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Attn: All EDDs & Honourable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / UMs / AUMs (Hong Kong & Macau)

From: Alfred Yip

Copy: Mr. Alger Fung / Ms. Amy Chan / All Department Heads / ABDD - ABPs

Dept: Agency Digital, Analytics, & Bus. Acquisition – Bus. Acquisition

Date: 11 June 2026

Total page: 9

(A260651) 保單分配專員計劃 – 2026年電子保費現金券競賽
Lead Assignment Specialist Program – 2026 ePremium Coupons Contest

由 2026 年 2 月 1 日起，公司已推出一系列針對保單分配系統及相關要求的優化措施，並隨即推出「**保單分配專員計劃**」（A260537），以加強與已分配客戶的互動，強化財務策劃顧問對分配保單的跟進，並從現有客戶群中發掘更多業務機會。

為進一步把握業務增長潛力，公司特別推出「電子保費現金券競賽」（ePremium Coupon Contest），鼓勵財務策劃顧問及時及高質素進行跟進行動，從而深化客戶關係。

競賽詳情如下。

如有任何查詢，請電郵至 AIAHK.Agency-Bus-Acquisition@aia.com。

With the enhanced customer assignment journey launched on 1 February 2026, the Company has introduced the **"Lead Assignment Specialist Program"** (refer to Memo A260537) to strengthen engagement with assigned customers, reinforce Financial Planners' follow-up discipline, and unlock new business opportunities from the assigned customer pool.

To further capture new business opportunities, we are pleased to introduce the **ePremium Coupon Contest**, so to encourage timely and high-quality follow-up actions. This initiative aims to further strengthen customer relationships.

Please find the details below.

For enquiry, please email to AIAHK.Agency-Bus-Acquisition@aia.com

Best Regards,

Alfred Yip
Head of Agency Digital, Analytics and Business Acquisition

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競賽規則

競賽日期	客戶分配日期: 2026年2月1日 至 2026年7月31日
客戶資格	• 於 2026 年 2 月 1 日至 2026 年 7 月 31 日期間，經保單分配系統指派的財務策劃顧問；及 • 獲分配的財務策劃顧問須於指派日期起 60 天內完成跟進（合資格跟進行動請參閱附件二）
電子保費現金券價值	每宗成功分配及完成合資格跟進行動 - 該客戶可獲 HKD 500 x 2 電子保費現金券 現金券將派發至合資格客戶的 AIA+ 戶口
電子保費現金券有效期	自電子保費現金券發放日期起 3 個月內有效，或至 2026 年 12 月 31 日，以較早者為準
電子保費現金券派發機制	第 1 步: 分配月份 / 現金券派發日期 / 現金券有效期至 Feb-26 / 15-Jun-26 / 14-Sep-26 Mar-26 / 15-Jun-26 / 14-Sep-26 Apr-26 / 15-Aug-26 / 14-Nov-26 May-26 / 15-Aug-26 / 14-Nov-26 Jun-26 / 15-Oct-26 / 31-Dec-26 Jul-26 / 15-Oct-26 / 31-Dec-26
轉讓次數	轉讓及承讓人數 (各最高 5 人)
轉讓及承讓人數	轉讓人與受讓人之間的關係不受限制（包括家人、親戚及朋友） 註：任何情況下，現金券不可兌換或換取現金，亦不可轉售
適用產品	請參閱《適用於價值 500 港元現金券》條款與細則內之產品清單
查閱分配客戶情況及現金券餘額	財務策劃顧問可透過 PES 或 iChange 瞭解客戶電子保費現金券之最新餘額。而客戶亦可透過AIA+ 手機應用程式內「獎賞」頁面，點選「電子保費現金券」或致電AIA 客戶熱線查閱。在 2025 年 1 月 1 日起，將不會再發出現金券通知書／或電子短訊（SMS），請鼓勵客戶使用 AIA+。 財務策劃顧問可透過iEngage / AIA+ / AIA Smart+ (如適用)點擊 “CRM” > “保單分配系統”檢閱已分配客戶跟進情況

如有任何不當使用現金券 /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，財務策劃顧問可能會受到處分。 有關電子保費現金券的正確使用方法及注意事項，請參閱有關通告 A240197。

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2026 電子保費現金券之一般條款及細則

1. 電子保費現金券（「現金券」）之有效日期須根據其相應的AIA 推廣優惠之條款及細則
2. 現金券只可用作支付新保單的首期保費。
3. 如新保單申請於2026年1月1日或之後遞交，現金券僅適用於「一次性繳付保費」及「年繳保費繳付模式」的新保單，不適用於「半年繳 / 季繳 / 月繳保費繳付模式」的新保單。
4. 現金券不適用於任何透過計劃變更/轉換/轉移現有保障安排之新保單。
5. 若投保之新計劃達指定年度化保費要求，並符合現金券推廣活動之指定產品類別，多款現金券可同時使用，系統將按照以下優先順序扣除現金券： a) 首先，按價值：優次順序依次為 i）10,000港元（1,250美元）、ii）500 港元 （63美元）、iii） 200港元（25美元），最後為iv）100港元（13美元）。 b) 其次，按到期日：若有多張相同價值的現金券，系統將優先扣除到期日最早者。
6. 每張新保單使用現金券之保費扣減上限為22,500 港元（相等於22,500澳門幣／18,900人民幣／ 2,925美元／2,835澳元／2,835加元／1,710英磅／1,980歐元／3,375新加坡元）。每張現金券必 須全額使用，不能只使用部份面額，亦即新單之首年年度化保費必須滿足現金券之扣減要求，以扣減整張現金券之面額。
7. 若投保一次性繳付保費之新基本計劃，年度化保費的計算方式為一次性繳付保費的10%。
8. 現金券可與其他AIA推廣優惠一併使用。若所投保之計劃可享其他推廣計劃之保費扣減，使用現金券的首 年年度化保費要求將以已扣減其他推廣優惠之首年年度化保費來計算：a) 一次性繳付保費的計算方式為：一次性繳付保費 X （ 100% - 保費扣減 % ） X10% 。 b) 定期繳付保費的計算方式為: 定期繳付的首年保費 x（100% - 保費扣減%）。
9. 就「愛伴航」保險計劃2 及「愛伴航－首護摯寶」保險計劃2而言，如投保時選擇一併繳付定期保費及額 外保費，年度化保費的計算方式為:首年定期保費的100% + 額外保費的10%。然而，若所投保之計劃可享 其他推廣計劃之保費扣減，年度化保費的計算方式為：首年定期保費 X (100% - 保費扣減%) + [額外保費 X（100% - 保費扣減%）] X 10%。
10. 如在保單冷靜期內取消新保單或新保單不獲繕發，已被扣減的現金券將於保單狀況改變後翌日自動退回給客戶。在其他情況下，已被扣減之現金券將不獲退回。
11. 在任何情況下，現金券均不得兌換現金或轉售，任何餘額亦不會獲得退還現金。
12. 客戶必須於指定推廣期內以「保單持有人」的名義投保指定新計劃並達指定年度化保費要求，方可使用現金券
13. AIA 現有客戶（持有任何一份有效AIA「個人人壽」／「個人意外」保單）（截至2025 年12 月31日）可於2026 年把現金券轉讓予最多5 位承讓人，或收取最多 5 位轉讓人所轉讓之現金券。有關轉讓是由客戶主導的自願行為，受本條款及細則約束。承讓人必須於成功收訖現金券後投保指定新計劃方可獲享現金券扣減。每張現金券只能轉讓一次，一經成功轉讓，該現金券將變更為「不可轉讓」之類別，同時不得退還予轉讓人。
14. 客戶可透過AIA+ 手機應用程式或致電AIA 客戶熱線查閱現金券餘額。
15. 保費折扣 (如有，包括現金券)不能享有稅務扣減。AIA不會提供稅務建議，有關稅務扣減詳情，請參閱 www.vhis.gov.hk, www.ia.org.hk 及 www.ird.gov.hk，並向您的稅務及會計顧問徵詢稅務意見
16. 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。
17. 如保單於香港繕發／開設，保單之條款及條件均受香港特區法律所管轄，並按其詮釋，各方亦須同意接受香港特區法院之裁決。若保單於澳門繕發／開設，其條款及條件則受澳門特區法律所管轄及按其詮 釋，各方亦須同意接受澳門特區法院之裁決。
18. 條款及細則的中英文版本如有歧義，概以英文版本為準。

適用於價值 500 港元現金券

1. 適用於價值 500 港元現金券： 每張現金券價值500 港元（相等於500 澳門幣／420人民幣／63美元／63澳元／63加元／ 38 英鎊／44 歐元／75 新加坡元）。
2. 此現金券適用於所有新基本計劃／新附加契約（投資連繫壽險／萬用壽險／「大灣醫薈通」門診計劃 ／「友愛護」癌症保障計劃／AIA延期年金計劃 2 ／「財富源源」壽險計劃除外），而新基本計劃及／ 或同時投保的新

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附加契約之首年年度化保費（包括標準保費及因核保而需附加之額外保費（如有）），須為 5,000 港元／5,000 澳門幣／4,200 人民幣／625 美元／625 澳元／625 加元／375英鎊／438歐元 ／750 新加坡元或以上（「新保單」）。如符合資格，新保單之年度化保費金額每滿 5,000 港元／ 5,000 澳門幣／4,200 人民幣／625 美元／625澳元／625 加元／375 英鎊／438 歐元／ 750 新加坡 元，即可自動扣減一張現金券，如此類推。新附加契約必須附加於新保單。

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Conest Rules

Contest Period	Customer assignment date from 1 February 2026 to 31 July 2026
Customers Eligibility	• Customer assigned to a new servicing agent through Policy Assignment System from 1 February 2026 to 31 July 2026; and • Customer followed up by the new servicing financial planner within 60 days from the assignment date (Eligible follow-up actions please refer to Appendix 2)
ePremium Coupon value	HKD 500 x 2 per assignment with eligible follow up action completed – to be distributed to customer AIA+ account
ePremium Coupon Validity Period	Valid for 3 months from the ePremium Coupon dispatch date or 31 Dec 2026, whichever is earlier
ePremium Coupon distribution mechanism	See table below
Number of Transfer	To at most 5 transferees or receive Coupon(s) from at most 5 transfers
Transferer and Transferee	No relationship restriction on including family members, relatives and friends (Under any circumstances, the Coupon(s) cannot be exchanged and/or redeemed for cash and/or resold)
Applicable Product	Please refer the product list at Term & Condition - HK$500 ePremium Coupon
Check Assigned Customer follow-up status and Coupon Balance	Financial planners please check via PES or iChange the latest balance of ePremium Coupon of the customer. Customer can also check the balance of Coupons via AIA+ “Rewards” page by selecting “ePremium coupons” or by contacting AIA customer hotline. Starting from 1 Jan 2026, there will be no ePremium Coupon Advice and/or SMS to be sent, please encourage customers to use AIA+.

Step 1 : Assignment within	Step 2: Follow-up within	Coupon dispatch date	Coupon valid until
Feb-26	15-Jun-26	14-Sep-26	Feb-26
Mar-26	15-Jun-26	14-Sep-26	Mar-26
Apr-26	15-Aug-26	14-Nov-26	Apr-26
May-26	15-Aug-26	14-Nov-26	May-26
Jun-26	15-Oct-26	31-Dec-26	Jun-26
Jul-26	15-Oct-26	31-Dec-26	Jul-26

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	Financial planners can also check the assigned customer follow-up status via iEngage / AIA+ / AIA Smart+ (if applicable). Click “CRM” > “Policy Assignment System”

In case of any suspicious mis-conduct / customer complaint, the company will investigate the case. The financial planners may be subject to disciplinary action if any mis-conduct is substantiated. For the proper usage and precautions of the use of ePremium Coupons, please refer to the related Memo A240197.

General Terms and Conditions of 2026 ePremium Coupon Program

1) The validity period of the ePremium Coupon (“Coupon”) is subject to the terms and conditions of the corresponding AIA promotional offer.
2) The Coupon(s) may only be used to settle the initial premium of a new policy.
3) If a new policy application is submitted on or after 1st January 2026, the Coupon shall only be applicable to new policies with “one-time premium payment” and “annual premium payment mode” and shall not be applicable to new policies with “semi-annual/quarterly/monthly premium payments modes”.
4) The Coupon is NOT applicable to new policies applied through plan change/ migration arrangements.
5) If the new plan meets the annualised premium requirement and falls within the scope of a relevant campaign of the Coupon, multiple Coupons can be used at the same time. The system will first deduct the Coupon with an earlier expiry date and according to the sequence as below:
   i. HK$10,000 (US$1,250) Coupon(s);
   ii. HK$500 (US$63)Coupon(s);
   iii. HK$200 (US$25)Coupon(s);
   iv. HK$100 (US$13)Coupon(s).
6) The maximum deduction that a new policy could enjoy by using Coupon would be HK$22,500 (equivalent to MOP22,500 / RMB18,900 / US$2,925 / AUD2,835 / CAD2,835 / GBP1,710 / EUR1,980 / SGD3,375). Each Coupon must be used in full; partial use is not allowed. This means that the first-year annualised premium of the new policy must meet the deduction requirement of the ePremium Coupon to deduct the full value of the Coupon.
7) For new basic plans with single premium payment, the annualised premium is calculated as 10% of the single premium payment. However, If the applied plan is eligible for premium discount of prevailing offer at the same time, the annualised premium used for determining Coupon deduction will be calculated as follows: single premium payment x (100% - premium discount %) x 10%.
8) For “On Your Side Insurance Plan 2” and “On Your Side Insurance Plan 2 – First Gift”, if the customer choose to pay regular premium together with top-up premium at the time of application, the annualised premium is calculated as: first-year regular premium × 100% + top-up premium × 10%. However, if the applied plan is eligible for premium discount of prevailing offer at the same time, the annualised premium will be calculated as : first-year regular premium x (100% - premium discount %) + [top-up premium x (100% - premium discount %)] x 10%.
9) Under any circumstances, if the new policy is cancelled or not issued, the used Coupon(s) cannot be reused for other policies and no refund will be made.
10) Under any circumstances, the Coupon(s) cannot be exchanged and/or redeemed for cash and/or resold, and its remaining balance will not be refunded.
11) The Coupon(s) can be used in conjunction with other AIA offers. If the applied plan is eligible for premium discounts under other offer(s), the first-year annualised premium requirement for

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using the Coupons will be calculated based on the first- year annualised premium after deducting the discounts from other promotional offer(s).

12) To enjoy the Coupon, customers must apply for specified new plan(s) as the policyowner within the specified promotion period, and meet the designated annualised premium requirement.
13) Existing AIA customers (with any valid AIA "individual life insurance" / "Personal Accident (PA)" policy as of 31 December 2025) ("Existing Customer") can transfer the Coupon(s) to at most 5 transferees or receive Coupon(s) from at most 5 transferors in 2026. This transfer of Coupon is a voluntary act solely initiated by customers and these terms and conditions shall apply. The policy application of eligible plans must be submitted after the successful receipt of Coupon by transferees, in order to enjoy the Coupon deduction. Each Coupon can only be transferred once. Upon successful transfer, the Coupon will become nontransferable and cannot be returned to the transferor.
14) Customers can check the balance of Coupons via theAIA+ mobile app or by contacting AIA customer hotline.
15) Premium Discount (if any, including ePremium Coupon) is not eligible for tax deduction. AIA does not provide tax advice, for details on tax deductions, please visit www.vhis.gov.hk, www.ia.org.hk or www.ird.gov.hk and consult your own tax and accounting advisors for tax advice.
16) AIA reserves the right to change any terms and conditions of this promotion without advance notice. In the event of any disputes, AIA's decision shall be final and conclusive.
17) These terms and conditions shall be governed by and construed in accordance with, the laws of Hong Kong SAR if the policy is issued in Hong Kong, and the laws of Macau SAR if the policy is issued in Macau.
18) If there is any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

<u>Applicable to HK$500 ePremium Coupon</u>

1. The value of each Coupon is HK$500 (equivalent to MOP500 / RMB420 / US$63 / AUD63 / CAD63 / GBP38 / EUR44 / SGD75).
2. The Coupon(s) is/are applicable to all new basic plans and/or new riders applied at the same time (except Investment-linked Assurance Schemes / Universal Life insurance products / GBA Health Connect Outpatient Plan / Shield Up Cancer Protection Plan/ AIA Deferred Annuity Plan 2/ Wealth Generation) with annualised premium of HK$5,000 / MOP5,000 / RMB4,200 / US$625 / AUD625 / CAD625 / GBP375 / EUR438/ SGD750 or above (including standard premium and extra premium due to underwriting (if any)) ("New Policy"). For eligible policies, one Coupon will be automatically deducted for every annualised premium of HK$5,000 / MOP5,000 / RMB4,200 / US$625 / AUD625 / CAD625 / GBP375 / EUR438 / SGD750 ; so on and so forth. The new rider must be attached to the New Policy applied at the same time.

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附錄一 **Appendix 1**

保單分配專員計劃 | 四大綱領

全心為客 堅守使命

1 優質服務
1. 全新 SMART+
2. CRM 支援
3. 保單跟進指南

2 專業培訓
1. 銷售流程指引
2. 拓展客戶話術
3. 面授課程及演練



3 卓越業績
1. 加強專屬推廣計劃
2. 現有客戶銷售機遇
3. 電子保費現金券

4 專屬獎賞
1. 保單分配專員襟章
2. 個人電子海報
3. 大型慶祝及嘉許活動

目標：60日內 100% 跟進率

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附錄二 **Appendix 2**

第 1 步：60日內跟進客戶

▶如何達到保單分配資格要求及「60日內最低跟進率」？

保單分配資格的要求

需完成所有相關要求，方可獲得保單分配資格：

財務策劃顧問

1. 已完成網上培訓課程並取得內部牌照89號
2. 持有客戶保單所需的產品牌照
3. 過去12個月沒有 市場行爲委員會（MCC）的扣分記錄
4. 個人續保率不低於75%
5. 已獲得分配客戶不超過500名 * *(放寬)*
6. 達到 60日內最低跟進率 要求 80% *(新增)*
7. 符合服務年期達12個合約月或以上及去年達到維持合約業績要求(只適用於被多次分配[1]的客戶)*(更新)*

營業單位主管

1. 持有客戶保單所需的產品牌照
2. 已獲得分配客戶不超過500名 * *(放寬)*
3. 已完成網上培訓課程並取得內部牌照89號 *(新增)*
4. 達到 60日內最低跟進率 要求 80% *(新增)*
5. 符合服務年期達12個合約月或以上(只適用於被多次分配[1]的客戶)*(更新)*

註1 被多次分配即客戶於3年內曾分配2次或以上

「60日內最低跟進率」

完成其中一項「合資格跟進行動」，
即可被計入跟進率#：

- 聯絡客戶完成電子確認
- 取得客戶的確認回條
- 處理保戶服務(POS) 申請
- 為客戶處理索賠
- 提交新保單申請
- 與客戶透過iPOS完成iFHC
- 跟客戶分享CRM「保單分配」客戶頁面的首篇推薦iSay文章

* 500 名保單分配客戶的限額計算:
符合以下其中一項條件，將不會被計算入每人500位保單分配客戶的限額內*(新增)*：
- 獲得保單分配之後，財務策劃顧問與已分配客戶簽了新的保單
- 獲得保單分配之後，財務策劃顧問為已分配客戶的主保單增加了附加保單 (rider)
- 在保單分配之後保單復效 (reinstated)的客戶
- 已分配客戶在保單分配之後保單持續生效 (in-force) 3年
- 如果已分配客戶被重新分配到其他財務策劃顧問，該客戶不會被計算入原本的財務策劃顧問的限額

#60日內跟進率計算 = 過去第3-14個月分配日在60日內完成合資格跟進行動的客戶數目 / 過去第3-14個月分配的客戶數目

^ 如果過去第3-14個月獲已分配客戶人數少於5個，可豁免「60日內跟進率」要求

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立即行動：2026年2月1日起，馬上開始發送iSay習慣，提升「60日內跟進率」

如何找到「保單分配客戶」專屬iSay？



✅ 在分配日期60日內發送指定iSay，即可被計入「60日內跟進率」



1. 在AIA Smart 或 iEngage 登入客戶CRM
2. 選擇「保單分配」銷售機遇
3. 選擇客戶
4. 在 "推薦資訊" 下，首篇推薦文章即為「保單分配客戶」專屬iSay

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