AIA Hong Kong
27/F Hopewell Centre,
183 Queen's Road East,
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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:**	Angela Yeung
		Dept:	Customer and Marketing
Copy:	Ms. Melissa Wong All Department Heads Macau CEO / ABDD Executives	**Total pages:**	6

Date: 1 January 2026

Subject **A260138** **2026 年第 1 季 Serve-to-Sales 活動送電子保費現金券**
2026 Q1 Serve-to-Sales Activities with ePremium Coupons



參與 Serve-to-Sales 活動
讓客戶享有服務、獎賞及電子保費現金券

活動期	2026 年 1 月 1 日至 2026 年 3 月 31 日 (包括首尾兩天)
特選客戶	AIA現有客戶 (須於資料截止日2025年12月31日仍持有最少一張仍生效之AIA個人保險保單。)
推廣優惠	凡於活動期內完成以下 Serve-to-Sales (StS) 活動的特選客戶，**可憑每項 StS 活動享相關獎賞外，更可獲：**  憑每項 StS 活動獲 **500 港元/澳門幣(63 美元)電子保費現金券** 1 張 **最多可獲 4 張，**總值 2,000 港元/澳門幣

Serve-to-Sales (StS) 活動	相關通告及詳情
1. 指定財務分析	A260126
2. 指定 iChange 資料更新	
3. 於 AIA+手機應用程式成功連結個人保單	A260113
4. 分享指定 iSay 文章	
5.【見面「友」禮】活動	A260135

- 每位特選客戶於活動期內就每項 StS 活動只獲發電子保費現金券 1 張，最多可憑其中 4 項 StS 活動而獲享 4 張。
- 電子保費現金券將於 2026 年 4 月直接存入合資格特選客戶之 AIA+個人賬號內。
- 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 年發出通告通告 A260131 及相關最新通告。

「我們」、「AIA」、「友邦」或「友邦香港」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）。
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備註	a. 所有銷售活動及投保申請必須在香港或澳門境內進行，取決於你所屬營業牌照。 b. 如欲邀請特選客戶進行指定財務分析，請先確認對方身處你所屬營業牌照的境內。 c. 營業員必須遵守"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。 d. 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。若客戶為 Opt-out 客戶，財務策劃顧問不應以此推廣優惠作為邀約或更新客戶資料的原因。

活動期有限，請與客人保持聯繫，深化客戶關係！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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Serve-to-Sales Activities to let customers enjoy services, rewards, and ePremium Coupons

Campaign Period	From 1 January 2026 to 31 March 2026 (both dates inclusive)
Selected Customers	AIA existing customers (must have at least one in-force individual insurance policy with AIA as of 31 Dec 2025)
Campaign Offer	Existing customers, who complete the following Serve-to-Sales (StS) activities during the campaign period, will receive the corresponding rewards from **each StS activity** and **an additional reward of:**



HK$/MOP500 (US$63) ePremium Coupon x 1 per StS activity up to 4 pieces, with a total value of HK$/MOP2,000.

Serve-to-Sales (StS) Activities	Respective Memo and Details
1. Complete designated financial analysis	A260126
2. Complete designated iChange record update	
3. Link individual policies in AIA+ mobile app	A260113
4. Share designated iSay articles	
5. Meet-and-Greet Delights	A260135

Notes:

- During the campaign period, each selected customer can receive 1 ePremium Coupon only for each StS activity, with a maximum of 4 ePremium Coupons in total from any 4 StS activities.
- The ePremium Coupons will be deposited to eligible selected customers' AIA+ accounts in April 2026.
- 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.

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Remarks	a. All solicitation activities and insurance application must be conducted in Hong Kong or Macau territory ("Territory"), depending on the territory covered by your intermediary license. b. Before inviting selected customers to conduct designated financial analysis, please confirm that they are physically located within the Territory covered by your intermediary license. c. Please follow the "Operating Guidelines For Agents On Dealing Insurance Business With Applicants/Policyowner From MCV Business" and MCV related guidelines. d. Before contacting the policyholder, please check whether the policyholder is on the opt-out list. If the customer has opted out, financial planners must refrain from using this campaign offer as a reason to invite them for a meetup or to update their contact information.

Limited-time customer activity! Please stay connected with your customers!
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：Serve-to-Sales 活動送電子保費現金券 (2026 年第 1 季) — 條款及細則

1. 此活動期由 2026 年 1 月 1 日至 2026 年 3 月 31 日止 (包括首尾兩天) (「活動期」)；並以香港時間及 AIA 之伺服器接收的時間作準。
2. 此活動只適用於此宣傳資料內註明的 AIA 現有客戶(「特選客戶」)。
3. 每位特選客戶於活動期內完成此宣傳資料內註明的 Serve-to-Sales 活動，可憑每項活動而獲贈 500 港元/澳門幣 (63 美元) 電子保費現金券 (「禮品」或「電子保費現金券」) 1 張；最多可獲 4 張電子保費現金券，總值 2,000 港元/澳門幣。
4. 電子保費現金券將於 2026 年 4 月直接存入合資格客戶之 AIA+個人賬號內。發放此禮品並不涉及任何新保單之銷售或購買。
5. 電子保費現金券的使用機制須受相關條款及細則約束，詳情請參閱通告 A260131及條款及細則。
6. 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。
7. 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。
8. 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。
9. 「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」。

其他注意事項：

1. 財務策劃顧問不應以此禮品作為客戶投保之誘因，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。
2. 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。財務策劃顧問須遵守"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。
3. 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) 。

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Appendix 1: Terms & Conditions of Serve-to-Sales Activities with ePremium Coupons (Quarter 1 2026)

1. The period of this campaign is from 1 January 2026 to 31 March 2026, both dates inclusive ("Campaign Period"). Eligibility for this campaign is determined based on the record using Hong Kong time and the timestamp recorded by AIA's server.
2. This campaign is only applicable to the AIA existing customers listed in this document ("Selected Customers).
3. Each Selected Customer who completes the Serve-to-Sales activities specified in this document during the Campaign Period, will receive one (1) HK$500/MOP500 (US$63) ePremium Coupon ("Offer" or "ePremium Coupon") per Serve-to-Sales activity, up to four (4) ePremium Coupons, totaling HK$/MOP2,000.
4. The ePremium Coupons will be deposited to eligible Selected Customers' AIA+ accounts in April 2026. The distribution of the Offer is not related to the sale or purchase of any new insurance policy.
5. The usage mechanism of the ePremium Coupons are subject to their relevant terms and conditions. For details, please refer to Memo A260131 and Terms and Conditions.
6. AIA reserves the right to change any terms and conditions of this campaign without advance notice. In the event of any disputes, AIA's decision shall be final and conclusive.
7. In the event of discrepancies in these terms and conditions between the English and Chinese versions, the English version shall prevail.
8. 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.
9. "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.

Other Points to Note:

1. Financial planners must not use the Offer as an inducement for customers to apply for an insurance plan, nor should they use the Offer to influence customers in making informed decisions about purchasing the product. Before recommending any product to a customer, financial planners must conduct a financial needs analysis to assess the customer's needs and ability to afford the product. Customers should determine their premium based on their own needs and affordability.
2. This campaign can only be promoted within the territories of Hong Kong and Macau, according to the agent's relevant license. All solicitation activities and insurance applications must be conducted within Hong Kong and Macau. Please follow the "Operating Guidelines For Agents On Dealing Insurance Business With Applicants/Policyowner From MCV Business" and other MCV related guidelines.
3. 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.

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