Blue Cross 藍十字
An AIA Company 友邦保險成員公司

Attn:	All EDD & Honorable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong only)	From: Tony Lee
Copy:	Mr. Alger Fung / Ms. Amy Chan / Ms. Bonnie Tse / Ms. Sylvia Chow / Ms. Phyllis Chang / All Department Heads / Heads of Agency Division / ABDD-ABPs	Dept: BAA
Date:	6 November 2026	Total Pages: 6

Subject: (BX2611001) 藍十字 2026 年終業績衝刺獎賞推廣
Blue Cross 2026 Year-End Production Challenge Rewards Promotion

您是否正在尋找一個令人興奮的新機會來擴展您作為持牌保險代理的業務，並可以進一步增加佣金收入？

藍十字現正為您帶來此黃金機會！我們正在尋找積極及充滿熱誠的保險代理加入我們的代理銷售網絡！
藍十字提供一系列旅遊、個人和商業產品，並會繼續積極研發推出更多創新及具競爭力的產品，我們熱切期待把這些產品推介予香港的保險代理！如果您有興趣與藍十字合作，請把握機會！*

* 持牌保險代理必須通過相關考試並完成登記成為藍十字保險代理才能銷售任何藍十字的產品。

由 2026 年 10 月 1 日 至 2026 年 12 月 31 日 (「推廣期」) 期間，凡已登記成為藍十字保險代理之友邦財務策劃顧問，並於推廣期內遞交藍十字保單申請，即可參加本推廣活動，競逐豐富獎賞。

年終衝刺在即，正是把握機遇、提升業績及突破高峰的黃金時刻。於推廣期內累積達指定合資格保費的參加者，即可獲得相應獎賞級別資格。業績越高，可晉身更高獎賞級別，並有機會贏取價值更豐厚的獎賞，包括 999.9 足金金元寶、iPhone 18 Pro Max、香港迪士尼樂園門票及額外佣金獎賞等。

本推廣活動旨在嘉許及獎勵表現卓越的代理人，鼓勵代理人把握年終機遇，全力衝刺業績，爭取更高成就及更豐厚回報。所有獎賞均以業績表現為基礎，讓優秀成績獲得應有嘉許，進一步推動業務增長。

有關活動詳情及條款細則，請參閱下列內容。如有任何查詢，歡迎聯絡所屬地區之藍十字專屬業務代表。



李俊明
首席業務總監
藍十字（亞太）保險有限公司

藍十字 2026 年終業績衝刺獎賞推廣

參加資格

已登記成為藍十字保險代理的友邦香港財務策劃顧問

推廣期

2026 年 10 月 1 日至 2026 年 12 月 31 日（包括首尾兩天）

合資格產品

藍十字一般保險業務

活動規則及獎賞

參加者於推廣期內累積的合資格保費達指定金額，即可符合相應獎賞級別的資格。各級別的獎賞按參加者於推廣期內累積的合資格保費總額由高至低排名發放。本推廣活動受其條款及細則約束。

獎賞級別	合資格保費	獎賞	名額
銀	HK$13,888 至 HK$100,000 (預計合資格參加者人數：約 1,000 名**)	1. 額外 1%佣金獎賞*（每名最高 HK$1,000）	10
		2. 額外 1%佣金獎賞*（每名最高 HK$750）	20
		3. 額外 1%佣金獎賞*（每名最高 HK$500）	30
		4. 鴻福堂湯券（1 張）	940
金	超過 HK$100,000 至 HK$500,000（包括 HK$500,000） (預計合資格參加者人數：約 70 名**)	1. 999.9 足金金元寶（半両）	1
		2. iPhone 18 Pro Max 512GB	1
		3. 額外 1% 佣金獎賞*（每名最高 HK$2,000）	3
		4. 香港迪士尼樂園一日門票 (2 張)	65
鑽石	超過 HK$500,000 (預計合資格參加者人數：約 20 名**)	1. 999.9 足金金元寶 (一両)	1
		2. iPhone 18 Pro Max 512GB	2
		3. 額外 1%佣金獎賞*（每名最高 HK$5,000）	5
		4. 香港迪士尼樂園一日門票（4 張）	12

* 額外 1% 佣金獎賞將按條款第 3 項所界定之合資格保費計算，並須符合條款第 2 項的入賬及繳費期限，以及上表內所列之相應獎賞上限限制。

** 如任何獎賞級別的實際合資格參加者人數與該級別之預計人數有所差異，藍十字將相應上調或下調該級別之第 4 項獎賞名額，以反映實際合資格參加者人數。有關調整以藍十字之最終決定為準。

條款及細則：

1) 一般保險業務包括所有由藍十字（亞太）保險有限公司（「藍十字」）承保及繕發之一般保險保單，涵蓋旅遊保險、個人保險及商業保險。
2) 保單申請必須於 2026 年 10 月 1 日至 2026 年 12 月 31 日（包括首尾兩日）（「推廣期」）期間遞交予藍十字，並經藍十字核實。相關保單必須於下列適用期限或之前成功繕發及入賬，且所有保費已全數繳清，沒有任何未繳保費：
   (i) 旅遊保險保單及個人保險保單（智駕樂保險保單除外）：2026 年 12 月 31 日；
   (ii) 商業保險保單及智駕樂保險保單：2027 年 1 月 31 日。
   符合上述規定之保單為本推廣活動之「合資格保單」。
3) 合資格保費指客戶於扣除任何保費折扣、銷售折扣或其他折扣後實際應繳及已繳付之保費金額。
4) 同一獎賞級別內，合資格保費總額相同者，依次以以下準則分出先後：(i) 符合條款第 2 項的合資格保單較多者優先；(ii) 較早達成該保費總額者優先；(iii) 藍十字的最終決定。達成時間按藍十字記錄的繕發日期及時間順序，累計最終符合條款第 2 項的保單按條款第 3 項計算的合資格保費釐定。
5) 每名參加者於本推廣活動中只可按其獎賞級別及排名獲得一項獎賞。所有獎賞（包括額外 1%佣金獎賞）均不可累積獲取。
6) 任何於推廣期內撤回投保申請或取消之保單，均不會計算在本推廣活動之內。
7) 所有獎賞均不得轉讓、退換、兌換現金或更換為其他獎品。如獎品遺失、損毀或被盜，恕不補發。
8) 得獎安排、通知及獎賞發放詳情將於稍後公布，並以藍十字之最終安排及決定為準。所有得獎之友邦香港財務策劃顧問於獎賞發放時必須仍為藍十字之持牌保險代理人。
9) 藍十字保留隨時修改、暫停或取消本推廣活動，以及修訂本條款及細則之權利，而毋須事先通知。
10) 如有任何爭議，藍十字保留最終決定權，而其決定將為最終及具約束力。

重要事項：

1. 這電郵是一份由藍十字（亞太）保險有限公司（「藍十字」）發出的內部文件。閣下不應傳播、分發或傳閱該電郵予任何第三方。
2. 以上訊息僅在香港發放。發放以上資訊並不構成亦不應被詮釋為在香港境外出售、游說顧客購買或提供任何保險產品。藍十字（亞太）保險有限公司乃友邦保險控股有限公司之子公司，與 Blue Cross and Blue Shield Association 及其任何關聯公司或持牌人並無任何關聯。
3. 如果你尚未考獲保險中介人資格考試試卷二（一般保險）及尚未登記成為藍十字的持牌保險代理人，請盡快完成考試並完成登記程序以合乎銷售藍十字保險產品的資格。請注意，在未完成登記之前，保險代理人不可向任何客戶 / 準客戶介紹、推廣、建議及 / 或銷售藍十字保險產品。

Are you a licensed insurance agent looking for a new and exciting opportunity to expand your business and increase your commission income?

Blue Cross has the opportunity for you! We are seeking motivated and enthusiastic insurance agents to join our agency network! Blue Cross offers a range of travel, personal and commercial products, and will continue to develop more innovative and competitive products. We can't wait to introduce these products to agents in Hong Kong! If you are interested in working with Blue Cross, now is your opportunity! *

*Licensed agents must have passed the relevant examinations and completed registration as a Blue Cross agent to be able to sell any Blue Cross product.

From **1 October 2026** to **31 December 2026** (the "Promotion Period"), AIA Financial Planners who are registered Blue Cross insurance agents and submit Blue Cross insurance applications during the Promotion Period, will be eligible to participate in this promotion and compete for exciting rewards.

As the year-end sales sprint approaches, it presents a golden opportunity to capture new business, boost production and achieve new performance milestones. Participants who accumulate the required eligible premium during the Promotion Period will qualify for the corresponding Reward Tier. The higher the eligible premium achieved, the higher the Reward Tier attained and the more valuable the rewards available, including 999.9 Fine Gold Sycees, iPhone 18 Pro Max smartphones, Hong Kong Disneyland admission tickets and additional commission bonuses.

This promotion is designed to recognize and reward outstanding agent performance while encouraging agents to seize year-end opportunities and strive for greater achievements and richer rewards. All rewards are performance-based, ensuring that exceptional results are duly recognized and rewarded, while further driving business growth.

For details of the promotion and the applicable terms and conditions, please refer to the information below. Should you have any enquiries, please contact your designated Blue Cross Business Representative.



Tony Lee
Director of Distribution
Blue Cross (Asia-Pacific) Insurance Limited

Blue Cross 2026 Year-End Production Challenge Rewards Promotion

Eligibility
AIA Hong Kong Financial Planners who have registered as Blue Cross Insurance Agents

Promotion Period
From 1 October 2026 to 31 December 2026 (both dates inclusive)

Eligible Products
Blue Cross General Insurance Business

Promotion Rules and Rewards
Participants who accumulate the required eligible premium during the Promotion Period will qualify for the corresponding Reward Tier. Rewards within each tier will be allocated according to participants' rankings, from highest to lowest total eligible premium accumulated during the Promotion Period. This promotion is subject to its Terms and Conditions.

Reward Tier	Eligible Premium	Rewards	Quota
Silver	HK$13,888 to HK$100,000 (Estimated 1,000 qualifiers**)	1. Additional 1% Commission Bonus* (capped at HK$1,000 per person)	10
		2. Additional 1% Commission Bonus* (capped at HK$750 per person)	20
		3. Additional 1% Commission Bonus* (capped at HK$500 per person)	30
		4. Hung Fook Tong Soup Coupon (1 coupon)	940
Gold	Above HK$100,000 and up to HK$500,000 (Estimated 70 qualifiers**)	1. 999.9 Fine Gold Sycee (0.5 Tael)	1
		2. iPhone 18 Pro Max 512GB	1
		3. Additional 1% Commission Bonus* (capped at HK$2,000 per person)	3
		4. Hong Kong Disneyland 1-Day Admission Ticket (2 tickets)	65
Diamond	Above HK$500,000 (Estimated 20 qualifiers**)	1. 999.9 Fine Gold Sycee (1 Tael)	1
		2. iPhone 18 Pro Max 512GB	2
		3. Additional 1% Commission Bonus* (capped at HK$5,000 per person)	5
		4. Hong Kong Disneyland 1-Day Admission Ticket (4 tickets)	12

* The Additional 1% Commission Bonus is calculated on eligible premium as defined in Term 3, subject to the booking and payment deadlines in Term 2 and the applicable reward cap shown in the table.

** If the actual number of qualifiers in any Reward Tier differs from the estimated number, Blue Cross will adjust the quota for Reward Item 4 in that tier upward or downward to reflect the actual number of qualifiers. Such adjustments are subject to Blue Cross's final decision.

Terms and Conditions:

1) General Insurance Business includes all general insurance policies issued by Blue Cross (Asia-Pacific) Insurance Limited ("Blue Cross"), covering Travel Insurance, Personal Insurance and Commercial Insurance.
2) Insurance applications must be submitted to Blue Cross between 1 October 2026 and 31 December 2026, both dates inclusive (the "Promotion Period"), and verified by Blue Cross. The resulting policies must be successfully issued and booked, and all premiums must be paid in full with no outstanding premium, on or before the applicable deadline below:
   (i) Travel Insurance policies and Personal Insurance policies, excluding SmartPro Drive Insurance policies: 31 December 2026;
   (ii) Commercial Insurance policies and SmartPro Drive Insurance policies: 31 January 2027.

   Policies meeting these requirements are "eligible policies" for this promotion.
3) Eligible Premium refers to the premium payable and paid by the customer after deduction of any premium discounts, sales discounts, or other discounts.
4) Within the same Reward Tier, ties in total eligible premiums are resolved by: (i) more eligible policies meeting Term 2; (ii) earlier attainment of that premium total; then (iii) Blue Cross's final decision. Attainment time is determined by accumulating premiums calculated under Term 3 for policies ultimately meeting Term 2, in issuance order using Blue Cross's recorded dates and times.
5) Each participant may receive only one reward under this promotion, based on their Reward Tier and ranking. Rewards, including the Additional 1% Commission Bonus, are not cumulative.
6) Policies cancelled during the Promotion Period and policies relating to applications withdrawn during the Promotion Period will not be counted towards this promotion.
7) All Prizes are non-transferable and may not be exchanged, refunded, redeemed for cash, or substituted for any other prize. Lost, damaged, or stolen prizes will not be replaced.
8) Details of the prize arrangement, winner notification, and reward fulfilment will be announced at a later stage and shall be subject to the final arrangements and decisions of Blue Cross. All winning AIA Hong Kong Financial Planners must remain licensed insurance agents of Blue Cross at the time the rewards are distributed.
9) Blue Cross reserves the right to amend, suspend or cancel this promotion and to revise these Terms and Conditions at any time without prior notice.
10) In the event of any dispute, the decision of Blue Cross shall be final and binding.

Important notes:

1. This email is an internal document issued by Blue Cross (Asia-Pacific) Insurance Limited ("Blue Cross"). You must not disseminate, distribute or circulate this email to any third parties.
2. The above information is for distribution in Hong Kong only. The distribution of the information is not and shall not be construed as an offer to sell or a solicitation to buy or a provision of any insurance product outside Hong Kong. Blue Cross (Asia-Pacific) Insurance Limited is a subsidiary of AIA Group Limited. It is not affiliated with or related in any way to Blue Cross and Blue Shield Association or any of its affiliates or licensees.
3. If you have not passed the Insurance Intermediaries Qualifying Examination – Paper II (General Insurance) and have not yet registered as a licensed insurance agent with Blue Cross, you are encouraged to complete the examination and the appointment process in order to become eligible to sell Blue Cross insurance products. Please be reminded that any non-registered insurance agent is prohibited from introducing, promoting, recommending and/or selling Blue Cross insurance product(s) to any customers/potential customers prior to the completion of the appointment process with Blue Cross.