AIA Hong Kong
27/F Hopewell Centre,
183 Queen's Road East,
Hong Kong
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: 12

Date: 1 October 2026

Subject: A261024 2026 年第 4 季 Activation 推廣活動 - 優惠提升至 3%-7% 保費折扣
2026 Q4 Activation Promotion – Increased Offer Up to 3%-7% Premium Discount

Activation 客戶專享

❶ **優惠提升：指定一次性繳付計劃達 1 萬美元起即享 3%-7% 保費折扣**

❷ **額外電子保費現金券有效期延長**

推廣期	2026 年 10 月 1 日至 2026 年 12 月 31 日，包括首尾兩天 (「推廣期」) 新保單須於推廣期內申請及遞交(根據申請及遞交日期)，並須於 2027 年 2 月 28 日或之前繕發。
特選客戶	**特選客戶組別 1 - 特選單一保單客戶** **特選單一保單客戶**須符合以下所有條件(「特選客戶」)： • 只持有 1 張有效 AIA「個人人壽」/「個人意外」 保單之保單持有人*，及 • 其保單於近 6 年或以內投保*，及 • 保單持有人現時年齡為 80 歲或以下 *即是於 2020 年 1 月 1 日至 2025 年 12 月 31 日(包括首尾兩天)期間投保及繕發，並於 2025 年 12 月 31 日仍然生效。 **特選客戶組別 2 - CRM 特選客戶** 以下 CRM 客戶名單均為特選客戶: • 保單分配 (高潛力並獲重新分配的客戶)* • 保單分配 (近期獲重新分配的客戶)* • 曾參與活動之特選客戶* *資料截至 2026 年 9 月 30 日

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推廣優惠

【優惠 1 – 保費折扣】

特選客戶於推廣期內投保以下指定一次性繳付保費計劃，即可享**高達 7%**保費折扣：

<table>
<tr><th rowspan="3">指定推廣產品
(一次性繳付保費)</th><th colspan="3">特選客戶專屬優惠
(適用於特選客戶)</th><th colspan="3">其他客戶所享優惠
AIA 讓愛守護推廣活動
(2026 年 9-10 月)**^</th></tr>
<tr><th>財富盈活儲蓄保險計劃</th><th>環宇盈活儲蓄保險計劃 / 盈御多元貨幣儲蓄保險計劃 3</th><th>「簡愛• 延續」儲蓄保險計劃 5</th><th>財富盈活儲蓄保險計劃</th><th>環宇盈活儲蓄保險計劃 / 盈御多元貨幣儲蓄保險計劃 3</th><th>「簡愛• 延續」儲蓄保險計劃5</th></tr>
<tr><td>10,000 至少於 50,000 美元</td><td rowspan="4">-</td><td>4%</td><td>3%</td><td rowspan="4">-</td><td rowspan="2">-</td><td rowspan="2">-</td></tr>
<tr><td>50,000 至少於 100,000 美元</td><td>5%</td><td>4%</td></tr>
<tr><td>100,000 至少於 300,000 美元</td><td rowspan="4">6%</td><td rowspan="7">5%</td><td>2%</td><td>1%</td></tr>
<tr><td>300,000 至少於 500,000 美元</td><td>3%</td><td>2%</td></tr>
<tr><td>500,000 至少於 600,000 美元</td><td rowspan="2">4%</td><td rowspan="2">3%</td></tr>
<tr><td>600,000 至少於 1,000,000 美元</td></tr>
<tr><td>1,000,000 至少於 2,000,000 美元</td><td colspan="2" rowspan="2">6%</td><td colspan="2">5%</td><td rowspan="3">4%</td></tr>
<tr><td>2,000,000 至少於 3,500,000 美元</td><td colspan="2">6%</td></tr>
<tr><td>3,500,000美元 或以上</td><td colspan="2">7%</td><td colspan="2">7%</td></tr>
</table>

** 有關 AIA 讓愛守護推廣活動 (2026 年 9-10 月) 的推廣詳情及相關條款及細則，請參閱通告 A260969。
^ AIA 讓愛守護推廣活動之推廣期為 2026 年 9 月 1 日至 2026 年 10 月 11 日。

按此參閱客戶宣傳單張

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<table>
<tr><td>推廣優惠</td><td>

【優惠 2 – 保費扣減】

電子保費現金券有效期延長

以下電子保費現金券於 2026 年 1 月 1 日存入合資格客戶於 AIA 的紀錄內，而電子保費現金券餘額的有效期已被延長至 2026 年 12 月 31 日。

合資格客戶	獲贈電子保費現金券
• 每位特選單一保單客戶	500 港元 x 8 張

注：客戶可透過 AIA+查看其電子保費現金券餘額。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 A260131、A260648、A261008 及相關最新通告。

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。

</td></tr>
<tr><td>特選客戶名單</td><td>

詳見以下**特選單一保單客戶**名單：

- Smart+ > 客戶及機遇 > 現有客戶推廣活動
- iEngage > CRM > 進階搜尋 > AIA 保單資料 > 推廣活動
- iPOS > 推廣活動及銷售機遇 > 銷售機遇

特選單一保單客戶名單名稱:

- 2026 Activation 推廣活動 - 特選單一保單客戶名單




詳見以下**特選客戶**名單：

- Smart+ > 客戶及機遇 > 現有客戶推廣活動
- iEngage > CRM > 進階搜尋 > AIA 保單資料 > 推廣活動

特選客戶名單名稱:

- 保單分配 (高潛力並獲重新分配的客戶)
- 保單分配 (近期獲重新分配的客戶)
- 曾參與活動之特選客戶




</td></tr>
<tr><td>條款及細則</td><td>請見附錄 2 之條款及細則。</td></tr>
</table>

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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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Activation Customers can enjoy

❶ **Increased Offer: 3%-7% premium discount with one-time premium payment amount of USD10,000 or above for specified plans**

❷ **Validity Extension of Extra ePremium Coupons**

Promotional Period	1 October 2026 to 31 December 2026, both dates inclusive ("**Promotional Period**"). Applicable to both new policy application date and submission date. The new policy must be issued by 28 November 2027.
Selected Customers	**Selected Customers group 1 - Selected Single-policyholding Customer** Selected single-policyholders who fulfil all of the following criteria ("Selected Customers"): • hold one AIA's in-force "Individual Life Insurance" / "Personal Accident (PA)" policy*, and • the last policy was applied within the past 6 years*, and • currently aged under 80 *Meaning the policy was submitted and issued during 1 January 2020 and 31 December 2025 and remains active on 31 December 2025. **Selected Customers group 2 - Selected Customer lists on CRM** CRM customer lists below are Selected Customer: • High Potential Reassigned Customers* • Newly Reassigned Customers* • Event-engaged Customers* *Data as of 30 September 2026

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Campaign Offer

【Offer 1 - Premium Discount】

Selected Customers who apply for any one of the following specified products with one-time premium payment during the Promotional Period can enjoy **up to 7%** premium discount:

<table>
<tr><th rowspan="3">Specified Campaign Product (one-time premium payment)</th><th colspan="3">Exclusive Offer for Selected Customers
(Applicable to Selected Customers)</th><th colspan="3">Promotion Offer for Other Customers
AIA Protecting with Love Promotion Campaign (Sep-Oct 2026)**^</th></tr>
<tr><th>WF*</th><th>GF* / GP3*</th><th>SLE5*</th><th>WF*</th><th>GF* / GP3*</th><th>SLE5*</th></tr>
<tr><td>USD10,000 – less than 50,000</td><td rowspan="5">-</td><td>4%</td><td>3%</td><td rowspan="6">-</td><td rowspan="2">-</td><td rowspan="2">-</td></tr>
<tr><td>USD50,000 – less than 100,000</td><td>5%</td><td>4%</td></tr>
<tr><td>USD100,000 – less than 300,000</td><td rowspan="4">6%</td><td rowspan="6">5%</td><td>2%</td><td>1%</td></tr>
<tr><td>USD300,000 – less than 500,000</td><td>3%</td><td>2%</td></tr>
<tr><td>USD500,000 – less than 600,000</td><td rowspan="2">4%</td><td rowspan="2">3%</td></tr>
<tr><td>USD600,000 – less than 1,000,000</td></tr>
<tr><td>USD1,000,000 – less than 2,000,000</td><td colspan="2" rowspan="2">6%</td><td colspan="2">5%</td><td rowspan="3">4%</td></tr>
<tr><td>USD2,000,000 – less than 3,500,000</td><td colspan="2">6%</td></tr>
<tr><td>USD3,500,000 or above</td><td colspan="2">7%</td><td colspan="2">7%</td></tr>
</table>

Notes:
** For the promotion details and the relevant terms and conditions of AIA Protecting with Love Promotion Campaign (Sep-Oct 2026), please refer to agent memo A260969.
* WF refers to **Wealth Flexi Savings Insurance Plan**; GF refers to **GlobalFlexi Savings Insurance Plan**; GP3 refers to **Global Power Multi-Currency Savings Insurance Plan 3**; SLE5 refers to **Simply Love Encore Savings Insurance Plan 5**.
^ The Promotional Period of AIA Protecting with Love Promotion Campaign is from 1 Sep 2026 to 11 Oct 2026.

Click here for the promotional leaflet

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Campaign Offer	**【Offer 2 – Premium Deduction】** **Extension of validity period of ePremium Coupons** The ePremium Coupons below were issued to the eligible customers' records with AIA on 1 January 2026. The validity period of ePremium Coupons has been extended to 31 December 2026. Eligible Customer: • Every Selected Single-policyholding Customer ePremium Coupons: HK$500 x 8pcs Notes: Eligible customers can check the balance of ePremium Coupons via AIA+. 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, A260648, A261008 and the latest announcement issued in 2026. 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.
Selected Customer List	The Selected Customer List has been uploaded to the below portal: • iEngage > CRM > Advanced Search > AIA Policy Information > Campaigns • Smart+ > CRM & Leads > Existing Customers Campaigns • iPOS > Leads and Campaigns > Sales Opportunity Selected Customer list name: • 2026 Activation Promotion – Selected Single-policy-holding Customer List The Selected Customer List has been uploaded to the below portal: • iEngage > CRM > Advanced Search > AIA Policy Information > Campaigns • Smart+ > CRM & Leads > Existing Customers Campaigns Selected Customer list name: • High Potential Reassigned Customers • Newly Reassigned Customers • Event-engaged Customers
T&C	Terms and Conditions on Appendix 2.

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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 1：【優惠 1 - 保費折扣】一次性繳付保費推廣優惠：

推廣期: 2026 年 10 月 1 日至 2026 年 12 月 31 日			
指定推廣產品	**保費繳付模式**	**保費金額 (一次性繳付保費) (每張保單計)**	**保費折扣**
財富盈活儲蓄保險計劃	**一次性繳付保費**	美元 3,500,000 或以上 港元 / 澳門幣 26,250,000 或以上	**7%**
		美元 1,000,000 至少於 3,500,000 港元 / 澳門幣 7,500,000 至少於 26,250,000	**6%**
環宇盈活儲蓄保險計劃	**一次性繳付保費**	美元 3,500,000 或以上 港元 / 澳門幣 26,250,000 或以上	**7%**
		美元 100,000 至少於 3,500,000 港元 / 澳門幣 750,000 至少於 26,250,000	**6%**
		美元 50,000 至少於 100,000 港元 / 澳門幣 375,000 至少於 750,000	**5%**
		美元 10,000 至少於 50,000 港元 / 澳門幣 75,000 至少於 375,000	**4%**
盈御多元貨幣儲蓄保險計劃 3	**一次性繳付保費**	美元 / 澳元 / 加元 3,500,000 或以上 港元 / 澳門幣 26,250,000 或以上 人民幣 21,000,000 或以上 英鎊 2,100,000 或以上 歐元 2,450,000 或以上 新加坡元 4,200,000 或以上	**7%**
		美元 / 澳元 / 加元 100,000 至少於 3,500,000 港元 / 澳門幣 750,000 至少於 26,250,000 人民幣 600,000 至少於 21,000,000 英鎊 60,000 至少於 2,100,000 歐元 70,000 至少於 2,450,000 新加坡元 120,000 至少於 4,200,000	**6%**
		美元 / 澳元 / 加元 50,000 至少於 100,000 港元 / 澳門幣 375,000 至少於 750,000 人民幣 300,000 至少於 600,000 英鎊 30,000 至少於 60,000 歐元 35,000 至少於 70,000 新加坡元 60,000 至少於 120,000	**5%**
		美元 / 澳元 / 加元 10,000 至少於 50,000 港元 / 澳門幣 75,000 至少於 375,000 人民幣 60,000 至少於 300,000 英鎊 6,000 至少於 30,000 歐元 7,000 至少於 35,000 新加坡元 12,000 至少於 60,000	**4%**
「簡愛• 延續」儲蓄保障計劃 5	**一次性繳付保費**	美元 100,000 或以上 港元/澳門幣 750,000 或以上	**5%**
		美元 50,000 至少於 100,000 港元/澳門幣 375,000 至少於 750,000	4%
		美元 10,000 至少於 50,000 港元/澳門幣 75,000 至少於 375,000	3%

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Appendix 1:【Offer 1 – Premium discount】Campaign offer for one-time premium payment:

Promotional Period: 1 October 2026 to 31 December 2026			
Specified Campaign Product	**Premium Payment Mode**	**Premium Amount (one-time Premium Payment) (per policy)**	**Premium Discount**
Wealth Flexi Savings Insurance Plan	**One-time premium payment**	USD 3,500,000 or above HKD/ MOP 26,250,000 or above	**7%**
		USD 1,000,000 – less than 3,500,000 HKD/ MOP 7,500,000 – less than 26,250,000	**6%**
GlobalFlexi Savings Insurance Plan	**One-time premium payment**	USD 3,500,000 or above HKD/ MOP 26,250,000 or above	**7%**
		USD 100,000 – less than 3,500,000 HKD/ MOP 750,000 – less than 26,250,000	**6%**
		USD 50,000 – less than 100,000 HKD/ MOP 375,000 – less than 750,000	**5%**
		USD 10,000 – less than 50,000 HKD/ MOP 75,000 – less than 375,000	**4%**
Global Power Multi-Currency Savings Insurance Plan 3	**One-time premium payment**	USD/ AUD/ CAD 3,500,000 or above HKD/ MOP 26,250,000 or above RMB 21,000,000 or above GBP 2,100,000 or above EUR 2,450,000 or above SGD 4,200,000 or above	**7%**
		USD/ AUD/ CAD 100,000 – less than 3,500,000 HKD/ MOP 750,000 – less than 26,250,000 RMB 600,000 – less than 21,000,000 GBP 60,000 – less than 2,100,000 EUR 70,000 – less than 2,450,000 SGD120,000 – less than 4,200,000	**6%**
		USD/ AUD/ CAD 50,000 – less than 100,000 HKD/ MOP 375,000 – less than 750,000 RMB 300,000 – less than 600,000 GBP 30,000 – less than 60,000 EUR 35,000 – less than 70,000 SGD 60,000 – less than 120,000	**5%**
		USD/ AUD/ CAD 10,000 – less than 50,000 HKD/ MOP 75,000 – less than 375,000 RMB 60,000 – less than 300,000 GBP 6,000 – less than 30,000 EUR 7,000 – less than 35,000 SGD 12,000 – less than 60,000	4%
Simply Love Encore Savings Insurance Plan 5	**One-time premium payment**	USD 100,000 or above HKD/ MOP 750,000 or above	**5%**
		USD 50,000 – less than 100,000 HKD/ MOP 375,000 – less than 750,000	4%
		USD 10,000 – less than 50,000 HKD/ MOP 75,000 – less than 375,000	3%

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附錄 2：「特選客戶指定儲蓄保險計劃優惠」 – 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。所有此宣傳資訊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. AIA有權隨時更改此推廣活動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。
3. 此推廣活動只適用於AIA特選現有客戶（「特選客戶」）。
4. 此推廣活動並不適用於在推廣期之前已遞交或已繕發，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. 此推廣活動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（for Hong Kong version) / 澳門（for Macau version)發放。
7. **保費折扣優惠**
   a) 保費折扣之推廣期為2026年10月1日至2026年12月31日，包括首尾兩天（「推廣期」），而該新保單必須於推廣期內申請及遞交（根據申請及遞交日期）。
   b) 特選客戶（包括特選保單之保單持有人），於推廣期內成功申請及遞交並成功於2027年2月28日或之前繕發之指定推廣產品新保單 (「新保單」)，可享保費折扣。
   c) 指定推廣產品指財富盈活儲蓄保險計劃 (一次性繳付保費) 、盈御多元貨幣儲蓄保險計劃 3 (一次性繳付保費)、環宇盈活儲蓄保險計劃 (一次性繳付保費) 及「簡愛·延續」儲蓄保險計劃 5 (一次性繳付保費)。
   d) 如新保單符合資格，客戶將可因應於保單繕發時所繳付之保費金額及保費繳付模式而享有一次性繳付保費的保費折扣（「保費折扣」）。保費折扣詳情請參閱附錄。
   e) 一次性繳付保費計劃將即時享有保費折扣。
   f) 保費折扣之計算只適用於指定推廣產品之標準保費及因核保而需附加之額外保費（如有）。其他基本計劃及 / 或附加契約之保費，均不會被納入於計算保費折扣之內。
   g) 每張合資格之新保單於推廣期內只可獲取保費折扣一次。如新保單符合多於一項推廣優惠之要求，客戶只可獲取保費折扣金額較高的推廣優惠。
   h) 一次性繳付保費計劃之保費折扣金額將載於保單資料頁。
8. **保費扣減**
   電子保費現金券的使用機制與AIA現行之電子保費現金券機制相同，詳情請參閱條款及細則。
9. 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。
10. 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。
11. 「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 2: Terms and Conditions - "Selected Customers: Specific Savings Plans Limited Time Offer"

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 product based on their actual protection needs and affordability. The product information in this promotion material 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. 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. 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.
3. This promotion is only applicable to AIA's selected existing customers ("Selected Customers").
4. This promotion is not applicable to the applicants who have submitted the applications 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 (for Hong Kong version) / Macau (for Macau version) only.
7. **Premium Discount Offer**
   a) The promotional period of the Discount is from 1 October 2026 to 31 December 2026 (both dates inclusive) ("Promotional Period"), and the new policy must be applied and submitted within the Promotional Period (based on the application and submission dates).
   b) "Selected Customers" (including policyowners of selected policies) who apply for and submit a new policy ("New Policy") of Specified Campaign Products during the Promotional Period, and whose New Policy is issued on or before 28 February 2027, will enjoy the Discount.
   c) "Specified Campaign Products" refer to Wealth Flexi Savings Insurance Plan (one-time premium payment), Global Power Multi-Currency Savings Insurance Plan 3 (one-time premium payment), GlobalFlexi Savings Insurance Plan (one-time premium payment) and Simply Love Encore Savings Insurance Plan 5 (one-time premium payment).
   d) If the New Policy qualifies, customers will be entitled to a premium discount (the "Discount") on the one-time premium payment, based on the premium payment term and the premium amount paid under the New Policy. For details of the Discount, please refer to the Appendix.
   e) One-time premium payment plan can enjoy upfront Discount.
   f) The calculation of the Discount applies only to the standard premium and any extra premium due to underwriting (if any) of Specified Campaign Products. Premiums for other basic plan(s) and/or add-on plan(s) are excluded from the Discount calculation.
   g) Each qualified New Policy can only enjoy the Discount once during the Promotional Period. If the New Policy fulfils the requirement of more than one promotional offer, only the promotional offer with the higher premium discount will apply.
   h) For one-time premium payment plan, the premium discount will be stated on the policy information page.
8. **Premium Deduction**
   The usage mechanism of ePremium Coupons follows AIA's current ePremium Coupon mechanics. For details, please refer to the Terms and Conditions.
9. In the event of discrepancies in these terms and conditions between the English and Chinese versions, the English version shall prevail.
10. 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.
11. "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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