

## **1. AIA VITALITY STARTER MEMBERSHIP**

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### **1.1. Eligibility of an AIA Vitality Starter member**

To qualify as a member of AIA Vitality Starter, the following conditions must be met:

- You must be aged sixteen (16) and above as of your last birthday; and
- You must be the policy owner of an AIA Singapore insurance policy or be insured under an AIA Singapore insurance policy.

The AIA Vitality Starter member must be an individual and not a company or legal entity. Each individual is entitled to only one membership number, regardless of the type of membership held by the individual.

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### **1.2. Rules applicable when joining / termination of AIA Vitality Starter through an Employer**

If you are an existing AIA Vitality member and you subsequently join an Employer who has enrolled its employees, members or other individual representatives in AIA Vitality Starter, you may continue to enjoy your AIA Vitality membership benefits as a Hybrid Member by continuing to make payment for your AIA Vitality membership. Failure to continue making payment for your AIA Vitality membership will result in the expiry of your AIA Vitality membership and you will thereafter only be entitled to AIA Vitality Starter membership benefits.

If you leave an Employer who has paid for your AIA Vitality Starter membership on your behalf or your Employer decides not to renew corporate AIA Vitality Starter membership, your corporate AIA Vitality Starter membership will be terminated immediately.

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## **2. CONDITIONS OF MEMBERSHIP**

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### **2.1. Terms of use of AIA Vitality Starter Membership Card and User Account**

You are responsible for and shall not be entitled to dispute any activities or transactions carried out using your AIA Vitality Starter Membership Card or under your User Account, whether such activities or transactions are actually carried out or authorised by you, unless you had previously notified us of suspected or actual unauthorised use,



loss or theft of your AIA Vitality Starter Membership Card and/or User Account. We are entitled, but not obliged, to treat all use of or access to your User Account, and any instructions, information, data, communications and transactions carried out or issued using your AIA Vitality Starter Membership Card or under your User Account, as having been transmitted and validly issued by you, and you shall be bound by all such use and/or access.

#### User Account

By applying for and using the AIA Vitality Starter Membership Card and User Account, you agree and undertake:

- (a) not to use the AIA Vitality Starter Membership Card and User Account for any commercial, fraudulent or unlawful purposes or purposes which are deemed unacceptable by us or which are prohibited by the AIA Vitality Starter Terms and Conditions;
- (b) to promptly notify us of any unauthorised use, loss or theft of your AIA Vitality Starter Membership Card and/or User Account;
- (c) to keep your password secure;
- (d) to change your password for your User Account immediately and notify us immediately and request a new password if you have reason to suspect that the security and/or confidentiality of your password for your User Account has been compromised;
- (e) pay all fees relating to the use of your AIA Vitality Starter Membership Card as we may prescribe from time to time; and
- (f) to only use your AIA Vitality Starter Membership Card and User Account in accordance with the AIA Vitality Starter Terms and Conditions.

Your AIA Vitality Starter Membership Card is non-transferable and shall be used exclusively by you.

In relation to the AIA Vitality Starter Membership Card and User Account, “loss of your AIA Vitality Starter Membership Card and/or User Account” may include a situation where you have lost or forgotten the log-in details and are unable to access and use your AIA Vitality Starter Membership Card and/or User Account, and “theft of your AIA Vitality Starter Membership Card and/or User Account” may include a situation where another entity or person has obtained unauthorized access to your AIA Vitality Starter Membership Card and/or User Account by way of theft of your log-in details or where your log-in details or the verification and security measures associated with access and use of the AIA Vitality Starter Membership Card and/or User Account have been compromised, hacked, bypassed or rendered ineffective in protecting your access and usage of the AIA Vitality Starter Membership Card and/or User Account.

#### Agreement to Terms and Conditions

By participating in AIA Vitality Starter, you confirm that you understand and accept the AIA Vitality Starter Terms and Conditions and any changes that we may make to the AIA Vitality Starter Terms and Conditions from time to time will apply to you.

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### **3. AIA VITALITY POINTS**

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#### **3.1. Awarding of AIA Vitality Points**

AIA Vitality Points will be awarded to you in accordance with the terms and conditions as determined by AIA Singapore from time to time. It may take up to 14 days for your AIA Vitality Points to be updated on your AIA Vitality Points statement. We assume no control, responsibility or liability as to the awarding of or any delay in the awarding of AIA Vitality Points or posting of transactions into your membership account by the respective Partners.

It is your responsibility to check that all AIA Vitality Points are reflected accurately. Any disputes in connection with or arising from the AIA Vitality Points awarded must be notified to us as soon as possible and in any event, within 30 days from the date of activity in dispute by email: [support@aiavitality.com.sg](mailto:support@aiavitality.com.sg); or call the AIA Customer Care Hotline at 1800 248 8000. We may need you to provide us with supporting documents wherever applicable to assist us in settling any disputes. If we do not receive any notifications from you of any disputes or inaccuracies on your AIA Vitality Points within the stipulated timeframe, your AIA Vitality Points statement will be taken to be correct, final and binding on you. Our decision on any such dispute is final and conclusive.

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#### **3.2. Transfer of rights to Benefits or AIA Vitality Points**

You may not transfer AIA Vitality Points, membership rights or rights to Benefits to another person.

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### **4. VITALITY COINS**

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#### **4.1. Earning Vitality Coins**

You may earn Vitality Coins for completing certain activities or making certain purchases as may be set out on our website and/or the AIA Vitality section of the My AIA SG mobile app, or as decided by AIA Singapore from time to time. The Vitality Coins that are awarded to you will be stored in your Wallet.



#### **4.2. Using Vitality Coins**

You may use the Vitality Coins to acquire vouchers for goods and services as may be displayed in the AIA Vitality website or the AIA Vitality section of the My AIA SG mobile app. The vouchers that have been acquired by you will be displayed in the Wallet of your account on the AIA Vitality section of the My AIA SG mobile app, and will expire on such dates as displayed on the vouchers.

The redemption of the goods and services using the vouchers are subject to the terms and conditions of the respective Partners and you agree and acknowledge that we shall not be responsible for or liable to you in respect of the goods and services that are redeemed through the vouchers, including but not limited to the quality, safety, fitness or condition of the goods and services.

Unused Vitality Coins will expire after certain prescribed periods as may be displayed within the My AIA SG mobile app. Vitality Coins with the earliest expiry date will be automatically used first for relevant transactions.

You must have an active AIA Vitality Starter membership in order to earn and use Vitality Coins.

All Vitality Coins are non-transferable, non-refundable and non-exchangeable for cash, credit or benefit-in-kind, save as set out in this section 4.2.

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### **5. FEES**

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#### **5.1. Membership fees and renewals**

If you enrolled in AIA Vitality Starter under your Employer, the terms under this section 5.1 relating to payment of the Annual Membership Fee do not apply to you and additional payment terms as between you and your Employer may apply to you.

However, if you are a Hybrid Member, you are reminded that the Terms and Conditions of the AIA Vitality program also apply to you. Please refer to AIA Vitality Terms and Conditions (<https://myaia.aia.com.sg/en/vitality/faq-vitality.html>) for details.

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## **6. ENDING OF MEMBERSHIP**

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### **6.1. Ending of Membership**

You may only terminate your AIA Vitality Starter membership by providing us with 30 days prior written notice, sent to us at [support@aiavitality.com.sg](mailto:support@aiavitality.com.sg). However, please note that you may still be subject to the notice period of certain Partners and to any other relevant terms and conditions of such Partners.

Your AIA Vitality Starter membership will be terminated if you are no longer the policy owner of an AIA Singapore insurance policy or insured under an AIA Singapore insurance policy.

If your Employer informs us that corporate AIA Vitality Starter membership no longer applies to you, your corporate AIA Vitality Starter membership will be terminated but you may choose to continue as an individual retail AIA Vitality member by notifying us in accordance with section 1.2.

Upon termination of your AIA Vitality Starter membership, all vouchers and prizes you have earned will be forfeited.

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## **7. TERMINATION**

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### **7.1. Termination**

We reserve the right to terminate, suspend, cancel, deactivate, recall or revoke AIA Vitality Starter (in whole or in part) at our sole and absolute discretion for any reason whatsoever with reasonable notice.

We further reserve the right to terminate, suspend or deactivate your participation in AIA Vitality Starter (in whole or in part, including your access and right to utilise one or more of the Benefits under AIA Vitality Starter), your transaction(s), AIA Vitality Starter Membership Card, AIA Vitality Points or Vitality Coins and/or forfeit the accumulated AIA Vitality Points or Vitality Coins, at our sole and absolute discretion for any reason whatsoever without any prior notice or reasons including without limitation, if we detect any unusual, irregular, suspicious, fraudulent or unauthorised use or activity or any threatened or actual breach by you of the AIA Vitality Starter Terms and Conditions.

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## **8. OTHER IMPORTANT INFORMATION**

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### **8.1. Dishonesty/Fraud**

The contract entered into between you and us is based on mutual trust. Where dishonesty or fraud (which includes exaggeration) is picked up, Benefits may not be awarded, your membership may be cancelled and the matter may be referred to the police. This membership may become invalid and we may take other action consistent with our legal rights.

If any claim is dishonest or fraudulent or if any dishonest or fraudulent means or devices are used by you, any member of your household or anyone acting on your or their behalf in relation to AIA Vitality Starter, then all Benefits under AIA Vitality Starter may be lost, your AIA Vitality Starter membership may be cancelled and you may have to return to us any payments already made as a result of any dishonest or fraudulent actions.

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### **8.2. Changes to the AIA Vitality Starter Terms and Conditions**

The AIA Vitality Starter Terms and Conditions herein and the Benefit rules are subject to change (including without limitation, modification, deletion or replacement thereof) from time to time at our sole and absolute discretion, by posting on our website at <https://myaia.aia.com.sg/en/vitality/faq-vitality.html>. We may elect, at our discretion, to provide notice of such changes to you through e-mail or through other means, but you remain responsible for checking for changed AIA Vitality Starter Terms and Conditions regularly. If you are not satisfied with the changes, your sole recourse shall be to end your membership in accordance with section 6.

We reserve the right to add, remove or modify Partners, Benefits and the AIA Vitality Status and AIA Vitality Points earning structure from time to time at our sole and absolute discretion.

We will give you reasonable notice of any removal of Partners and Benefits and changes to the Annual Membership Fees, where applicable.

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### **8.3. Acceptance of the AIA Vitality Starter Terms and Conditions**

You have no legal relationship with us, other than being bound by the AIA Vitality Starter Terms and Conditions and consequently, when entitled to do so, to receive any Benefits.



Nothing herein shall be construed as a representation by us that AIA Vitality is available for use in geographic areas or jurisdictions other than Singapore.

The AIA Vitality Starter Terms and Conditions and the use of the AIA Vitality Starter User Account shall be governed by and construed in accordance with the laws of Singapore and you agree to submit to the exclusive jurisdiction of the Singapore courts.

If for any reason, any provision or part of the AIA Vitality Starter Terms and Conditions is found to be void or unenforceable, such provision or part of the AIA Vitality Starter Terms and Conditions shall be deemed to be severed from AIA Starter Vitality Terms and Conditions and the remainder of such provision or of the AIA Vitality Starter Terms and Conditions, as the case may be, shall remain in full force and effect and may be enforced to the fullest extent possible.

A person or entity who is not a party to these AIA Vitality Starter Terms and Conditions shall have no right under the Contracts (Rights of Third Parties) Act 2001 of Singapore or other similar laws to enforce any of these AIA Vitality Starter Terms and Conditions, regardless of whether such person or entity has been identified by name, as a member of a class or as answering a particular description.

In the event of your breach of these AIA Vitality Starter Terms and Conditions, our failure to enforce these AIA Vitality Starter Terms and Conditions shall not constitute a waiver of these AIA Vitality Starter Terms and Conditions, and such failure shall not affect the right later to enforce these AIA Vitality Starter Terms and Conditions. We would still be entitled to use our rights and remedies in any other situation where you breach these AIA Vitality Starter Terms and Conditions.

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#### **8.4. General Benefits Terms and Conditions**

The Benefits are not valid in conjunction with other promotions, discounts, offers, vouchers and/or coupons.

By using our Benefits, you acknowledge that you have read these terms and conditions, including the disclaimers below, and that you accept and will be bound by the terms hereof.

Your entitlement to, and enjoyment of, the Benefits is subject to the rules herein, the relevant Partners' Benefit terms and conditions and the AIA Vitality Starter Terms and Conditions. In the event of any conflict between the Partners' Benefit terms and conditions and the AIA Vitality Starter Terms and Conditions, the AIA Vitality Starter Terms and Conditions shall prevail.

We make no representations or warranties, express or implied, of any kind with respect to any of our Partner services or advice nor do we assume any legal liability or responsibility for the completeness, accuracy, adequacy or currency of the contents of the Benefits. Any dispute about our Partners' services must be resolved directly with them. We shall not be liable for any loss, injury, claim or damage suffered or incurred as a result of our Partners' services.

By enrolling for the Partner Benefits, you acknowledge that you have read these rules, the relevant Partners' Benefit terms and conditions, the AIA Vitality Starter Terms and Conditions, including the disclaimers below, and that you accept and will be bound by the terms hereof.

AIA Singapore is not an agent of any of the Partners or vice versa.

In the event of dispute, the decision of AIA Singapore or our Partners (as the case may be) shall be final.

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#### **8.5. How we communicate with you**

We shall be entitled from time to time to contact you via electronic transmission (e.g. email), mail, SMS, MMS, telephone, fax or other means of communication (via any of your telephone numbers, whether registered in Singapore or otherwise) in respect of your membership and participation in AIA Vitality Starter.

Any notice or other information to be given to you may be given by electronic transmission (e.g. email), mail, SMS, MMS, telephone, fax or other means of communication (by any of your telephone numbers, whether registered in Singapore or otherwise), at the address as may from time to time be notified by you to us in writing.

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#### **8.6. Disclosure of information**

You hereby agree that any information provided by you for use of AIA Vitality Starter is on a voluntary basis and is only for your membership and participation in AIA Vitality Starter. You also agree that the information provided by you for your membership and participation in AIA Vitality Starter does not constitute disclosure of information for the purposes of an insurance policy contract between us and you. You agree that AIA Singapore may collect, use or disclose your personal data for the purposes of your membership and participation in AIA Vitality Starter, in accordance with our privacy policy set out in <https://www.aia.com.sg/en/index/personal-data-policy.html>.

Notwithstanding the information provided by you for the membership and participation in AIA Vitality Starter, you are still obliged to disclose all relevant and material information in any proposal or claim form for the purchase of an insurance policy or claims under an insurance policy sold by us.

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#### **8.7. Exclusion of Liabilities**

To the fullest extent permitted by law, we disclaim all express or implied warranties including, but not limited to, warranties of satisfactory quality, merchantability and fitness for a particular purpose.





We shall not be liable for any damage or loss of any kind directly or indirectly arising from or in connection with AIA Vitality, AIA Vitality Starter, any information, software, products, services or content obtained through AIA Vitality, AIA Vitality Starter, or your dealings with third party service providers available through AIA Vitality or AIA Vitality Starter.

Any third party links provided by us on any of our websites, communication channels and social media are provided for your convenience.

Their inclusion does not imply any approval or endorsement by us.

We have no control over the content of those sites and accept no responsibility or liability in respect of them.

You must evaluate and bear all risks associated with the use of the content downloaded and acquired through our/third party websites.

We shall not be liable for any damage or loss of any kind directly or indirectly arising from or in connection with your use or inability to access our website /third party links and/or use any related documents.

Please note that the material (including, without limitation, workout and exercise tips, and information contained in applications and video clips), provided on any of our websites, communication channels and social media, including all text, photographs, images, illustrations, graphics, audio, video and audio-video clips, is provided by way of information only.

Whilst we, (including our holding company, subsidiaries and/or the subsidiaries of our holding company), endeavour to ensure that the contents of the material are accurate, errors or omissions may occur and we do not accept any liability in respect of them. We recommend that you consult with your physician before you undertake to follow any health and fitness instructions you may receive from AIA Vitality, AIA Vitality Starter, our websites, communication channels and social media. We are not a licensed medical provider and have no expertise in diagnosing, examining, or treating medical conditions of any kind, or in determining the effect of any specific exercise on a medical condition. AIA Vitality and AIA Vitality Starter are not intended to be a substitute for professional medical advice, diagnosis, treatment or management of care following an assessment in the event of abnormal health screen results. Should you have any health related questions, please call or see your healthcare provider promptly.

Should you have an emergency, call your healthcare provider immediately. You expressly agree that your athletic activities carry certain inherent and significant risks of property damage, bodily injury or death and that you voluntarily assume all known and unknown risks associated with these activities even if caused in whole or part by the action, inaction or negligence of us or by the action, inaction or negligence of others. You also expressly agree that we do not assume responsibility for the inspection, supervision, preparation, or conduct of any race, contest, group athletic activity or event that may earn you AIA Vitality Points.

If you ever start to feel unwell or have discomfort at any time after trying the workout or exercise, stop immediately and seek further advice from your healthcare



professionals. Do not disregard, avoid or delay obtaining medical or health related advice from your healthcare professional because of what you may have read on any of our website, communication channels and social media.

Current health and fitness research may exist that could impact the information provided by us, and any tips may not be based on the most recent findings or developments.

We will not be held responsible for any injuries and/or damages that may result from your participation in or engagement of the workout or exercise or any health and wellness programme, of which the information has been provided to or shared with you on any of our websites, communication channels and social media.

AIA Vitality, AIA Vitality Starter, its website and mobile application are intended for use only for general wellbeing purposes or to encourage or maintain a healthy lifestyle, and are not intended to be used for any medical purpose (such as the detection, diagnosis, monitoring, management or treatment of any medical conditions or disease). Any health-related information provided by AIA Vitality or AIA Vitality Starter in its website or app should not be treated as medical advice. Please consult a physician for any medical advice required.

You hereby agree to fully indemnify and hold us and the directors, officers, employees and assignees thereof (the “**Indemnified Parties**”) harmless from and against any and all claims, loss or damage (including but not limited to economic loss, loss of or damage to any property or injury to or death of any person and any legal costs) that may be suffered or incurred by any of the Indemnified Parties arising whether directly or indirectly from:

- (a) any negligent act or omission or wilful default, misconduct or fraud by you;
- (b) any action or claim whatsoever brought against you in connection with any breach of the terms and conditions hereunder; and
- (c) any claim by a third party against any Indemnified Parties in respect of (a) and (b) above.

We shall not be held liable for any failure or omission to offer AIA Vitality Starter in accordance with these AIA Vitality Starter Terms and Conditions or for any loss or damage suffered by you if such failure, omission, loss or damage arises out of or in connection with any event of force majeure, including without limitation any calamity or conditions, acts of God, war or warlike hostilities, civil commotion, riots, blockades, embargoes, sabotages, strikes, fires, lockouts, shortages of material or labour, terrorist activity, epidemic, quarantine restrictions, health risk or any defect, failure, interruption, breakdown or malfunction of any machine, computer system, data processing system or transmission link, or any other occurrence beyond our reasonable control, as the case may be.

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#### **8.8. Others**

In the AIA Vitality Starter Terms and Conditions, unless the context otherwise requires, the headings are inserted for convenience only and shall not affect the construction of these terms and conditions.

Please review the AIA Vitality Starter Terms and Conditions periodically for changes and updates. To notify you of when the AIA Vitality Starter Terms and Conditions were last revised, please refer to the date stated at the end of the AIA Vitality Starter Terms and Conditions.

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### **8.9. Definitions and Interpretation**

The following expressions have the following meanings:

**AIA Singapore, we, our, us**

AIA Singapore Private Limited and/or its holding company and/or its subsidiaries and/or the subsidiaries of its holding company.

**AIA Vitality**

The AIA Vitality programme administered and offered by AIA Singapore.

**AIA Vitality Starter**

The AIA Vitality Starter programme administered and offered by AIA Singapore.

**AIA Vitality Starter Membership Card**

The electronic membership card (called the “Vitality E-Card”) issued to AIA Vitality Starter members.

**AIA Vitality Starter Terms and Conditions**

The terms and conditions which govern an AIA Vitality Starter member’s participation in AIA Vitality Starter including the terms and conditions herein.

**AIA Vitality Points**

The AIA Vitality points awarded to a member for doing certain healthy activities, health screenings, dental screenings, and or vaccines. AIA Vitality Points add up to help the member achieve an AIA Vitality Status.

**AIA Vitality Status**

The status level on AIA Vitality that a member can achieve due to the number of AIA Vitality points he/she may have earned. Status levels are Bronze, Silver, Gold and Platinum. Members start on Bronze and progress to Platinum as they earn AIA Vitality Points while engaging in healthy activities.

**Annual Membership Fee**

The annual membership fee that must be paid to enjoy rights of membership on AIA Vitality, as may be set out on our website or otherwise notified to you from time to time.

**Benefits**

The discounts, rewards, benefits, goods and/or services available to members through AIA Vitality Starter.



**Employer**

A corporation or legal entity which has successfully purchased AIA Vitality Starter membership for and on behalf of all or part of its employees, staff, members, or other individual representatives.

**Hybrid Member**

A Vitality member who is enjoying benefits under both AIA Vitality and AIA Vitality Starter

**Membership Year**

The period starting from the date your AIA Vitality membership begins.

**Partner**

A retailer, or any other person, firm or corporation which has been contracted with us to provide Benefits to AIA Vitality Starter members.

**Partner Benefits**

Discounts, rewards, benefits, goods and/or services available to members through AIA Vitality Starter offered by our Partners.

**You, your**

An individual who has applied and been granted membership in AIA Vitality Starter.

**User Account**

Your online account on the Vitality website: [www.aiavitality.com.sg](http://www.aiavitality.com.sg) and/or the My AIA SG mobile application.

**Vitality Coins**

The coins awarded to a member for participating in certain activities, attaining goals or as a form of cashback for making certain purchases.

**Wallet**

The electronic wallet in a member's AIA Vitality Starter account used to store vouchers and Vitality Coins awarded or acquired by the member.

~ End ~

Updated as at 6 October 2022