AIA Hong Kong

Unit 3601, 36/F, AIRSIDE,
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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	Dept:	Management Team
Date:	10 February 2026	Total Page:	5

Subject: (A260248) Optimization of the Application and Approval Process for Cold Call Activities
優化電話促銷活動申請及審批流程

為了提升效率並便利電話促銷活動申請，公司已對電話促銷活動申請及審批流程進行優化。旨在縮短處理時間，並確保申請過程更為順暢。

由即日起，財務策劃顧問**無需再透過電郵**向所屬區域總監及營業拓展部主管遞交電話促銷活動申請。申請人可以透過此連結或以下二維碼提交電子申請表。所屬的區域總監及營業拓展部主管收到系統發出的電郵通知後，對申請進行批核。

請各財務策劃顧問遵照更新後的流程提交申請。如有任何疑問，請聯絡所屬 ABP 以獲取協助。

公司特此提醒各財務策劃顧問: **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。**

嚴禁以下行為：

- 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

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- 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^；
- 向相關直屬經理採取紀律處分； 及
- 向相關區域總監發出書面警告

若區域總監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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为了提升效率并便利电话促销活动申请，公司已对电话促销活动申请及审批流程进行优化，旨在缩短处理时间，并确保申请过程更加顺畅。

即日起，财务策划顾问**无需再通过邮件**向所属区域总监及营业拓展部主管递交电话促销活动申请。申请人可以通过此链接或以下二维码提交电子申请表。所属的区域总监及营业拓展部主管在收到系统发出的邮件通知后，将对申请进行审批。

请各财务策划顾问遵照更新后的流程提交申请。如有任何疑问，请联系所属 ABP 以获取协助。

公司特此提醒各财务策划顾问：**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^；
- 向相關直屬經理採取紀律處分；及
- 向相关区域总监发出书面警告。

若区域总监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。

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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。

To improve efficiency and facilitate the application process for cold call activities, the Company has optimized the application and approval procedures. The objective is to shorten processing time and ensure a smoother application experience.

Effective immediately, Financial Planners **no longer need to submit cold call activity applications via email** to their respective District Directors and Zone Head. Applicants can submit the electronic application form through this link or by scanning the QR code below. The respective District Director and Zone Head will review and approve the application upon receiving the system-generated email notification.

Please ensure you follow the updated application process. If you have any questions, please contact your designated Agency Business partner (ABP) for assistance.

The Company hereby reminds all Financial Planners: **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^;
- Take disciplinary action against the respective direct manager; and

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- A written warning will be issued to the respective District Director.

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

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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