**AIA Hong Kong**

27/F Hopewell Centre,
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T: (852) 2881 3333

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# Memo

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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<br>All Department Heads<br>Macau CEO / ABDD Executives | **Total pages:** | 16 |
| **Date:** | 1 October 2026 | | |

**Subject:** **A261009** **2026 第 4 季《友禮齊享》電子保費現金券推薦活動**
**2026 Q4 "Share the Joy" ePremium Coupon Referral Program**

**現有客戶轉讓電子保費現金券及成功推薦 1 位新客購買新單**
**可享 20,000 AIA 友 Point (約值 HK$80)!**

**2026 第 4 季《友禮齊享》電子保費現金券推薦活動詳情如下:**

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| **推廣期** | **2026年10月1日至2026年12月31日（包括首尾兩日）（「推廣期」）**<br>受薦人必須於推廣期內提交其新保單申請，新保單必須於2027年1月31日或之前繕發。合資格的新保單詳情請參閱下文。 |
| **合資格客戶** | 推薦人<br>• 包括AIA現有客戶並於2025年12月31日持有任何一份生效友邦保險 (國際) 有限公司 (於百慕達註冊成立之有限公司) (「**AIA**」)「個人人壽」/「個人意外」保單<br>• 不包括只擁有AIA企業保險，如強積金或澳門退休金或團體保險等的客戶<br>• **不包括已獲得或將會獲得2026年第一季、第二季或第三季《友禮齊享》電子保費現金券推薦活動獎賞的客戶**<br>• **AIA委任之個人代理(定義如下)不合乎資格以推薦人或受薦人身份參與此推廣**<br><br>受薦人<br>• 必須為於推廣期內購買 AIA「個人人壽」/「個人意外」保單的新客戶，亦即他們於 2026 年 10 月 1 日前、或於提交新保單申請前，或於合資格新保單繕發時沒持有任何生效 AIA「個人人壽」/「個人意外」保單 |
| **合資格新保單** | • 新客戶#成功使用電子保費現金券投保之「個人人壽」/「個人意外」新保單(不包括投資連繫壽險 / 萬用壽險 /「大灣醫薈通」門診計劃 /「友愛護」癌症保障計劃 / AIA「承諾您」儲蓄計劃 / AIA延期年金計劃2 /「財富源源」壽險計劃 / 優悅年金保險計劃)*<br><br>**備註:**<br>**(#) 新客戶為投保新保單並於該新保單繕發前沒持有任何生效AIA「個人人壽」/「個人意外」保單的客人。只有該新客戶於推廣期內成功提交申請並購買的首張新保單，並於2027年1月31日或之前成功繕發，方可被視為合資格推薦。如新客戶於同一天提交多於一張合資格新** |

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| | **保單申請（即合資格新保單的提交日期相同），並使用不同推薦人的電子保費現金券購買該等合資格新保單，AIA將根據新保單的繕發日期決定哪一張為首張新保單及為合資格推薦。**<br>**(*) 投資連繫壽險 / 萬用壽險 / 「大灣醫薈通」門診計劃 / 「友愛護」癌症保障計劃 / AIA「承諾您」儲蓄計劃 / AIA延期年金計劃2 / 「財富源源」壽險計劃 / 優悅年金保險計劃不適用於電子保費現金券，並不會被視為合資格新保單。** |
| **合資格推薦** | 推廣期內，合資格現有客戶 (推薦人) 的推薦必須同時符合以下 **2 項條件**，方可被視為合資格推薦（定義如下）並獲得獎賞。<br>1. 推薦人[1] 須透過AIA+ 手機應用程式**把自己的電子保費現金券成功轉讓[2]予新客戶** (受薦人)，而該受薦人必須成功使用接收之電子保費現金券[3]購買AIA「個人人壽」 / 「個人意外」保單(不包括投資連繫壽險 / 萬用壽險 / 「大灣醫薈通」門診計劃 / 「友愛護」癌症保障計劃 / AIA「承諾您」儲蓄計劃 / AIA延期年金計劃2 / 「財富源源」壽險計劃 / 優悅年金保險計劃) (「 合資格新保單」) ; 及<br>2. 受薦人必須於推廣期內成功投保合資格新保單，而新保單必須於2027年1月31日或之前繕發。<br><br>**備註：**<br>1. **「推薦人」為於 2025 年 12 月 31 日時持有任何一份生效 AIA「個人人壽」/「個人意外」保單而保單於獎賞發放時仍然生效的客人。已獲得或將會獲得 2026 年第一季、第二季或第三季《友禮齊享》電子保費現金券推薦活動獎賞的客戶則不合乎資格。只擁有企業保險如強積金或澳門退休金或團體保險等並不視為現有客戶，並不符合本推廣活動的資格。AIA 委任之個人代理不合乎資格以推薦人或受薦人身份參與此推廣。**<br>2. 推薦人須透過AIA+ 手機應用程式轉讓自己的電子保費現金券予新客戶。電子保費現金券的轉讓及使用方法受電子保費現金券條款及細則約束, 詳情請參閱通告A260131。<br>3. **電子保費現金券轉讓必須於新客戶遞交第一張新保單申請前成功完成。如電子保費現金券轉讓於新保單申請後才完成，該推薦將不會被視為合資格推薦。** |
| **推薦獎賞** | 合資格推薦的獎賞為20,000 AIA友Point。<br>• 每位推薦人只可獲獎賞一次。<br>• 獎賞將按以下日期直接存入推薦人之AIA+ 手機應用程式帳戶內:<br><br>\| \| 新保單之申請遞交日期 \| 獎賞發放日期 \|<br>\|---\|---\|---\|<br>\| 第一批 \| 2026年10月1日至11月15日 \| 2026年12月31日或之前 \|<br>\| 第二批 \| 2026年11月16日至12月31日 \| 2027年2月28日或之前 \|<br><br>• 於獎賞發放時，推薦人必須持有最少一張生效 AIA「個人人壽」 / 「個人意外」保單及擁有已連結生效個人保單之有效 AIA+ 手機應用程式帳戶。 |
| **獲推薦人獎賞之名單** | • AIA委任之個人代理將於2026年12月31日(第一批) / 2027年2月28日(第二批)或之前於iEngage內收到訊息通知。 |
| **特別注意事項** | • AIA財務策劃顧問（定義見下文）所有銷售活動及投保申請必須在香港或澳門內進行。<br>• AIA委任之個人代理(「**AIA委任之個人代理**」)或AIA夥伴銷售渠道之業務代表、保險經紀或獨立理財顧問(統稱「**AIA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。<br>• 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。 |

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- AIA財務策劃顧問進行銷售時必須根據投保客戶的需要及保費負擔能力作評估，從而介紹適合的保險產品，不得因任何獎賞而作特定銷售建議。
- AIA財務策劃顧問不應直接或間接地向客戶送贈禮品以誘使客戶購買投資連繫壽險 / 萬用壽險，此類保單不符合是次推廣活動的參與資格。
- AIA財務策劃顧問**必須向推薦人及受薦人說明推廣之條款及細則，**及應告知雙方參與此推薦活動，推薦人可能獲推薦獎賞。
- AIA財務策劃顧問必須特別提醒推薦人，推薦人及受薦人在進行推薦活動時，必須同樣身處香港或澳門
- AIA財務策劃顧問**必須向推薦人以及受薦人說明以下特別注意事項** (Do's and Don'ts)

| Do's | Don'ts |
|---|---|
| 推薦人<br>1. 推薦受薦人參與此推廣活動時，**只應**根據個人對AIA的正面體驗，包括與AIA的關係、客戶服務及品牌認同<br>2. 只可於香港或澳門內跟同樣身處香港或澳門內的受薦人進行是次活動<br>3. 應告知受薦人，推薦人因參與此推薦活動可能獲得推薦獎賞<br>4. 應建議受薦人如有任何查詢或想了解保險產品或服務，可向AIA或AIA財務策劃顧問查詢或瀏覽AIA網站<br>5. 在進行推薦活動前，應先閱讀及了解條款及細則<br><br>受薦人<br>1. 如受薦人想了解有關保險產品方面的資訊，應向AIA財務策劃顧問了解自己的保障需要及負擔能力以及產品特點<br>2. 就保單申請及安排保單而言，受薦人只應直接與AIA及AIA財務策劃顧問作往來<br>3. 保單的保費應直接支付予AIA（而非推薦人）<br>4. 應知悉並同意參與此活動推薦人可能獲得推薦獎賞 | 推薦人<br>1. 不可向任何表示拒絕收到AIA宣傳物品的人士進行推薦活動<br>2. 不可鼓勵、遊說、說服、推介受薦人購買保險產品(包括選擇指定產品)<br>3. 不可討論或解釋任何保險產品特點<br>4. 不可介入、參與受薦人保單申請及安排保單過程或向受薦人收取保費<br>5. 不可聲稱自己為AIA的保險中介人或代表<br><br>**根據香港法例，無牌銷售保險屬刑事罪行，可被判罰款及最高兩年監禁。請留意上述第2至第5點。**<br><br>**根據澳門法例，未獲簽發有效准照而從事保險中介業務 (e.g. 無牌銷售保險) 構成極嚴重行政違法行為，可科處澳門元十萬元至一百萬元罰款，且不影響須承擔其他倘有的責任。**<br><br>受薦人<br>1. 推薦人並不代表AIA及其保險中介人，就保單申請及安排保單而言，受薦人不應與推薦人往來<br>2. 受薦人不應因為推薦人參與此活動可能獲推薦獎賞而提交保險申請，而應先考慮自己的保障需要及負擔能力 |

AIA財務策劃顧問必須在為受薦人保單申請前告知受薦人：
(i) AIA財務策劃顧問會負責保單申請及安排保單，而就此目的而言，受薦人只應直接與AIA財務策劃顧問作往來（即受薦人不應為了保單申請及安排保單而與推薦人往來）；
(ii) 推薦人並非AIA財務策劃顧問及並不代表AIA，亦不得參與保單申請及安排保單的過程；

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| | (iii) AIA及AIA財務策劃顧問就推薦人對於保單的任何建議不承擔任何責任；及<br>(iv) 保單的保費應直接支付予AIA（而非推薦人）。 |

**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。**

**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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**Existing customers who successfully refer a new customer to purchase a new policy by transferring the ePremium coupons can receive 20,000 AIA Points (approximately worth HK$80) !**

**2026 Q4 "Share the Joy" ePremium Coupon Referral Program Details:**

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| **Promotion Period** | **From 1 October 2026 to 31 December 2026, both dates inclusive ("Promotion Period").**<br>The referee must submit his/her new policy application during the Promotion Period, the new policy must be issued on or before 31 January 2027. For details of an eligible new policy, please see below. |
| **Eligible Customer** | Referrer<br>• Includes AIA existing customer who hold any valid AIA International Limited (incorporated in Bermuda with limited liability) ("**AIA**") "Individual Life Insurance" / "Personal Accident (PA)" policy as of 31 December 2025.<br>• Does not include customers who only have corporate insurance, such as MPF, Macau Pension Fund or group insurance.<br>• **Does not include customers who received or will receive rewards from the 2026 Q1, Q2 or Q3 "Share the Joy" ePremium Coupon Referral Program.**<br>• **AIA Appointed Individual Agents (as defined below) are not eligible to participate in this promotion as referrers or referees**<br><br>Referee<br>• Must be new customers who purchase AIA "Individual Life Insurance" / "Personal Accident (PA)" policy during the Promotion Period; meaning they do not hold any valid AIA "Individual Life Insurance" / "Personal Accident (PA)" policy before 1 October 2026, or prior to submitting the new policy application, or at the time of the issuance of an Eligible New Policy. |
| **Eligible New Policy** | • A new AIA "Individual Life Insurance" / "Personal Accident (PA)" policy (excluding Investment-linked Assurance Schemes / Universal Life Insurance Products / GBA Health Connect Outpatient Plan / Shield Up Cancer Protection Plan/ AIA PromiseSaver/ AIA Deferred Annuity Plan 2/ Wealth Generation/ EverBliss Annuity Insurance Plan) successfully purchased by a new customer(#) using ePremium Coupon(s)*.<br><br>**Remarks:**<br>(#) "**New customers" refer to individuals who do not hold any valid AIA "Individual Life Insurance" / "Personal Accident (PA)" policy prior to submitting policy application and purchasing a new policy, and at the time the new policy is issued. Only the first new policy successfully submitted and purchased by that new customer during the Promotion Period and issued on or before 31 January 2027 will be counted as a Qualified Referral. If a new customer submits more than one (1) Eligible New Policy application on the same day (i.e. the Eligible New Policies have the same application submission date) and uses ePremium Coupons from different referrers to purchase these policies, AIA will determine which policy qualifies as the first new policy based on the issue date of the new policies.** |

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| | **(*) Investment-linked Assurance Schemes / Universal Life insurance products / GBA Health Connect Outpatient Plan / Shield Up Cancer Protection Plan/ AIA PromiseSaver/ AIA Deferred Annuity Plan 2/ Wealth Generation/ EverBliss Annuity Insurance Plan are not eligible for the use of ePremium Coupons, and will not be considered as eligible policies.** |
| **Qualified Referral** | During the Promotion Period, the referral of an eligible existing customers (referrers) must meet both of the following **2 conditions** to qualify as Qualified Referral (as defined below) and receive rewards.<br>1. The Referrer[1] successfully **transfers his/her ePremium coupon(s)[2] to a new customer** (referee) through the AIA+ mobile app, and the referee must then successfully purchase an AIA "Individual Life Insurance" / "Personal Accident (PA) policy (excluding Investment-linked Assurance Schemes / Universal Life Insurance Products / GBA Health Connect Outpatient Plan / Shield Up Cancer Protection Plan/ AIA PromiseSaver/ AIA Deferred Annuity Plan 2/ Wealth Generation/ EverBliss Annuity Insurance Plan) using the received ePremium Coupon[3] ("Eligible New Policy"), AND<br>2. **The referee must** purchase an Eligible New Policy during the Promotion Period and the Eligible New Policy must be issued on or before 31 January 2027.<br><br>**Remarks:**<br>1. **"Referrers" are those who hold a valid AIA "Individual Life Insurance" / "Personal Accident (PA)" policy as of 31 December 2025, and whose policy remains in effect when the reward is issued. Customers who received or will receive rewards from the 2026 Q1, Q2 or Q3 "Share the Joy" ePremium Coupon Referral Program are not eligible. Customers with only corporate insurance, such as MPF or Macau Pension Fund or group insurance, are not considered existing customers and are not eligible for this Promotion. AIA Appointed Individual Agents are not eligible to participate in this Promotion as either referrers or referees.**<br>2. The Referrer must transfer their ePremium Coupons to new customers through AIA+ mobile app. The transfer and usage of ePremium Coupons are subject to terms and conditions of the ePremium Coupons, please refer to memo A260131 for details.<br>3. **The transfer of ePremium Coupon(s) must be successfully completed before the new customer submits the application for the first new policy. If the ePremium Coupon(s) are transferred after the submission of the new policy application, that referral will not be considered a Qualified Referral.** |
| **Referral Rewards** | The reward for a Qualified Referral is 20,000 AIA Points.<br>• Each Referrer can receive the reward once.<br>• The reward will be credited directly to the Referrer's account in the AIA+ mobile app according to the following schedule:<br><br>Batch \| New policy application submission date \| Referral reward issue date<br>1 \| 1 October to 15 November 2026 \| On or before 31 December 2026<br>2 \| 16 November to 31 December 2026 \| On or before 28 February 2027<br><br>• At the time the reward is issued, the Referrer must hold at least one valid AIA "Individual Life Insurance" / "Personal Accident (PA)" policy, and have a valid AIA+ mobile app account linked to the valid individual policy(ies). |

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<table>
<tr><td>Rewards Winner List</td><td>AIA Appointed Individual Agents will receive an inbox message in iEngage on or before 31 December 2026 (batch 1) / 28 February 2027 (batch 2).</td></tr>
<tr><td>Do's and Don'ts</td><td>
<ul>
<li>All solicitation activities and insurance policy applications by the AIA Financial Planners (as defined below) must be conducted within Hong Kong or Macau.</li>
<li>Appointed individual agent from AIA ("AIA Appointed Individual Agents"), technical representatives, brokers or independent financial advisors (IFAs) from AIA's partnership distribution channel (collectively referred to as "AIA Financial Planners") must follow the "Operating Guidelines For Agents On Dealing Insurance Business With Applicants / Policyowner From PRC" and MCV related guidelines.</li>
<li>Before contacting a policyholder, please check whether the policyholder is on the opt-out list.</li>
<li>AIA Financial Planners should make product recommendations based on the needs and affordability of the customers, and must not make incentive-driven recommendations.</li>
<li>AIA Financial Planners must not directly or indirectly offer gifts to induce clients to purchase "investment-linked life insurance policies". These policies are not eligible under this promotion.</li>
<li>AIA Financial Planners must explain the terms and conditions of the promotion to both the referrer and referee, and inform them that the referrer may receive a reward by participating in this promotion.</li>
<li>AIA Financial Planners must specifically remind referrers that both the referrer and referee must be physically located in Hong Kong or Macau when conducting referral activities.</li>
<li>AIA Financial Planners must explain the following Do's and Don'ts to both the referrer and referee.</li>
</ul>
<table>
<tr><td><u>Do's</u><br><u>Referrer</u><br>1. Should base <u>solely</u> on positive personal experiences with AIA, including the relationship, customer service and brand appreciation, when referring the referee to participate the promotion.<br>2. Should conduct the referral activities only in Hong Kong / Macau, and only to referees who are also located in Hong Kong / Macau.<br>3. Should inform referee(s) that a reward may be granted to the referrer for participating in this promotion.<br>4. Should advise referee(s) to contact AIA or AIA Financial Planners, or visit AIA's website if he/she has any enquiries or want</td><td><u>Don'ts</u><br><u>Referrer</u><br>1. Must not conduct referral activities to anyone who refuse to receive the promotional materials from AIA.<br>2. Must not encourage, persuade, convince or recommend any specific insurance products to the referee.<br>3. Must not discuss or explain product features.<br>4. Must not involve in or participate in the referee's policy application and policy arrangement process, nor collect premiums from the referee(s).<br>5. Must not hold yourself out as an insurance intermediary or representative of AIA.<br><br>Unlicensed selling of insurance is a criminal offence under Hong Kong law, punishable by fines and up to</td></tr>
</table>
</td></tr>
</table>

"We", "AIA", "AIA Hong Kong", "AIA Macau" or "the Company" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).
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| to know more about insurance products and services.<br>5. Should read and understand the terms and conditions of the referral campaign before conducting any referral activities.<br><br>Referee<br>1. If the referee would like to know more about insurance products, he/she should consult with AIA Financial Planners to understand their protection needs, affordability and product features.<br>2. The referee should only contact AIA and AIA Financial Planners directly regarding the policy application and policy arrangement.<br>3. The referee should pay premiums directly to AIA, not to the referrer.<br>4. The referee should be informed and agree that the referrer may receive a reward for participating in this promotion. | **two years of imprisonment. Please be aware of point 2 to point 5 mentioned above.**<br>**Under Macao law, engaging in insurance intermediary activities without a valid licence (including the unlicensed sale of insurance) constitutes a very serious administrative offence and is punishable by a fine ranging from MOP 100,000 to MOP 1,000,000, without prejudice to any other liabilities that may arise.**<br><br>Referee<br>1. The referrer does not represent AIA or its intermediaries. The referee should not contact the referrer directly regarding the policy application and policy arrangement.<br>2. The referee should not apply for insurance because the referrer may receive a reward through this promotion, without considering their own protection needs and affordability. |

AIA Financial Planners must notify the referee the following before the policy application:
(i) The AIA Financial Planners are responsible for handling the policy application and policy arrangement, thus, the referee should only contact the AIA Financial Planners directly regarding the policy application and policy arrangement;
(ii) The referrer is not a AIA Financial Planner and does not represent AIA, and must not participate in the policy application and policy arrangement process;
(iii) AIA and the AIA Financial Planners are not responsible for any recommendation of the policy made by the referee; and
(iv) the premium of the policy must be paid directly to AIA, not to the Referrer.
.

**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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**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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# Memo

## 附錄 1: 2026 第四季《友禮齊享》電子保費現金券推薦活動之條款及細則

1. 2026 第四季《友禮齊享》電子保費現金券推薦活動(此「**推廣**」)由友邦保險(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(「**AIA**」) 主辦。參加者只要參加此推廣，即表示同意遵守此推廣所有條款及細則。
2. 此推廣只適用於透過 AIA 委任之個人代理(「**AIA 委任之個人代理**」)或 AIA 夥伴銷售渠道之業務代表、保險經紀或獨立理財顧問(統稱「**AIA 財務策劃顧問**」)遞交投保申請。
3. 此推廣只適用於香港或澳門繕發之保單。
4. 此推廣之推廣期為 2026 年 10 月 1 日至 2026 年 12 月 31 日，包括首尾兩天(「**推廣期**」)，合資格新保單（定義如下）必須於 2027 年 1 月 31 日或之前繕發(「**繕發截止日期**」)。
5. 「**合資格新保單**」為受薦人（定義如下）成功於推廣期內使投保之第一張 AIA「個人壽險」 / 「個人意外（PA）」新保單 (不包括於投資連繫壽險 / 萬用壽險 /「大灣醫薈通」門診計劃 /「友愛護」癌症保障計劃 / AIA「承諾您」儲蓄計劃 / AIA 延期年金計劃 2 /「財富源源」壽險計劃 / 優悅年金保險計劃)，並於繕發截止日期或之前成功繕發的保單。
6. 「**受薦人**」指（a）在提交合資格新保單申請及購買合資格新保單前，及（b）於合資格新保單繕發時，均未持有任何生效 AIA「個人壽險」 /「個人意外（PA）」保單的客戶，並於推廣期內使用由推薦人（定義如下）於 AIA+ 手機應用程式轉讓的電子保費現金券（「**電子保費現金券**」）購買合資格新保單。
7. 推廣期內，AIA 現有客戶為 (a) 於 2025 年 12 月 31 日持有任何一份生效 AIA「個人人壽」/「個人意外」保單的客戶 (不包括 AIA 委任之個人代理及只擁有企業保險如強積金或澳門退休金或團體保險等的客戶)，及 (b) 並未曾或將不會獲得 2026 第一季、第二季或第三季《友禮齊享》電子保費現金券推薦活動獎賞的客戶，可作為此推廣的推薦人(「**推薦人**」) 。推薦人須於推廣期內透過 AIA+ 手機應用程式成功將其 AIA+應用程式內持有的有效電子保費現金券轉讓予受薦人，而該受薦人必須成功 (a) 於推廣期內使用由推薦人轉讓的電子保費現金券申請及購買合資格新保單；及 (b) 於繕發截止日期或之前該合資格新保單獲成功繕發，該推薦方可被視為合資格推薦（「**合資格推薦**」）。<u>推薦人必須於受薦人遞交合資格新保單申請前成功完成電子保費現金券轉讓。於提交合資格新保單申請後才轉讓電子保費現金券，將不會被視為合資格推薦。</u>
8. 如受薦人於同一天提交多於一張合資格新保單申請，並使用不同推薦人的電子保費現金券購買該等合資格新保單，則在其他合資格推薦條件均符合的情況下，AIA 將根據新保單的繕發日期決定哪一張為首張新保單及為合資格推薦。
9. 有關合資格推薦獎賞的詳情：
   i. 推薦人符合合資格推薦，即可於其 AIA+帳戶內獲 20,000 AIA 友 Point（約值 HK$80）（「**獎賞**」）
   ii. AIA 委任之個人代理不可以推薦人或受薦人身份參與此推廣。
   iii. 每位推薦人只可獲獎賞一次。
   iv. 獎賞將由 AIA 決定及安排，並不可選擇及替換。
   v. 合資格推薦所獲之獎賞將會直接發放予推薦人之 AIA+ 手機應用程式帳戶內。如合資格新保單於 2026 年 10 月 1 日至 2026 年 11 月 15 日（包括首尾兩日）期間提交申請，並且該保單已於 2026 年 12 月 6 日或之前繕發，推薦人將於 2026 月 12 月 31 日或之前收到獎賞; 至於於推廣期內遞交但不屬上述範圍的其他合資格新保單申請，若該保單於 2027 年 1 月 31 日或之前繕發，推薦人將於 2027 月 2 月 28 日或之前收到獎賞。
   vi. 於獎賞發放時，推薦人必須持有最少一張生效 AIA「個人人壽」 / 「個人意外」保單及擁有已連結生效個人保單之有效 AIA+ 手機應用程式帳戶。
   vii. 所有獎賞不能轉讓、退款、或兌換現金、信用額或任何物品。

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viii. 獎賞之使用受限於獎賞之條款和細則，以及 AIA+手機應用程式中的相關條款及細則所約束。詳情請參閱 AIA+ 手機應用程式內的獎賞條款及細則。AIA 保留隨時更改與獎賞相關的禮券商戶選項之權利而無須另行通知。

ix. AIA 保留隨時修改此推廣的任何條款或視乎供應情況提供其他獎賞的權利，恕不另行通知。

10. **推薦人只可根據自身與 AIA 的良好個人體驗，包括關係、客戶服務以及對品牌的認同來進行。推薦人:**
    i. **應告知受薦人參與此活動，推薦人可能獲推薦獎賞;**
    ii. **於香港或澳門境內跟同樣身處香港或澳門的受薦人進行是次推薦活動;**
    iii. **<u>不可鼓勵、遊說、說服、推介受薦人購買任何指定保險產品;</u>**
    iv. **<u>不可參與或介入</u>受薦人保單申請及安排保單過程;及**
    v. **須於受薦人遞交合資格新保單申請前成功轉讓電子保費現金券予受薦人。**
11. **受薦人:**
    i. **應向 AIA 財務策劃顧問了解自己的保障需要,負擔能力以及產品特點;**
    ii. **於遞交合資格新保單申請前已由推薦人接收電子保費現金券; 及**
    iii. **應知悉並同意參與此活動推薦人可能獲得推薦獎賞。**

    **遞交新保單申請前，受薦人應仔細閱讀並了解以下內容: (i) AIA 財務策劃顧問全權負責處理保單申請及安排保單事宜，因此，受薦人應就任何與保單申請及安排保單相關的事項直接與 AIA 財務策劃顧問溝通（即受薦人不應就保單申請及安排保單聯絡推薦人）； (ii) 推薦人並非 AIA 財務策劃顧問及並不代表 AIA 及 AIA 的夥伴，且不得參與保單申請及安排保單過程；(iii) AIA、其合作夥伴及 AIA 財務策劃顧問就推薦人對於有關保單所給予受薦人的任何意見或建議不承擔任何責任； (iv) 所有保單的保費應直接支付予 AIA（而非推薦人）；及 (v) 受薦人不應因為推薦人參與此活動可能獲推薦獎賞而忽略及忽視自己的保障需要及財政負擔能力而投保。**
12. **在進行推薦活動時，推薦人及受薦人均必須同樣身處香港或澳門。**
13. **推薦人及受薦人均須閱讀並同意遵守下列有關此推廣的特別注意事項。**

| <u>Do's</u><br><u>推薦人</u> | <u>Don'ts</u><br><u>推薦人</u> |
|---|---|
| 1. 推薦受薦人參與此推廣時，**<u>只應</u>**根據個人對AIA的正面體驗，包括與AIA的關係、客戶服務及品牌認同<br>2. 只可於香港或澳門內跟同樣身處香港或澳門內的受薦人進行是次活動<br>3. 應告知受薦人，推薦人因參與此推廣可能獲得獎賞<br>4. 應建議受薦人如有任何查詢或想了解保險產品或服務，可向AIA或AIA財務策劃顧問查詢或瀏覽AIA網站<br>5. 在進行推薦活動前，應先閱讀及了解條款及細則 | 1. 不可向任何表示拒絕收到AIA宣傳物品的人士進行推薦活動<br>2. 不可鼓勵、遊說、說服、推介受薦人購買保險產品(包括選擇指定產品)<br>3. 不可討論或解釋任何保險產品特點<br>4. 不可介入、參與受薦人保單申請及安排保單過程或向受薦人收取保費<br>5. 不可聲稱自己為AIA的保險中介人或代表<br><br>**根據香港法例，無牌銷售保險屬刑事罪行，可被判罰款及最高兩年監禁。請留意上述第2至第5點。** |
| <u>受薦人</u><br>1. 如受薦人想了解有關保險產品方面的資訊，應向AIA財務策劃顧問或AIA保險顧問/理財顧問了解自己的保障需要及負擔能力以及產品特點 | **根據澳門法例，未獲簽發有效准照而從事保險中介業務 (e.g. 無牌銷售保險) 構成極嚴重行政違法行為，可科處澳門元十萬元至一百萬元罰款，且不影響須承擔其他倘有的責任。** |

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| 2. 就保單申請及安排保單而言，受薦人只應直接與AIA及AIA財務策劃顧問作往來<br>3. 保單的保費應直接支付予AIA（而非推薦人）<br>4. 應知悉並同意參與推薦人可能獲得獎賞 | 受薦人<br>1. 推薦人並不代表AIA及其保險中介人，就保單申請及安排保單而言，受薦人不應與推薦人往來<br>2. 受薦人不應因為推薦人參與此活動可能獲推薦獎賞而提交保險申請，而應先考慮自己的保障需要及負擔能力 |

14. 由 2018 年 1 月 1 日起，所有保單持有人均須向保險業監管局為其新繕發及現行香港保單繳付的每筆保費繳交徵費。而保費回贈(如適用)並不會導致任何保費徵費退款。有關保費徵費的更多詳情，請瀏覽我們的網站 www.aia.com.hk/useful-information-ia-tc 或保險業監管局網站 www.ig.org.hk。
15. 以上內容只載有一般資料，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。所有產品資料只供參考，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，客戶可向 AIA 索取。人壽保險保單屬長期的保險合約。如於早年退保，客戶所收取的金額可能大幅少於已繳的保費。
16. AIA 保留隨時更改此推廣的條款及細則的權利而毋須另行通知。各推廣優惠均只在推廣保險產品可以接受投保申請及購買時有效。如有任何爭議，AIA 將擁有最終及具決定性的決定權。此推廣只適用於香港及澳門。
17. 本條款及細則受此推廣地點（視乎適用情況為香港或澳門）的法律管轄和詮釋。該司法管轄地區的法院有非專屬司法管轄權，以解決因本條款及細則而起或與之有關的任何爭議。

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## Appendix 1: Terms & Conditions of 2026 Q4 "Share the Joy" ePremium Coupon Referral Program

1. 2026 Q4 "Share the Joy" ePremium Coupon Referral Program (this "**Promotion**") is organized by the Hong Kong Branch and/or Macau Branch of AIA International Limited (incorporated in Bermuda with limited liability) ("**AIA**"). Participants of this Promotion shall agree to abide by all terms & conditions of this Promotion.
2. This Promotion is only applicable to the policy applications submitted via an appointed individul agent from AIA ("**AIA Appointed Individual Agents**"), technical representatives, brokers or independent financial advisors (IFAs) from AIA's partnership distribution channel (collectively referred to as "**AIA Financial Planners**").
3. This Promotion is only applicable to the policies issued in Hong Kong or Macau.
4. The promotion period is between 1 October 2026 and 31 December 2026, both dates inclusive ("**Promotion Period**"). The Eligible New Policy (defined below) must be issued on or before 31 January 2027 ("**Issuance Deadline**").
5. An "**Eligible New Policy**" means the first new AIA "Individual Life Insurance" or "Personal Accident (PA)" policy (excluding Investment-linked Assurance Schemes / Universal Life Insurance Products / GBA Health Connect Outpatient Plan / Shield Up Cancer Protection Plan/ AIA PromiseSaver/ AIA Deferred Annuity Plan 2/ Wealth Generation/ EverBliss Annuity Insurance Plan) successfully purchased by a Referee (defined below) during the Promotion Period and which is issued on or before the Issuance Deadline.
6. A "**Referee**" means a customer who does not hold any valid AIA "Individual Life Insurance" / "Personal Accident (PA)" policy (a) prior to submitting the Eligible New Policy application and purchasing the Eligible New Policy; and (b) at the time the Eligible New Policy is issued, and used the ePremium coupon(s) in the AIA+ mobile app ("**ePremium Coupon(s)**") transferred from the Referrer (defined below) to purchase the Eligible New Policy during the Promotion Period.
7. During the Promotion Period, AIA existing customers who (a) hold any valid AIA "Individual Life Insurance" / "Personal Accident (PA)" policy as of 31 December 2025 (excluding AIA Appointed Individual Agents, and customers who only hold corporate insurance(s) such as MPF, Macau Pension Fund or group insurance); and (b) have not received or will not receive any rewards from the 2026 Q1,Q2 or Q3 "Share the Joy" ePremium Coupon Referral Program, may participate as referrers under this Promotion ("**Referrer**"). The Referrer, who has a valid ePremium Coupon in their AIA+ mobile app, must successfully transfer their ePremium Coupon(s) to a Referee through the AIA+ mobile app during the Promotion Period, and that Referee must have successfully: (a) applied for and purchased an Eligible New Policy using the ePremium Coupon(s) received from the Referrer during the Promotion Period; and (b) been issued the Eligible New Policy on or before the Issuance Deadline, in order for the referral to be considered as a qualified referral ("**Qualified Referral**"). <u>The transfer of ePremium Coupon from the Referrer to the Referee must be successfully completed before the Referee submits the Eligible New Policy application. If the ePremium Coupon(s) is/are transferred after the submission of Eligible New Policy application, it will not be considered as a Qualified Referral.</u>
8. If a Referee submits application for more than one Eligible New Policy on the same day, and the Referee used the ePremium Coupons of different Referrers to purchase the Eligible New Policies, to determine which Eligible New Policy is the first new policy eligible to be counted as a Qualified Referral (provided that other Qualified Referral requirements have been satisfied), AIA will make the determination based on the issue date of each Eligible New Policy.
9. Details regarding the Reward for a Qualified Referral are set out as follows:

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# Memo

i. For the Qualified Referral, the Referrer will receive 20,000 AIA Points (approximately worth HK$80) ("**Reward**") in the Referrer's AIA+ account.
ii. AIA Appointed Individual Agents are not eligible to participate as Referrers or Referrees in this Promotion.
iii. Each Referrer can only receive the Reward once.
iv. The Reward is deteremined and arranged by AIA and is not subject to selection or substitution.
v. The Reward for the Qualified Referral will be sent directly to the Referrers' accounts in AIA+ mobile app. If the application of Eligible New Policy is submitted between 1 October 2026 and 15 November 2026 (both dates inclusive), the Referrer will receive the Reward on or before 31 December 2026 (provided that the Eligible New Policy has been issued on or before 6 Decemner 2026). For other application of Eligible New Policies submitted within the Promotion Period that do not fall into the scope above, the Referrer will receive the Reward on or before 28 February 2027 (provided that the Eligible New Policy has been issued on or before 31 January 2027).
vi. At the time the Reward is issued, the Referrer must hold at least one valid AIA "Individual Life Insurance" / "Personal Accident (PA)" policy, and own a valid AIA+ mobile app account linked to a valid individual policy(ies) .
vii. The Reward is non-transferable, non-refundable and non-exchangeable for cash, credit or any other items.
viii. The use of the Reward is subject to terms and conditions of the Reward and the relevant terms and conditions in AIA+ mobile app. For details, please refer to the terms and conditions of the Reward on AIA+ mobile app. AIA reserves the right to change voucher merchant options in connection with the Reward at anytime without advance notices.
ix. AIA reserves the right to amend any rules of this Promotion or offer alternative rewards subject to availability, at any time without prior notice.

10. **The Referrer should base solely on positive personal experience with AIA, including the relationship, customer service and brand appreciation. The Referrer must:**
    i. **Inform the Referee that a reward may be granted to the Referrer by participating in this Promotion;**
    ii. **Conduct the referral activities only in Hong Kong/ Macau, and only to Referee who are also located in Hong Kong/ Macau;**
    iii. **Not encourage, persuade, convince or recommend any specific insurance products to the Referee;**
    iv. **Not participate in or be involved in the policy application and policy arrangement process of the Referee's policy; and**
    v. **Successfully transfer the ePremium coupon(s) to the Referee before the Referee submits an application for an Eligible New Policy.**
11. **The Referee should:**
    i. **Consult with a AIA Financial Planner to understand their protection needs, affordability and product features;**
    ii. **Receive the ePremium Coupon(s) from the Referrer before submitting an application for an Eligible New Policy;**
    iii. **Be informed and agree that the Referrer may receive a reward by participating in this Promotion.**

**Before applying for a policy, Referee should carefully read and understand the following before policy application : (i) the AIA Financial Planners are solely responsible for handling the policy application and policy arrangement, thus, Referee should**

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**communicate directly with the AIA Financial Planners regarding any matters related to the policy application and policy arrangement (Referee should not contact the Referrer regarding the policy application and policy arrangement); (ii) the Referrer is not a AIA Financial Planners and does not represent AIA and AIA's partner and must not participate in the policy application and policy arrangement process; (iii) AIA, its partner and the AIA Financial Planners are not responsible for any comments or advice made by the Referrer regarding the policy of the Referee; (iv) all policy premiums must be paid directly to AIA (not to the Referrer); and (v) Referee should not neglect and overlook their own protection needs and financial affordability due to any rewards that may be granted to the Referrer under this Promotion.**

12. **When conducting referral activities, both the Referrer and the Referee must be physically present in Hong Kong or Macau.**
13. **Both the Referrer and Referee must read and agree to comply with the following Do's and Don'ts of this Promotion.**

| **Do's** | **Don'ts** |
|---|---|
| Referrer<br>1. Should base **solely** on positive personal experiences with AIA, including the relationship, customer service and brand appreciation, when referring the Referee to participate in this Promotion.<br>2. Should conduct the referral activities only in Hong Kong / Macau, and only to referees who are also located in Hong Kong / Macau.<br>3. Should inform Referee(s) that the Reward may be granted to the Referrer for participating in this Promotion.<br>4. Should advise Referee(s) to contact AIA or AIA Financial Planners, or visit AIA's website if he/she has any enquiries or want to know more about insurance products and services.<br>5. Should read and understand the terms and conditions of the referral campaign before conducting any referral activities.<br><br>Referee<br>1. If the Referee would like to know more about insurance products, he/she should consult with AIA Financial Planners to understand their protection needs, affordability and product features.<br>2. The Referee should only contact AIA and AIA Financial Planners directly regarding the policy application and policy arrangement. | Referrer<br>1. Must not conduct referral activities to anyone who refuse to receive the promotional materials from AIA.<br>2. Must not encourage, persuade, convince or recommend any specific insurance products to the Referee.<br>3. Must not discuss or explain product features.<br>4. Must not involve in or participate in the referee's policy application and policy arrangement process, nor collect premiums from the Referee(s).<br>5. Must not hold yourself out as an insurance intermediary or representative of AIA.<br><br>**Unlicensed selling of insurance is a criminal offence under Hong Kong law, punishable by fines and up to two years of imprisonment. Please be aware of point 2 to point 5 mentioned above.**<br>**Under Macao law, engaging in insurance intermediary activities without a valid licence (including the unlicensed sale of insurance) constitutes a very serious administrative offence and is punishable by a fine ranging from MOP 100,000 to MOP 1,000,000, without prejudice to any other liabilities that may arise.**<br><br>Referee<br>1. The Referrer does not represent AIA or its intermediaries. The Referee should not |

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| 3. The Referee should pay premiums directly to AIA, not to the Referrer.<br>4. The Referee should be informed and agree that the Referrer may receive the Reward for participating in this Promotion. | contact the referrer directly regarding the policy application and policy arrangement.<br>2. The Referee should not apply for insurance because the Referrer may receive the Reward through this Promotion, without considering their own protection needs and affordability. |

14. Effective from 1 January 2018, all policy owners are required to pay a levy to the Insurance Authority (IA) on each premium payment made for both new and in-force Hong Kong policies. Our premium refund offer (if applicable) shall not trigger any refund of levy. For more information on the levy, please visit our website at www.aia.com.hk/useful-information-ia-en or IA's website at www.ia.org.hk.
15. The above content contains general information only and does not constitute any offer and/or insurance product recommendation. Customer must complete the Financial Needs Analysis before applying any insurance product. The product information is 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, customer may refer to the relevant product brochure and policy contract of relevant products. In case customer wants to read policy contract sample before making an application, customer can obtain a copy from AIA. Life insurance policies are long-term contracts of insurance. Should customer surrender the policy early, customer may receive an amount considerably less than the total amount of premiums paid.
16. AIA reserves the right to change any terms and conditions of this Promotion without advance notices. All rewards are valid only when the promotion insurance products are available for application and purchase. In the event of any disputes, AIA's decision shall be final and conclusive. This Promotion is applicable only in Hong Kong and Macau.
17. These terms and conditions are governed by and interpreted according to the laws of the place where this Promotion is issued (i.e., either Hong Kong or Macau, as applicable). The courts of that jurisdiction shall have non-exclusive jurisdiction to resolve any dispute arising from or in connection with these terms and conditions.

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