AIA Hong Kong

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Attn:	EDDAs / EDDs / PSDDs / SDDs / DDs / MICs / All Agency Leaders / Financial Planners (Hong Kong & Macau)	From:	Premier MDRT Development Department
Co/Dept:	Mr. Alger Fung / Ms. Amy Chan / Mr. Louie Ho / All Department Heads / Heads of Agency Division / ABDD - ABPs		
Date:	28 April 2026	Total Page:	7 pages

Subject: **(A260458) 2026 第二季 MDRT 電子保費現金券競賽**
2026 Q2 MDRT ePremium Coupon Contest

早前推出的第一季的電子保費現金券競賽反應熱烈，鼓勵不少營業同事在第一季業績快速起步。踏入第二季， 公司誠意推出《2026 第二季 MDRT 電子保費現金券競賽》。若於:

- **6 月 30 日或之前提交「MDRT 2027 承諾」，及**
- **於 4 至 6 月完成 HK$80,000 FYCS，及**
- **達到 75%續保率要求**

就可獲得高達價值港元**$6,000 之電子保費現金券及 2 次電子保費現金券額外轉讓限額!**

配合公司多重獎賞(詳情請參閱通告 A260419)，本年度第二季絕對是提升業績的黃金機會。我們期望各位繼續以「全方位保障」角度出發，為客戶提供多元化的保障方案，藉此拓展潛在客戶網絡，早日達成 MDRT, COT 及 TOT!

有關競賽詳情請參閱下文。如有任何疑問，請聯絡閣下之營業拓展部或電郵至(premiermdrt@aia.com) 與卓越圓桌會員拓展部同事查詢。

We are pleased to launch **"2026 Q2 MDRT ePremium Coupon Contest"**. Please refer to the captioned memo for contest details. For inquiries, please contact respective ABDD or email to PMDD (premiermdrt@aia.com).

Best regards,



Donna Cheung,
Head of Premier MDRT Development
DC/nt/cc/al

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2026 第二季 MDRT 電子保費現金券競賽

競賽資格： 所有營業單位主管及財務策劃顧問

競賽日期： 2026 年 4 月 1 日至 6 月 30 日

競賽規則及獎賞：

完成競賽要求可獲得電子保費現金券 [i]，電子保費現金券將於「**AIA +**」手機應用程式上發放。詳情如下：

競賽要求 [ii]	獎賞	電子保費現金券預計發放日期
• 於 2026 年 6 月 30 日或之前提交「MDRT 2027 承諾」，**及** • 競賽期內 MDRT FYCS (個人業績) 達到港幣 **$80,000 或以上**, **及** • 個人續保率達到 **75.00% 或以上**	**電子保費現金券總值 $6,000 港元** [iii, iv] **及** **2 次電子保費現金券額外轉讓限額** [v]	2026 年 7 月內

i. 必須為 AIA 現有客戶 (即持有最少一份有效 AIA 個人人壽 / 個人意外保單之客戶) 方能接收電子保費現金券及額外轉讓限額。
ii. 以 2026 年 6 月 30 日進度報告為準。
iii. 電子保費現金券將以每張港幣$500 面值發放，合共 12 張。
iv. 電子保費現金券有效期為發放日期至 2026 年 9 月 30 日。
v. 電子保費現金券額外轉讓限額有效期至 2026 年 12 月 31 日。
vi. 有關「**MDRT 2027 承諾**」提交方法，請參考附錄。無論透過不同的方法提交多過一次承諾，獎賞將不會增加。

一般規則：

1. 所有獲獎者必須於獎賞發放時仍與 AIA 持有效合約。
2. 所有獎賞不可退換或轉換成以現金發放，安排均以 AIA 最終安排為準。
3. AIA 保留隨時修改競賽規則或獎賞之權利, 恕不另行通知。
4. 如有任何異議, 以 AIA 最後決定為準。
5. 電子保費現金券之一般條款及細則與現行電子保費現金券相同，更多使用詳細可參閱通告 A260131 及公司適時更新之相關通告。

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條款及細則	1. 獎賞將透過 AIA+直接發放予得獎之財務策劃顧問，而於競賽內所計算的保單必須於獎賞發放時仍然生效及已繳清保費，否則獲發獎賞資格將被取消。若競賽內所計算的保單於獎賞發放後在任何情況下變為非生效之狀況，AIA 保留隨時取消已獲發之獎賞的權利，恕不另行通知。 2. 獲獎之指定財務策劃顧問必須為 AIA 現有客戶 (即持有最少一份有效 AIA 個人人壽 / 個人意外保單之客戶) 方能接收電子保費現金券獎賞。 3. 營業同事透過電子方式遞交保單申請予 AIA，應預留充足時間確保有關申請已於截數前由 AIA 及 / 或已授權之單位收妥。 4. 所有獲獎區域總監及指定財務策劃顧問必須於獎賞發放時仍與 AIA 持有效合約。 5. AIA 保留隨時修改競賽規則或獎品之權利，恕不另行通知。 6. 如有任何異議，AIA 保留就爭議及與此推廣活動有關任何問題之最終決定權。

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特別優惠作客戶投保之誘因，及影響客戶作出知情的投保決定。財務策劃顧問必須根據客戶實際需要而建議合適產品。如該產品屬於須要完成財務需要分析之產品，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"抵港內地人士認證手續之工作流程"。
5. 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。如是，請勿在獲取客戶明確同意前進行直接促銷(包括促銷推廣活動的優惠)。
6. 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。
7. 財務策劃顧問需嚴格遵守電子保費現金券之使用、轉讓及接收的條款及細則。
8. 財務策劃顧問不應於社群媒體平台轉售電子保費現金券、以電子保費現金券兌換現金或轉換任何其他形式的利益。例如：財務策劃顧問不應發貼文誘導或要求購入和出售電子保費現金券。
9. 如有任何可疑使用現金券/操縱現金券/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（如使用現金券作為回扣給客戶），財務策劃顧問可能會受到處分。
10. 電子保費現金券有效期至 2026 年 9 月 30 日，使用及轉讓電子保費現金券受有關條款及細則約束，詳情請參閱 https://comm.aia.com.hk/loyaltydelighttnc。

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2026 Q2 MDRT ePremium Coupon Contest

Eligibility: All Agency Leaders & Financial Planners

Contest Period: 1 April to 30 June 2026

Contest Rules & Awards:

Eligible agents who complete the contest requirements will obtain ePremium Coupons. The ePremium Coupons will be distributed on "**AIA+**" Mobile app [i]. Details as follows:

Requirements [ii]	Rewards	Expected ePremium Coupon Issue Date [iv]
• Submit "MDRT 2027 Commitment" on or before 30 June 2026 **AND** • Achieve MDRT FYCS (by Personal Production) **HK$80,000 or above** within contest period **AND** • Personal Persistency of **75.00% or above**	**ePremium Coupon HK$6,000** [iii, iv] **AND** **2 ePremium Coupon Extra Transfer Quota** [v]	Within July 2026

i. Must be an existing AIA customer (owns at least one in-force AIA individual life insurance / Personal Accident (PA) policy) to receive the ePremium Coupons & extra transfer quota.
ii. According to Progress Reports as of 30 June 2026.
iii. ePremium Coupons will be distributed in denominations of HK$ 500 each, 12 ePremium Coupons in total.
iv. Validity period starts from the coupon issue date until 30 September 2026.
v. Validity period of extra transfer quota is until 31 December 2026.
vi. Please refer to appendix for **"MDRT 2027 Commitment"** submission methods. Multiple submissions of commitment will not generate more rewards.

General Rules and Regulations:

1. Awardees must hold valid agent/ financial planner contract with the Company at the time the awards are paid out / redeemed.
2. All privileges are not refundable, transferrable nor payable, program is subject to AIA's final decision.
3. AIA reserves the right to amend any of the rules of this contest or offer alternative gifts subject to availability at any time without prior notice.
4. In the event of dispute, AIA's decision is final and conclusive.
5. General Terms and Conditions of ePremium Coupons (same as existing ePremium coupons, please refer to the memo A260131 and latest memos from time to time for more details).

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Terms & Conditions	1. Rewards will be distributed via AIA+ to the winning Financial Planners. Policies counted in the contest must still be in force and fully paid at the time of reward distribution; otherwise, the eligibility for rewards will be forfeited. If the policy calculated in the contest becomes any non-active status under any circumstances after the reward is issued, AIA reserves the right to cancel the reward at any time without prior notice. 2. The designated Financial Planners receiving the reward must be an existing AIA customer (owns at least one in-force AIA individual life insurance / Personal Accident (PA) policy) to receive the ePremium Coupons. 3. For case applications submitted to AIA via electronic application, producers are reminded to allow sufficient time to ensure the applications are received by AIA and/or its authorized vendor before the cut-off time. 4. The relevant leaders/career representatives' contracts between any winning District Directors/designated Financial Planners and AIA must remain-in-force at the time the rewards are paid out / redeemed. 5. AIA reserves the right to amend any of the rules of this contest or offer alternative gifts subject to availability at any time without prior notice. 6. In the event of disputes, AIA reserves the right to make final judgment on the dispute and otherwise in respect of this offer.

Other Points to Note:

1. Financial planners should 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 apply suitable insurance products based on their own protection needs and affordability.

2. Financial planners should not use any promotion offer as the incentive for attracting customers to apply for an insurance plan and distract customers from making an informed decision on whether or not to purchase the product. Financial planners must recommend product to customers based on the customer's actual need. If the product concerned requires the completion of Financial Needs Analysis, financial planners must complete such analysis with customers to assess the customers' needs and affordability before product recommendation / solicitation. Customers should decide the premium based on their needs and affordability.

3. This campaign can only be promoted within Hong Kong and Macau territory according to the agent's relevant license. All solicitation activities and insurance application must be conducted in Hong Kong and Macau territory.

4. Please follow the "Operating Guidelines For Agents On Dealing Insurance Business With Applicants/Policyowner from MCV Business" and "Guidelines for Sales and Marketing to MCV Business prospects".

5. Before contacting the policyholder, please check whether the policyholder is on the opt-out list or not. If yes, please do not conduct direct marketing before obtaining explicit consent from customers (including the promotional activities).

6. Financial planners must familiarize with the product features, and clearly explain the key product features, risks, and exclusions to customers upon receipt of customers' enquiries.

7. Financial Planner must strictly adhere to the "Terms and Conditions" regarding the use, transfer, and receipt of ePremium coupons.

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8. Financial Planner must not resell electronic ePremium coupons, exchange them for cash, or convert them into any other form of benefit on social media platforms. For example: A Financial Planner must not post messages to induce or solicit the purchase and sale of electronic ePremium coupons.

9. In case of any suspicious mis-use / manipulation of the coupon / customer complaint, the company will investigate the case. The financial planners may be subject to disciplinary action if any misconduct (such as use the premium coupon as rebate to customer) is substantiated.

10. The ePremium Coupons are valid until September 30, 2026. The use and transfer of the e-Premium Coupon is subject to relevant terms and conditions. For details, please refer to https://comm.aia.com.hk/loyaltydelighttnc.

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附錄 –「MDRT 2027 承諾」提交方法
Appendix – "MDRT 2027 Commitment" submission methods

提交限期：2026 年 6 月 30 日 (星期二) 23 時 59 分 (逾時提交不獲計算)
Deadline of submission: 23:59 on 30 June 2026 (Tuesday) (late submissions may not be counted)

- 財務策劃顧問請掃描以下二維碼並按指示完成網上承諾。
  Financial planners please scan the following QR Code and follow the steps to complete online commitment.



或

- 營業發展部 (ABDD) 亦會透過區域總監收集其區域成員的「MDRT 2027 承諾」。
  Agency Business Development Department (ABDD) will also collect district members' "MDRT 2027 Commitment" from respective District Directors.

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