AIA Hong Kong

27/F Hopewell Centre,
183 Queen's Road East,
Hong Kong
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 only)	**From:**	Rita Wong
		Dept:	Customer and Marketing
Copy:	Ms. Melissa Wong All Department Heads Macau CEO / ABDD Executives	**Total pages:**	14
Date:	16 June 2026		

Subject **A260649** **AIA 支持「FOREVER TOYS@海港城」活動**
AIA supports the "FOREVER TOYS @ Harbour City" campaign

今個夏日，我們支持香港海港城「**FOREVER TOYS @海港城**」活動，並特意於港威商場廣東道入口設置「**AIA 反斗好友打卡位**」，誠邀全港粉絲到訪胡迪及翠絲的牛仔部落，一齊玩轉反斗暑假！

同時，我們亦於人流暢旺的海港城投放多個大型戶外廣告，並同步推出「**AIA 開餐保 2:反斗暑假賞@海港城**」，持續提升品牌曝光，吸引目標客戶關注，進一步加強品牌及產品知名度。

請把握今個暑假的銷售機會，邀請您的客戶及潛在客戶參與AIA聯乘海港城的宣傳推廣活動，一同實踐健康長久好生活。

This summer, we are supporting Harbour City's **"FOREVER TOYS @ Harbour City"** campaign with the **"AIA The Best Pals Spot"** at the Canton Road Entrance of Gateway Arcade, inviting fans across the city to visit Woody and Jessie's Cowboy Squad for a playful summer together!

In parallel, we will roll out multiple large-format outdoor advertisements across high-traffic areas in Harbour City, while launching the **"AIA Dining Cover 2: Playful Summer Rewards @ Harbour City"**. This integrated approach aims to maximise brand visibility, attract our target audience, and further strengthen both brand and product awareness.

Let's seize this valuable summer sales opportunity and invite your existing and prospective customers to join these promotional activities of our collaboration with Harbour City, inspiring them to live Healthier, Longer, Better Lives.

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1. AIA 反斗好友打卡位
AIA The Best Pals Spot

海港城今個夏天將呈現充滿趣味的「反斗奇兵 5」主題體驗，一眾角色將現身商場不同角落，為整個空間注入玩味與活力！於港威商場廣東道入口，更特別設置由 AIA 支持的「反斗好友打卡位」大型裝置，當中包括胡迪、翠絲及最新角色莉莉平板，讓您一次過感受新舊玩具的魅力，與大家一齊玩轉反斗暑假！

This summer, Harbour City will present a vibrant "Toy Story 5" themed experience, with beloved characters appearing throughout the mall to bring fun and energy to every corner. At the Canton Road Entrance of Gateway Arcade, the special large-scale installation "AIA The Best Pals Spot" will feature Woody, Jessie, and the newest character Lily Pad, allowing you to experience the charm of both classic and new Toy Story characters in one place for a playful summer together!



(參考圖片 Reference Photo)

日期：2026 年 6 月 18 日至 2026 年 8 月 31 日
Date: 18 June 2026 – 31 August 2026
地點：港威商場廣東道入口 (近G101號舖Giorgio Armani)
Location: Canton Road Entrance, Gateway Arcade (Near Shop G101, Giorgio Armani)

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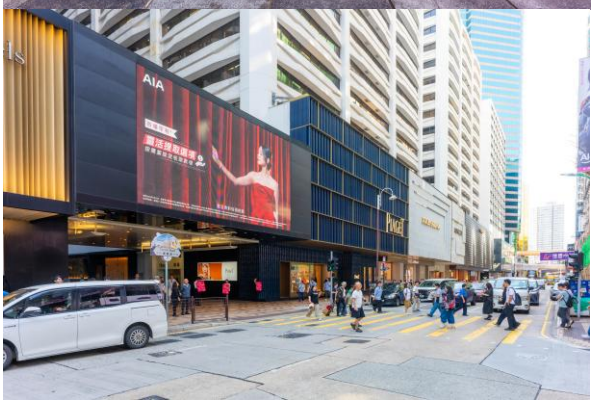
2. 海港城戶外廣告 (即日至2026年8月31日)
Harbour City Outdoor Advertisements (From now until 31 August 2026)











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3. 「AIA開餐保2:反斗暑假賞@海港城」

推廣期	2026年6月19日（12:00）至2026年8月31日（20:00）（包括首尾兩天）
參加辦法及獎賞	**<u>參加辦法</u>** 參加者必須於推廣期間前往海港城港威商場地下（近 G104 號舖 Espresso Alchemy）「AIA 禮品換領處」按指定次序完成以下指定任務，以獲得相應獎賞。 **1. 反斗任務** (a) 追蹤以下其中 2 個 AIA 社交媒體帳號：Facebook (@AIA Hong Kong and Macau)、Instagram(@aiahongkongmacau)、微信（帳號名稱：香港友邦保險/AIA_HK_MACAU）或小紅書（帳號名稱：香港友邦保險）；及 (b) 下載 AIA+手機應用程式，並成功出示其 AIA+ 賬戶二維碼供現場工作人員掃描。 (c) 完成後，參加者可獲得 1 個 HK$50 OpenRice 電子優惠碼（**「獎賞一」**）。 **2. 好友任務** (a) 於「AIA 禮品換領處」掃描指定二維碼，在 AIA 開餐保 2 網上平台成功免費投保「 AIA 開餐保 2」（30 日免費用餐保障）申請，並於投保時點選「AIA 開餐保 2 的售後服務 / 了解有關 AIA 的其他保險產品」的方格。 (b) 成功投保「AIA 開餐保 2」後，於「AIA 禮品換領處」向指定工作人員即時出示申請確認電郵以作確認。 (c) 完成後，參加者可即場獲得 2 張 HK$50 海港城美食現金券，總值港幣 $100 及免費借用**神秘道具**與趣味十足的「AIA 反斗好友打卡位」打卡（**「獎賞二」**）。 **3. 加入胡迪翠絲之牛仔部落！打卡換領獨家反斗奇兵限量禮品** (a) 憑於好友任務中所借用的指定**神秘道具**（款式每日隨機不同），於港威商場廣東道入口(近 G101 號舖 Giorgio Armani)的「AIA 反斗好友打卡位」與裝置合照（照片必須顯示參加者之正面及包含打卡位中的 AIA 標誌），並上載至個人社交媒體帳號（Facebook、Instagram、小紅書或 WeChat）及加上指定標籤 #AIAHKToyStory。 **(b)** 完成後，參加者於出示合資格相片並歸還指定拍攝道具後，可即場換領獨家反斗奇兵限量禮品一份（**「獎賞三」**）。 禮品設有兩款可供選擇（減壓玩具吊飾或萬用收納袋），每款名額各為 2,000 個，數量有限，先到先得，送完即止。 **<u>參加者須按指定次序完成各項任務，每完成一項任務方可進行下一項任務，並於完成相應任務後獲得相關獎賞。未完成前一項任務者，不可繼續參與後續任務。</u>**

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	各任務獎賞名額為 4,000 名。（先到先得，送完即止）
活動推廣	• 海港城及友邦香港的社交媒體（Facebook、Instagram、微信及小紅書） • 推廣電郵將發送至香港 Opt-in 潛在客戶 • iSay
條款及細則	有關是次活動之相關條款及細則，請參閱附錄 。

我們希望藉此活動，支持各財務策劃顧問再創佳績。把握時機，立即與現有及潛在客戶分享！
如有任何查詢，請電郵至客戶及市場策劃 hk.customerandmarketing@aia.com 查詢。

"AIA Dining Cover 2: Playful Summer Rewards @ Harbour City"

Campaign Period	From 19 June 2026 (12:00) to 31 August 2026 (20:00) (Both dates inclusive)
Participation Method and Rewards	Participation Method Participants must, during the Campaign Period, visit the "AIA Gift Redemption Counter" at G/F, Gateway Arcade, Harbour City (near Shop G104 Espresso Alchemy) to complete the following designated missions in the prescribed sequence to receive the corresponding rewards: **1. Best Mission** (a) Follow any two (2) of the designated AIA social media accounts below: Facebook (@AIA Hong Kong and Macau), Instagram (@aiahongkongmacau), WeChat (account name: AIA_HK_MACAU) or RedNote (AIA Hong Kong); and (b) Download the AIA+ mobile app and present their AIA+ account QR code for scanning by the designated staff. (c) Upon completion, participants will be entitled to ONE (1) HK$50 OpenRice Promo Code ("Reward 1"). 2. Pals Mission (a) Scan the designated quick response ("QR") code at the "AIA Gift Redemption Counter" at G/F, Gateway Arcade (near Shop G104 Espresso Alchemy) of Harbour City, successfully complete the application for AIA Dining Cover 2 (30 days' free dining protection) on the AIA Dining Cover 2 online platform for free, tick the checkbox under "AIA Dining Cover 2 for product details and after-sales service/Enquiry on other AIA insurance products".

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	(b) After successful application, participants must immediately present the application confirmation email to designated staff. (c) Upon completion, participants will be entitled to TWO (2) HK$50 Harbour City F&B Cash Vouchers (worth HK$100) on-site and borrow a designated mysterious prop for free to take pictures with the playful "AIA The Best Pals Spot" ("Reward 2"). 3. **Join the Cowboy Squad! Check-in & Redeem Exclusive Limited-edition Toy Story Gifts** (a) Take a photo at the "AIA The Best Pals Spot" at Canton Road Entrance, Gateway Arcade (Near Shop G101, Giorgio Armani) using designated prop of the day (style differs daily) borrowed from the Pals Mission. The photo must show the participant's front face and the AIA logo at the installation. Upload the photo on personal social media account (Facebook, Instagram, RedNote or WeChat) with hashtag #AIAHKToyStory. (b) Upon completion, participants who present the eligible photo and return the designated props will be entitled to redeem ONE (1) exclusive limited-edition "Toy Story" gift on-site. Two gift options are available (a de-stress charm or a multi-purpose pouch), with 2,000 pieces allocated to each option, on a first-come, first-served basis while stocks last. Participants are required to complete the missions in the prescribed sequence. Each mission must be completed before proceeding to the next mission, and the corresponding Reward will only be issued upon completion of the respective mission. Participants who do not complete a preceding mission will not be allowed to proceed to subsequent missions. Each mission reward is limited to 4,000 quotas. (First-come, first-served and available while stock lasts)
Promotion Channels	• Harbour City and AIAHK's Social media platforms (Facebook, Instagram, WeChat and RedNote) • eDM to opt-in prospects in Hong Kong • iSay
Terms and Conditions	For details of the terms and conditions of this campaign, please refer to the Appendix.

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We hope this campaign will support our financial planners in achieving greater success in sales performance. Let's seize the chance to share this exciting opportunity with your existing and prospective customers now! Should you have any enquiries, please email hk.customerandmarketing@aia.com.

Best regards,



Rita Wong
Head of Customer Centricity, Brand and Integrated Marketing

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<u>附錄：「AIA 開餐保 2:反斗暑假賞@海港城」條款及細則（「本條款及細則」）</u>

1. 「AIA 開餐保 2:反斗暑假賞@海港城」（「活動」）由友邦保險(國際)有限公司（透過其香港分行行事)（「AIA」） 主辦。
2. 活動之推廣期為 2026 年 6 月 19 日（12:00）至 2026 年 8 月 31 日（20:00）(「推廣期」)。推廣期以香港時間及 AIA 之伺服器成功接收兌換要求的時間作準。
3. 「AIA 開餐保 2」為 AIA 承保的保險產品，並僅限身處於香港特別行政區（「香港」）的人士投保。Harbour City Estates Limited（「海港城」）並非持牌保險中介人，並無進行或顯示自己進行任何《保險業條例》(香港法例第 41 章)下的受規管活動，亦不會涉及任何投保過程及/或就保險產品或服務提供任何意見或建議。
4. 參加者必須於推廣期間前往海港城港威商場地下（近 G104 號舖 Espresso Alchemy）「AIA 禮品換領處」完成以下指定任務，以獲得相應獎賞（統稱「獎賞」）。參加者須按指定次序完成各項任務，每完成一項任務方可進行下一項任務，並於完成相應任務後獲得相關獎賞。未完成前一項任務者，不可繼續參與後續任務。
    a. **反斗任務**
        i. 追蹤以下其中 2 個 AIA 社交媒體帳號：Facebook (@AIA Hong Kong and Macau)、Instagram (@aiahongkongmacau)、微信（帳號名稱：香港友邦保險/AIA_HK_MACAU）或小紅書（帳號名稱：香港友邦保險）；及
        ii. 下載 AIA+手機應用程式，並成功出示其 AIA+ 賬戶二維碼供現場工作人員掃描。
        iii. 完成後，參加者可獲得 1 個 HK$50 OpenRice 電子優惠碼（**「獎賞一」**）。
    b. **好友任務**
        i. 於「AIA 禮品換領處」掃描指定二維碼，在 AIA 開餐保 2 網上平台成功免費投保「AIA 開餐保 2」（30 日免費用餐保障）申請，並於投保時點選「AIA 開餐保 2 的售後服務 / 了解有關 AIA 的其他保險產品」的方格；及
        ii. 於成功投保「AIA 開餐保 2」後，於「AIA 禮品換領處」向指定工作人員即時出示申請確認電郵以作確認。
        iii. 完成後，參加者可即場獲得 2 張 HK$50 海港城美食現金券，總值港幣$100 及免費借用神秘道具與趣味十足的「AIA 反斗好友打卡位」打卡（**「獎賞二」**）。
    c. **加入胡迪翠絲之牛仔部落！打卡換領獨家反斗奇兵限量禮品**
        i. 憑於好友任務中所借用的指定神秘道具（款式每日隨機不同），於港威商場廣東道入口(近 G101 號舖 Giorgio Armani)的「AIA 反斗好友打卡位」與裝置合照（照片必須顯示參加者之正面及包含打卡位中的 AIA 標誌），並上載至個人社交媒體帳號（Facebook、Instagram、小紅書或 WeChat）及加上指定標籤 #AIAHKToyStory。
        ii. 完成任務後，參加者於出示合資格相片並歸還指定拍攝道具後，可即場換領獨家反斗奇兵限量禮品一份（**「獎賞三」**）。 禮品設有兩款可供選擇（減壓玩具吊飾或萬用收納袋），每款名額各為 2,000 個，數量有限，先到先得，送完即止。
5. 「AIA 禮品換領處」開放時間為中午 12 時至晚上 8 時。

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6. 上述送出的獎賞及安排由 AIA 全權決定，參加者不得異議。
7. AIA 將透過合資格參加者於申請相關產品時在指定平台所提供的電郵地址向合資格參加者派發 OpenRice 電子優惠碼。一般情況下，有關獎賞將於合資格參加者成功申請相關產品後的 14 至 30 天內發送。如反應熱烈，AIA 保留權利於稍後時間派發獎賞予合資格參加者，而不作另行通知。
8. 參加者年齡須介乎 18 歲至 70 歲、持有由香港政府簽發的有效香港身份證、身處於香港及嚴格遵從本條款及細則，方可參加活動。
9. 於推廣期開始前已申請「AIA 開餐保 2」並於推廣期內仍享有「AIA 開餐保 2」30 天免費餐飲保障的人士，將不符合參加本活動的資格。
10. 每位參加者於推廣期間只限參加活動並獲得獎賞一次。
11. 各任務獎賞名額為 4,000 名。先到先得，送完即止，AIA 不作另行通知。
12. 所有於本活動授予或提供的獎賞（電子、數碼、實體紙本或其它形式）均不得更改、退回、更換、取消、轉讓、轉售、退款或兌換現金或折扣或其他產品。
13. 「AIA 開餐保 2」受其產品條款和細則約束，詳情請參閱 https://www.aia.com.hk/content/dam/hk/aia_diningcover2_tnc_tc.pdf?v=1。
14. 任何獎賞除非明確且具體說明由 AIA 供應/製造，否則獎賞並非由 AIA 供應/製造。 AIA 不會就該等獎賞的品質、供應情況、可用性、適用性、可銷售性、狀況、是否適合特定用途或其他與獎賞相關的事項作出任何陳述或保證，亦不會就此承擔任何責任。就任何因該等獎賞（包括但不限於錯誤使用、網絡或裝置故障、技術錯誤、延誤或其他原因）或本活動而引起或與之相關的問題、爭議、直接或間接的索賠、要求、費用、收費、開支、損失、損害和賠償，AIA 不會承擔法律責任。所有有關獎賞的查詢或投訴，應直接向相關獎賞供應商提出。
15. 獎賞的使用受相關供應商規定的條款和細則約束。
16. AIA 保留絕對權利隨時暫停、更改或取消任何活動中授予或提供的福利、折扣、優惠、特權、推廣、獎賞、服務等（包括所有獎賞），恕不另行通知。
17. AIA 可以就宣傳和推廣目的以及其認為合適的任何其他目的，以記錄活動。AIA 或 AIA 代表在活動場地拍攝的參加者照片、影片、音訊記錄和任何其他類型的媒體（無論他們是否參加活動、經過編輯及有其他人參與）及相關社交媒體貼文（統稱為「材料」），AIA 及/或 AIA 授權的第三方，由 AIA 轉讓給其認為適合上述目的的任何其他第三方，可以出版刊物、報紙、雜誌、電台和電視廣播、網站、手機應用程式、電子郵件、戶外廣告或於任何其他類型的媒體中使用、展示、出版和傳播，而無需向參加者支付任何報酬、特許權使用費或任何費用。AIA 擁有使用這些材料的絕對權利。AIA 及/或 AIA 指示的第三方於任何時候完全且絕對地擁有材料的所有知識產權和專有權。參加者如參加本活動，會被視為同意、確認、保證和承諾，他們將完全放棄並永遠放棄追究及禁止追究因根據本條款及細則使用材料而引起的或與之相關的針對 AIA 的任何訴訟、索賠、權利、要求和抵消的權利，無論是合同法、侵權法、普通法、衡平法、成文法還是其他法律，無論在何種司法管轄區。
18. 一經參加本活動，即代表參加者已閱讀、明白並同意遵守本條款及細則，並接受 AIA 擁有本條款及細則所載的權利。如參加者違反本條款及細則，或 AIA 有理由認為參加者作出不誠實或欺詐行

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為及/或作出其他不當行為（包括但不限於使用或教唆他人使用不正當的方法來影響、造成技術問題或混亂、損害、干擾、中斷或危害本活動的運作或其任何方面），AIA 擁有全權及絕對酌情權即時撤銷參加者獲得任何福利、要求和申索的權利，並可向任何參加者追討所換領的獎賞或等值現金，以及就上述情況向參加者提出因上述情況引起或與之相關的任何損害和/或損失的索賠，並可採取任何法律行動，毋須另行通知。

19. 個人資料收集聲明: 參與本活動即表示參加者同意受本條款及細則約束，及同意接受 AIA 個人資料收集聲明，亦同意接收與本活動相關的通訊。有關 AIA 個人資料收集聲明，請瀏覽 AIA 企業網站: https://www.aia.com.hk/zh-hk/privacy-statement.html。
20. 如有任何因電腦、互聯網網絡、電話、技術問題或任何其他超出 AIA 控制範圍的原因，而導致任何申請或登記延誤、資料遺失、資料傳送錯誤、或資料無法辨識或損毀之情況，AIA 概不負責，參加者亦不得提出任何異議。
21. AIA 擁有絕對酌情權隨時更改、刪除或增加任何本條款及細則及/或終止、暫停或取消本活動，而不作另行通知。
22. AIA 保留對本條款及細則的最終解釋權。如有任何爭議，AIA 將擁有最終決定權。
23. 本條款及細則受香港法律管轄並按其解釋，所有參加者均同意受香港法院的專屬司法管轄權管轄。
24. 如本條款及細則的英文版及中文版有任何歧異或不一致，概以英文版為準。

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Appendix: "AIA Dining Cover 2: Playful Summer Rewards @ Harbour City" - Terms and Conditions ("these Terms and Conditions")

1. The "AIA Dining Cover 2: Playful Summer Rewards @ Harbour City" ("Campaign") is organised by AIA International Limited (acting through its Hong Kong Branch) ("AIA").
2. The promotion period of the Campaign is from 19 June 2026 (12:00) to 31 August 2026 (20:00) ("Campaign Period"). The Campaign Period is in Hong Kong time and is subject to the successful receipt of the redemption request by AIA's server.
3. "AIA Dining Cover 2" is an insurance product underwritten solely by AIA and is only available for application by individuals who are physically present in the Hong Kong Special Administrative Region ("Hong Kong"). Harbour City Estates Limited ("Harbour City") is not a licensed insurance intermediary and is not carrying on, nor is holding out to carry on, any regulated activities as defined under the Insurance Ordinance (Cap. 41), and Harbour City is not involved in any insurance application process nor provide any advice or recommendation on insurance products or services.
4. Participants must, during the Campaign Period, visit the "AIA Gift Redemption Counter" at G/F, Gateway Arcade, Harbour City (near Shop G104 Espresso Alchemy) to complete the following designated missions in order to receive the corresponding rewards (collectively, the "Rewards"). Participants are required to complete the missions in the prescribed sequence. Each mission must be completed before proceeding to the next mission, and the corresponding Reward will only be issued upon completion of the respective mission. Participants who do not complete a preceding mission will not be allowed to proceed to subsequent missions.
    a. Best Mission
        i. Follow any two (2) of the designated AIA social media accounts: Facebook (@AIA Hong Kong and Macau), Instagram (@aiahongkongmacau), WeChat (account name: AIA_HK_MACAU) or RedNote (AIA Hong Kong); and
        ii. Download the AIA+ mobile app and present their AIA+ account QR code for scanning by the designated staff.
        iii. Upon completion, participants will be entitled to ONE (1) HK$50 OpenRice Promo Code ("Reward 1").
    b. Pals Mission
        i. Scan the designated quick response ("QR") code at the "AIA Gift Redemption Counter" at G/F, Gateway Arcade (near Shop G104 Espresso Alchemy) of Harbour City, successfully complete the application for AIA Dining Cover 2 (30 days' free dining protection) on the AIA Dining Cover 2 online platform for free, tick the checkbox under "AIA Dining Cover 2 for product details and after-sales service/Enquiry on other AIA insurance products" ; and
        ii. After successful application, participants must immediately present the application confirmation email to the designated staff.
        iii. Upon completion, participants will be entitled to TWO (2) HK$50 Harbour City F&B Cash Vouchers (worth HK$100) on-site and borrow a designated mysterious prop for free to take pictures with the playful "AIA The Best Pals Spot ("Reward 2").

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c. **Join the Cowboy Squad! Check-in & Redeem Exclusive Limited-edition Toy Story Gift**
    i. Take a photo at the "AIA The Best Pals Spot" at Canton Road Entrance, Gateway Arcade (Near Shop G101, Giorgio Armani) using designated prop of the day (style differs daily) borrowed from the Pals Mission. The photo must show the participant's front face and the AIA logo at the installation. Upload the photo on personal social media account (Facebook, Instagram, RedNote or WeChat) with hashtag #AIAHKToyStory.
    ii. Upon completion, participants who present the eligible photo and return the designated props will be entitled to redeem ONE (1) exclusive limited-edition "Toy Story" gift on-site. Two gift options are available (a de-stress charm or a multi-purpose pouch), with 2,000 pieces allocated to each option, on a first-come, first-served basis while stock lasts.

5. The opening hours of the redemption counter are from 12:00 noon to 8:00 pm.
6. The reward(s) and related arrangements shall be determined at AIA's sole discretion, and participants shall not be entitled to raise any objection.
7. The OpenRice Promo Code will be distributed by AIA to the eligible participants via the email address provided by the eligible participants on the designated platform at the time of applying for the Relevant Product, typically within 14 to 30 days upon the eligible participant's successful application for the Relevant Product. In the event of overwhelming responses, AIA reserves the right to distribute the reward(s) to the eligible participants at a later time without prior notice.
8. To participate in the Campaign, participants must be aged between 18 and 70 years old, hold a valid Hong Kong Identity Card issued by the Government of Hong Kong, be physically present in Hong Kong, and strictly comply with these Terms and Conditions.
9. Persons who have applied for "AIA Dining Cover 2" prior to the start of the Campaign Period and who are enjoying the complimentary 30-day dining cover for "AIA Dining Cover 2" during the Campaign Period are not eligible to participate in this Campaign.
10. Each participant is entitled to join the Campaign and receive the Rewards once only during the Campaign Period.
11. Each mission reward is limited to 4,000 participants, available on a first-come, first-served basis, while stocks last and without further notice from AIA.
12. The Rewards (electronic, digital, physical or otherwise) to be granted or offered under the Campaign shall not be varied, returned, replaced, cancelled, transferred, resold, refunded or exchanged for cash or discount or other products.
13. The "AIA Dining Cover 2" is subject to its product terms and conditions. Please refer to https://www.aia.com.hk/content/dam/hk/aia_diningcover2_tnc_en.pdf?v=1 for more details.
14. Unless any Rewards are expressly and specifically stated to be supplied / manufactured by AIA, the Rewards are not supplied / manufactured by AIA. AIA does not in any way represent or warrant the quality, availability, usability, applicability, merchantability, condition of or suitability for a particular purpose in connection with such Rewards and shall not be held liable for the same. AIA shall not be held legally liable for any issues, disputes, direct or indirect claims, demands, costs, charges, expenses, losses, damages and compensations arising out of or relating to such Rewards (including but not limited to the

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use of such Rewards by mistake, network or device failures or problems, technical errors, delays or any other reasons) and the Campaign. All enquiries or complaints relating to the Rewards should be made directly to the corresponding suppliers of the Rewards.

15. The use of the Rewards is subject to the terms and conditions imposed by the suppliers of the respective Rewards.
16. AIA reserves the absolute right to suspend, vary or cancel any benefits, discounts, offers, privileges, promotions, rewards, services and the like (including all the Rewards) to be granted or offered under the Campaign at any time without any further notice.
17. AIA may record the Campaign for marketing and promotional purposes and any other purposes it deems fit. Photos, videos, audio-records and any other types of medium taken of participants at the Campaign venue (whether they participate in the Campaign or not and whether edited and with or without other persons or not) and the relevant social media posts (collectively, the "Materials") by or for and on behalf of AIA may be used, presented, published and disseminated in or through publications, newspapers, magazines, radio and television broadcasts, websites, mobile applications, emails, outdoor advertisements or any other types of medium by AIA and/or third party(ies) as authorized by AIA and may be transferred by AIA to any other third party(ies) as it deems fit for the aforementioned purposes, without the payment of any remuneration, royalty payments or any fees to such participants. AIA has the absolute right to use the Materials. All intellectual property rights and proprietary rights of the Materials shall at all times be wholly and absolutely owned by AIA and/or third party(ies) as directed by AIA. By participating in the Campaign, the participants are deemed to agree, confirm, warrant and undertake that they shall wholly waive and forever abandon all rights to pursue and be estopped from pursuing any action, claim, right, demand and set-off against AIA arising out of, or in connection with, the use of the Materials in accordance with these Terms and Conditions, whether under contract law, tort law, at common law, in equity, under statutory law or otherwise, in whatsoever jurisdiction.
18. By participating in the Campaign, the participants are deemed to have read, understood and agreed to be bound by these Terms and Conditions and accepted that AIA is entitled to the rights set out in these Terms and Conditions. In case of any breach of these Terms and Conditions, or AIA reasonably believes that a participant has engaged in dishonest or fraudulent conduct and/or committed other inappropriate acts (including but not limited to using or abetting others to use inappropriate methods to affect, cause technical problems or disorder to, damage, interfere, interrupt or jeopardize the operation or any aspect of the Campaign), AIA has the sole and absolute discretion to immediately revoke the participant's entitlement to any benefits, demands and claims and recover from any participant the Rewards redeemed or the equivalent value in cash, claim against the participant for any damages and/or losses arising from or in connection with the above and pursue any legal action, without any further notice.
19. Personal Information Collection Statement: Participating in the Campaign constitute the participant's acknowledgement that he/she has read, understood and agreed to be bound by these Terms and Conditions, consent to accept the AIA's Personal Information Collection Statement and agreement to receive communications relating to the Campaign. For AIA's Personal Information Collection Statement, please refer to the AIA corporate website: https://www.aia.com.hk/en/privacy-statement.html.

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20. AIA is not liable for any application or registration delay, loss of information, error in transmitting information, or unrecognizable or damaged information that may be caused by any computer, internet network, telephone, technical problems or any other causes beyond the control of AIA, and the participants shall have no right to raise any objection.
21. AIA has the absolute discretion to change, delete or add to any of these Terms and Conditions and/or to terminate, suspend or cancel this Campaign at any time without further notice.
22. AIA reserves the absolute right to interpret these Terms and Conditions. In the event of any dispute, AIA has the right to make the final decision.
23. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong and each participant submits to the exclusive jurisdiction of the courts of Hong Kong.
24. In case of discrepancies or inconsistencies between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

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