AIA Hong Kong

27/F Hopewell Centre,
183 Queen's Road East,
Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Memo

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:**	20
Date:	1 July 2026		

Subject: **A260714** **Recapture 第三季優惠新增：定期繳付保費期計劃享額外 2%保費回贈**
Recapture Q3 Offer update: Extra 2% premium refund on regular premium payment term plans

2026 第三季 Recapture 特選客戶專享：

❶ 指定一次性繳付計劃高達 7%保費折扣

❷ 指定 5 年保費繳付期計劃新增額外 2%保費回贈，最高可回贈 35%

2026 年 Recapture 推廣活動 (第三季)

推廣期	**優惠1 - 保費折扣：**2026年7月1日至2026年9月30日，包括首尾兩天。新保單須於推廣期內遞交申請(以保單申請及遞交日期為準)，並須於2026年11月30日或之前繕發。 **優惠2 - 保費回贈：**2026年7月1日至2026年8月31日，包括首尾兩天。新保單須於推廣期內遞交申請(以保單申請及遞交日期為準)，並須於2026年11月30日或之前繕發。
特選客戶	**Recapture尊貴(VIP)特選客戶[1]** • 已經/將會於 2025-2027 年度期滿保單；或 • 已經/將會於 2025-2027 年度付清保費保單 [2]；或 • 2025 年度友邦峻宇會會員 [3]；或 • 曾投保一次性繳付保費計劃及/或定期繳付保費計劃之年度化總保費為$50,000 美元或以上（一次性繳付保費計劃之年度化保費的計算方式為一次性繳付保費的 10%），而該保單仍然生效 [2]；或 • 高投保潛力/高活躍度的特選客戶 注： 1. 特選客戶須於2025年12月31日仍持有最少一張仍生效之AIA保單，並適用於特選保單之保單持有人或受保人；惟不包括已被辨識存有財務或法律風險之客戶。 2. 包括定期繳付保費計劃保單及一次性繳付保費計劃保單 (惟不包括於2026年繕發的一次性繳付保費計劃)。 3. 特選客戶須於2025年12月31日當日持有有效會籍。

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推廣優惠
【優惠1 - 保費折扣】

指定一次性繳付計劃高達7%保費折扣：

指定推廣產品 (一次性繳付保費)	特選客戶專屬優惠 (適用於Recapture尊貴(VIP)特選客戶)			其他客戶所享優惠 (AIA 讓愛守護推廣活動 (2026 年 7-8 月)**^		
	財富盈活儲蓄保險計劃	環宇盈活儲蓄保險計劃 / 「盈御多元貨幣計劃3」	「簡愛• 延續」保障計劃5	財富盈活儲蓄保險計劃	環宇盈活儲蓄保險計劃 / 「盈御多元貨幣計劃3」	「簡愛• 延續」保障計劃5
10,000至少於50,000美元	-	4%	3%	-	-	-
50,000至少於100,000美元		5%	4%			
100,000至少於300,000美元		6%	5%		2%	1%
300,000至少於500,000美元					3%	2%
500,000至少於600,000美元	6%		5%	3%		2%
600,000至少於1,000,000美元				4%		3%
1,000,000至少於2,000,000美元				5%		4%
2,000,000至少於3,500,000美元				6%		
3,500,000美元或以上	7%			7%		

** 有關AIA 讓愛守護推廣活動 (2026年7-8月) 的推廣詳情及相關條款及細則，請參閱通告 A260710。
^ 推廣期為2026年7月1日至2026年8月31日。

按此參閱客戶宣傳單張

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推廣優惠
【優惠2 - 保費回贈】

[新增]指定5年保費繳付期計劃，享額外2%保費回贈，最高可回贈35%：

- **指定推廣產品：**
  財富盈活儲蓄保險計劃 (5年保費繳付期)*#@ / 環宇盈活儲蓄保險計劃 (5年保費繳付期)*#@

高達 35% 保費回贈	基本優惠**		額外優惠^*** (同一保單持有人成功投保指定危疾保險計劃，而該保單的原有投保額達 50,000 美元或以上或「活然人生」保險計劃，而該「活然人生」保險計劃的基本計劃年度化保費達 3,000 美元或以上)	特選現有客戶總優惠 (基本優惠 + 額外優惠) 最高可達
	所有客戶**	特選現有客戶專屬保費回贈		
50,000 美元起 – 少於 100,000 美元	23%	+2%	+3%	28%
100,000 美元起 – 少於 200,000 美元	26%			31%
200,000 美元起 – 少於 1,000,000 美元	28%			33%
1,000,000 美元或以上	30%			35%

額外優惠^***	
指定危疾保險計劃	• 「愛伴航」保險計劃 2 系列* • 「簡緻 • 愛伴航」保險計劃*
指定人壽保險計劃	• 「活然人生」保險計劃*

注：
** 有關AIA 讓愛守護推廣活動 (2026年7-8月) 的推廣期為2026年7月1日至2026年8月31日。推廣詳情及相關條款及細則，請參閱通告 A260710。
* 只可以基本計劃形式投保。
# 適用於以下貨幣（即美元、港元、澳門幣（只適用於澳門繕發的保單））。
@若保單以美元以外的貨幣繕發，請參閱條款及細則 8(e) 有關其他貨幣適用之保費金額。
^ 額外優惠只適用於如客戶以同一保單持有人身份於推廣期內成功投保財富盈活儲蓄保險計劃（5 年保費繳付期）/ 環宇盈活儲蓄保險計劃（5 年保費繳付期）及 i）指定危疾保險計劃，而該指定危疾保險計劃保單的原有投保額達 50,000 美元或以上，或 ii）「活然人生」保險計劃（5 年 / 30 年保費繳付期），而該「活然人生」保險計劃（5 年 / 30 年保費繳付期）保單的基本計劃年度化保費達 3,000 美元或以上，其財富盈活儲蓄保險計劃（5 年保費繳付期）/ 環宇盈活儲蓄保險計劃（5 年保費繳付期）保單將可獲得額外 3%保費回贈。指定危疾保險計劃包括「愛伴航」保險計劃 2 系列及「簡緻 • 愛伴航」保險計劃。「愛伴航」保險計劃 2 系列及「簡緻 • 愛伴航」保險計劃只可以基本計劃形式投保。

按此參閱客戶宣傳單張

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推廣優惠
【優惠 3 - 保費扣減】

電子保費現金券有效期延長

以下電子保費現金券於2026年1月1日存入合資格客戶於AIA的紀錄內，而電子保費現金券餘額的有效期已被延長至2026年9月30日。

合資格客戶	額外獲贈電子保費現金券
• 每位 Recapture 尊貴(VIP)特選客戶	10,000 港元 (1,250 美元 x 1 張)
• 每位 2025 年度友邦峻宇會會員	**加**送總值 30,000 港元 (1,250 美元 x 3 張)
• 每位持有 2026 年度期滿保單的 Recapture 尊貴(VIP)特選客戶	**加**送總值 1,000 港元 (63 美元 x 2 張)
	額外加送 10,000 港元 (1,250 美元 x 1 張) (已於 2026 年 6 月 11 日存入客戶於 AIA 的紀錄內，有效期至 2026 年 9 月 30 日)
• 每位持有 2026 年度付清保費之 AIA 延期年金計劃的 Recapture 尊貴(VIP)特選客戶	**加**送總值 1,000 港元 (63 美元 x 2 張)

注：客戶可透過 AIA+查看其電子保費現金券餘額。所有電子保費現金券的使用條件、轉讓的方式、到期日、條款及細則，均與《歲月「友」情》電子保費現金券相同，請按此參閱條款及細則，並參閱 2026 年發出通告 A260131、A260648, A260729 及相關最新通告。

優惠例子

1. **保費折扣**

Recapture 尊貴(VIP)特選客戶 Raymond，成功投保環宇盈活儲蓄保險計劃 (一次性繳付計劃)， 保費 150,000 美元。

Recapture 專屬優惠		電子保費現金券		
6% **保費折扣** 約值 9,000 美元	+	1,250 美元 x 1 張 (從 Recapture 獲贈) + 63 美元 x 2 張 (從《歲月「友」情》獲贈或從朋友轉讓) 總值 1,376 美元	=	Raymond 可獲享優惠 約值 10,376 美元 (約相等於原本保費之 **7%**)

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2. **保費回贈**

Recapture 尊貴(VIP)特選客戶 Rebecca，成功投保財富盈活儲蓄保險計劃 (5 年保費繳付期)， 首年年度化保費 50,000 美元。

保費回贈		電子保費現金券		
23%+2% **基本優惠 +** **特選客戶優惠** 約值 12,500 美元	+	1,250 美元 x 2 張 (從 Recapture 獲贈) + 63 美元 x 6 張 (從《歲月「友」情》獲贈 或從朋友轉讓) 總值 2,878 美元	=	Rebecca 可獲享優惠 約值 15,378 美元 (約相等於原本保費之 **30%**)

註:

1. 優惠受條款及細則約束，詳情請參閱有關通告： A260131, A260729, A260710, A260714。
2. 以上例子乃假設並只作舉例說明之用，假設客戶為合資格獲享此優惠的特選客戶，於 2026 年 7 月 1 日至 8 月 31 日內成功投保指定產品並符合有關投保要求。
   - 於優惠例子（保費折扣）中，假設客戶已持有 1 張 1,250 美元及 2 張 63 美元電子保費現金券;
   - 於優惠例子（保費回贈）中，假設客戶已持有 2 張 1,250 美元及 6 張 63 美元電子保費現金券。
3. 電子保費現金券只可用作支付新保單的首期保費(已扣除即時保費折扣)。每滿指定年度化保費金額要求，系統會自動扣減電子保費現金券。
4. 於投保保險產品之前，客戶須完成財務需要分析。
5. 此文件並不包含保單的完整條款，有關完整條款載於保單契約中，客戶有權在承諾投保前索取保單合約樣本。客戶須注意相關產品風險。
6. 上述例子及數字僅供參考，保費折扣、保費回贈及電子保費現金券可扣減金額之百份比總和可能因個別情況改變。詳情請參閱相關條款及細則。
7. 只供內部傳閱，不得傳播、分發或流傳予第三方(包括客戶或潛在客戶)。

特選客戶接收度身訂造的宣傳訊息

是次推廣以客戶的瀏覽旅程為核心，特選客戶*將會透過制定的客戶旅程，於以下渠道，按其互動情況，而接收一系列度身訂造的宣傳訊息：

- AIA+應用程式^
- 電子郵件^
- 社交媒體廣告^

註：

*適用於香港及澳門同意接收推廣資訊之特選客戶。

^客戶點擊訊息後會被導向至相關頁面，頁面內設有「聯絡財務策劃顧問」按鈕，供客戶提交聯絡申請。提交聯絡申請的整個流程客戶毋須提供個人資料，並只會於 AIA 網域或 AIA+ 應用程式內進行。

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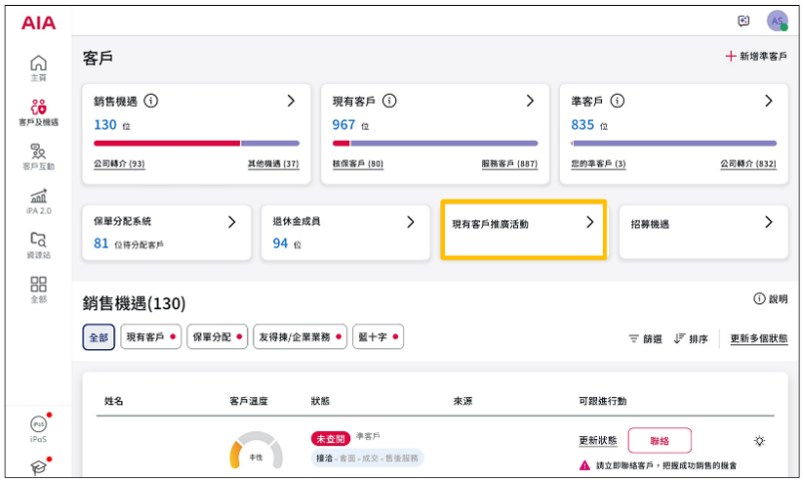
特選客戶名單	客戶名單名稱： • 總名單： **Recapture 推廣活動 - Recapture尊貴(VIP)特選客戶名單** **平台：** • **iEngage > CRM > 進階搜尋 > AIA 保單資料 > 推廣活動** • **iPOS > 推廣活動及銷售機遇 > Recapture** • **AIA Smart > > 推廣活動類別 > Recapture** • **Smart+ > 客戶及機遇 > 現有客戶推廣活動**  

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條款及細則	• 一次性繳付保費之首年佣金(FYC)以未折扣前之保費(Gross Premium)計算，佣金不會因保費折扣而受影響。 • 保費折扣只適用於指定推廣產品之標準保費及因核保而需附加之額外保費(如有)。不適用其他基本計劃及/或附加契約之保費。 • 一次性繳付保費計劃之保費折扣金額將載於保單資料頁。 • 每張合資格之新保單(參閱附錄 2 - 條款及細則 7)於推廣期內只可獲取保費折扣一次。如新保單同時適用於多項推廣優惠，客戶可獲取保費折扣金額較高的推廣優惠。 • 詳情請參閱客戶宣傳單張及附錄之尊屬保費折扣和條款及細則。

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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2026 Q3 Recapture Promotion, exclusive to Selected Customers:

❶ **Up to 7% premium discount with one-time premium payment for specified plans**

❷ **A new additional 2% premium refund for 5-year premium payment term plans, up to an maximum of 35%**

2026 Recapture Promotion (Q3)

Promotional Period	**Offer 1 – Premium Discount:** 1 July 2026 to 30 September 2026 (both dates inclusive). The new policy must be applied and submitted within the Promotional Period (based on application date and submission date). The new policy must be issued on or before 30 November 2026. **Offer 2 – Premium Refund:** 1 July 2026 to 31 August 2026 (both dates inclusive). The new policy must be applied and submitted within the Promotional Period (based on application date and submission date). The new policy must be issued on or before 30 November 2026.
Selected Customers	**Recapture VIP Selected Customers[1]** • Policy(ies) matured / to be matured in 2025-2027; or • Policy(ies) paid-up / to be paid-up in 2025-2027[2]; or • AIA Alta Club members in 2025[3]; or • Purchased policy(ies) of one-time premium payment plan(s) and/or regular-pay plan(s) with total annualized premium of US$50,000 or above (the annualised premium of one-time premium payment plan is calculated as 10% of the one-time premium), and the policy(ies) remains in-force[2], or • Selected customers with high repurchase propensity / high engagement. Notes: 1. Selected customers must have at least one in-force policy with AIA as of 31 December 2025; and only applicable to the policyowner and insured of the selected policies. However, customers identified as having financial or legal risks are excluded. 2. Includes policy(ies) under regular-pay plan(s) and one-time premium payment plan(s). (One-time premium payment plan(s) issued in 2026 are excluded). 3. Selected customers must have a valid membership as of 31 December 2025.

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Campaign Offer 【Offer 1 - Premium Discount】

Up to 7% premium discount for specified plans with one-time premium payment:

<table>
<tr><td rowspan="3">Specified Campaign Product (one-time premium payment)</td><td colspan="3">Exclusive Offer for Selected Customers
(Applicable to Recapture VIP Selected Customers)</td><td colspan="3">Promotion Offer for Other Customers
AIA Protecting with Love Promotion Campaign (Jul-Aug 2026)**^</td></tr>
<tr><td>WF*</td><td>GF* / GP3*</td><td>SLE5*</td><td>WF*</td><td>GF* / GP3*</td><td>SLE5*</td></tr>
<tr><td>USD10,000 – less than 50,000</td><td rowspan="4">-</td><td>4%</td><td>3%</td><td rowspan="4">-</td><td rowspan="2">-</td><td rowspan="2">-</td></tr>
<tr><td>USD50,000 – less than 100,000</td><td>5%</td><td>4%</td></tr>
<tr><td>USD100,000 – less than 300,000</td><td rowspan="2">6%</td><td rowspan="2">5%</td><td>2%</td><td>1%</td></tr>
<tr><td>USD300,000 – less than 500,000</td><td>3%</td><td>2%</td></tr>
<tr><td>USD500,000 – less than 600,000</td><td colspan="2" rowspan="4">6%</td><td rowspan="5">5%</td><td colspan="2">3%</td><td>2%</td></tr>
<tr><td>USD600,000 – less than 1,000,000</td><td colspan="2">4%</td><td>3%</td></tr>
<tr><td>USD1,000,000 – less than 2,000,000</td><td colspan="2">5%</td><td rowspan="3">4%</td></tr>
<tr><td>USD2,000,000 – less than 3,500,000</td><td colspan="2">6%</td></tr>
<tr><td>USD3,500,000 or above</td><td colspan="2">7%</td><td colspan="2">7%</td></tr>
</table>

Notes:
** For the promotion details and the relevant terms and conditions of AIA Protecting with Love Promotion Campaign (Jul-Aug 2026), please refer to agent memo A260710.
* WF refers to **Wealth Flexi Savings Insurance Plan**; GF refers to **GlobalFlexi Savings Insurance Plan**; GP3 refers to **Global Power Multi-Currency Plan**; SLE5 refers to **Simply Love Encore 5**.
^ The Promotional Period is from 1 Jul 2026 to 31 August 2026.

Click here for the promotional leaflet

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Campaign Offer
【Offer 2 – Premium Refund】

[New] An additional 2% premium refund for a 5-year premium payment term plans, up to an maximum of 35%:

- **Specified Campaign Products:**
  Wealth Flexi Savings Insurance Plan*#@ / GlobalFlexi Savings Insurance Plan*#@

up to **35%** premium refund	Base Offer**		Extra Offer^** (Same policyholder successfully applies Specified Critical Illness Insurance Plans with the original Sum Assured US$50,000 or above OR ProsperLife Insurance Plan with the annualised premium of the basic plan of the ProsperLife Insurance Plans US$3,000 or above)	Total Offer of the Selected Existing Customers
	All Customers**	Exclusive Premium Refund for Selected Existing Customers		(Base offer +Extra Offers) Up to
From US$50,000 - less than US$100,000	23%	+2%	+3%	28%
From US$100,000 - less than US$200,000	26%			31%
From US$200,000 - less than US$1,000,000	28%			33%
US$1,000,000 or above	30%			35%

Extra Offer^**	
Specified Critical Illness Insurance Plans	• On Your Side Insurance Plan 2 Series* • Essence – On Your Side Insurance Plan*
Specified Life Insurance Plan	• ProsperLife Insurance Plan*

Notes:
** The Promotional Period is from 1 Jul 2026 to 31 August 2026. For the promotion details and the relevant terms and conditions of AIA Protecting with Love Promotion Campaign (Jul-Aug 2026), please refer to agent memo A260710.
* Can only be purchased as a basic plan.
# Applicable to the following currencies available for policies, i.e. US dollar (US$), HK dollar (HK$), Macau pataca (MOP; only for policies issued in Macau).
@ If the policy is issued in a currency other than US$, please refer to 8 (e) under Terms & Conditions for the applicable premium amount in other currencies
^The Extra Offer will only be applicable if the same policyholder successfully applies for Wealth Flexi Saving Insurance Plan (5-year premium payment term only) / GlobalFlexi Savings Insurance Plan (5-year premium payment term only) and: i) Specified Critical Illness Insurance Plans, and the original Sum Assured of the Specified Critical Illness Insurance Plans policy is US$50,000 or above, or ii) the ProsperLife Insurance Plan (5-year / 30-year premium payment term only), with an annualised premium of the basic plan of the ProsperLife Insurance Plan (5-year / 30-year premium payment term only) is US$3,000 or above within the promotion period, the Wealth Flexi Saving Insurance Plan (5-year premium payment term only) / GlobalFlexi Savings Insurance Plan (5-year premium payment term only) policy will entitle to extra 3% premium refund. Specified Critical Illness Insurance Plans includes On Your Side Insurance Plan 2 Series and Essence – On Your Side Insurance Plan. On Your Side Insurance Plan 2 Series and Essence – On Your Side Insurance Plan can only be purchased as a basic plan.

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Campaign Offer 【Offer 3 – Premium Deduction】

Extension of validity period of ePremium Coupons

The extra ePremium Coupons below were issued to the eligible customer's records with AIA on 1 January 2026. The validity period of ePremium Coupon has been extended to 30 September 2026.

Eligible Customer	Extra ePremium Coupons
• Every Recapture VIP Selected Customer	HKD 10,000 (USD 1,250 x 1)
• Every AIA Alta Club member in 2025	+ HKD 30,000 more (USD 1,250 x 3)
• Every VIP Selected Customer who owns a policy maturing in 2026	+ HKD 1,000 more (USD 63 x 2) **+ Extra HKD 10,000** (USD 1,250 x 1) (updated in the customer's AIA record by 11 Jun 2026, validity until 30 Sep 2026)
• Every VIP Selected Customer whose AIA Deferred Annuity Plan being paid up in 2026	+ HKD 1,000 more (USD 63 x 2)

Notes: Eligible customers can check the balance of ePremium Coupons via AIA+. Usage, transfer conditions and expiry date follow the same terms and conditions as the ePremium Coupons under "The Loyalty Delight" Campaign. Please refer to the Terms and Conditions, Memo A260131, A260648,A260729 and the latest announcement issued in 2026.

Illustrative example

1. Premium discount

Recapture VIP Selected Customer Raymond successfully applied for GlobalFlexi Savings Insurance Plan (one-time premium payment) with a premium of US$150,000.

Recapture premium discount		ePremium Coupons		
6% off Valued at US$9,000	and	US$1,250 x 1 (from Recapture) + US$63 x 2 (from "Loyalty Delight" Program or transferred by others) Valued at US$1,376	=	Raymond can enjoy offers totalling approximately US$10,376 (around **7%** of the original premium)

2. Premium refund

Recapture VIP Selected Customer Rebecca successfully applied for Wealth Flexi Savings Insurance Plan (5-year premium payment term) with a first-year annualized premium of

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US$50,000.

Premium Refund		ePremium Coupons		
23% + 2% **Base offer + Additional offer for selected customers** Valued at US$12,500	+	US$1,250 x 2 (from Recapture) + US$63 x 6 (from "Loyalty Delight" Program or transferred by others) Valued at US$2,878	+	Rebecca can enjoy offers totalling approximately US$15,378 (around **30%** of first-year annualised premium)

Notes:

1. Subject to the relevant terms and conditions, please refer to agent memo A260131, A260729, A260710, A260714 for details.
2. The above example is hypothetical and for illustrative purposes only. It assumes that the customer is a Selected Customer eligible for this offer, has successfully applied for the specified product and fulfilled the relevant application requirements during the period from 1 July 2026 to 31 August 2026.
   - In the illustrative example (premium discount), the customer is assumed to hold one US$1,250 ePremium Coupon and two US$63 ePremium Coupons;
   - While in illustrative example (premium refund), the customer is assumed to hold two US$1,250 ePremium Coupon and six US$63 ePremium Coupons.
3. The ePremium Coupons can only be used to pay for the initial premium of a new policy (after deduction of the instant premium discount). Upon meeting each annualised premium requirement, the system will automatically deduct the ePremium Coupons.
4. Customers must complete a Financial Needs Analysis before applying for any insurance products.
5. This material does not contain the full terms of the product and the full terms can be found in the policy contract. Customers have the right to request a sample policy contract before committing to apply for the policy. Customers should note the relevant product risks.
6. The above example and figures are for reference only. The total percentage of premium discount, premium refund and the deductible amount of the ePremium Coupon(s) may change according to individual circumstances. For details, please refer to the relevant terms and conditions.
7. For internal circulation only. This material must not be disseminated, distributed or circulated to any third party, including customers or potential customers.

Personalised promotion messages for selected customers

Promotion communications for this campaign are designed around a customer journey approach. Selected customers* will receive a series of personalised promotional messages, delivered across the following channels according to their interactions:

- AIA+ mobile application^
- Email communications^
- Social media advertisements^

* Aplicable to selected customers in Hong Kong or Macao who have opted in to receive promotional communication.
^ Customers who click on the promotion message will be directed to a relevant landing page, where a

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	"Contact Financial Planner" button is available for submitting a contact request. The entire contact request submission process does not require customer to provide personal data and will only take place within the AIA domain or AIA+ app.
Customer List	Name of campaigned customer list: • Master list: **Recapture Promotion – Recapture VIP Selected Customer List** **Platforms:** • iEngage > CRM > Advanced Search > AIA Policy Information > Campaigns • iPOS > Leads and Campaigns > Recapture • AIA Smart > > Campaign Type > Recapture • Smart+ > CRM & Leads > Existing Customer Campaigns
Terms & Conditions	• For one-time premium payment plan, First Year Commission (FYC) is calculated on gross premium (before discount), and will not be affected by the premium discount. • The discount applies only to the standard premium and any extra premium due to underwriting (if any) for specified Campaign Products. Premiums for other basic or add-on plan(s) are excluded. • For one-time premium payment plan, the premium discount will be stated on the policy information page. • Each New Policy (as defined in Clause 7 in Appendix 2) can only enjoy the premium discount once during the Promotional Period. If a New Policy qualifies for multiple offers, the offer with the higher premium discount amount will apply. • For the campaign details, please refer to the promotional leaflet and the Appendices on the exclusive premium discount and the terms and conditions.

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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附錄 1：【優惠 1 - 保費折扣】一次性繳付保費推廣優惠：

推廣期: 2026年7月1日至2026年9月30日			
指定推廣產品	**保費繳付模式**	**保費金額 (一次性繳付保費) (每張保單計)**	**保費折扣**
財富盈活儲蓄保險計劃	**一次性繳付保費**	美元 3,500,000或以上 港元 / 澳門幣 26,250,000或以上	**7%**
		美元 500,000 至少於 3,500,000 港元 / 澳門幣 3,750,000至少於26,250,000	**6%**
環宇盈活儲蓄保險計劃	**一次性繳付保費**	美元 3,500,000或以上 港元 / 澳門幣 26,250,000或以上	**7%**
		美元 100,000至少於3,500,000 港元 / 澳門幣 750,000至少於26,250,000	**6%**
		美元 50,000 至少於 100,000 港元 / 澳門幣 375,000 至少於 750,000	**5%**
		美元 10,000 至少於 50,000 港元 / 澳門幣 75,000 至少於 375,000	**4%**
「盈御多元貨幣計劃 3」	**一次性繳付保費**	美元 / 澳元 / 加元 3,500,000 或以上 港元 / 澳門幣 26,250,000 或以上 人民幣 21,000,000 或以上 英鎊 2,100,000 或以上 歐元 2,450,000 或以上 新加坡元 4,200,000 或以上	**7%**
		美元 / 澳元 / 加元 100,000至少於3,500,000 港元 / 澳門幣 750,000至少於26,250,000 人民幣 600,000至少於21,000,000 英鎊 60,000至少於2,100,000 歐元 70,000至少於2,450,000 新加坡元 120,000至少於4,200,000	**6%**
		美元 / 澳元 / 加元 50,000 至少於 100,000 港元 / 澳門幣 375,000 至少於 750,000 人民幣 300,000 至少於 600,000 英鎊 30,000 至少於 60,000 歐元 35,000 至少於 70,000 新加坡元 60,000 至少於 120,000	**5%**
		美元 / 澳元 / 加元 10,000 至少於 50,000 港元 / 澳門幣 75,000 至少於 375,000 人民幣 60,000 至少於 300,000 英鎊 6,000 至少於 30,000 歐元 7,000 至少於 35,000 新加坡元 12,000 至少於 60,000	**4%**
「簡愛• 延續」保障計劃 5	**一次性繳付保費**	美元 100,000 或以上 港元/澳門幣 750,000 或以上	**5%**
		美元 50,000 至少於 100,000 港元/澳門幣 375,000 至少於 750,000	4%
		美元 10,000 至少於 50,000 港元/澳門幣 75,000 至少於 375,000	3%

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Appendix 1:【Offer 1 – Premium discount】Campaign offer for one-time premium payment:

Promotional Period: 1 July 2026 to 30 September 2026			
Specified Campaign Product	**Premium Payment Mode**	**Premium Amount (one-time Premium Payment) (per policy)**	**Premium Discount**
Wealth Flexi Savings Insurance Plan	**One-time premium payment**	USD 3,500,000 or above HKD/ MOP 26,250,000 or above	**7%**
		USD 500,000 – less than 3,500,000 HKD/ MOP 3,750,000 – less than 26,250,000	**6%**
GlobalFlexi Savings Insurance Plan	**One-time premium payment**	USD 3,500,000 or above HKD/ MOP 26,250,000 or above	**7%**
		USD 100,000 – less than 3,500,000 HKD/ MOP 750,000 – less than 26,250,000	**6%**
		USD 50,000 – less than 100,000 HKD/ MOP 375,000 – less than 750,000	**5%**
		USD 10,000 – less than 50,000 HKD/ MOP 75,000 – less than 375,000	**4%**
Global Power Multi-Currency Plan 3	**One-time premium payment**	USD/ AUD/ CAD 3,500,000 or above HKD/ MOP 26,250,000 or above RMB 21,000,000 or above GBP 2,100,000 or above EUR 2,450,000 or above SGD 4,200,000 or above	**7%**
		USD/ AUD/ CAD 100,000 – less than 3,500,000 HKD/ MOP 750,000 – less than 26,250,000 RMB 600,000 – less than 21,000,000 GBP 60,000 – less than 2,100,000 EUR 70,000 – less than 2,450,000 SGD120,000 – less than 4,200,000	**6%**
		USD/ AUD/ CAD 50,000 – less than 100,000 HKD/ MOP 375,000 – less than 750,000 RMB 300,000 – less than 600,000 GBP 30,000 – less than 60,000 EUR 35,000 – less than 70,000 SGD 60,000 – less than 120,000	**5%**
		USD/ AUD/ CAD 10,000 – less than 50,000 HKD/ MOP 75,000 – less than 375,000 RMB 60,000 – less than 300,000 GBP 6,000 – less than 30,000 EUR 7,000 – less than 35,000 SGD 12,000 – less than 60,000	4%
Simply Love Encore 5	**One-time premium payment**	USD 100,000 or above HKD/ MOP 750,000 or above	**5%**
		USD 50,000 – less than 100,000 HKD/ MOP 375,000 – less than 750,000	4%
		USD 10,000 – less than 50,000 HKD/ MOP 75,000 – less than 375,000	3%

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附錄 2：2026 年 Recapture推廣活動 – 第三季 - 條款及細則

1. 此宣傳資料只載有一般資料，並不構成任何銷售建議及/或有關產品之推介。於投保保險產品之前，客戶須完成財務需要分析，並根據實際保障需要和負擔能力投保。所有此宣傳資料中的產品資料只供參考，並不包含保單的完整條款。有關產品特點、條款及細則、不保事項及主要產品風險之詳情，請參閱相關產品之產品簡介及保單契約。如欲在投保前參閱保險合約之樣本，您可向友邦保險（國際）有限公司之香港及 / 或澳門分行(「AIA」)索取。人壽保險保單屬長期的保險合約。如於早年退保，您所收取的金額可能大幅少於已繳的保費。
2. AIA 有權隨時更改此推廣活動的條款及細則而無須另行通知。各推廣優惠均只在推廣保險產品可以接受投保申請時有效。如對此推廣活動有任何爭議，AIA 保留最終決定權。
3. 此推廣活動只適用於此宣傳資料內註明的 AIA 特選現有客戶。
4. 此推廣活動並不適用於在推廣期之前已遞交或已繕發，但其後於推廣期內撤回投保申請或取消保單，並再次投保指定推廣產品之客戶。
5. 此推廣活動並不適用於由其他保險產品轉換計劃至指定推廣產品之基本計劃或附加契約(如適用)。
6. 此宣傳資料只在香港（Hong Kong version) / 澳門（Macau version)發放。
7. **保費折扣優惠**
   a) 保費折扣之推廣期為2026年7月1日至2026年9月30日，包括首尾兩天（「推廣期」），而該新保單必須於推廣期內申請及遞交（根據申請及遞交日期）。
   b) 特選客戶 (包括特選保單之「保單持有人」及 / 或「受保人」)，於推廣期內成功申請及遞交並成功於2026年11月30日或之前繕發之指定推廣產品新保單 (「新保單」)，可享保費折扣。
   c) 指定推廣產品指財富盈活儲蓄保險計劃 (一次性繳付保費) 、「盈御多元貨幣計劃3」(一次性繳付保費)、環宇盈活儲蓄保險計劃 (一次性繳付保費) 及「簡愛・延續」保障計劃5 (一次性繳付保費)。
   d) 如新保單符合資格，客戶將可因應於保單繕發時所繳付之保費金額及保費繳付模式而享有一次性繳付保費的保費折扣（「保費折扣」）。
   e) 一次性繳付保費計劃將即時享有保費折扣。
   f) 保費折扣之計算只適用於指定推廣產品之標準保費及因核保而需附加之額外保費（如有）。其他基本計劃及 / 或附加契約之保費，均不會被納入於計算保費折扣之內。
   g) 每張合資格之新保單於推廣期內只可獲取保費折扣一次。如新保單符合多於一項推廣優惠之要求，客戶只可獲取保費折扣金額較高的推廣優惠。
   h) 一次性繳付保費計劃之保費折扣金額將載於保單資料頁。
8. **保費回贈優惠**
   a) 額外2%保費回贈之推廣期由2026年7月1日至2026年8月31日，包括首尾兩天(「推廣期」)。
   b) 額外 2%保費回贈只適用於 AIA 特選現有客戶(包括特選保單之「保單持有人」及 / 或「受保人」)（「特選客戶」）。
   c) 「指定儲蓄保險計劃」指財富盈活儲蓄保險計劃（5年保費繳付期） / 環宇盈活儲蓄保險計劃（5年保費繳付期）(統稱「新保單」)。
   d) 額外 2%保費回贈只適用於特選客戶及投保指定儲蓄保險計劃之基本計劃，而：
      i. 須於推廣期內成功申請及遞交(根據申請日期)；及
      ii. 須於2026年11月30日或之前繕發。
   e) 保費回贈金額(基本優惠及額外優惠，如適用)只適用於基本計劃之首年保費，並將於首個保單週年日後的下一期

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保費到期日時用作抵銷保費。保費回贈金額只可作抵銷相關新保單的未來保費之用，該保費回贈金額將不可提取。此外，新保單須於繕發日至保費回贈時持續生效，方可享有此優惠。否則，優惠資格將被取消。

f) 額外2%保費回贈之計算方法：

新保單之額外保費回贈之計算方法 (以保費回贈時的最近一期新保單基本計劃保費金額計算)					
貨幣	年度化保費	繳款方式			
		月繳	季繳	半年繳	年繳
美元	50,000起	= 月繳保費 x 12 x 2.0%	= 季繳保費 x 4 x 2.0%	= 半年繳保費 x 2 x 2.0%	= 年繳保費 x 2.0%
港元/澳門幣	375,000起				

g) 如特選客戶同時符合《AIA 讓愛守護推廣活動 (2026年7-8月) 》- 友邦團體保險 / 強積金 / 退休金成員限時優惠資格，亦可於基本優惠之上享有額外2%保費回贈。

h) 有關額外2%保費回贈的詳情，完整條款及細則，請參閱活動宣傳單張。

9. 額外電子保費現金券

電子保費現金券的使用機制與現行之電子保費現金券相同，詳情請參閱條款及細則。

10. 如本條款及細則之中文及英文版本存有歧異，以英文版本為準。

11. 本條款及細則受香港法律管轄並按其解釋。香港法院對於任何因本條款及細則所引發的爭議享有獨有的司法管轄權。

12. 「AIA」是指友邦保險（國際）有限公司（於百慕達註冊成立之有限公司）之香港及/或澳門分行。「香港」及「澳門」分別指「香港特別行政區」及「澳門特別行政區」。

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Appendix 2: Terms and Conditions of 2026 Recapture Promotion (Q3)

1. This promotional material contains general information only. It does not constitute an offer and/or recommendation of any insurance product. Customers must complete a Financial Needs Analysis before applying for any insurance product, and should apply for an insurance based on their actual protection needs and affordability. The product information in this memo is for reference only, and does not contain the full terms of the product. For details of the product features, terms and conditions, exclusions and key product risks, please refer to the relevant product brochure and policy contract of relevant products. In case you want to read a policy contract sample before making an application, you can obtain a copy from AIA International Limited, through its Hong Kong branch and/or Macau branch ("AIA"). Life insurance policies are long-term contracts of insurance. Should you surrender the policy early, you may receive an amount considerably less than the total amount of premium paid.
2. AIA reserves the right to change any terms and conditions of this promotion without advance notice. All promotional offers are valid only when the promoted insurance products are available for application. In the event of any disputes, AIA's decision shall be final and conclusive.
3. This promotion is applicable to AIA's selected existing customers listed in this document.
4. This promotion is not applicable to the applicants who have submitted the applications before the relevant Promotional Period but withdrew those applications or cancelled policies issued during the Promotional Period and then re-apply for the same products.
5. This promotion is not applicable to plan change cases (basic plans or riders, if applicable) from other insurance plans to the insurance plans in this promotion.
6. This promotional material is for distribution in Hong Kong (Hong Kong version) / Macau (Macau version) only.
7. **Premium Discount Offer**
   a) The promotional period of the Discount is from 1 July 2026 to 30 September 2026, both dates inclusive ("Promotional Period"), and the new policy must be applied and submitted within the Promotional Period (based on application date and submission date).
   b) "Selected Customers" (including "policyowners" and/or "insureds" of selected policies) who apply for and submit a new policy ("New Policy") of Specified Campaign Products during the Promotional Period, and whose New Policy is issued on or before 30 November 2026, will enjoy the Discount.
   c) "Specified Campaign Products" refer to Wealth Flexi Savings Insurance Plan (one-time premium payment), Global Power Multi-Currency Plan 3 (one-time premium payment), GlobalFlexi Savings Insurance Plan (one-time premium payment) and Simply Love Encore 5 (one-time premium payment).
   d) If the New Policy qualifies, customers will be entitled to a premium discount (the "Discount") on the one-time premium payment, based on the premium payment term and the premium amount paid under the New Policy.
   e) One-time premium payment plan can enjoy upfront Discount.
   f) The calculation of the Discount applies only to the standard premium and any extra premium due to underwriting (if any) of Specified Campaign Products. Premiums for other basic plan(s) and/or add-on plan(s) are excluded from the Discount calculation.
   g) Each qualified New Policy can only enjoy the Discount once during the Promotional Period. If the New Policy fulfils the requirement of more than one promotional offer, only the promotional offer with the higher premium discount will apply.
   h) For one-time premium payment plan, the premium discount will be stated on the policy information page.
8. **Premium Refund Offer**
   a) The promotional period of the Extra 2% Premium Refund is from 1 July 2026 to 31 August 2026, both days inclusive ("Promotional Period").
   b) The Extra 2% Premium Refund is only applicable to AIA's selected existing customers, including the "Policyowner" and/or "Insured" of the selected policies ("Selected Customers").
   c) "Specified Savings Insurance Plans" refer to Wealth Flexi Saving Insurance Plan (5-year premium payment term) and GlobalFlexi Savings Insurance Plan (5-year premium payment term) (collectively "New Policy")

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d) The Extra 2% Premium Refund is only applicable to Selected Customers and their basic plans of Specified Savings Insurance Plans that are:
   i. successfully applied and submitted (based on the application date) during the Promotional Period, and
   ii. issued on or before 30 November 2026.

e) The premium refund (base offer and extra offer, if applicable) is based on the first year premium of the basic plan and will be used for the premium settlement in the next premium due date after the first policy anniversary. The premium refund is used for settlement of future premium of the New Policy only, withdrawal of the premium refund is not allowed. Moreover, the New Policy should remain in-force from the issue date to the time of premium refund. Otherwise, the premium refund will be forfeited.

f) The Extra 2% Premium Refund is calculated as follows:

Calculation method of extra premium refund for New Policy (calculated by the payment of the latest modal premium of its basic plan at the time of premium refund)					
Currency	Annualised Premium	Payment mode			
		Monthly	Quarterly	Semi-annually	Annually
USD	50,000 or above	= monthly premium x 12 x 2.0%	= quarterly premium x 4 x 2.0%	= semi-annual premium x 2 x 2.0%	= annual premium x 2.0%
HKD/ MOP	375,000 or above				

g) If the Selected Customers also meet the eligibility criteria for "AIA Protecting with Love Promotion Campaign (Jul-Aug 2026)" for AIA Group Insurance / MPF/ Pension member, they can enjoy the Extra 2% Premium Refund on top of the base offers.

h) For details and the full terms and conditions of the Extra 2% Premium Refund Offer, please refer to the promotion leaflet of this promotion.

9. Extra ePremoum Coupons

The usage mechanism of ePremium Coupons follows the current ePremium Coupon mechanics. For details, please refer to the Terms and Conditions.

10. In the event of discrepancies in these terms and conditions between the English and Chinese versions, the English version shall prevail.
11. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region ("Hong Kong"), the Hong Kong Courts have exclusive jurisdiction if any dispute arises.
12. "AIA" refers to the Hong Kong Branch and/or Macau Branch of AIA International Limited (Incorporated in Bermuda with limited liability). "Hong Kong" and "Macau" refer to "Hong Kong Special Administrative Region" and "Macao Special Administrative Region" respectively.

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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. 於接觸客戶前，請您必須檢查客戶是否已同意使用其個人資料用作直接促銷。如否，請勿在獲取客戶明確同意前進行直接促銷(包括促銷推廣活動之電子訊息) 。
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 shall 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 select insurance products based on their actual protection needs and affordability.
2. Financial Planners shall not use promotional offers as incentives to attract customers to apply for insurance plans and shall not distract customers from making informed decisions on whether or not to purchase the insurance product. Financial Planners must conduct financial needs analysis to assess the customers' needs and affordability before making any product recommendation. Customers should determine their premium commitment based on their needs and affordability.
3. This campaign can only be promoted within Hong Kong and Macau, according to the agent's relevant license. All solicitation activities and insurance applications must be conducted in Hong Kong and Macau.
4. Financial Planners must follow the "Operating Guidelines For Agents On Dealing Insurance Business With Applicants / Policyowner from MCV Business" and other MCV related guidelines.
5. Before contacting any customer, Financial Planners must check whether the customer has provided consent to the use of their personal data for direct marketing. If not, do not conduct any direct marketing (including electronic messages related to promotional activities) until explicit consent has been obtained from the customers.
6. Financial Planners must make product recommendations based on the actual needs and affordability of the customers and must not make incentive-driven recommendations to customers. If the product in question and/or the territory (Hong Kong or Macau) requires the completion of a Financial Needs Analysis, Financial Planners must complete such analysis with the customers before making any product recommendation / solicitation.
7. Financial Planners must familiarize themselves with the product features, and explain clearly the key product features, risks and exclusions to customers upon receiving customers' enquiries.

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