



Terms and Conditions for the AIA Vitality New Member Offer (“Promotion”)

1. This Promotion from AIA Singapore Private Limited (UEN: 201106386R) (“AIA”) shall run from 4 October 2024 to 31 October 2024, both dates inclusive (“Promotion Period”) and is open to new and existing AIA customers who are not AIA Vitality members for at least 6 months at the point of AIA Vitality membership application (“Eligible Members”). This Promotion does not apply to AIA Vitality Corporate memberships.
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, and the prevailing AIA Vitality Membership full terms and conditions (<https://www.aia.com.sg/en/health-wellness/aia-vitality/faqs>), all of which may be amended from time to time.
3. Subject to the T&Cs, an Eligible Member who:
 - (i) fulfils all the eligibility criteria for an AIA Vitality membership; and
 - (ii) signs up for AIA Vitality membership during the Promotion Period; and
 - (iii) selects the annual payment mode and makes payment for 1 year of AIA Vitality membership at the point of application (currently retailing at S\$96),

shall be eligible to receive a Welcome Treat worth more than S\$200 (“Welcome Treat”) consisting of the following:

- 200 Vitality coins
 - S\$10 Ya Kun Kaya Toast eVouchers
 - S\$10 Mr Bean eVouchers
 - S\$5 Grab Ride eVoucher
 - S\$5 Starbucks eVoucher
 - S\$10 Cold Storage eVoucher
 - S\$10 Garmin discount code
 - Basic health screening eVoucher (worth S\$55)
 - 7-Day Gym Experience Pass with Fitness First (worth S\$50)
 - 7-Day Gym Experience Pass with Virgin Active (worth S\$50)
4. AIA Financial Services Consultants and Insurance Representatives are not eligible to participate in this Promotion.
 5. This Promotion cannot be used in conjunction with other promotions carried out by AIA unless otherwise permitted by AIA in its sole and absolute discretion.
 6. The Welcome Treat will be awarded via email and/or via the AIA+ mobile app by 8 November 2024. Membership submissions made before or on 15 October 2024 will receive their Welcome Treat by 23 October 2024. Membership submissions after 15 October 2024 will receive their Welcome Treat by 8 November 2024. AIA reserves the right to disqualify or reject any application for AIA Vitality membership.
 7. Applications for AIA Vitality membership are deemed void if AIA determines the applications are illegible, incomplete, damaged, irregular, altered, counterfeit, produced in error or obtained through fraud or theft.
 8. The Welcome Treat is non-transferable, not exchangeable or refundable for cash, credit or any other item, in whole or in part.
 9. AIA reserves the right in its sole and absolute discretion to replace the Welcome Treat with items of similar without having to give any person any prior notice or reason for such replacement.
 10. AIA is not obliged to replace any damaged, lost or defaced items. All items given under this Promotion will be given on an “as is” basis, and all warranties, express or implied, are disclaimed. Where any item contains specific date(s) during which the item should be redeemed or utilized, no requests for extensions or replacements whatsoever will be entertained. AIA do not guarantee nor bear liability regarding the quality, performance, technical specifications, conditions or safety of the items given under this Promotion. Items may be subject to additional terms and conditions, and participants agree to comply with such additional terms and conditions. In the event any item incurs any tax liability, such tax is the sole responsibility of the participant.



11. AIA shall not be responsible for the quality, merchantability or the fitness for any purpose or any other aspect of the products and/or services provided by third parties. Notwithstanding anything herein, AIA shall not at any time be responsible or held liable for any loss, injury, damage or harm suffered by or in connection with the products and/or services provided by third parties under this Promotion.
12. AIA reserves the right to disqualify an otherwise eligible person from participating in the Promotion, receiving any item given under the Promotion if AIA in its absolute discretion believes that such person may have contravened, will contravene or has contravened any of these T&Cs and/or may bring AIA into disrepute. In the event such item has already been awarded to such a person, the item must be returned to AIA at such person's cost and expense. AIA reserves the right to refuse entry, or refuse to award any item given under the Promotion, to anyone in breach of these T&Cs.
13. THIS PROMOTION IS VOID WHERE PROHIBITED BY APPLICABLE LAWS. To the extent permitted by law, the right to litigate, to seek injunctive relief or to make any other recourse to judicial or any other procedure in case of disputes or claims resulting from or in connection with this Promotion are hereby excluded and any participant expressly waives any and all such rights. Certain restrictions may apply.
14. Each participant is solely responsible for ensuring that participating in the Promotion is not illegal or prohibited by the laws or regulations of any country relevant or applicable to such participant.
15. To the fullest extent permitted by applicable laws, AIA, on behalf of its directors, officers, employees, suppliers, licensors, and service providers, excludes and disclaims liability for any losses and expenses of whatever nature and howsoever arising including, without limitation, any and all direct and indirect loss, liability, costs and/or damage in respect of any matter howsoever arising (whether in tort, negligence or otherwise) under and in connection with the Promotion, including loss of profit, loss of business, loss of use, loss of data, economical loss, general, special, punitive, incidental, direct and indirect and consequential damages.
16. By participating in this Promotion, all participants agree to release, discharge, and hold harmless AIA and its partners, affiliates, subsidiaries, advertising agencies, agents and their employees, officers, directors, and representatives from any claims, losses, and damages arising out of their participation in this Promotion or any Promotion-related activities or for (i) any printing or typographical errors in any materials or communication associated with the Promotion, (ii) any technical malfunction and/or problem with the Welcome Treat, and (iii) any use of the Welcome Treat.
17. Acceptance of the Welcome Treat under this Promotion shall constitute a release and discharge of AIA by each participant from any and all liability, claims, demands, causes of action, and/or damages which the participant may have, whether known or unknown at the present time, of any nature whatsoever, arising out of or relating to:
 - (i) the Promotion, (ii) property damage, theft or loss suffered by the participant as a result of the use and/or enjoyment of the Welcome Treat, and/or (iii) any tax liabilities in relation to the Promotion, Welcome Treat and/or use or enjoyment of the same. AIA makes no representation or warranty on the merchantability or fitness for purpose of the Welcome Treat.
18. 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.
19. Failure by AIA to enforce any of its rights at any stage does not constitute a waiver of those rights.
20. AIA reserves the right in its sole and absolute discretion to withdraw or terminate this Promotion at any time without having to give any person any notice or reason.
21. AIA's decision on all matters relating to the Promotion (including the interpretation of these T&Cs) will be at its absolute discretion and 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.
22. These T&Cs shall be governed by and construed in accordance with the laws of Singapore.
23. 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: 1 October 2024