及 / 或「受保人」)，於推廣期內成功申請及遞交並成功於2026年8月31日或之前繕發之指定推廣產品新保單 (「新保單」)，可享保費折扣。
   c) 指定推廣產品指「盈御多元貨幣計劃3」(一次性繳付保費)、環宇盈活儲蓄保險計劃 (一次性繳付保費) 及「簡愛·延續」保障計劃5 (一次性繳付保費)。
   d) 如新保單符合資格，客戶將可因應於保單繕發時所繳付之保費金額及保費繳付期而享有高達6%之一次性繳付保費的保費折扣（「保費折扣」）。
   e) 一次性繳付保費計劃將即時享有保費折扣。
   f) 保費折扣之計算只適用於指定推廣產品之標準保費及因核保而需附加之額外保費（如有）。其他基本計劃及 / 或附加契約之保費，均不會被納入於計算推廣優惠之內。
   g) 每張合資格之新保單於推廣期內只可獲取此保費折扣一次。如新保單符合多於一項推廣優惠之要求，客戶可獲取保費折扣金額較高的推廣優惠。
   h) 一次性繳付保費計劃之保費折扣金額將載於保單資料頁。
8. **額外電子保費現金券**

   電子保費現金券的使用機制與現行之電子保費現金券相同，詳情請參閱通告 A260131及條款及細則。
9. 如此條款及細則之中文及英文版本存有歧異，以英文版本為準。
10. 本條款及細則受香港法律管轄並按其解釋。香港法院對於任何因本條款及細則所引發的爭議享有獨有的司法管轄權。
11. 「AIA」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）之香港及/或澳門分行。「香港」及「澳門」分別指「香港特別行政區」及「澳門特別行政區」。

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Memo

Appendix 2: Terms and Conditions of 2026 Recapture Promotion (Quarter 2)

1. This promotional material 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 for an insurance based on their actual protection needs and affordability. The product information in this memo 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 premium 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. This promotion is applicable to selected customers ("Selected Customers") listed in this document.
4. This promotion is not applicable to the applicants who have submitted the applications before the relevant Promotional Period but withdrew those applications or cancelled policies issued during the Promotional Period and then re-apply for the same products.
5. This promotion is not applicable to plan change cases (basic plans or riders, if applicable) from other insurance plans to the insurance plans in this promotion.
6. The promotional materials for this campaign are for distribution in Hong Kong and Macau only.
7. **Premium Discount Offer**
   a) The promotional period is from 1 January 2026 to 30 June 2026, 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) Selected customers (including "policyowners" and/or "insureds" of selected policies) who apply for and submit a new policy ("New Policy") of Specified Campaign Products during the Promotional Period, and whose New Policy is issued on or before 31 August 2026, will enjoy a premium discount.
   c) Specified Campaign Products are Global Power Multi-Currency Plan 3 (one-time premium payment), GlobalFlexi Savings Insurance Plan (one-time premium payment) and Simply Love Encore 5 (one-time premium payment).
   d) If the New Policy qualifies, customers will be entitled to a premium discount (the "Discount") of up to 6% of the one-time premium payment, based on the premium payment term and the premium amount paid under the New Policy.
   e) One-time premium payment plan can enjoy upfront Discount.
   f) The calculation of the Discount applies only to the standard premium and any extra premium due to underwriting (if any) of Specified Campaign Products. Premiums for other basic plan(s) and/or add-on plan(s) are excluded from the premium discount calculation.
   g) Each qualified New Policy can only enjoy this Discount once during the Promotional Period. If the New Policy fulfils the requirement of more than one promotional offer, the promotional offer with the higher premium discount will apply.
   h) For one-time premium payment plan, the premium discount will be stated on the policy information page.
8. **Extra ePremoum Coupons**

   The usage mechanism follows the current ePremium Coupon mechanics. For details, please refer to Memo A260131 and Terms and Conditions.
9. In the event of discrepancies in these terms and conditions between the English and Chinese versions, the English version shall prevail.
10. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region ("Hong Kong"), the Hong Kong Courts have exclusive jurisdiction if any dispute arises.
11. "AIA" refers to the Hong Kong Branch and/or Macau Branch of AIA International Limited (Incorporated in Bermuda with limited liability). "Hong Kong" and "Macau" refer to "Hong Kong Special Administrative Region" and "Macao Special Administrative Region" respectively.

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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. 於接觸客戶前，請您必須檢查客戶是否已同意使用其個人資料用作直接促銷。如否，請勿在獲取客戶明確同意前進行直接促銷(包括促銷推廣活動之電子訊息) 。
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 shall 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 select insurance products based on their actual protection needs and affordability.
2. Financial Planners shall not use promotional offers as incentives to attract customers to apply for insurance plans and shall not distract customers from making informed decisions on whether or not to purchase the insurance product. Financial Planners must conduct financial needs analysis to assess the customers' needs and affordability before making any product recommendation. Customers should determine their premium commitment 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 applications must be conducted in Hong Kong and Macau.
4. Financial Planners must follow the "Operating Guidelines For Agents On Dealing Insurance Business With Applicants / Policyowner from MCV Business" and other MCV related guidelines.
5. Before contacting any customer, Financial Planners must check whether the customer has provided consent to the use of their personal data for direct marketing. If not, do not conduct any direct marketing (including electronic messages related to promotional activities) until explicit consent has been obtained from the customers.
6. Financial Planners must make product recommendations based on the actual needs and affordability of the customers and must not make incentive-driven recommendations to customers. If the product in question and/or the territory (Hong Kong or Macau) requires the completion of a Financial Needs Analysis, Financial Planners must complete such analysis with the customers before making any product recommendation / solicitation.
7. Financial Planners must familiarize themselves with the product features, and explain clearly the key product features, risks and exclusions to customers upon receiving customers' enquiries.

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