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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:**	10
Date:	1 January 2026		

Subject: **A260134** **2026 年第 1 季特選高端客戶推廣活動**
2026 Q1 Selected High Value Customer Promotion

特選高端客戶可享早鳥禮品

SHINGRIX 生蛇疫苗（約值 6,150 港元）或 AIA 友 Point

推廣期	2026年1月1日至2026年3月31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4月30日或之前繕發。
特選客戶	特選客戶須： • 2025 年度友邦峻宇會會員 [1]，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$70,000 美元或以上並仍然生效 [2]；及 • 年齡為介乎 55 歲 - 69 歲 [1]。 注：1. 截至2025年11月30日。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保單)。
推廣優惠	**投保要求：** • 特選客戶推廣期內成功投保**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) (「新保單」)；及 • 其**年度化保費達30,000美元或以上**。 詳情請見附錄1 - 條款及細則。 **早鳥禮品：** 每位符合以上投保要求的特選客戶將成為本推廣活動之合資格特選客戶，可獲享以下禮品1次： • 只適用於香港繕發之新保單：**SHINGRIX 帶狀疱疹疫苗(蛇針)** (2針) (約值6,150港元) • 只適用於澳門繕發之新保單：**1,500,000 AIA友Point** (約值6,000港元/澳門幣) 按此參閱客戶宣傳單張

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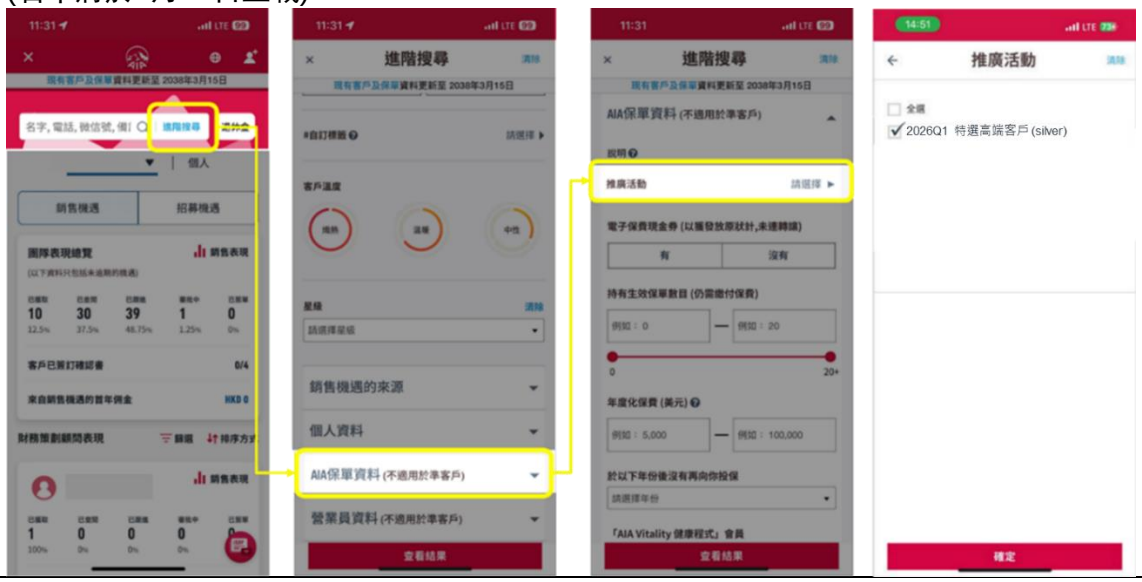
其他相關推廣優惠	此推廣優惠之特選客戶均為 Recapture VIP 特選客戶，可兼享 Recapture 推廣優惠，詳情請參閱通告 A260133。
特選客戶名單	客戶名單名稱： CRM > 進階搜尋 > AIA保單資料 > 推廣活動 > 2026Q1 特選高端客戶 (silver) (名單將於1月12日上載) 

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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Early Bird offer for Selected High Value Customers

SHINGRIX Shingles Vaccine or AIA Points

Promotional Period	1 January 2026 to 31 March 2026 (both dates inclusive). The new policy must be applied and submitted within the Promotional Period (based on application date and submission date) and issued by 30 April 2026.
Selected Customers	**Selected Customers** shall be: • AIA Alta Club members in 2025[1], or customers who purchased policy(ies) of one-time premium payment plan(s) and/or regular-pay plan(s) with total annualized premium of US$70,000 or above and remain in-force[2]; and • Aged between 55 and 69[1]. Notes: 1. As of 30 November 2025. 2. Includes policy(ies) under regular-pay plan(s) and one-time premium payment plan(s). Insurance policy(ies) of one-time premium payment plan(s) issued in 2026 are excluded.
Campaign Offer	**Enrolment Criteria** • Selected Customers must successfully enrol in **any AIA individual insurance plan** (excluding Investment-linked Assurance Schemes, Universal Life, AIA Deferred Annuity Plan 2 and general insurance) ("New Policy") during promotional period, at an **annualised premium** of **USD 30,000 or above**. Please refer to the Terms and Conditions in Appendix1 for full details. **Early Bird Gift** Each Selected Customer who fulfills the above enrolment criteria will be an eligible Selected Customer for this campaign and can enjoy the following gift once: • Applicable only to New Policy issued in Hong Kong: **SHINGRIX Shingles Vaccine** (2 doses) (approximately valued at HKD6,150) • Applicable only to New Policy issued in Macau: **1,500,000 AIA Points** (approximately valued at HKD/MOP 6,000). Click here for the promotional leaflet
Other Relevant Promotion	Selected Customers for this campaign are all Recapture VIP customers, who can also enjoy Recapture offers. For details, please refer to Memo A260133.

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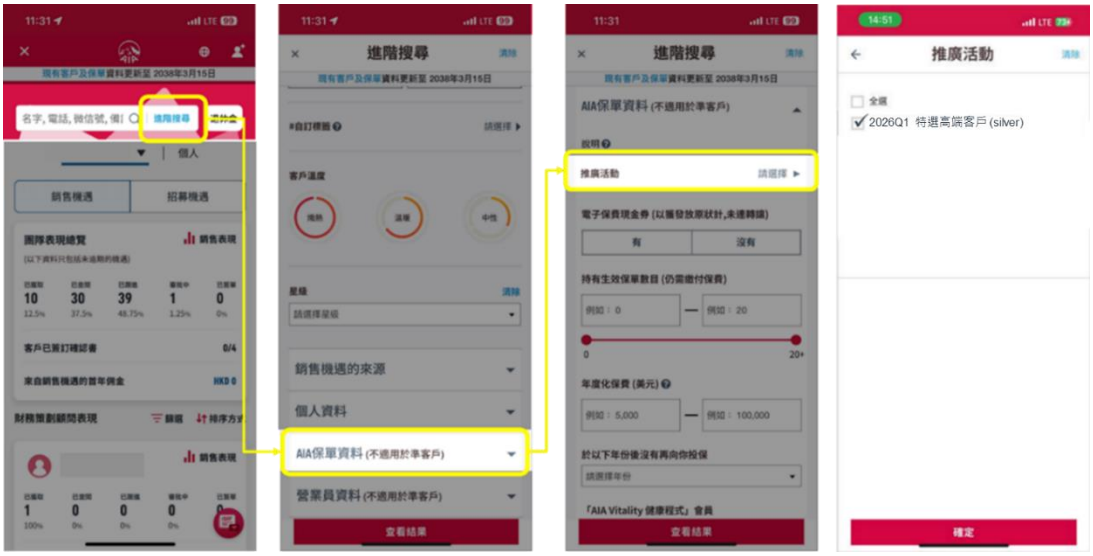
Selected Customer List	Name of Campaigned Customer Lists: CRM > Advanced Search > AIA Policy Information > Campaigns > 2026Q1 Selected High-value silver customers (silver) (The list will be uploaded on Jan 12) 

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 1：2026 年第1季特選高端客戶推廣活動 - 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，通過其香港及／或澳門分行（「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本宣傳資料內註明的 AIA 特選現有客戶（「特選客戶」）。
4. 此推廣並不適用於在推廣期（定義見下）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. **早鳥禮品**

   a) 推廣期為 2026 年 1 月 1 日至 2026 年 3 月 31 日，包括首尾兩天（「推廣期」），而該新保單（定義見下）必須於推廣期內申請及遞交（根據申請及遞交日期）。

   b) 每位特選客戶，以保單持有人身份，於推廣期內成功申請及遞交，並成功於 2025 年 4 月 30 日或之前繕發之指定推廣產品新保單（「新保單」)， 將成為本推廣活動之合資格特選客戶。

   c) 新保單指任何 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 30,000 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%作為年度化保費。
      - 若新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。

   d) 每位合資格特選客戶，可於此推廣活動中獲享以下禮品（「禮品」) 1 次：

      - 只適用於香港繕發之新保單：SHINGRIX 生蛇疫苗(2針) (約值6,150港元)；或
      - 只適用於澳門繕發之新保單：1,500,000 AIA友Point (約值6,000港元/澳門幣)。

   e) 當合資格新保單成功繕發後，AIA 將於 2026 年 5 月透過電郵通知合資格特選客戶禮品換領安排。禮品（包括電子疫苗換領信或 AIA 友 Point）將直接發放予合資格新保單之保單持有人的 AIA+手

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機應用程式內。於發放禮品時，該合資格新保單必須仍然**生效**，並須**於 AIA+手機應用程式內成功連結合資格新保單** (參閱附錄 2)；否則客戶享有之禮品將被取消。

f) AIA 指定之疫苗注射第三方服務供應商屬於香港機構。疫苗注射服務由 AIA 指定之第三方服務供應商只在香港提供服務，並不適用於澳門。

g) 禮品換領資格不可轉讓，亦不可兌換成現金或轉換為其他服務或產品。

h) 向合資格特選客戶發出的電子郵件通知或其他禮品換領文件，逾期無效。於使用後即告作廢。如遺失或損壞，將不予重新發放。

i) AIA 並不代表禮品的並非禮品的服務提供者 / 製造商 / 供應商，亦不對禮品的品質作擔保。禮品須受有關條款約束。禮品之使用受限於供應商規定的條款和細則。

j) AIA 並非禮品的服務提供者 / 製造商 / 供應商，並不就禮品承擔任何義務和責任。由禮品引起的任何爭議均由使用者和服務提供者 / 製造商 / 供應商直接解決。禮品之使用受限於條款和細則，有關禮品使用詳情，請參閱其條款及細則。

8. 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。

9. 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。

10. 「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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Appendix 1: Terms and Conditions of 2026 Q1 Selected High Value Customer Promotion

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 promotional material 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. In case you want to read a policy contract sample before making an application, you can obtain a copy from AIA International Limited, through its Hong Kong branch and/or Macau branch ("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 campaign 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 campaign is only applicable to AIA's selected customers ("Selected Customers") listed in this promotion material.
4. This campaign is not applicable to the applicants who have submitted the applications before the Promotional Period (as defined below) but withdrew those applications or cancelled policies issued during the Promotional Period and then re-apply for the same products.
5. This campaign is not applicable to plan change cases (basic plans or riders, if applicable) from other insurance plans to the insurance plans in this campaign.
6. The promotional materials for this campaign are for distribution in Hong Kong and Macau only.
7. **Early Bird Gift**

   a) The promotional period is from 1 January 2026 to 31 March 2026, both dates inclusive ("Promotional Period"), and the New Policy (as defined below) must be applied and submitted within the Promotional Period (based on application date and submission date).

   b) Each Selected Customer who applies and submits a New Policy during the Promotional Period, and whose policy is issued on or before 30 April 2025, will be an eligible Selected Customer for this campaign.

   c) New Policy means any AIA individual insurance plan (excluding Investment-linked Assurance Schemes, Universal Life, AIA Deferred Annuity Plan 2 and general insurance), with an annualised premium of USD 30,000 or above, subject to the following conditions:

      - 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 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 applicable), less any upfront premium discount (excluding ePremium Coupon related discount).
      - Levy and prepaid premium for basic and/or add-on plan(s) will not be counted.
      - For basic plans with a one-time premium payment term, the annualised premium will be defined as 10% of the premium paid for the first policy year.
      - If the New Policy is issued in a currency other than USD, the annualised premium will be calculated at the following exchange rates: 1 USD = 1 AUD / 1 CAD / 7.5 HKD / 7.5 MOP / 6 RMB / 0.6 GBP / 0.7 EUR / 1.2 SGD. This exchange rate applies only for the calculation of customers' eligibility under this campaign. MOP is available only to policies issued in Macau.

   d) Each eligible Selected Customer can enjoy the following gift (the "Gift") once under this campaign:

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- Applicable only to New Policy issued in Hong Kong: SHINGRIX Shingles Vaccine (2 doses) (approximately valued at HKD6,150), or
- Applicable only to New Policy issued in Macau: 1,500,000 AIA Points (approximately valued at HKD/MOP 6,000).

e) Upon the issuance of New Policy, AIA will send email in May 2026 to notify the eligible Selected Customers of the Gift redemption arrangement. The Gift (including vaccine e-redemption letter or AIA Points) will be issued via the AIA+ mobile app to the policyholder of the New Policy. **The New Policy must be in force** at the time of the Gift is issued **and be linked to the AIA+ mobile app** (refer to Appendix 2), otherwise the selected customer's eligibility for the Gift will be forfeited.

f) The designated third-party service provider of SHINGRIX Shingles Vaccine is a Hong Kong-based institution. The vaccine service available exclusively in Hong Kong through the designated third-party service provider and is not applicable in Macau.

g) The Gift entitlement is not transferrable, and not exchangeable for cash or any other treatments or goods.

h) Email notification or other Gift redemption documents issued to the eligible Selected Customers shall be invalid after the expiry date and will be void once redeemed. They will not be re-issued in case of loss or damage.

i) AIA does not represent the service provider / manufacturer / supplier of the Gift and does not guarantee the quality of the Gift. The Gift is subject to the applicable terms and conditions of the supplier / service provider / manufacturer. The use of the Gift is governed by those terms and conditions.

j) AIA is not the service provider / manufacturer / supplier of the Gift and shall have no obligation and/or liability for any issues arising from the Gift. Any disputes related to the Gift shall be resolved between the users and the service provider / manufacturer / supplier directly. The use of the Gift is subject to those terms and conditions. For details on how to use the Gift, please refer to the relevant terms and conditions provided by the service provider / manufacturer / supplier.

8. In the event of discrepancies in these terms and conditions between the English and Chinese versions, the English version shall prevail.
9. 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.
10. "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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附錄 2：於 AIA+連結個人保單或賬戶的步驟
Appendix 2: Steps to link individual policies or accounts in AIA+



>> 按此查閱個人保單或賬戶的連結步驟
>> Click here for the linkage guideline

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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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