AIA Hong Kong

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Memo

Attn.: All EDD & Honorable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong & Macau)

From: Toby Wong

Copy: Mr. Alger Fung / Ms. Alice Liang / Ms. Amy Chan / Mr. Louie Ho / All Department Heads

Dept.: Product Innovation, Development & Delivery

Date: 5 October 2026

Total pages: 19

Subject: A261047 **合資格尊貴客戶專屬禮遇 (只適用於合資格客戶) (2026 年第 4 季)**
Exclusive Privileges for Eligible Valued Customers (applicable to Eligible Customers only) (Quarter 4 2026)

我們很高興為各財務策劃顧問帶來 2026 年第 4 季合資格尊貴客戶專屬禮遇(只適用於合資格客戶)。詳情列於此通告，以方便大家參考。

如對合資格尊貴客戶專屬禮遇(只適用於合資格客戶)推廣優惠有任何查詢，請電郵至人壽與財富產品主張部 (Life and Wealth Management Proposition Department) aiahkwealthmgnt@aia.com。

Stepping into 2026 Quarter 4, we are delighted to bring all Financial Planners the latest Exclusive Privileges for Eligible Valued Customers (applicable to Eligible Customers only). Offer details are summarised in this memo for your easy reference.

For enquiry about Exclusive Privileges for Eligible Valued Customers (applicable to Eligible Customers only), please email Life and Wealth Management Proposition Department aiahkwealthmgnt@aia.com.

Best regards,

Toby Wong
Head of Products

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合資格尊貴客戶專屬禮遇(只適用於合資格客戶)

適用於香港繕發之保單

貴為我們的合資格尊貴客戶[4]， 我們悉心準備由香港半島酒店提供的專享禮遇。

香港半島酒店之「尊尚奢華體驗」禮遇（供兩位賓客享用）[4c]

禮遇包括*

- 豪華套房住宿一晚 **或** 豪華中庭客房住宿兩晚
- 於露台餐廳享用自助早餐
- 3,000 港元酒店消費額於住宿期間使用，可用於
  - 酒店餐廳^ **或**
  - 經酒店預訂之「直升機翱翔觀光體驗」# **或**
  - 香港境內豪華房車接送服務& **或**
  - 水療服務
- 房內尊享煥活浸浴儀式（採用 VOYA 產品）
- 健康迎賓點心及飲品

香港半島酒店「致臻奢華體驗」（供兩位賓客享用）[4d]

禮遇包括*

- 豪華套房住宿兩晚 **或** 豪華中庭客房住宿三晚
- 於露台餐廳享用自助早餐
- 7,000 港元酒店消費額於住宿期間使用，可用於
  - 酒店餐廳^ **或**
  - 經酒店預訂之「直升機翱翔觀光體驗」# **或**
  - 香港境內豪華房車接送服務& **或**
  - 水療服務
- 房內尊享煥活浸浴儀式（採用 VOYA 產品）
- 健康迎賓點心及飲品

香港半島酒店「半島極致奢華體驗」（供兩位賓客享用）[4c]

禮遇包括*

- 豪華海景套房住宿兩晚 **或** 特級豪華海景客房住宿三晚
- 於露台餐廳享用自助早餐
- 於吉地士廚師之桌 **或** 嘉麟樓廚師之桌享用特色午餐 **或** 晚餐®

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- 12,000 港元酒店消費額於住宿期間使用，可用於
  - 酒店餐廳^ **或**
  - 經酒店預訂之「直升機翱翔觀光體驗」# **或**
  - 香港境內豪華房車接送服務& **或**
  - 水療服務
- 房內尊享煥活浸浴儀式（採用 VOYA 產品）
- 健康迎賓點心及飲品

* 入住期間之額外雜費將記入房間帳單，並於退房時由客人直接支付。
^ 酒店消費額適用所有酒店餐廳(貴賓房間及零售產品除外)，唯不適用半島精品店與咖啡廳。
@ 預訂視乎廚師之桌實際供應情況。若廚師之桌無法預訂，賓客將於相關餐廳內享用特色午餐或晚餐。
# 客人需自付享用「直升機翱翔觀光體驗」之額外費用。
& 豪華房車接送僅限香港境內之服務，預訂視乎實際供應情況。

註：以上服務及／或產品由第三方公司提供並獨立於AIA，相關優惠之使用受限於供應商規定的條款和細則，及／或供應商所要求之同意書(如適用)。AIA並沒有持有相關的牌照及／或資格，AIA概不會就任何由第三方提供且並非AIA出售或推廣之任何服務及／或產品，包括但不限於酒店、餐飲、遠足、水療、按摩、直升機服務、產品、健康管理方案服務或遊說承擔任何責任。

條款及細則：

1. 本單張只載有一般資料，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。
2. 推廣優惠只適用於香港繕發之保單（「優惠」）。
3. 推廣優惠由2026年10月1日至2026年12月31日止，包括首尾兩天（「推廣期」）。
4. 合資格客戶須符合以下要求，方可獲享優惠。每張合資格保單之客戶只限獲享專享優惠1次。
   a. 推廣期內成功投保指定保險計劃（「新保單」）；及
   b. 新保單於推廣期內成功申請及繕發；及
   c. (適用於香港半島酒店「尊尚奢華體驗」)每張新保單(扣除任何合資格折扣前，如適用)之年繳保費須最少達美元/加元/澳元100,000 / 港元/750,000 / 人民幣600,000 / 英鎊60,000 / 歐元70,000 / 新加坡元120,000 或一次性繳付保費達美元/加元/澳元1,000,000/ 港元7,500,000 / 人民幣6,000,000 / 英鎊600,000 / 歐元700,000 / 新加坡元1,200,000（只以每張保單作計算）；或
   d. (適用於香港半島酒店「致臻奢華體驗」)每張新保單(扣除任何合資格折扣前，如適用)之年繳保費須最少達美元/加元/澳元200,000 / 港元1,500,000 / 人民幣1,200,000 / 英鎊120,000 / 歐元140,000 / 新加坡元240,000 或一次性繳付保費達美元/加元/澳元2,000,000/ 港元15,000,000 / 人民幣12,000,000 / 英鎊1,200,000 / 歐元1,400,000 / 新加坡元2,400,000（只以每張保單作計算）；或
   e. (適用於香港半島酒店「半島極致奢華體驗」)每張新保單(扣除任何合資格折扣前，如適用)之年繳保費須最少達美元/加元/澳元350,000 / 港元2,625,000 / 人民幣2,100,000 / 英鎊210,000 / 歐元245,000 / 新加坡元420,000 或一次性繳付保費達美元/加元/澳元3,500,000/ 港元26,250,000 / 人民幣21,000,000 / 英鎊2,100,000 / 歐元2,450,000 / 新加坡元4,200,000（只以每張保單作計算）

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5. 指定保險計劃指：

1. 盈御多元貨幣儲蓄保險計劃3	9. 「活出精彩」入息保險計劃
2.「簡愛• 延續」儲蓄保險計劃5	10. 「諾享」儲蓄保險計劃2
3. 「財富相傳」人壽保險計劃5	11. 「財富源源」儲蓄保險計劃
4. 「財富顯裕」儲蓄保險計劃	12. 環宇盈活儲蓄保險計劃
5. 「愛無憂長享儲蓄保險計劃5」	13. 「活然人生」保險計劃
6. 「裕滿人生」保險計劃2	14. 財富盈活儲蓄保險計劃
7. 「樂怡人生」保障計劃或「樂怡人生」保障計劃 （週年紅利）	15. 「財富恆裕」人壽保險計劃 3
8. 「年金寶」入息計劃	16. 優悅年金保險計劃 （首個申請日期：2026 年 9 月 29 日）

6. 新保單以外的其他基本計劃及 / 或附加契約之保費及保費徵費均不會被納入上述4c, 4d及4e段之計算內。
7. 此優惠並不適用於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，並再次投保相同產品計劃之客戶。
8. 除特別註明外（如有），此優惠並不適用於由其他保險產品轉換計劃至推廣保險產品之基本計劃或附加契約（如適用）。
9. 新保單須於繕發日至獲得相關優惠換領信時持續生效，方可享有此優惠。否則，優惠資格將被取消。
10. 相關優惠換領信、使用詳情以及相關之條款和細則將於新保單冷靜期後，在2027年2月28日或以前寄出予合資格客戶。優惠換領信將以郵寄方式發送至客戶投保時提供予AIA的郵寄地址。AIA 並不負責核實合資格客戶所提供的郵寄地址的真確性。若所遞交的資料有錯漏 / 不正確而影響未能或延誤優惠換領信的送遞，AIA概不負責及補發或延長優惠換領期限。
11. 優惠之使用受限於供應商規定的條款和細則，包括但不限於相關之優惠換領期限及安排。如客戶有意享用供應商提供優惠以外的其他服務，則須向相關服務供應商另外支付所有相關費用及收費，詳情請聯絡相關服務供應商。AIA概不對供應商提供之任何服務、產品及 / 或優惠承擔任何責任。

12. ***香港半島酒店之「尊尚奢華體驗」，「致臻奢華體驗」及「半島極致奢華體驗」禮遇***
    a. 香港半島酒店之「尊尚奢華體驗」，「致臻奢華體驗」及「半島極致奢華體驗」禮遇不可兌換成現金、轉售或退款，亦不可與其他酒店優惠同時使用。
    b. 請提前至少14天預訂房間、餐飲及活動。預訂時請列明換領信上之禮遇編號。入住時必須出示換領信。
    c. 房間預訂視乎實際供應情況，並設有不適用日期。
    d. 有關換領信如有遺失或損毀，恕不作退換。
    e. 客人於酒店之額外消費由客人直接支付。
    f. 「直升機翱翔觀光體驗」服務將由 Heliservices (HK) Ltd 提供。直升機觀光行程可能會因天氣狀況、維修等原因暫停服務，客人可以重新安排觀光行程。
    g. 預訂一旦確認，則不可取消或修改。
    h. 香港半島酒店保留對12a – g. 條款及細則之修改及最終解釋權，或不作事前通知。

13. AIA有權隨時更改、撤銷或終止此優惠（包括優惠之供應商、禮遇內容及/或條款及細則）而毋須任何另行通知。

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如對本推廣活動有任何爭議， AIA保留最終決定權。

14. 如有關優惠的服務及/或產品因任何原因而未能提供，AIA 保留隨時以其他優惠取代之權利。而該優惠的服務及 / 或產品之價值及種類可能與此推廣活動所提供的優惠項目不相同。如對本推廣活動有任何爭議，AIA保留最終決定權。
15. 有關優惠不得轉讓、交換、兌換現金或任何其他物品。如有遺失 / 損毀或優惠換領信到期日後仍未使用，概不補發或退款或延長優惠以作任何賠償。
16. AIA並非有關優惠服務及 / 或產品的供應商並不就優惠服務及 / 或產品承擔任何義務和責任。由優惠服務及 / 或產品引起的任何爭議均由客戶和供應商直接解決。優惠服務及 / 或產品之使用受限於供應商規定的條款和細則，有關優惠之使用詳情，請參閱相關條款及細則。
17. 此文件僅供參考之用，並不構成任何AIA的專業建議、觀點、詮釋、立場或意見。AIA明確表明概不保證所有就此文件資料相關的任何特定用途之形式及適用性。在任何情況下，AIA不會就任何人士或團體，因任何性質的使用（包括但不限於任何直接、非直接、延伸或其他使用）該等資料而涉及合約、侵權或其他方式而招致或與之相關的虧損或損失承擔任何法律責任。
18. 此宣傳單張只於香港派發。

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適用於澳門繕發之保單

貴為我們的合資格尊貴客戶[4]， 我們悉心準備由澳門文華東方酒店提供的專享禮遇。

澳門文華東方酒店之「文華東方至臻」禮遇（供兩位賓客享用）[4c]

- 豪華景觀套房住宿一晚
- 御苑餐廳或大堂酒廊享用精選早餐
- 大堂酒廊享用下午茶
- 御苑餐廳獨立包廂內尊享 5 道菜晚宴，包括文華東方的招牌創意甜點
- 60 分鐘活力水療和養生體驗

澳門文華東方酒店之「文華東方至臻尚」禮遇（供兩位賓客享用）[4d]

- 豪華景觀套房住宿兩晚 以及於 御苑餐廳或大堂酒廊享用精選早餐
  及以下禮遇一次
- 大堂酒廊享用下午茶
- 御苑酒廊享用黃昏香檳或特飲
- 御苑餐廳獨立包廂內尊享 5 道菜晚宴，包括文華東方的招牌創意甜點
- 90 分鐘活力水療和養生體驗

澳門文華東方酒店之「文華東方尊貴至臻尚」禮遇（供兩位賓客享用）[4e]

- 豪華景觀套房住宿三晚 以及於 御苑餐廳或大堂酒廊享用精選早餐
  及以下禮遇一次
- 大堂酒廊享用下午茶
- 御苑酒廊享用黃昏香檳或特飲
- 御苑餐廳獨立包廂內尊享 5 道菜晚宴，包括文華東方的招牌創意甜點
- 120 分鐘活力水療和養生體驗
- 澳門區(澳門半島、氹仔及路環區)豪華轎車來回接送服務一次

註：以上服務及／或產品由第三方公司提供並獨立於AIA，相關優惠之使用受限於供應商規定的條款和細則，及／或供應商所要求之同意書(如適用)。AIA並沒有持有相關的牌照及／或資格，AIA概不會就任何由第三方提供且並非AIA出售或推廣之任何服務及／或產品，包括但不限於酒店、餐飲、水療、按摩、健身訓練、產品或遊說承擔任何責任。

條款及細則：

1. 本單張只載有一般資料，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。

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2. 推廣優惠只適用於澳門繕發之保單（「優惠」）。
3. 推廣優惠由2026年10月1日至2026年12月31日止，包括首尾兩天（「推廣期」）。
4. 合資格客戶須符合以下要求，方可獲享優惠。每張合資格保單之客戶只限獲享專享優惠1次。
   a. 推廣期內成功投保指定保險計劃（「新保單」）；及
   b. 新保單於推廣期內成功申請及繕發；及
   c. (適用於澳門文華東方酒店之「文華東方至臻」禮遇)每張新保單(扣除任何合資格折扣前，如適用)之年繳保費須最少達美元/加元/澳元100,000 / 港元/澳門幣750,000 / 人民幣600,000 / 英鎊60,000 / 歐元70,000 / 新加坡元120,000 或一次性繳付保費達美元/加元/澳元1,000,000/ 港元/澳門幣7,500,000 / 人民幣6,000,000 / 英鎊600,000 / 歐元700,000 / 新加坡元1,200,000（只以每張保單作計算）;或
   d. (適用於澳門文華東方酒店之「文華東方至臻尚」禮遇)每張新保單(扣除任何合資格折扣前，如適用)之年繳保費須最少達美元/加元/澳元200,000 / 港元/澳門幣1,500,000 / 人民幣1,200,000 / 英鎊120,000 / 歐元140,000 / 新加坡元240,000 或一次性繳付保費達美元/加元/澳元2,000,000/ 港元/澳門幣15,000,000 / 人民幣12,000,000 / 英鎊1,200,000 / 歐元1,400,000 / 新加坡元2,400,000（只以每張保單作計算）；或
   e. (適用於澳門文華東方酒店之「文華東方尊貴至臻尚」禮遇)每張新保單(扣除任何合資格折扣前，如適用)之年繳保費須最少達美元/加元/澳元350,000 / 港元/澳門幣2,625,000 / 人民幣2,100,000 / 英鎊210,000 / 歐元245,000 / 新加坡元420,000 或一次性繳付保費達美元/加元/澳元3,500,000/ 港元/澳門幣26,250,000 / 人民幣21,000,000 / 英鎊2,100,000 / 歐元2,450,000 / 新加坡元4,200,000（只以每張保單作計算）。
5. 指定保險計劃指：

1. 盈御多元貨幣儲蓄保險計劃3	8. 「年金寶」入息計劃
2.「簡愛• 延續」儲蓄保險計劃5	9. 「諾享」儲蓄保險計劃2
3. 「財富相傳」人壽保險計劃5	10. 環宇盈活儲蓄保險計劃
4. 「財富顯裕」儲蓄保險計劃	11. 「活然人生」保險計劃
5. 「愛無憂長享儲蓄保險計劃5」	12. 財富盈活儲蓄保險計劃
6. 「裕滿人生」保險計劃2	13. 「財富恆裕」人壽保險計劃 3
7. 「樂怡人生」保障計劃或「樂怡人生」保障計劃（週年紅利）	14. 優悅年金保險計劃（首個申請日期：2026 年 9 月 29 日）

6. 新保單以外的其他基本計劃及 / 或附加契約之保費及保費徵費均不會被納入上述4c, 4d及4e段之計算內。
7. 此優惠並不適用於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，並再次投保相同產品計劃之客戶。
8. 除特別註明外（如有），此優惠並不適用於由其他保險產品轉換計劃至推廣保險產品之基本計劃或附加契約（如適用）。
9. 新保單須於繕發日至獲得相關優惠換領信時持續生效，方可享有此優惠。否則，優惠資格將被取消。
10. 相關優惠換領信、使用詳情以及相關之條款和細則將於新保單冷靜期後，在2027年2月28日或以前寄出予合資格客戶。優惠換領信將以郵寄方式發送至客戶投保時提供予AIA的郵寄地址。AIA 並不負責核實合資格客戶所提供的郵寄地址的真確性。若所遞交的資料有錯漏 / 不正確而影響未能或延誤優惠換領信的送遞，AIA概不負責及補發或延長優惠換領期限。

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11. 優惠之使用受限於供應商規定的條款和細則，包括但不限於相關之優惠換領期限及安排。如客戶有意享用供應商提供優惠以外的其他服務，則須向相關服務供應商另外支付所有相關費用及收費，詳情請聯絡相關服務供應商。AIA概不對供應商提供之任何服務、產品及 / 或優惠承擔任何責任。

12. ***澳門文華東方酒店之「文華東方至臻」，「文華東方至臻尚」及「文華東方尊貴至臻尚」禮遇***
    a. 澳門文華東方酒店之「文華東方至臻」,「文華東方至臻尚」及「文華東方尊貴至臻尚」禮遇不可兌換成現金、轉售或退款，亦不可與其他酒店優惠同時使用。
    b. 請提前3天訂房及於入住時出示有關換領函。請於訂房時標示有關換領函編號。
    c. 房間預訂視乎實際供應情況，並設有不適用日期。
    d. 有關換領函如有遺失或損毀，恕不作退換。
    e. 客人於酒店之額外消費由客人直接支付。
    f. 澳門文華東方酒店保留最終解釋和/或修改第14a–e所有條款和條件的權利，恕不另行通知。

13. AIA有權隨時更改、撤銷或終止此優惠（包括優惠之供應商、禮遇內容及/或條款及細則）而毋須任何另行通知。如對本推廣活動有任何爭議， AIA保留最終決定權。
14. 如有關優惠的服務及/或產品因任何原因而未能提供，AIA 保留隨時以其他優惠取代之權利。而該優惠的服務及 / 或產品之價值及種類可能與此推廣活動所提供的優惠項目不相同。如對本推廣活動有任何爭議，AIA保留最終決定權。
15. 有關優惠不得轉讓、交換、兌換現金或任何其他物品。如有遺失 / 損毀或優惠換領信到期日後仍未使用，概不補發或退款或延長優惠以作任何賠償。
16. AIA並非有關優惠服務及 / 或產品的供應商並不就優惠服務及 / 或產品承擔任何義務和責任。由優惠服務及 / 或產品引起的任何爭議均由客戶和供應商直接解決。優惠服務及 / 或產品之使用受限於供應商規定的條款和細則，有關優惠之使用詳情，請參閱相關條款及細則。
17. 此文件僅供參考之用，並不構成任何AIA的專業建議、觀點、詮釋、立場或意見。AIA明確表明概不保證所有就此文件資料相關的任何特定用途之形式及適用性。在任何情況下，AIA不會就任何人士或團體，因任何性質的使用（包括但不限於任何直接、非直接、延伸或其他使用）該等資料而涉及合約、侵權或其他方式而招致或與之相關的虧損或損失承擔任何法律責任。
18. 此宣傳單張只於澳門派發。

免責聲明：

友邦保險（國際）有限公司（於百慕達註冊成立之有限公司，「AIA」）及其附屬公司並無可以提供住宿、餐飲、運動、健身訓練或健康管理方案的相關牌照及 / 或資格。服務由獨立第三方公司提供。AIA概不會就任何由第三方公司提供且並非AIA出售或推廣的任何服務，包括但不限於酒店、餐飲、水療、按摩、健身訓練、產品或遊說承擔任何責任。服務只適用於合資格客戶，並受限於有關條款及細則。

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宣傳單張

宣傳單張資料 (適用於香港繕發之保單)	宣傳單張資料 (適用於澳門繕發之保單)
 繁體中文版本：連結 英文版本：連結 簡體中文版本：連結	 繁體中文版本：連結 英文版本：連結 簡體中文版本：連結

最新推廣優惠詳情將上載公司網頁 aia.com.hk。

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Exclusive Privileges for Eligible Valued Customers (applicable to Eligible Customers only)

Applicable to policies delivered in Hong Kong

AIA is delighted to bring to our eligible valued customers[4] exclusive privileges provided by **The Peninsula Hong Kong**.

"Timeless Luxury" at The Peninsula Hong Kong (For Two Persons)[4c]

Privileges include*

- One-night accommodation in a Deluxe Suite **OR** Two-night accommodation in a Deluxe Courtyard Room
- Buffet breakfast at The Verandah
- HKD 3,000 hotel credit, which may be used during the stay:
  - for dining at hotel restaurants^ **OR**
  - as a spending credit for the "helicopter flight-seeing experience" booked through the hotel# **OR**
  - for hotel limousine transfer (only within the Hong Kong region)& **OR**
  - for spa services
- In-room Blissful Sleep Bath Ritual featuring VOYA products
- Healthy welcome and turndown amenities

"Exquisite Grandeur" at The Peninsula Hong Kong (For Two Persons)[4d]

Privileges include*

- Two-night accommodation in a Deluxe Suite **OR** Three-night accommodation in a Deluxe Courtyard Room
- Buffet breakfast at The Verandah
- HKD 7,000 hotel credit, which may be used during the stay:
  - for dining at hotel restaurants^ **OR**
  - as a spending credit for the "helicopter flight-seeing experience" booked through the hotel# **OR**
  - for hotel limousine transfer (only within the Hong Kong region)& **OR**
  - for spa services
- In-room Blissful Sleep Bath Ritual featuring VOYA products
- Healthy welcome and turndown amenities

"Pen Ultimate Stay" at The Peninsula Hong Kong (For Two Persons)[4d]

Privileges include*

- Two-night accommodation in a Deluxe Harbour View Suite **OR** Three-night accommodation in a Deluxe Harbour View Room
- Buffet breakfast at The Verandah
- Bespoke lunch **OR** dinner menu at Chef's Table in Gaddi's **OR** Chef's Table in Spring Moon@
- HKD 12,000 hotel credit, which may be used during the stay:

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  - for dining at hotel restaurants^ **OR**
  - as a spending credit for the "helicopter flight-seeing experience" booked through the hotel# **OR**
  - for hotel limousine transfer (only within the Hong Kong region)& **OR**
  - for spa services
- In-room Blissful Sleep Bath Ritual featuring VOYA products
- Healthy welcome and turndown amenities

* Additional incidental charges incurred during stay will be charged to guest's account and to be settled upon check-out.
^ Hotel credit is applicable for dining at all hotel restaurants (private room and retail products excluded) and is not applicable to The Peninsula Boutique & Café.
@ Subject to Chef Table's availability. If the Chef's Table is not available, the bespoke lunch or dinner menu will be served at the respective restaurant.
# A supplement charge applies on guest's own account for any additional costs incurred for the "helicopter flight-seeing experience".
& Limousine transfer service is limited to within Hong Kong and subject to availability.

Remark: The services and/or products under the offers above are provided by third-party companies independent of AIA. Offer entitlement is subject to the terms and conditions of the service providers. AIA does not have the relevant licence and/or qualification. AIA shall not be responsible or liable for any service and/or product including but not limited to hotel, dining, spa, massage, helicopter services, product or solicitation provided by the third-party companies, which is not sold or marketed by AIA.

Terms & Conditions:

1. This leaflet contains general information only. It does not constitute an offer and/or insurance product recommendation. An individual must complete the Financial Needs Analysis before applying for any insurance product.
2. The promotional offers are only applicable to the policies issued in Hong Kong (the "Offer").
3. The promotional period is from 1 October 2026 to 31 December 2026, both days inclusive ("Promotional Period").
4. The eligible customer must meet the following requirements to enjoy the Offer. Each eligible customer who purchased the policy can only enjoy the Offer once.
   a. Customer must apply for a Specified Insurance Plan ("New Policy") during the Promotional Period; and
   b. the New Policy is successfully applied and issued during the Promotional Period; and
   c. (Applicable to "Timeless Luxury" at The Peninsula Hong Kong): the annualised premium for each New Policy (before any eligible discount, if any) must be at least USD/CAD/AUD100,000 / HKD750,000 / RMB600,000 / GBP60,000 / EUR70,000 / SGD120,000, or USD/CAD/AUD1,000,000 / HKD7,500,000 / RMB6,000,000 / GBP600,000 /EUR700,000 / SGD1,200,000 for a one-time premium payment (calculation is based on each single policy only) ; or
   d. (Applicable to "Exquisite Grandeur" at The Peninsula Hong Kong): the annualised premium for each New Policy (before any eligible discount, if any) must be at least USD/CAD/AUD200,000 / HK$1,500,000 / RMB1,200,000 / GBP120,000 / EUR140,000 / SGD240,000, or USD/CAD/AUD2,000,000 / HKD15,000,000 / RMB12,000,000 / GBP1,200,000 /EUR1,400,000 / SGD2,400,000 for a one-time premium payment (calculation is based on each single policy only) ; or
   e. (Applicable to "Pen Ultimate Stay" at The Peninsula Hong Kong): the annualised premium for each New

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Policy (before any eligible discount, if any) must be at least USD/CAD/AUD350,000 / HKD2,625,000 / RMB2,100,000 / GBP210,000 / EUR245,000 / SGD420,000, or USD/CAD/AUD3,500,000 / HKD26,250,000 / RMB21,000,000 / GBP2,100,000 /EUR2,450,000 / SGD4,200,000 for a one-time premium payment (calculation is based on each single policy only).

5. Specified Insurance Plan refers to:

1. Global Power Multi-Currency Savings Insurance Plan 3	9. Spring Income Insurance Plan
2. Simply Love Encore Savings Insurance Plan 5	10. Fortune Promise Savings Insurance Plan 2
3. Wealth Preserver Life Insurance Plan 5	11. Wealth Generation Savings Insurance Plan
4. Wealth Enrich Savings Insurance Plan	12. GlobalFlexi Savings Insurance Plan
5. Forever Love Coupon Insurance Plan 5	13. ProsperLife Insurance Plan
6. Admire Life Insurance Plan 2	14. Wealth Flexi Savings Insurance Plan
7. Serene Life or Serene Life (Annual Dividends)	15. Wealth Elite Life Insurance Plan 3
8. Golden Years Income Plan	16. EverBliss Annuity Insurance Plan (First Application Date: 29 September 2026)

6. Apart from the New Policy, the premiums of all other basic plan(s) and/or add-on plan(s) and levy will not be applied for the calculation as stated under 4c, 4d and 4e.
7. The Offers are not applicable to applicants who have submitted applications before the Promotional Period but withdrew the applications or cancelled the issued policies during the Promotional Period and then re-applied for the same products.
8. Unless otherwise specified (if any), the Offers are not applicable to those plans change cases (basic plans or riders, if applicable) from other insurance plans to the insurance plans in this promotion.
9. The New Policy should remain in-force from the issue date to the time of receiving the Offer redemption letter. Otherwise, the Offer will be forfeited.
10. The Offer redemption letter with usage details and relevant terms and conditions will be issued to eligible customers after the cooling-off period of the New Policy on or before 28 February 2027. Offer redemption letter will be sent to the mailing address as provided to AIA by the customers during policy application. AIA is not responsible for verifying the mailing addresses submitted by eligible customers. Should there be any failure or delay of delivery of the offer redemption letter resulted from inaccurate/incorrect information submitted by the customers, AIA shall not be responsible or liable and will not re-issue the Offer redemption letter or extend the redemption period of the Offers.
11. Offer entitlement is subject to the terms and conditions of service providers, including but not limited to the respective offer redemption period and the arrangements. If customers would like to use other services provided by the service providers outside of the Offers, all applicable fees and charges will need to be paid by customers. Please contact the respective service providers for details. AIA shall not be responsible or liable for any service, product and/or special offer or discount provided by the service providers.

12. ***"Timeless Luxury", "Exquisite Grandeur" and "Pen Ultimate Stay" by The Peninsula Hong Kong***
    a. "Timeless Luxury", "Exquisite Grandeur" and "Pen Ultimate Stay" stay experiences at The Peninsula Hong Kong cannot be redeemed for cash, resold, refunded or used in conjunction with any other hotel offers or discounts.
    b. Room reservations, dining and activities arrangements must be made 14 days prior to arrival and by quoting the code on the redemption letter. Redemption letter must be presented upon check-in.
    c. Reservations are subject to availability, black-out dates apply.
    d. Lost or damaged redemption letters will not be replaced.

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e. Supplement charges incurred at the hotel will be chargeable to the guest based on consumption.
f. Helicopter service will be provided by Heliservices (HK) Ltd. Availability of helicopter flightseeing tour is subject to change due to weather conditions, maintenance, service suspension and in such circumstances, guests may reschedule the flightseeing tour.
g. No cancellation nor amendment is allowed once a reservation is confirmed.
h. The Peninsula Hong Kong reserves the final right to interpret and/or amend all terms and conditions under 12a-g., with or without advance notice.

13. AIA reserves the right to change, revoke or terminate the Offer (including its suppliers, included privileges, and/or any terms and conditions) anytime without any advance notice. In the event of any disputes, AIA's decision shall be final and conclusive.
14. If the services and/or products under the Offers cannot be provided for any reason, AIA reserves the right for replacement of the Offers while the value and types of the services and/or products under the Offer may not be the same as those as provided in this promotional campaign. In the event of any disputes, AIA's decision shall be final and conclusive.
15. No transfer, exchange, cash redemption or substitution for the Offers is permitted. If there is any loss, damage, or failure to use, the Offer redemption letter before expiry, no replacement, refund or extension of the Offers shall be made or subject to any claims.
16. AIA is not the supplier of the services and/or products under the Offers and shall not be responsible or liable for the services and/or products under the Offers. Any disputes arising from the services and/or products under the Offers shall be resolved by the customer and the supplier directly. The services and/or products under the Offers are subject to the respective terms and conditions determined by the suppliers. Please refer to the relevant terms and conditions for details about the Offer usage.
17. The purpose of this document is for reference only and is not intended to constitute any professional advice, view, attitude, position or opinion provided by AIA. AIA expressly disclaims all warranties of any kind and fitness for a particular purpose in connection with the information contained in this document. AIA does not accept, assume or undertake any legal responsibility to any person or entity for any loss or damage of whatever nature (direct, indirect, consequential or otherwise) whether arising in contract, tort or otherwise, from the use of or reliance on the information contained in this document.
18. This promotional leaflet is for distribution in Hong Kong only.

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Applicable to policies delivered in Macau

AIA is delighted to bring to our eligible valued customers[4] exclusive privileges provided by **Mandarin Oriental, Macau**.

Elegantly Mandarin by Mandarin Oriental, Macau (Package for two persons)[4c]

- One-night accommodation in a Deluxe Suite
- Breakfast at Vida Rica Restaurant or the Lobby Lounge
- Afternoon Tea Set at the Lobby Lounge
- 5-course Degustation Set Dinner at the exclusive private dining room in Vida Rica Restaurant including the signature Mandarin Oriental Dessert Experience
- 60-minute Spa & Wellness Treatment

Exclusive Elegantly Mandarin by Mandarin Oriental, Macau (Package for two persons)[4d]

- Two-night accommodation in a Deluxe Suite with Breakfast at Vida Rica Restaurant or the Lobby Lounge And a one-time experience for the below privileges
- Afternoon Tea Set at the Lobby Lounge
- Sunset Champagne or Cocktail at Vida Rica Bar
- 5-course Degustation Set Dinner at the exclusive private dining room in Vida Rica Restaurant including the signature Mandarin Oriental Dessert Experience
- 90-minute Spa & Wellness Treatment

Privileged Exclusive Elegantly Mandarin by Mandarin Oriental, Macau (Package for two persons)[4e]

- Three-night accommodation in a Deluxe Suite with Breakfast at Vida Rica Restaurant or the Lobby Lounge And one-time for below privileges
- Afternoon Tea Set at the Lobby Lounge
- Sunset Champagne or Cocktail at Vida Rica Bar
- 5-course Degustation Set Dinner at the exclusive private dining room in Vida Rica Restaurant including the signature Mandarin Oriental Dessert Experience
- 120-minute Spa & Wellness Treatment
- A round-trip limousine pick-up within Macau Peninsula, Taipa and Coloane

Remark: The services and/or products under the offers above are provided by third-party companies independent of AIA. Offer entitlement is subject to the terms and conditions of the service providers. AIA does

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not have the relevant licence and/or qualification. AIA shall not be responsible or liable for any service and/or product including but not limited to hotel, dining, spa, massage, helicopter services, product or solicitation provided by the third-party companies, which is not sold or marketed by AIA.

Terms & Conditions:

1. This leaflet contains general information only. It does not constitute an offer and/or insurance product recommendation. An individual must complete the Financial Needs Analysis before applying for any insurance product.
2. The promotional offers are only applicable to the policies issued in Macau (the "Offer").
3. The promotional period is from 1 October 2026 to 31 December 2026, both days inclusive ("Promotional Period").
4. The eligible customer must meet the following requirements to enjoy the Offer. Each eligible customer who purchased the policy can only enjoy the Offer once.
   a. Customer must apply for a Specified Insurance Plan ("New Policy") during the Promotional Period; and
   b. the New Policy is successfully applied and issued during the Promotional Period; and
   c. (Applicable to "Elegantly Mandarin by Mandarin Oriental, Macau"): the annualised premium for each New Policy (before any eligible discount, if any) must be at least USD/CAD/AUD100,000 / HKD/MOP750,000 / RMB600,000 / GBP60,000 / EUR70,000 / SGD120,000, or USS/CAD/AUD1,000,000 / HKD/MOP7,500,000 / RMB6,000,000 / GBP600,000 /EUR700,000 / SGD1,200,000 for one-time premium payment (calculation is based on each single policy only); or
   d. (Applicable to "Exclusive Elegantly Mandarin by Mandarin Oriental, Macau"): the annualised premium for each New Policy (before any eligible discount, if any) must be at least USD/CAD/AUD200,000 / HKD/MOP1,500,000 / RMB1,200,000 / GBP120,000 / EUR140,000 / SGD240,000, or USD/CAD/AUD2,000,000 / HKD/MOP15,000,000 / RMB12,000,000 / GBP1,200,000 /EUR1,400,000 / SGD2,400,000 for one-time premium payment (calculation is based on each single policy only); or
   e. (Applicable to "Privileged Exclusive Elegantly Mandarin by Mandarin Oriental, Macau"): the annualised premium for each New Policy (before any eligible discount, if any) must be at least USD/CAD/AUD350,000 / HKD/MOP2,625,000 / RMB2,100,000 / GBP210,000 / EUR245,000 / SGD420,000, or USD/CAD/AUD3,500,000 / HKD/MOP26,250,000 / RMB21,000,000 / GBP2,100,000 /EUR2,450,000 / SGD4,200,000 for one-time premium payment (calculation is based on each single policy only)

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5. Specified Insurance Plan refers to:

1. Global Power Multi-Currency Savings Insurance Plan 3	8. Golden Years Income Plan
2. Simply Love Encore Savings Insurance Plan 5	9. Fortune Promise Savings Insurance Plan 2
3. Wealth Preserver Life Insurance Plan 5	10. GlobalFlexi Savings Insurance Plan
4. Wealth Enrich Savings Insurance Plan	11. ProsperLife Insurance Plan
5. Forever Love Coupon Insurance Plan 5	12. Wealth Flexi Savings Insurance Plan
6. Admire Life Insurance Plan 2	13. Wealth Elite Life Insurance Plan 3
7. Serene Life or Serene Life (Annual Dividends)	14. EverBliss Annuity Insurance Plan (First Application Date: 29 September 2026)

6. Apart from the New Policy, the premiums of all other basic plan(s) and/or add-on plan(s) and levy will not be applied for the calculation as stated under 4c, 4d and 4e.
7. The Offers are not applicable to applicants who have submitted applications before the Promotional Period but withdrew the applications or cancelled the issued policies during the Promotional Period and then re-applied for the same products.
8. Unless otherwise specified (if any), the Offers are not applicable to those plans change cases (basic plans or riders, if applicable) from other insurance plans to the insurance plans in this promotion.
9. The New Policy should remain in-force from the issue date to the time of receiving the Offer redemption letter. Otherwise, the Offer will be forfeited.
10. The Offer redemption letter with usage details and relevant terms and conditions will be issued to eligible customers after the cooling-off period of the New Policy on or before 28 February 2027. Offer redemption letter will be sent to the mailing address as provided to AIA by the customers during policy application. AIA is not responsible for verifying the mailing addresses submitted by eligible customers. Should there be any failure or delay of delivery of the offer redemption letter resulted from inaccurate/incorrect information submitted by the customers, AIA shall not be responsible or liable and will not re-issue the Offer redemption letter or extend the redemption period of the Offers.
11. Offer entitlement is subject to the terms and conditions of service providers, including but not limited to the respective offer redemption period and the arrangements. If customers would like to use other services provided by the service providers outside of the Offers, all applicable fees and charges will need to be paid by customers. Please contact the respective service providers for details. AIA shall not be responsible or liable for any service, product and/or special offer or discount provided by the service providers.

12. ***"Elegantly Mandarin by Mandarin Oriental, Macau" , "Exclusive Elegantly Mandarin by Mandarin Oriental, Macau" and Privileged Exclusive Elegantly Mandarin by Mandarin Oriental, Macau***
    a. "Elegantly Mandarin by Mandarin Oriental, Macau" , "Exclusive Elegantly Mandarin by Mandarin Oriental, Macau" and "Privileged Exclusive Elegantly Mandarin by Mandarin Oriental, Macau" cannot be redeemed for cash, resold, refunded, or used in conjunction with any other hotel offer or discounts.
    b. Room reservations must be made 3 days prior to arrival and please present the redemption voucher upon arrival. Upon reservation, please quote the voucher code.
    c. Reservations are subject to availability, black-out dates apply.
    d. Lost or damaged redemption letter will not be replaced.
    e. Supplement charges incurred at the hotel will be chargeable to the guest based on consumption.
    f. Mandarin Oriental, Macau reserves the final right to interpret and/or amend all terms and conditions under 14a-e, with or without advance notice.
13. AIA reserves the right to change, revoke or terminate the Offer (including its suppliers, included privileges, and/or any terms and conditions) anytime without any advance notice. In the event of any disputes, AIA's decision shall be final and conclusive.

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17. The purpose of this document is for reference only and is not intended to constitute any professional advice, view, attitude, position or opinion provided by AIA. AIA expressly disclaims all warranties of any kind and fitness for a particular purpose in connection with the information contained in this document. AIA does not accept, assume or undertake any legal responsibility to any person or entity for any loss or damage of whatever nature (direct, indirect, consequential or otherwise) whether arising in contract, tort or otherwise, from the use of or reliance on the information contained in this document.
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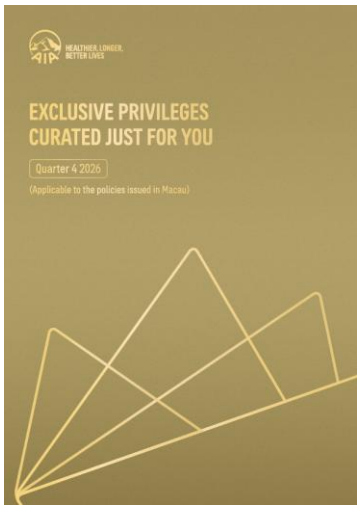
Promotional Leaflet

Leaflet Details (Applicable to policies delivered in Hong Kong)	Leaflet Details (Applicable to policies delivered in Macau)
 Traditional Chinese Version: LINK English Version: LINK Simplified Chinese Version: LINK	 Traditional Chinese Version: LINK English Version: LINK Simplified Chinese Version: LINK

Details of the latest offer will be available on aia.com.hk.

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