AIA Hong Kong

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Memo

Attn: All EDD & Honorable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong & Macau)

From: Joanne Ma

Co/Dept:

Dept: Underwriting

Copy: All Department Heads

Date: 25 June 2026

Total page: 2

Subject: (Ref: A260682) 延長放寬抵港抵澳內地人士營運指引
Extension for Relaxation on MCV Operating Guidelines

以下營運指引的放寬期限將延長至 2026 年 12 月 31 日，詳情請參閱抵港抵澳內地人士銷售保險業務的核保指引：

核保指引第 3 頁：
意外保障 – 意外死亡賠償附加契約(ADB)及簡易意外死亡斷肢附加契約(SADD)
自選人身意外保險 3 – 居留評級

核保指引第 4 頁：
意安心及意安心升級保障的要求

核保指引第 20 頁：
非標準保費優惠計劃

核保指引可於營業員專頁下載：指南 > 非港澳居民投保資料專頁 (MCV Business Manuals) > 核保指引 > 抵港抵澳內地人士銷售保險業務的核保指引

如有任何查詢，請經 iEngage/PES 使用 Chatbot 進行查詢。澳門地區可親臨營運服務中心查詢。

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The relaxation period of the following Operating Guidelines will be extended until 31 December 2026, please refer to UNI Guidelines for Agents on Dealing Insurance Business with MCV Applicants/ Policyowner for details:

Page 3 in UNI Guideline:
Accident Coverage – ADB rider, SADD rider
PAC Select 3 – Residency Rating

Page 5 in UNI Guideline:
Requirement on Secure First and Secure First Plus

Page 23 in UNI Guideline:
Advantage Program

MCV Business Operating Guideline can be downloaded in Agency Corner: Manuals > MCV Business Manuals > 核保指引 > UNI Guidelines for Agents on Dealing Insurance Business with MCV Applicants/ Policyowner

Should you have any queries, please enquire by using Chatbot in iEngage/PES. For Macau region, please visit Operations Enquiry Counter for details.

Best regards,



Joanne Ma
Underwriting

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