AIA Hong Kong
27/F Hopewell Centre,
183 Queen's Road East,
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T: (852) 2881 3333
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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:**	8
Date:	1 October 2026		

Subject: **A261022** **(加推) 2026 第 4 季 投保新保單送電子保費現金券**
(Extended) 2026 Q4 Get ePremium Coupons with a New Policy



加推!

任何客戶 (包括現有及非現有客戶)
成功投保指定新保單滿指定保費
即可獲高達 900 港元電子保費現金券

推廣期	2026 年 10 月 1 日至 2026 年 11 月 30 日包括首尾兩天（「推廣期」）。
特選客戶	現有及非現有客戶(「特選客戶」)。
優惠詳情	特選客戶於推廣期內以保單持有人身份成功申請及遞交，並於2026年12月5日或之前繕發「個人人壽」/「個人意外」保單之新基本計劃或新基本計劃及其新附加契約（投資連繫壽險 / 萬用壽險 / AIA延期年金計劃2 /「財富源源」儲蓄保險計劃除外），**並且新保單首年年度化保費達指定金額**(首年年度化保費以保費折扣後計算)(「合資格新保單」)乃合資格客戶，可獲得以下獎賞:

新保單首年年度化保費	**獎賞**
335美元至少於$50,000美元	**電子保費現金券** **200 港元/澳門幣(25美元) x 1張**
50,000美元或以上	**電子保費現金券** **總值: 900 港元/澳門幣(113美元)** **(200 港元/澳門幣(25美元) x 2張及** **500 港元/澳門幣(63美元) x 1張)**

註:
- 每位合資格客戶只可獲享獎賞一次。
- 若合資格客戶持有多份符條件之合資格新保單，獎賞計算將以最先獲繕發之合資格新保單為準，其後繕發之保單將不獲發任何獎賞。

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	• 有關條款及細則, 請參閱附錄 1。
獎賞派發	• 於發放獎賞時，合資格新保單必須仍然生效，否則客戶之電子保費現金券獎賞將被取消。 • 合資格客戶的電子保費現金券將於以下日期存入客戶於 AIA 的紀錄內，並反映在 AIA+、iChange 和 PES： **新保單繕發日期** / **獎賞發放日期** / **電子保費現金券有效期** 2026 年 10 月 1 日至 10 月 31 日 / 2026 年 11 月 30 日或之前 / 至 2026 年 12 月 31 日 2026 年 11 月 1 日至 12 月 5 日 / 2026 年 12 月 15 日或之前 / 至 2026 年 12 月 31 日 註: • 有關電子保費現金券的使用及轉讓的方式及條件，將維持不變。詳情請參閱通告 A260131 或參閱條款及細則。
條款及細則	條款及細則請參閱附錄 1。

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。

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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Extended!



Any customer (including existing and non-existing customers) who successfully applies designated new policy with the designated premium amount can get up to HK$900 ePremium Coupons

Campaign Period	1 October 2026 to 30 November 2026 (both dates inclusive) ("Campaign Period").
Selected Customers	Existing and non-existing customers ("Selected Customers").
Offer Details	Selected Customers who within the Campaign Period successfully apply for and submit a new basic plan, or a new basic plan together with riders, of an "Individual Life Insurance" / "Personal Accident (PA)" policy (excluding Investment-linked Assurance Schemes / Universal Life Insurance Products / AIA Deferred Annuity Plan 2 / Wealth Generation Savings Insurance Plan) which is subsequently issued on or before 5 December 2026, **and the first-year annualised premium of the new policy reaches the designated amount** (after applying any premium discount) ("Eligible New Policy") will be regarded as Eligible Customers, and will receive below rewards:

The first-year annualised premium of the new policy	**Rewards**
US$335 to less than US$50,000	**ePremium Coupons** **HK$/MOP 200 (US$25) x 1pc**
US$50,000 or above	**ePremium Coupons** **Total Value: 900 HKD/MOP (113USD)** **(HK$/MOP 200 (US$25) x 2pcs &** **HK$/MOP 500 (US$63) x 1pc)**

Remarks:

- Each Eligible Customer is entitled to the rewards once only.
- If an Eligible Customer holds more than one policy meeting the above criteria, the rewards will be calculated and offered based on the first Eligible New Policy issued. No rewards will be provided for any subsequently issued policies.
- Please refer to Appendix 1 for the Terms & Conditions.

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<table>
<tr><td>Rewards Distribution</td><td>

The Eligible New Policy must still be in force at the time of issuance of the ePremium Coupons reward, otherwise the customer's eligibility for the reward will be forfeited.
Eligible customers will receive the ePremium Coupons deposited into the records in AIA on the following dates, and will be reflected in AIA+, iChange, and PES:

<table>
<tr><th>New Policy Issue Date</th><th>Reward Issuance Date</th><th>Validity Period of ePremium Coupons</th></tr>
<tr><td>1 October 2026 to 31 October 2026</td><td>On or before 30 November 2026</td><td>Until 31 December 2026</td></tr>
<tr><td>1 November 2026 to 5 December 2026</td><td>On or before 15 December 2026</td><td>Until 31 December 2026</td></tr>
</table>
Remarks:

The methods and conditions for using and transferring ePremium Coupons remain unchanged. Please refer to Memo A260131 or the Terms and Conditions.

</td></tr>
<tr><td>Terms and Conditions</td><td>Please refer to Appendix 1 for the Terms and Conditions.</td></tr>
</table>

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 promotion offers 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.
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 MCV related guidelines.
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 recommend product to customers based on the customer's actual need. If the product concerned and/or Territory requires the completion of Financial Needs Analysis, Financial Planners must complete such analysis with customers before product recommendation / solicitation.
7. Financial Planners must familiarize with the product features, and explain clearly the key product features, risks and exclusions to customers upon receipt of customers' enquiries.

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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.

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 1: 2026 第 4 季投保新保單送電子保費現金券優惠 - 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（「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。如對此推廣有任何爭議，AIA 保留最終決定權。
3. 此推廣只適用於此宣傳資料內註明的 AIA 特選客戶（「特選客戶」）。
4. 此推廣並不適用於在推廣期之前已繕發，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及澳門發放。
7. 2026第4季投保新保單送電子保費現金券優惠（「優惠」）之推廣期為2026年10月1日至11月30日（包括首尾兩天）（「推廣期」）。
8. 特選客戶於推廣期內以保單持有人身份成功申請及遞交，並於2026年12月5日或之前繕發「個人人壽」/「個人意外」保單之新基本計劃或新基本計劃及其新附加契約（投資連繫壽險 / 萬用壽險 / AIA延期年金計劃2 /「財富源源」儲蓄保險計劃除外），並且該新保單首年年度化保費達指定金額(首年年度化保費以保費折扣後計算)(「合資格新保單」)乃「合資格客戶」，可獲得以下獎賞:

新保單首年年度化保費	獎賞
335美元至少於$50,000美元	電子保費現金券 200 港元/澳門幣(25美元) x 1張
50,000美元或以上	電子保費現金券 總值: 900 港元/澳門幣(113美元) (200 港元/澳門幣(25美元) x 2張及500 港元/澳門幣(63美元) x 1張)

9. 每位合資格客戶只可獲享優惠一次。
10. 若合資格客戶持有多份符條件之合資格新保單，獎賞計算將以最先獲繕發之合資格新保單為準，其後繕發之保單將不獲發任何獎賞。
11. 於發放獎賞時，合資格新保單必須仍然生效，否則客戶之電子保費現金券獎賞資格將被取消。合資格客戶的電子保費現金券將於以下日期存入客戶於AIA的紀錄內：

新保單繕發日期	獎賞發放日期	電子保費現金券有效期
2026 年 10 月 1 日至 10 月 31 日	2026 年 11 月 30 日或之前	至 2026 年 12 月 31 日
2026 年 11 月 1 日至 12 月 5 日	2026 年 12 月 5 日或之前	至 2026 年 12 月 31 日

12. 電子保費現金券的使用受條款及細則約束，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。在任何情況下，電子保費現金券不得轉售、兌換為現金或轉換為任何其他形式的利益。任何違反上述規定之電子保費現金券均可能被註銷或失效。
13. 就以定期繳付保費的新保單而言，首年年度化保費以基本計劃或基本計劃及其新附加契約(如適用)之首年保費金額計算，包括標準保費及因核保而需附加之額外保費(如有)在內，並以保費折扣後計算(非電子保費現金券之保費折扣)。
14. 就以一次性繳付保費的新保單而言，首年年度化保費的計算方式為基本計劃之一次性繳付保費的10%。然而，若所投保之計劃可享其他推廣計劃之保費扣減，首年年度化保費的計算方式為：一次性繳付保費 X（100% - 保費扣減%）X10%。
15. 就「愛伴航」保險計劃2 及「愛伴航–首護摯寶」保險計劃2而言，如投保時選擇一併繳付定期保費及額外保費，首年年度化保費的計算方式為:首年定期保費的100% + 額外保費的10%。然而，若所投保之計劃可享其他推 廣計劃之保費扣減，首年年度化保費的計算方式為：首年定期保費 X (100% - 保費扣減%) + [額外保費 X（100% - 保費扣減%）] X 10%。
16. 若新保單以美元以外的貨幣繕發，兌換率為 1 美元 = 1澳元 / 1加元 / 7.5港元 / 7.5澳門幣 / 6人民幣 / 0.6英鎊 / 0.7歐元 / 1.2新加坡元作計算。兌換率只作為計算客戶是否符合是次優惠之參加資格。澳門幣只適用於澳門繕發之保單。

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Appendix 1: 2026 Q4 Get ePremium Coupons with a New Policy offer - Terms and Conditions

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 ("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 selected customers ("Selected Customers") listed in this document.
4. This promotion is not applicable to the applicants who have issued 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 and Macau only.
7. The promotional period of 2026 Q4 Get ePremium Coupons with a New Policy offer (the "Offer") is from 1 October 2026 to 30 November 2026, both dates inclusive, ("Promotional Period").
8. Within the Promotional Period, Selected Customers who successfully apply for and submit a new basic plan, or a new basic plan together with riders, of an "Individual Life Insurance" / "Personal Accident (PA)" policy (excluding Investment-linked Assurance Schemes / Universal Life Insurance Products / AIA Deferred Annuity Plan 2 / Wealth Generation Savings Insurance Plan) which is subsequently issued on or before 5 December 2026, and the first-year annualised premium of the new policy reaches the designated amount (after applying any premium discount) ("Eligible New Policy") will be regarded as "Eligible Customers", and will receive below rewards:

The first-year annualised premium of the new policy	Rewards
US$335 to less than US$50,000	ePremium Coupons 200 HKD/MOP (25USD) x 1pc
US$50,000 or above	ePremium Coupons Total Value: 900 HKD/MOP (113USD) (200 HKD/MOP (25USD) x 2pcs & 500 HKD/MOP (63USD) x 1pc)

9. Each Eligible Customer is entitled to the Offer once only.
10. If an Eligible Customer holds more than one policy meeting the above criteria, the rewards will be calculated and offered based on the first Eligible New Policy issued. No rewards will be provided for any subsequently issued policies.
11. The Eligible New Policy must still be in force at the time of issuance of the ePremium Coupons reward, otherwise the customer's eligibility for the reward will be forfeited. Eligible Customers will receive the ePremium Coupons deposited into their records in AIA on the following dates:

New Policy Issue Date	Reward Issuance Date	Validity Period of ePremium Coupons
1 October 2026 to 31 October 2026	On or before 30 November 2026	Until 31 December 2026
1 November 2026 to 5 December 2026	On or before 15 December 2026	Until 31 December 2026

12. The use of the ePremium Coupons is subject to terms and conditions. For details, please refer to the relevant applicable plans, terms and conditions under "Rewards" in the AIA+ mobile app. Under no circumstances shall the ePremium Coupon(s) be resold, exchanged for cash or converted into any other form of benefit. Any ePremium Coupon(s) in breach of the foregoing may be cancelled or deemed invalid.
13. For the new policy with regular premium payment, the first-year annualised premium is calculated based on the total premium of basic plan(s), or basic plan(s) together with riders (if applicable) for the first policy year, including the standard premium and any extra premium due to underwriting (if applicable), less any upfront premium discount (excluding ePremium Coupon related discount).
14. For the new policy with single premium payment, , the first-year annualised premium is calculated as 10% of the single premium payment on basic plan. However, If the applied plan is eligible for premium discount of prevailing offer at the

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Memo

same time, the first-year annualised premium will be calculated as follows: single premium payment x (100% - premium discount %) x 10%.

15. For "On Your Side Insurance Plan 2" and "On Your Side Insurance Plan 2 – First Gift", in the event of payment of regular premium together with top-up premium at the time of application, the first-year annualised premium is calculated as: first-year regular premium × 100% + top-up premium × 10%. However, if the applied plan is eligible for premium discount of prevailing offer at the same time, the first-year annualised premium will be calculated as : first-year regular premium x (100% - premium discount %) + [top-up premium x (100% - premium discount %)] x 10%.
16. If the new policy is issued in a currency other than USD, the annualised premium will be calculated at the following exchange rates: 1 USD = 1 AUD / 1 CAD / 7.5 HKD / 7.5 MOP / 6 RMB / 0.6 GBP / 0.7 EUR / 1.2 SGD. This exchange rate applies only for the calculation of customers' eligibility for the Offer. MOP is available only to policies issued in Macau.

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