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# 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:** 7

**Date:** 1 July 2026

**Subject:** A260722 **2026 年第 3 季 Serve-to-Sales 活動送電子保費現金券**
**2026 Q3 Serve-to-Sales Activities with ePremium Coupons**

## 參與 Serve-to-Sales 活動
## 讓客戶享有服務、獎賞及電子保費現金券

| | |
|---|---|
| **活動期** | 2026 年 7 月 1 日至 2026 年 9 月 30 日 (包括首尾兩天) (「活動期」) |
| **特選客戶** | AIA 現有客戶 (「特選客戶」)<br>(須於資料截止日 2025 年 12 月 31 日仍持有最少一張仍生效之 AIA 個人保險保單。) |
| **推廣優惠** | 凡於活動期內完成以下 Serve-to-Sales (StS) 活動的特選客戶，**可憑每項 StS 活動享相關獎賞外，更可獲：**<br><br>憑每項 StS 活動獲<br>**500 港元/澳門幣(63 美元)電子保費現金券** 1 張<br>**最多可獲 4 張，**總值 2,000 港元/澳門幣 |

| Serve-to-Sales (StS) 活動 | 相關活動詳情及通告 (如適用) |
|---|---|
| 1. 指定財務分析 | 特選客戶與 AIA 財務策劃顧問在香港或澳門以面對面形式完成「指定財務分析」*。<br><br>*「指定財務分析」即為全保理財分析。客戶於指定財務分析中填寫的電郵地址及電話號碼必須與於 AIA 登記的電郵地址及電話號碼相同。 |
| 2. 指定 iChange 資料更新 | 特選客戶與 AIA 或 AIA 夥伴銷售渠道之財務策劃顧問、業務代表、保險顧問或理財顧問透過 iChange 更新指定資料^。<br><br>^更新指定資料包括更改基本計劃/附加契約；更改受益人/第二持有人/信託人；更改個人資料用作直銷及推廣用途或更換簽名。 |

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| | 3. iSay 文章 — 特選客戶透過 AIA 財務策劃顧問取得 iSay 專屬一對一文章連結。<br>4. AIA+手機應用程式 — 特選客戶於 AIA+手機應用程式成功連結個人保單。<br>5. 【見面「友」禮】活動 — 特選客戶與 AIA 財務策劃顧問見面，兼透過 iChange 成功更新或再確認現仍有效的地址 / 電話號碼 / 電郵地址。<br><br>請參閱通告 A260713<br><br>• 每位特選客戶於活動期內就每項 StS 活動只獲發電子保費現金券 1 張，最多可憑其中 4 項 StS 活動而獲享 4 張。如特選客戶於第 1 季(通告 A260138)或第 2 季(通告 A260427)完成某項 StS 活動，將不能就該活動再次獲贈現金券。<br>• 電子保費現金券將於 2026 年 10 月直接存入合資格特選客戶之 AIA+個人賬號內。<br>• 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 年發出通告通告 A260131、A260376、A260729 及相關最新通告。 |
| **備註** | a. 所有銷售活動及投保申請必須在香港或澳門境內進行，取決於你所屬營業牌照。<br>b. 如欲邀請特選客戶進行指定財務分析，請先確認對方身處你所屬營業牌照的境內。<br>c. 營業員必須遵守"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。<br>d. 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。若客戶為 Opt out 客戶，財務策劃顧問不應以此推廣優惠作為邀約或更新客戶資料的原因。 |

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選擇適合的保險產品。
2. 財務策劃顧問不可以特別優惠吸引客戶購買產品，也不以任何方式影響客戶的投保決定。必須根據客戶實際需要而建議合適產品。如該產品屬於須要完成財務需要分析之產品，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。客戶須根據自己的需要及財務狀況以決定保費。澳門區財務策劃顧問於進行所有產品推介/銷售前必須與客戶完成相關之財務需要分析。
3. 香港及澳門財務策劃顧問只能於所屬營業牌照境內推行此推廣活動。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任何直接促銷(包括促銷推廣活動之電子訊息)。

**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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**Serve-to-Sales Activities to let customers enjoy services, rewards, and ePremium Coupons**

| | |
|---|---|
| **Campaign Period** | From 1 July 2026 to 30 September 2026 (both dates inclusive) ("Campaign Period") |
| **Selected Customers** | AIA existing customers ("Selected Customers")<br>(must have at least one in-force individual insurance policy with AIA as of 31 Dec 2025) |
| **Campaign Offer** | Selected Customers, who complete the following Serve-to-Sales (StS) activities during the Campaign Period, will receive the corresponding rewards from **each StS activity** and **an additional reward of**:<br><br><br><br><br>**HK$/MOP500 (US$63) ePremium Coupon x 1 per StS activity up to 4 pieces**,<br>with a total value of HK$/MOP2,000. |

| Serve-to-Sales (StS) Activities | Details and respective memo (if applicable) |
|---|---|
| 1. Complete "Designated Financial Analysis" | Complete a face-to-face "Designated Financial Analysis"* in Hong Kong or Macau with a financial planner.<br><br>* "Designated Financial Analysis" refers to the iFHC. The email address and phone number filled in the designated financial analysis by customers must be the same as the email address and phone number registered with AIA. |
| 2. Update designated information via iChange | Update designated information via iChange^ with a financial planner, technical representatives, brokers or independent financial advisors (IFAs) from AIA or AIA's partnership distribution channel.<br><br>^ Update designated information via iChange includes Change of Basic Plan/Supplementary Contract; Change of Beneficiary/Contingent Owner/Contingent Trustee; Change of the use of personal data for direct marketing purposes or Change of Signature. |
| 3. iSay article | Obtain unique 1-on-1 hyperlink to iSay article from an AIA Financial Planner. |
| 4. AIA+ mobile app | Selected customers successfully linked at least one valid AIA life insurance policy to their AIA+ account via AIA+ mobile app. |

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| | 5. Meet-and-Greet Delights — Selected customers meet with their AIA financial planners, and successfully update or reconfirm their existing valid address / phone numbers / email addresses via iChange.<br><br>Please refer to memo A260713<br><br>Notes:<br>• During the Campaign Period, each Selected Customer can receive 1 ePremium Coupon only for each StS activity, with a maximum of 4 ePremium Coupons in total from any 4 StS activities. Selected customers who have already completed a particular StS activity during Q1 (Memo A260138) or Q2 (Memo A260427) are excluded from receiving any further cash coupons for the same activity.<br>• The ePremium Coupons will be deposited to eligible Selected Customers' AIA+ accounts in October 2026.<br>• 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, A260376, A260729 and the latest announcement issued in 2026. |
| **Remarks** | a. All solicitation activities and insurance application must be conducted in Hong Kong or Macau territory ("Territory"), depending on the territory covered by your intermediary license.<br>b. Before inviting Selected Customers to conduct designated financial analysis, please confirm that they are physically located within the Territory covered by your intermediary license.<br>c. Please follow the "Operating Guidelines For Agents On Dealing Insurance Business With Applicants/Policyowner From MCV Business" and MCV related guidelines.<br>d. Before contacting the policyholder, please check whether the policyholder is on the opt-out list. If the customer has opted out, financial planners must refrain from using this campaign offer as a reason to invite them for a meetup or to update their contact information. |

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**Other Points to Note:**

1. Financial planners must remind customers that life insurance policies are long-term contracts designed to provide protection over a person's lifetime, typically involving a longer policy term. Customers should select insurance products based on their own protection needs and affordability.
2. Financial planners must not use any special offers as an incentive for customers to purchase insurance nor influence customers in a way that prevents them from making an informed decision. Recommendations must be based on the customer's actual need. If the product concerned requires a Financial Needs Analysis, financial planners must complete such analysis with the customer product recommendation / solicitation. Customers should decide the premium based on their own needs and financial capacity. For Macau, financial planners must complete the Financial Need Analysis with customers before any product recommendation/ solicitation.
3. Financial planners in Hong Kong and Macau can only promote this campaign within the territory covered by their respective licenses. All sales activities and insurance application must be conducted within Hong Kong and Macau territory.
4. Financial planners must comply with the "Operating Guidelines For Agents On Dealing Insurance Business With Applicants/Policyowner from MCV Business" and related MCV 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 promotional electronic messages) until explicit consent has been obtained.

**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

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**附錄：條款及細則**

1. 此推廣之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。所有此推廣之通告及宣傳單張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. 此推廣並不適用於由其他保險產品轉換計劃至推廣保險產品之基本計劃或附加契約(如適用)。
3. AIA 有權隨時更改此推廣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。如對本推廣活動有任何爭議，AIA 保留最終決定權。
4. 此推廣之宣傳資料只在香港及澳門發放。
5. **Serve-to-Sales活動送電子保費現金券 (2026 年第3季) – 條款及細則**
   a) 此推廣之活動期由2026年7月1日至2026年9月30日止 (包括首尾兩天) (「活動期」)；並以香港時間及 AIA 之伺服器接收的時間作準。
   b) 此推廣只適用於此推廣之宣傳資料內註明的AIA現有客戶(「特選客戶」)。
   c) 每位特選客戶於活動期內完成此宣傳資料內註明的Serve-to-Sales 活動(「活動」)，可憑每項活動而獲贈500港元/澳門幣 (63美元) 電子保費現金券 (「電子保費現金券」) 1張；最多可獲4張電子保費現金券，總值2,000港元/澳門幣。如特選客戶於2026年第1季或第2季完成某項活動，將不能就該活動於此推廣獲贈電子現金券。
   d) 電子保費現金券將於2026年10月直接存入合資格客戶之AIA+個人賬號內。發放電子保費現金券並不涉及任何新保單之銷售或購買。
   e) 電子保費現金券的使用機制須受相關條款及細則約束，詳情請於AIA+ 手機應用程式「獎賞」內參閱相關適用計劃、條款及細則。
   f) AIA有權隨時更改此推廣的條款及細則而無須另行通知。如對此推廣有任何爭議，AIA 保留最 終決定權。
   g) 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。
   h) 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。
   i) 「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: Terms and Conditions

1. The promotional materials of this promotion contain general information only. It does not constitute as an offer and/or insurance product recommendation. Customer must complete the Financial Needs Analysis before applying for any insurance product, and customers should apply based on their protection needs and affordability. The product information in the promotional memo and leaflet are for reference only, which does not contain the full terms of the product. For details of the product features, terms and conditions, exclusions and key product risks, you may refer to the relevant product brochure and policy contract of the relevant products. In case you want to read a sample of policy contract before making an application, you can obtain a copy from the Hong Kong and/or Macau Branch of AIA International Limited ("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 premiums paid.
2. This promotion is not applicable to plan change cases (basic plans or riders, if applicable) from other insurance plans to the insurance plans covered by this promotion.
3. AIA reserves the right to change any terms and conditions of this promotion without advance notices. 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.
4. The promotional materials of this promotion are for distribution in Hong Kong and Macau only.
5. **Terms & Conditions of Serve-to-Sales Activities with ePremium Coupons (Quarter 3 2026)**
    a. The campaign period of this promotion is from 1 July 2026 to 30 September 2026, both dates inclusive ("Campaign Period"). Eligibility for this campaign is determined based on the record using Hong Kong time and the timestamp recorded by AIA's server.
    b. This promotion is only applicable to the AIA existing customers listed in the promotion material of this promotion ("Selected Customers").
    c. Each Selected Customer who completes the Serve-to-Sales activities specified in the promotion material of this promotion (each an "Activity") during the Campaign Period, will receive one (1) HK$500/MOP500 (US$63) ePremium Coupon ( "ePremium Coupon") per Activity, up to four (4) ePremium Coupons, totaling HK$/MOP2,000. Selected Customers who have already completed any Activity during quarter 1 or quarter 2 of 2026 shall not be eligible for receiving any ePremium Coupon for the same Activity in this promotion.
    d. The ePremium Coupons will be deposited to eligible Selected Customers' AIA+ accounts in October 2026. The distribution of the ePremium Coupons is not related to the sale or purchase of any new insurance policy.
    e. The usage mechanism of the ePremium Coupons are subject to their relevant terms and conditions. For details, please refer to the relevant applicable plans, terms and conditions under Rewards in the AIA+ mobile app.
    f. 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.
    g. In the event of discrepancies in these terms and conditions between the English and Chinese versions, the English version shall prevail.
    h. 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.
    i. "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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