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Attn:	All EDD & Honorable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong & Macau)	**From:**	Angela Yeung
		Dept:	Customer and Marketing
Copy:	Ms. Melissa Wong All Department Heads Macau CEO / ABDD Executives	**Total pages:**	7
Date:	1 July 2026		

Subject: **A260712** **2026 第三季 - 自動化「型」銷《友樂賞》電子保費現金券**
2026 Q3 - Event Trigger "Moment Delight Reward" ePremium Coupon

《友樂賞》電子保費現金券
優惠延續至 2026 年第三季，並涵蓋更多機遇類別

推廣期	由2026 年7月1日起至 2026 年9月30日 (包括首尾兩日)
《友樂賞》電子保費現金券	於推廣期內，如特選客戶*符合《自動化「型」銷》的指定機遇 (「機遇」，詳見下列機遇列表) ，將獲贈 1張 **500 港元電子保費現金券（「現金券」）**，有效期為 **3 個月**，並直接存入特選客戶的AIA+賬戶內。 *指於截止2025年12月31日持有有效AIA人壽保單的個人保單持有人。
機遇列表	以下機遇將於2026年7月起陸續推出，現金券將於推廣期內發送至完成下列機遇之特選客戶 。 **《友樂賞》於推廣期內觸發之機遇：**

機遇		機遇之指定觸發條件^
1	完成保單供款	客戶持有之保單將於下一個曆月完成供款(以較早者為準)
2	更新子女數目	客戶因下列情況更新其子女數目: a) 於上一個曆月*成功繕發及發送的新保單以子女為受保人;或 b) 於上一個曆月*透過 iChange 更新子女作為現有保單之受益人並已生效 。

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	3	更新婚姻狀況	客戶因下列情況更新其婚姻狀況至「已婚」: a) 於上一個曆月*成功繕發及發送的新保單以配偶為受保人 ;或 b) 於上一個曆月*透過 iChange 更新配偶作為現有保單的受益人並已生效。
	4	受保人將年滿18歲	客戶持有之保單的受保人將於下一個曆月年滿18歲
	5	財務需要分析即將到期	客戶之財務需要分析即將於下一個月內到期
	6	小額索償 **[新增]**	客戶於上一個曆月*曾獲得AIA保單下的住院賠償而單次賠償金額少於港幣 5,000 元
	7	健康保障需要 **[新增]**	截至2026年6月30日，客戶於2026年度曾完成有效財務需要分析,而當中顯示有健康保障需要，且符合相關財務條件#
	^《友樂賞》之機遇將根據其指定條件觸發，而有關機遇所採用的有效時段可能與《友樂賞》之推廣期不同。 *上一個曆月即2026年6月至8月。 # 客戶須同時符合有關可動用保費金額及流動資產的準則，包括以下其中一項：財務需要分析表格中的可動用收入扣除所有生效保單的定期保費後，達100,000港元或以上；或淨流動資產扣除所有生效保單的一次性繳付保費後，達500,000港元或以上。		
《友樂賞》適用條款及細則	現金券只可用作扣減新保單之首期保費。每張現金券之有效日期由發出日期起計3個月及只能使用一次。新保單必須於現金券生效期間投保，且於申請遞交日期後2個月內繕發，方可獲保費扣減。 示例：假設現金券之發出日期為2026年7月10日，合資格客戶按個人需要，須於2026年10月9日或之前(即3個月內)使用現金券投保新保單，而該保單則須於2026年12月8日或之前繕發(即遞交申請後之2個月內)，若逾期繕發，現金券將失效。 現金券之適用計劃、一般條款及細則，均與2026電子保費現金券相同，並受現金券的特定有效期約束。 詳情請按此參閱條款及細則。		

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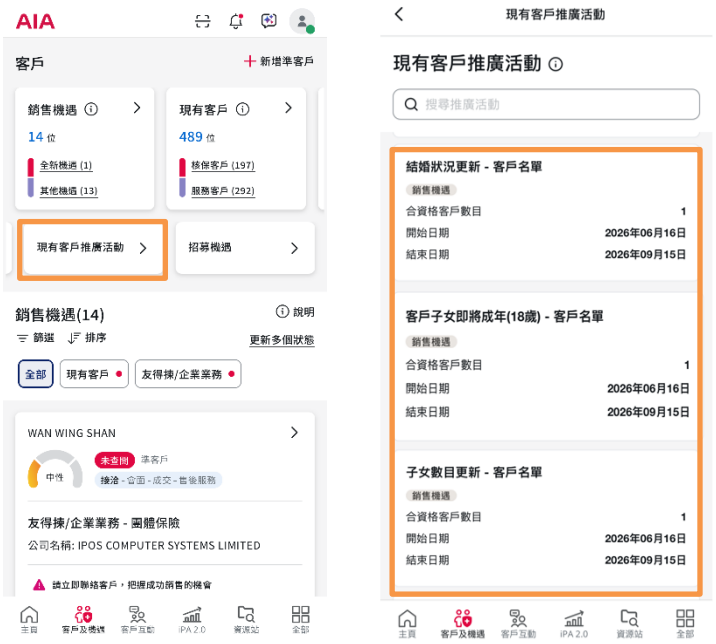
特選客戶名單	客戶名單將每月更新該月的新增客人： • iEngage > CRM > 進階搜尋 > AIA 保單資料 > 推廣活動 • Smart+ > 客戶及機遇 > 現有客戶推廣活動  《友樂賞》電子保費現金券記錄: • AIA+ / PES

推廣期有限，請把握推廣良機！如有任何疑問，請電郵至客戶及市場策劃 (Customer and Marketing) AIAHK.CustomerExperience-ECM@aia.com

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"Moment Delight Reward" ePremium Coupons
extended to 2026 Q3 with more covered events

Promotion Period	From 1 July 2026 to 30 September 2026 (both dates inclusive)
Moment Delight Reward ePremium Coupons	During the Promotion Period, Selected Customers* who meet the criteria of each triggered event ("Event", please refer to the following List of Events), will receive one **HK$500 ePremium Coupon ("Coupon")**, valid for **3 months**. The Coupon will be issued to the Selected Customers' AIA+ accounts automatically. *Refer to individual policyholders of an in-force AIA life insurance policy as of 31 Dec 2025.
List of Events	The following Events will be rolled out gradually since July 2026. During the Promotion Period, Coupons will be issued to the Selected Customers who meet the eligibility criteria for the respective Events set out below.

Event Triggers of Moment Delight Reward during the Promotion Period:

	Event	Specified conditions to trigger an Event^
1	Policy paid-up	Customer's policies will be paid up in the coming calendar month (whichever is earlier).
2	Update of number of children	The number of children of the customer is updated, due to any of the following circumstances: a) A new policy with a child as the policy insured is successfully issued and delivered in the prior calendar month*; or b) The beneficiary of an existing policy is updated to a child via iChange and has taken effect in the prior calendar month*.
3	Marital status update	Customer's marital status is updated to "married", due to any of the following circumstances: a) A new policy with a spouse as policy insured is successfully issued and delivered in the prior calendar month*; or b) The beneficiary of an existing policy is updated to the spouse via iChange and has taken effect in the prior calendar month*.

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4	Insured turning age 18	The insured of the customer's policy will turn 18 years old in the next calendar month.
5	FNA to be expired	Customer's Financial Need Analysis (FNA) will be expired in 1 month.
6	Minor Claim **[NEW]**	The customer has received the inpatient claim payment of less than HK$5,000 for one claim under an AIA policy in the prior calendar month*.
7	Health care need **[NEW]**	As of 30 June 2026, the customer has completed a valid FNA in year 2026 and the FNA indicates health care needs, and also meets the relevant criteria relating to financial conditions #

^ The events under "Moment Delight Reward" will be triggered based on their respective specified conditions, and the relevant period adopted for such conditions may differ from the Promotion Period of "Moment Delight Reward".
* Prior calendar month means June to August 2026.
# Customers must also meet the criteria relating to affordable premium amount and liquid assets, including either of the following: the Disposable Income stated in the customer's Financial Needs Analysis Form, after deducting the regular premiums of all in-force policies, is HK$100,000 or above; or the customer's Net Liquid Assets, after deducting the single premiums of all in-force policies, are HK$500,000 or above.

Terms & Conditions for Moment Delight Reward

The Coupon can only be used to deduct the initial premium of a new policy. Each Coupon is valid for three (3) months from its issue date and can be used once only. To enjoy the premium deduction, the new policy must be submitted during the Coupon's validity period and issued within 2 months from the application submission date.

Example: Assuming the Coupon is issued on July 10, 2026, subject to personal need, the eligible customer must apply for a new policy on or before October 9, 2026 (i.e., within 3 months). The policy must then be issued on or before December 8, 2026 (i.e., within 2 months of application submission). If the policy is issued after this deadline, the Coupon will become invalid.

The applicable plans, general terms and conditions of the Coupon are same as those of 2026 ePremium Coupons, subject to the specific validity period of the Coupon.

For details, please click here for the terms and conditions.

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List of Selected Customers	List of Selected Customers will be refreshed and uploaded to the below on monthly basis: • iEngage > CRM > Advanced Search > AIA Policy Information > Campaigns • Smart+ > CRM & Leads > Existing Customer Campaigns ePremium Coupon Balance: • AIA+ • PES

Limited-time offers! Please seize the sales opportunity! Should you have any queries, please email to Customer and Marketing at AIAHK.CustomerExperience-ECM@aia.com

Best regards,



Angela Yeung
Head of Customer Value Growth and Digital & Design Experience
Customer & Marketing

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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推廣優惠作客戶投保之誘因，及影響客戶作出知情的投保決定。財務策劃顧問向客戶推介產品前須進行財務需要分析，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"及與抵港抵澳內地人士相關的工作指引。
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. 財務策劃顧問必須根據客戶實際需要而建議合適產品。如該產品及/或地區屬於須要完成財務需要分析，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。
7. 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。

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 promotion offers as the incentive for attracting customers to apply for an insurance plan and should not be used to distract customers from making an informed decision on whether or not to purchase the product. Financial planners must conduct financial needs analysis to assess the customers' needs and affordability before making product recommendation. 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 MCV related guidelines.
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 recommend product to customers based on the customer's actual need. If the product concerned and/or Territory requires the completion of Financial Needs Analysis, Financial Planners must complete such analysis with customers before product recommendation / solicitation.
7. Financial Planners must familiarize with the product features, and explain clearly the key product features, risks and exclusions to customers upon receipt of customers' enquiries.

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