



Terms & Conditions:

1. The AIA Fast-Track ECM Campaign 2023 (“**Promotion**”) is valid from 4 January 2023 to 31 March 2023, both dates inclusive (“**Promotion Period**”) unless otherwise stated and is offered by AIA Singapore Private Limited (UEN: 201106386R) (“**AIA**”) to existing customers of AIA (each such customer, an “**Eligible Customer**”).
2. The Promotion shall be governed by the terms and conditions set out herein (“**T&Cs**”) and by such terms as AIA may impose from time to time. Your participation in the Promotion signifies your agreement to be bound by the foregoing terms and conditions in their entirety.
3. Subject to the T&Cs, an Eligible Customer who purchases an Eligible Plan within the Promotion Period may be eligible to receive a S\$168 discount (“**Discount**”) on the Eligible Plan’s First Premium if he/she enters the Promo Code “**NY168**” when applying for the Eligible Plan, subject to the Minimum Premium (set out in the table immediately below) being met. The Eligible Plans, and relevant Minimum Premium amounts, are as follows:

Eligible Plans	Minimum Premium
AIA Retirement Saver (IV) (5-Pay)	Annualized premium of S\$10,000
AIA Smart Flexi Growth (5-Pay)	
AIA Smart Flexi Rewards (II) (5-Pay)	
AIA Smart Wealth Builder (II) (5-Pay)	
AIA Retirement Saver (IV) (10-Pay and Regular Pay)	Annualized premium of S\$5,000
AIA Smart Flexi Growth (10-Pay and Regular Pay)	
AIA Smart Flexi Rewards (II) (10-Pay and Regular Pay)	
AIA Smart Wealth Builder (II) (10-Pay, 15-Pay and 20-Pay)	
AIA Retirement Saver (IV) (Single Premium)	Single Premium of S\$100,000
AIA Smart Wealth Builder (II) (Single Premium)	

*“**First Premium**” means the first gross premium payment for the Eligible Plan based upon the payment frequency selected. The calculation of gross premium shall include the amount(s) paid for additional coverage under any supplementary agreement that attaches to the basic policy and which bears the same policy number and the extra premiums payable because of substandard loadings. No aggregation of premiums between two or more policies will be allowed.

4. This Promotion shall also be subject to the following conditions, that:
 - (a) the Eligible Customer’s application to purchase an Eligible Plan (“**Application**”) is accepted by AIA;
 - (b) the Application is dated, signed and submitted to AIA within the Promotion Period;



- (c) the Application must not be in relation to any of the Eligible Customer's existing plan(s) (such as, but not limited to, a top-up, a variation of coverage or a change of plan);
 - (d) the Application is not a re-submission of a previously withdrawn application;
 - (e) the Eligible Plan incepts with the first premium fully paid on or before **31 March 2023**;
 - (f) there is no cancellation of the Eligible Plan during the free-look period;
 - (g) the Eligible Plan remains in force for at least 12 months from its inception date; and
 - (h) there is no alteration to the Eligible Plan (such as a change in insured amount) within 12 months from its inception date.
5. The Discount in this Promotion is applied on a "per policy" basis, and an Eligible Customer may purchase more than 1 Eligible Plan under this Promotion.
 6. If the Eligible Customer cancels an Eligible Plan within the free-look period, he/she will be refunded the premium amount he/she had paid (taking into account the applicable discount(s) applied) without interest, less all medical expenses incurred in considering the Application, and provided that no claim has been made and no deductions/set offs are applicable.
 7. By participating in this Promotion, the Eligible Customer hereby undertakes to immediately upon AIA's request pay AIA the full amount of any discount(s) or item(s) given to the Eligible Customers under this Promotion, if he/she may no longer be eligible to receive or retain the discount(s) or item(s). The Eligible Customer further consents and authorises AIA to recover/claw back such amount of discount(s) and item(s) and/or set off/deduct such amount against any sums that may be due and payable by AIA under the relevant Eligible Plan, at AIA's discretion.
 8. AIA reserves the right in its sole and absolute discretion to replace the discount(s) or item(s) given under this Promotion with an item of similar value, without having to give any person any notice or reason.
 9. This Promotion cannot be used in conjunction with any other promotions carried out by AIA unless otherwise permitted by AIA in its sole and absolute discretion.
 10. If any provision of these T&Cs is held to be invalid or unenforceable, then such provision shall (so far as it is invalid or unenforceable) be given no effect and shall be deemed not to be included in these T&Cs without invalidating any of the remaining provisions of these T&Cs.
 11. AIA reserves the right in its sole and absolute discretion to withdraw, amend or terminate this Promotion at any time without having to give any person any notice or reason.
 12. AIA's decision on all matters relating to this Promotion (including the interpretation of these T&Cs) will be final and binding on all persons and no appeals will be entertained. In the event of any inconsistency between these T&Cs with any other form of publicity collaterals relating to the Promotion, these T&Cs shall prevail.
 13. These T&Cs shall be governed by and construed in accordance with the laws of Singapore.
 14. AIA may, at any time, in its sole discretion and without prior notice or liability to any person, vary, modify and/or amend these T&Cs. Please review these T&Cs periodically for changes



and updates. To determine when these T&Cs were last revised, please refer to the “Last Revision Date” stated at the end of these T&Cs.

Last Revision Date: 4 January 2023

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