AIA Hong Kong

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Attn:	EDDAs / EDDs / PSDDs / SDDs / DDs / MICs / All Agency Leaders / Financial Planners (Hong Kong & Macau)	From:	Amy Chan
Co/Dept:	Mr. Alger Fung / Mr. Louie Ho / All Department Heads / Heads of Agency Division / ABDD - ABPs	Dept:	Management Team
Date:	19 Aug 2026	Total Page:	5 pages

Subject: **(A260841) 2026「開單有賞」保費現金券競賽**
2026 "One More Case" Producer ePremium Coupon Challenge

為鼓勵財務策劃顧問積極把握更多業務發展機會，公司特別推出**「開單有賞」保費現金券競賽**。

於活動期間內，每位現有或新客戶成功購買合資格保單，財務策劃顧問即可獲贈 **HK$200** 電子保費現金券 一張，每位財務策劃顧問最多可獲贈 10 張電子保費現金券。現有客戶尤其具備較高的投保潛力，我們鼓勵您主動關心客戶保障需要，立即聯繫客戶，將每一次對話轉化為深化關係及創造業務的機會。

有關競賽詳情請參閱下文。如有任何查詢，請電郵至 AIAHK.Agency-Bus-Acquisition@aia.com。

To encourage proactive customer engagement and support business growth, we are pleased to launch the " 2026 "One More case" Producer ePremium Coupon Challenge ".

During the campaign period, Financial Planners will be rewarded with a HK$200 ePremium Coupon for each existing or new customer who successfully purchased an eligible policy. Each financial planner is entitled to a maximum of 10 coupons. Existing customers are one of our greatest assets. We encourage all Financial Planners to proactively review their customers' protection needs and identify any potential protection gaps. Take the initiative to reconnect with your customers, deepen your understanding of their evolving needs, and turn every conversation into an opportunity to strengthen relationships while creating new business opportunities.

Please refer to the details below.

For inquiries, please email to AIAHK.Agency-Bus-Acquisition@aia.com

Best regards,

Amy Chan
Chief Agency Officer
Agency Distribution
Hong Kong and Macau
AY/BL/CW/MW

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2026「開單有賞」保費現金券競賽

競賽資格：所有營業單位主管及財務策劃顧問

競賽日期：2026 年 7 月 1 日至 9 月 30 日

競賽規則及獎賞：

完成競賽要求可獲得電子保費現金券[i]，每位財務策劃顧問最多可獲贈 10 張電子保費現金券。電子保費現金券將於「**AIA +**」手機應用程式上發放。詳情如下：

<table>
<tr><th>競賽要求</th><th>獎賞</th><th>電子保費現金券
預計發放日期</th></tr>
<tr>
<td>• 活動期間內，每位現有或新客戶成功購買合資格保單[ii]</td>
<td>1 張 HK$200 電子保費現金券
（每位財務策劃顧問於整個競賽期內, 最多可獲贈 10 張電子保費現金券）</td>
<td>電子保費現金券將於合資格投保月份後一個月發放，詳情如下：
<table>
<tr><th>投保月份</th><th>保費現金券發放月份</th><th>保費現金券到期日</th></tr>
<tr><td>2026 年 7 月</td><td>2026 年 8 月</td><td rowspan="3">2026 年 12 月 31 日</td></tr>
<tr><td>2026 年 8 月</td><td>2026 年 9 月</td></tr>
<tr><td>2026 年 9 月</td><td>2026 年 10 月</td></tr>
</table>
</td>
</tr>
</table>

i. 必須為 AIA 現有客戶 (即持有最少一份有效 AIA 個人人壽 / 個人意外保單之客戶) 方能接收電子保費現金券。

ii. 合資格保單:
   a. 1 張人壽保單（僅計算首碼為「B」和「G」的保單）
   b. 1 張獨立個人意外保險保單（僅計算首碼為「M」的保單）
   c. 保單必須於 2026 年 7 月 1 日至 2026 年 9 月 30 日期間**遞交**，並於 2026 年 7 月 1 日至 2026 年 10 月 5 日期間成功**繕發**。

一般規則：

1. 所有獲獎者必須於獎賞發放時仍與 AIA 持有效合約。
2. 若兩位或以上之營業單位主管/財務策劃顧問共同完成 1 張保單，將平均計算予各人。每月保單數目將獨立計算，如月結時保單數目總數為點數，數目將下調為整數計算。
3. 所有獎賞不可退換或轉換成以現金發放，安排均以 AIA 最終安排為準。
4. AIA 保留隨時修改競賽規則或獎賞之權利, 恕不另行通知。
5. 如有任何異議, 以 AIA 最後決定為準。

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6. 電子保費現金券之一般條款及細則與現行電子保費現金券相同，更多使用詳細可參閱通告 A260131 及公司適時更新之相關通告。

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特別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"抵港內地人士認證手續之工作流程"。
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。
7. 財務策劃顧問需嚴格遵守電子保費現金券之使用、轉讓及接收的條款及細則。
8. 財務策劃顧問不應於社群媒體平台轉售電子保費現金券、以電子保費現金券兌換現金或轉換任何其他形式的利益。例如：財務策劃顧問不應發貼文誘導或要求購入和出售電子保費現金券。
9. 如有任何可疑使用現金券/操縱現金券/客戶投訴的情況，公司將對此進行調查。如發現任何不當行為（如使用現金券作為回扣給客戶），財務策劃顧問可能會受到處分。
10. 電子保費現金券有效期至 2026 年 12 月 31 日，使用及轉讓電子保費現金券受有關條款及細則約束, 詳情請參閱 https://comm.aia.com.hk/loyaltydelighttnc。

電子保費現金券在任何情況下均不得兌換現金或轉售。如有任何不當使用現金券 /客戶投訴的情況，公司將對此進行調查。如發現任何不當行為，財務策劃顧問可能會受到處分。

有關電子保費現金券的正確使用方法及注意事項，請參閱有關通告 A260848。

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2026 "One More Case" Producer ePremium Coupon Challenge

Eligibility: All Agency Leaders & Financial Planners

Contest Period: 1 July 2026 to 30 Sept 2026

Contest Rules & Awards:

Eligible financial planners who complete the contest requirement will be awarded ePremium Coupons [i]. Maximum 10 coupons per financial planner. The ePremium Coupons will be distributed on "**AIA+**" Mobile app. Details as follows:

<table>
<tr><th>Requirement</th><th>Reward</th><th>ePremium Coupon Issue Date</th></tr>
<tr>
<td>• Each existing or new customer who successfully purchases an eligible policy [ii]</td>
<td>1x HK$200 ePremium Coupon
(Maximum 10 coupons per financial planner within the contest period)</td>
<td>ePremium Coupons will be issued in the month following the eligible purchase month
Illustration as follows:
<table>
<tr><th>Policy Purchase Month</th><th>Coupon Issue Month</th><th>Coupon Expiry Date</th></tr>
<tr><td>Jul 2026</td><td>Aug 2026</td><td rowspan="3">31 Dec 2026</td></tr>
<tr><td>Aug 2026</td><td>Sep 2026</td></tr>
<tr><td>Sep 2026</td><td>Oct 2026</td></tr>
</table>
</td>
</tr>
</table>

i. Must be an existing AIA customer (owns at least one in-force AIA individual life insurance / Personal Accident (PA) policy) to receive the ePremium Coupons

ii. Eligible Case:
   1. 1 Life case (only policy with prefix 'B' & 'G' will be counted)
   2. 1 iPA case (only policy with prefix 'M' will be counted)
   3. Policy must be **submitted** between 1 July and 30 September 2026 and **delivered** between 1 July and 5 October 2026

General Rules and Regulations:

1. Awardees must hold valid agent/ financial planner contract with the Company at the time the awards are paid out / redeemed.
2. Joint policies will be shared evenly among the co -producers. Cases will be calculated on a monthly basis and counted according to total no. of cases rounding down into an integer.
3. All privileges are not refundable, transferrable nor payable, program is subject to AIA's final decision.
4. AIA reserves the right to amend any of the rules of this contest or offer alternative gifts subject to availability at any time without prior notice.
5. In the event of dispute, AIA's decision is final and conclusive.
6. General Terms and Conditions of ePremium Coupons (same as existing ePremium coupons, please refer to the memo A260131 and latest memos from time to time for more details).

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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 any promotion offer as the incentive for attracting customers to apply for an insurance plan and distract customers from making an informed decision on whether or not to purchase the product. Financial planners must recommend product to customers based on the customer's actual need. If the product concerned requires the completion of Financial Needs Analysis, financial planners must complete such analysis with customers to assess the customers' needs and affordability before product recommendation / solicitation. 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 "Guidelines for Sales and Marketing to MCV Business prospects".

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 familiarize with the product features, and clearly explain the key product features, risks, and exclusions to customers upon receipt of customers' enquiries.

7. Financial Planner must strictly adhere to the "Terms and Conditions" regarding the use, transfer, and receipt of ePremium coupons.
8. Financial Planner must not resell electronic ePremium coupons, exchange them for cash, or convert them into any other form of benefit on social media platforms. For example: A Financial Planner must not post messages to induce or solicit the purchase and sale of electronic ePremium coupons.

9. In case of any suspicious mis-use / manipulation of the coupon / customer complaint, the company will investigate the case. The financial planners may be subject to disciplinary action if any misconduct (such as use the premium coupon as rebate to customer) is substantiated.

10. The ePremium Coupons are valid until December 31, 2026. The use and transfer of the e-Premium Coupon is subject to relevant terms and conditions. For details, please refer to https://comm.aia.com.hk/loyaltydelighttnc.

Please note that ePremium Coupon cannot be exchanged for cash or resold under any circumstances. In case of any suspicious mis-conduct / customer complaint, the company will investigate the case. The financial planners may be subject to disciplinary action if any mis-conduct is substantiated.

For the proper usage and precautions of the use of ePremium Coupons, please refer to the related Memo A260848.

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