



Terms & Conditions ("T&Cs"):

1. This Free 3-Month AIA Vitality Membership Offer ("**Promotion**") by AIA Singapore Private Limited ("**AIA**") shall run from 2 October 2026 to 31 December 2026, both dates inclusive ("**Promotion Period**"), or until the limit of 30,000 free 3-month AIA Vitality memberships have been issued, whichever is earlier. The Promotion is available on a first-come, first-served basis. AIA reserves the right to end the Promotion without prior notice once the cap has been reached.
2. The Promotion is governed by these T&Cs and by such terms as AIA may impose from time to time. By participating in this Promotion, you agree to be bound by these T&Cs 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. **Eligibility**
 - 3.1 This Promotion is open to existing AIA customers who hold individual personal insurance plans with AIA Singapore (all plans underwritten by AIA Singapore, except AIA Around the World Plus (II), AIA Elite Home Care, AIA Mortgage Reducing Term Assurance, AIA PA Solitaire Lite, corporate insurance plans, and any other Travel & Lifestyle insurance plans ("**Excluded Plans**")), either as a policyowner or an insured, and who are not AIA Vitality members at the point of application for AIA Vitality membership under this Promotion ("**Eligible Customers**").
 - 3.2 Eligible Customers must satisfy all eligibility criteria for AIA Vitality membership at the point of application. AIA reserves the right to reject any application for AIA Vitality membership or disqualify any customers from the Promotion in its sole discretion.
 - 3.3 Each Eligible Customer may only hold one (1) AIA Vitality membership at any point in time, regardless of the number of AIA policies held.
 - 3.4 Only the first 30,000 Eligible Customers with successful applications will be eligible to enjoy this Promotion. For the avoidance of doubt, each Eligible Customer may only participate in this Promotion and receive the complimentary three (3)-month AIA Vitality membership once in his/her lifetime.
4. **Participation Mechanics**
 - 4.1 Registration for this Promotion is available exclusively via the AIA+ mobile application.
 - 4.2 To participate, Eligible Customers must complete and submit a valid AIA Vitality membership application through AIA+.
5. **Promotion Benefits**
 - 5.1 Eligible Customers will enjoy AIA Vitality membership at no charge for three (3) calendar months, commencing from the date of successful registration ("**Free Period**").
 - 5.2 During the Free Period, Customers will be entitled to the full suite of AIA Vitality benefits in accordance with the prevailing AIA Vitality membership full terms and conditions.
6. **Continuation of Membership and Fees**
 - 6.1 Upon expiry of the Free Period, the AIA Vitality membership shall continue for an additional 9 months at the prevailing monthly fee (currently S\$8 per month, inclusive of GST), unless terminated in accordance with Clause 7 or extended at no cost upon purchase of an eligible policy under Clause 8. Following the initial 12-month period, the AIA Vitality membership will



be renewed on a yearly basis at the prevailing monthly fee until terminated in accordance with the AIA Vitality Membership full terms and conditions.

6.2 The prevailing membership fee will be charged to the payment method provided at sign-up.

7. Cancellation and Termination

7.1 Eligible Customers on the Free Period may elect to discontinue their AIA Vitality membership by notifying AIA Vitality either via the Promotion's campaign webpage [here](#) or on AIA+ at least 5 days before the end of the Free Period.

7.2 No refunds shall be provided for any membership fees charged if the termination request is not received at least 5 days before the end of the Free Period.

For the avoidance of doubt, where a Customer terminates his/her AIA Vitality membership during the Free Period, the Customer shall continue to enjoy the benefits of AIA Vitality at no charge until the end of the Free Period. Thereafter, all AIA Vitality partner rewards and benefits will cease, and any unused Vitality coins and/or eVouchers will be forfeited.

8. 9-Month Extension with Select Plans

Customers who purchased any eligible AIA insurance plan before the expiry of the Customer's Free Period will enjoy **an additional nine (9) months** of complimentary AIA Vitality membership commencing immediately after the Free Period.

To qualify, the eligible AIA insurance plan must be applied and submitted during the Free Period and incepted by the end date of the Free Period. The eligible AIA insurance plans include all AIA insurance plans other than the Excluded Plans.

The prevailing membership fee will be charged thereafter, to the payment method provided at sign-up.

General Terms

9. AIA reserves the right to terminate this Promotion at any time, and/or vary the terms and conditions governing this Promotion without prior notice or reason.
10. This Promotion is non-transferable, non-exchangeable for cash or other benefits.
11. All participants in this Promotion agree to release, discharge and hold harmless AIA and its partners, affiliates, subsidiaries, contractors, service providers, agents and their employees, officers, directors, and representatives from any claims, losses and damages arising out of or in connection with their participation in this Promotion, or any Promotion related activities, or the use and enjoyment of any items given under this Promotion.
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. Eligible Customers who participate in this Promotion may participate in other insurance related promotions organised by AIA unless otherwise prohibited by AIA in its sole and absolute discretion.



14. These T&Cs shall be governed by and construed in accordance with the laws of Singapore.
15. 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.

Last Revision Date: 2 October 2026

-End-