AIA Hong Kong
27/F Hopewell Centre,
183 Queen's Road East,
Wan Chai, 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)

From: Rita Wong

Dept: Customer and Marketing

Copy: Ms. Melissa Wong
All Department Heads
ABDD Executives

Total pages: 12

Date: 31 Aug 2026

Subject: A260834 **AIA 開餐保 2：限時禮遇**
AIA Dining Cover 2: Limited-time Offer

推廣期	2026 年 8 月 31 日至 2026 年 10 月 31 日
參加資格	於推廣期內，客戶凡符合以下條件（「合資格參加者」），即可參加本活動： a) 年齡介乎 18 歲至 70 歲； b) 持有由香港特別行政區（「香港」）政府簽發的有效香港身份證、身處於香港； c) 並無持有任何生效中的相關產品保單；及 d) 同意並遵從本活動的條款及細則。
參加方法及獎賞	於推廣期內，首 3,000 名合資格參加者透過指定網上廣告（「**指定平台**」）成功投保「AIA 開餐保 2」（30 日免費用餐保障）（「**相關產品**」），並於投保時點選「AIA 開餐保 2 的售後服務 / 了解有關 AIA 的其他保險產品」的方格，可獲得 OpenRice HK$100 **電子優惠碼**（「獎賞」）
推廣渠道	OpenRice 手機應用程式廣告 社交媒體廣告
特選客戶名單	客戶名單會在客戶完成以上步驟後，上載至 CRM 以供指定財務策劃顧問跟進，指定財務策劃顧問可經以下步驟查閱指定客戶資料： **iEngage > 客戶 CRM > AIA 官方渠道 > 所有紀錄 > 銷售機遇紀錄** 

「我們」、「AIA」、「友邦」或「友邦香港」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）。
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	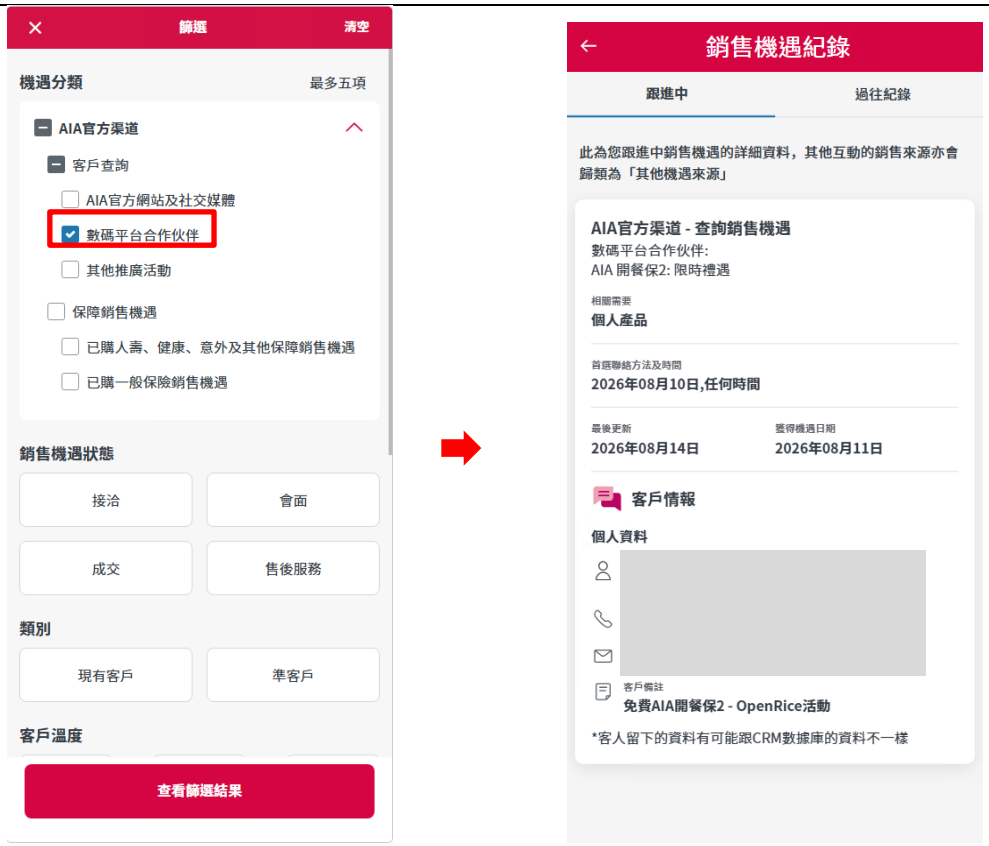 客戶備註：免費 AIA 開餐保 2 - OpenRice 活動
獎賞派發	獎賞將於合資格客戶於指定平台成功申請相關產品後14至30天內，透過電郵發送予合資格客戶。

備註	• AIA 之財務策劃顧問及 AIA 之僱員不可參與本活動。
	• 一切有關本活動的活動日期及時間均以 AIA 伺服器接收記錄為準。
	• 有關本活動的條款及細則，請參閱附錄。
	• 請注意：
	  ○ 所有銷售活動及投保申請必須在香港境內進行。
	  ○ 營業員必須遵守「營業員向申請人/保單持有人為抵港抵澳內地人士銷售保險業務的 MCV 營運指引」。

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財務策劃顧問之注意事項：

1. 財務策劃顧問不應以上述獎賞作客戶投保之誘因，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。
2. 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境內進行。
3. 財務策劃顧問必須遵守「營業員向申請人/保單持有人為抵港抵澳內地人士銷售保險業務的 MCV 營運指引」。

推廣期有限，請把握推廣良機！

如有任何疑問，請電郵至 aia_eatbetter@aia.com。

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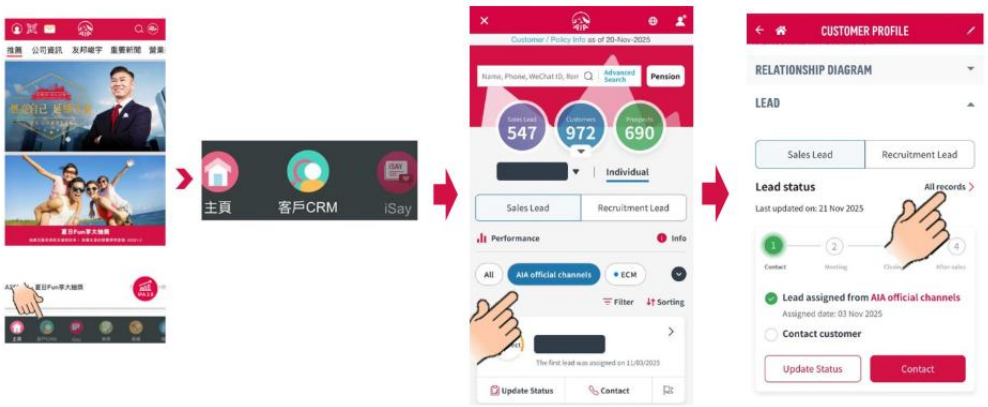
Campaign Period	31 August 2026 to 31 October 2026
Eligibility to Join	During the Campaign Period, customers who fulfil the following criteria ("Eligible Participant") will be eligible to participate in the campaign: a) are between the age of 18 and 70 years old; b) hold a valid Hong Kong Identity Card issued by the Government of the Hong Kong Special Administrative Region ("Hong Kong") and are physically present in Hong Kong; and c) do not hold any in-force policy of the Relevant Product; and d) have agreed to and complied with the terms and conditions of the Campaign.
"How to Join" & Reward	During the Campaign Period, the first 3,000 Eligible Participants who successfully apply for "AIA Dining Cover 2" (30 days' free dining protection) ("**Relevant Product**") via the designated online advertisement (the "**Designated Platform**") and select the checkbox for "AIA Dining Cover 2 for product details and after-sales service / Enquiry on other AIA insurance products" at the time of application will receive a HK$100 OpenRice promo code ("Reward").
Promotional Channel	OpenRice Mobile App Ad Social Media Ads
List of Customers	Customer List will be uploaded to CRM for designated financial planners to follow up, after the customers completed the above steps. Designated financial planners may refer to the following steps for the designated customers' details: iEngage > Customer CRM > AIA Official Channel> All Record > Sales Lead Record 

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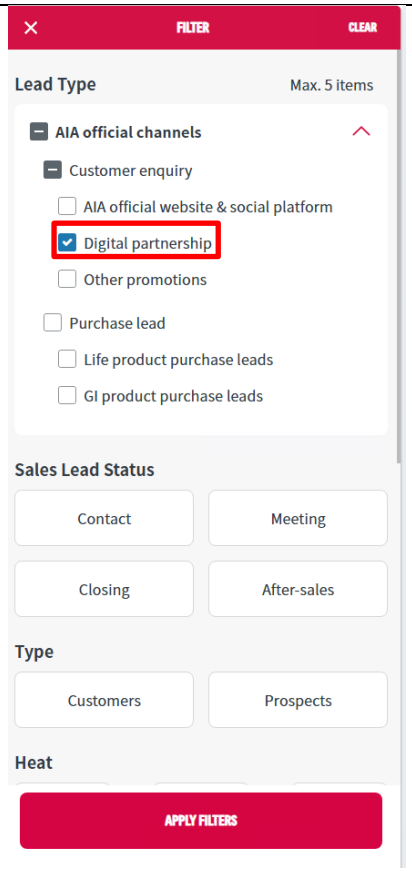

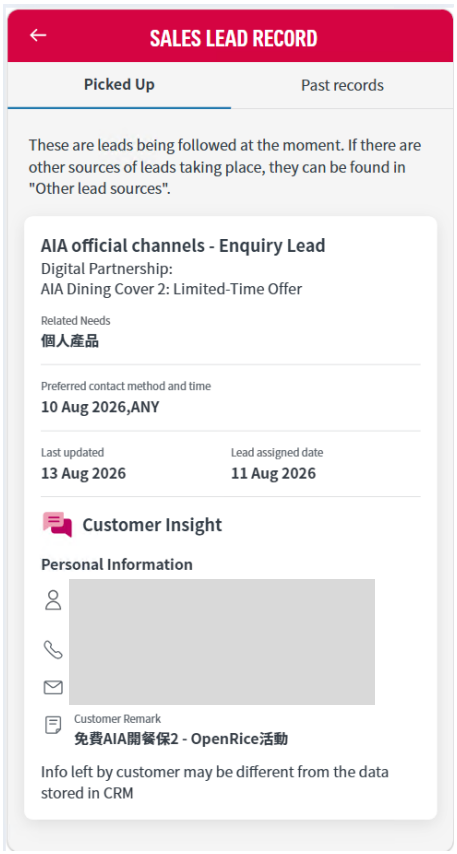

Customer Remark*: Free AIA Dining Cover 2 from OpenRice Campaign</td>
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<tr>
<td>Reward Delivery</td>
<td>The Reward will be sent to eligible customers via email within 14 to 30 days after the Eligible customer has successfully applied for the Relevant Product on the Designated Platform.</td>
</tr>
<tr>
<td>Note</td>
<td>

AIA financial planners and AIA staff are not allowed to participate in this campaign.
All date and time related to this campaign shall be considered valid according to AIA server's record.
Please refer to appendix for terms and conditions of this Campaign.
Please note:

All solicitation activities and insurance applications must be conducted in Hong Kong.
Financial Planners should follow the "MCV Guidelines for Agents on Dealing Insurance Business with MCV Applicants/ Policyowner ".

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</table>

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Points to Note for Financial Planners:

1. Financial planners should not use the reward offer 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.
2. Financial planners should conduct regulated activities within the territory according to their relevant license. All solicitation activities and insurance application must be conducted in Hong Kong.
3. Please follow the "MCV Guidelines for Agents on Dealing Insurance Business with MCV Applicants/ Policyowner "

Limited-time promotion! Please seize the opportunity!

Should you have any queries, please email to aia_eatbetter@aia.com.

Best regards,



Rita Wong
Head of Customer Centricity, Brand and Integrated Marketing

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附錄 1 Appendix 1

OpenRice 手機應用程式廣告
OpenRice mobile app ad







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附錄 2

「AIA 開餐保2：限時禮遇」條款及細則

1. 「AIA 開餐保 2：限時禮遇」（「本活動」）由友邦保險（國際）有限公司（透過其香港分行行事）（「AIA」）主辦。
2. 本活動之推廣期為 2026 年 8 月 31 日（12:00）至 2026 年 10 月 31 日（23:59）（「推廣期」）。推廣期為香港時間，並以 AIA 之伺服器成功接收投保申請的時間作準。
3. 「AIA 開餐保 2」（「相關產品」）為 AIA 承保的保險產品，並僅限身處香港的人士投保。
4. 於推廣期內符合以下所有條件的人士，方可成為本活動的合資格參加者（「合資格參加者」）：
   a. 年齡介乎 18 歲至 70 歲；及
   b. 持有由香港特別行政區（「香港」）政府簽發的有效香港身份證、身處於香港；及
   c. 並無持有任何生效中的相關產品保單；及
   d. 透過指定網上廣告（「指定平台」）成功投保相關產品；及
   e. 於投保時點選「AIA 開餐保 2 的售後服務 / 了解有關 AIA 的其他保險產品」的方格；及
   f. 同意並遵從本活動的條款及細則。
5. 首 3,000 名於推廣期內成功完成上述所有要求之合資格參加者，可獲得由 AIA 送出的 HK$100 OpenRice 電子優惠碼（「獎賞」）。派發獎賞及所有相關安排均由 AIA 全權及絕對酌情決定。對於 AIA 就獎賞所作出的任何決定，參加者確認並同意無權提出異議。
6. AIA 將透過合資格參加者於申請相關產品時在指定平台所提供的電郵地址向合資格參加者派發獎賞。一般情況下，電子優惠碼將於合資格參加者成功申請相關產品後 14 至 30 天內派發。如反應熱烈，獎賞可能會延遲派發。AIA 保留權利將獎賞於稍後時間派發予合資格參加者，並不作另行通知。
7. 每位合資格參加者只可參與本活動一次，並只可獲得獎賞一次。任何重複提交相同電話號碼、電郵地址或任何其他由 AIA 認定屬同一參加者的申請，均將不符合獲獎資格，並不獲受理。參加者必須確保向 AIA 提供的所有資料均為真實、準確及完整，且不含任何誤導、虛假或欺詐成分。AIA 保留最終及絕對酌情權，根據所提供資料的真實性及完整性，決定參加者是否符合獲得獎賞資格，並有權在毋須事先通知的情況下取消任何不符合資格的申請，或撤回任何已授予或發放的獎賞。
8. 獎賞名額限 3,000 個，先到先得，送完即止，AIA 並不作另行通知。
9. 於本活動下贈予或送出的獎賞（電子、數碼、實體或其他形式）均不得更改、退回、更換、取消、轉讓、轉售、退款或兌換現金、折扣或其他產品。
10. 相關產品受其產品條款及細則約束，詳情請瀏覽：https://www.aia.com.hk/content/dam/hk/aia_diningcover2_tnc_tc.pdf?v=1
11. 一經參加本活動，即代表參加者已閱讀、明白及接受 AIA 的《個人資料收集聲明》及《私隱政策聲明》。參加者同意接收與獎賞相關的通訊。關於 AIA 的《個人資料收集聲明》及《私隱政策聲明》詳情，請參閱：https://www.aia.com.hk/zh-hk/privacy-statement.html。
12. AIA 特此通知參加者，其個人資料將被收集並用作本活動的行政用途及派發獎賞。
13. 獎賞並非由 AIA 供應或製造。AIA 不以任何方式保證此獎賞的品質和狀況或與此獎賞相關的任何其他事項，且不承擔任何責任。對於因獎賞（包括但不限於錯誤使用此獎賞、網絡或設備故障或問題、技術錯誤或任何其他原因）和本活動引起的或與之相關的任何直接或間接索賠、要求、成本、收費、開支、損失、損害和賠償，AIA 不承擔法律責任。
14. 獎賞之使用受相關供應商規定的條款及細則約束。任何因獎賞而引起的爭議，須由合資格參加者與供應商直接解決。

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15. AIA 保留暫停、更改或取消任何本活動中隨時授予或送出的福利、折扣、優惠、特權、推廣、獎賞或服務的絕對權利，恕不另行通知。
16. 一經參加本活動，即代表參加者已閱讀、明白並同意遵守本條款及細則，並接受 AIA 享有本條款及細則所載的權利。如果違反本條款及細則，或 AIA 有理由認為參加者作出不誠實或欺詐行為和／或行為（包括但不限於使用或教唆他人使用不正當的方法來影響、造成技術問題或混亂、損害、干擾、中斷或危害本活動的運作或任何方面），AIA 擁有唯一及絕對酌情權立即撤銷參加者獲得任何福利、要求和追償的權利，並向任何參加者索取所兌換的獎賞或等值現金，向參加者提出因上述情況引起或與之相關的任何損害及／或損失的索賠，並提起任何法律訴訟，恕不另行通知。
17. 如有任何因電腦、網絡、電話及技術或其他不可歸責於 AIA 之理由，而導致登記延遲、遺失、錯誤、無法辨識或損毀之情況，AIA 恕不負責，參加者不得就上述事宜向 AIA 提出任何異議或索償。
18. AIA 絕對有權隨時更改、移除或增加任何本條款及細則及／或終止、暫停或取消本活動，而不作另行通知。
19. 本條款及細則受香港法律規管，並按香港法律詮釋，所有參加者均受香港法院的司法管轄權管轄。
20. 若本條款及細則的英文版與中文版有任何差異或不一致之處，概以英文版為準。

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Appendix 2

"AIA Dining Cover 2: Limited-time Offer" - Terms & Conditions

1. The "AIA Dining Cover 2: Limited-time Offer" ("**Campaign**") is organised by AIA International Limited (acting through its Hong Kong Branch) ("**AIA**").
2. The promotion period of the Campaign is from 31 August 2026 (12:00) to 31 October 2026 (23:59) ("**Campaign Period**"). The Campaign Period is in Hong Kong time and is subject to the successful receipt of the application by AIA's server.
3. "AIA Dining Cover 2" ("**Relevant Product**") is an insurance product underwritten solely by AIA and is only available for application by individuals who are physically present in Hong Kong.
4. Participants who satisfy all of the following requirements during the Campaign Period will be considered eligible participants ("**Eligible Participants**"):
    a. are between the age of 18 and 70 years old;
    b. hold a valid Hong Kong Identity Card issued by the Government of the Hong Kong Special Administrative Region ("Hong Kong") and are physically present in Hong Kong; and
    c. do not hold any in-force policy of the relevant product; and
    d. successfully apply for the Relevant Product via the designated online advertisement (the "**Designated Platform**"); and
    e. select the checkbox for "AIA Dining Cover 2 for product details and after-sales service / Enquiry on other AIA insurance products" at the time of application; and
    f. have agreed to and complied with these terms and conditions of the Campaign.
5. The first 3,000 Eligible Participants who successfully complete all requirements set out above during the Campaign Period will be entitled to receive one HK$100 OpenRice Promo Code ("**Reward**"). The distribution and all arrangements relating to the Reward shall be determined at AIA's sole and absolute discretion. Participants acknowledge and agree that they shall have no right to dispute any decision made by AIA in respect of the Reward.
6. The Reward will be distributed by AIA to the Eligible Participants via the email address provided by the Eligible Participants on the Designated Platform at the time of applying for the Relevant Product, normally within 14 to 30 days upon the Eligible Participant's successful application for the Relevant Product. In the event of overwhelming responses, AIA reserves the right to distribute the Reward to the Eligible Participants at a later time without prior notice.
7. Each Eligible Participant may participate in the Campaign once only and is eligible to receive the Reward once only. Any duplicate application associated with the same mobile number, email address, or any other identifier reasonably determined by AIA to belong to the same participant shall be disqualified. Participants must ensure that all information provided to AIA is true, accurate, and complete, and does not contain any misleading, false, or fraudulent information. AIA reserves the final and absolute discretion to determine a participant's eligibility for the Reward based on the authenticity and completeness of the information provided, and may, without prior notice, reject any ineligible application or withdraw any Reward that has already been granted or issued.
8. The quota for the Reward is limited to 3,000 in total and on a first-come, first-served basis, while stocks last and without further notice from AIA.

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"We", "AIA" or "AIA Hong Kong" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).
只供 AIA 內部使用。/ For AIA Internal Use Only.

AIA Hong Kong
27/F Hopewell Centre,
183 Queen's Road East,
Wan Chai, Hong Kong
T: (852) 2881 3333
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9. The Reward (electronic, digital, physical or otherwise) to be granted or offered under the Campaign shall not be varied, returned, replaced, cancelled, transferred, resold, refunded or exchanged for cash or discount or other products.
10. The Relevant Product is governed by its product terms and conditions. Please refer to https://www.aia.com.hk/content/dam/hk/aia_diningcover2_tnc_en.pdf?v=1 for more details.
11. By participating in the Campaign, the participants are deemed to have read, understood and accepted AIA's Personal Information Collection Statement and AIA's Privacy Policy Statement. Participants agree to receive communications related to the Reward. For AIA's Personal Information Collection Statement and AIA's Privacy Policy Statement, please refer to https://www.aia.com.hk/en/privacy-statement.html.
12. AIA hereby notifies the participants that their personal information will be collected and used for the purposes of administration of the Campaign and distribution of the Reward.
13. The Reward is not supplied / manufactured by AIA. AIA does not in any way warrant the quality and condition of or any other matters in connection with such Reward and shall not be held liable for the same. AIA shall not be held legally liable for any direct or indirect claims, demands, costs, charges, expenses, losses, damages and compensations arising out of or relating to such Reward (including but not limited to the use of such Reward by mistake, network or device failures or problems, technical errors or any other reason) and the Campaign.
14. The use of the Reward is subject to the terms and conditions imposed by the supplier of the Reward. Any disputes arising from the Reward shall be resolved by the Eligible Participants and the supplier directly.
15. AIA reserves the absolute right to suspend, vary or cancel any benefits, discounts, offers, privileges, promotions, rewards, services and the like to be granted or offered under the Campaign at any time without any further notice.
16. By participating in the Campaign, the participants are deemed to have read, understood and agreed to be bound by these terms and conditions and accepted that AIA is entitled to the rights set out in these terms and conditions. In case of any breach of these terms and conditions, or AIA reasonably believes that dishonest or fraudulent conduct and/or acts have been committed by a participant (including but not limited to using or abetting others to use inappropriate methods to affect, cause technical problems or disorder to, damage, interfere, interrupt or jeopardize the operation or any aspect of the Campaign), AIA has the sole and absolute discretion to immediately revoke the participant's entitlement to any benefits, demands and claims and recover from any participant the Reward redeemed or equivalent value in cash, claim against the participant for any damages and/or losses arising from or in connection with the above and pursue any legal action, without any further notice.
17. AIA is not liable for any submission delay, loss of information, error in transmitting information, unrecognizable or damaged information that may be caused by any computer, internet network, telephone, and technical problems or any other causes beyond the control of AIA, and the participants shall not raise any objection or claim against AIA in relation to such matters.
18. AIA has the absolute discretion to change, delete or add to any of these terms and conditions and/or to terminate, suspend or cancel the Campaign at any time without further notice.
19. These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong and each participant submits to the exclusive jurisdiction of the courts of Hong Kong.

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20. In case of discrepancies or inconsistencies between the English and Chinese versions of these terms and conditions, the English version shall prevail.

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