



**AIA SINGAPORE**

**APPLICATION FORM FOR PLATINUM SERIES LIFE INSURANCE (PARTNERSHIP DISTRIBUTION)**

Insurance Representative's Unit Code:	<input type="text"/>	Referral's Unit Code:	<input type="text"/>
Insurance Representative's Code:	<input type="text"/>	Referral's Code:	<input type="text"/>
Insurance Representative's Name/Channel:	<input type="text"/>	Referral's Name:	<input type="text"/>

Policy No.   Medical  Non-Medical  
 Corporate ID: WM  Master Policy No. (For Worksite Marketing Only)

**WARNING:** In accordance with Section 23(5) of the Insurance Act 1966, as may be amended from time to time, you are to fully and faithfully disclose in this Application Form all facts which you know, or ought to know, failing which you may receive nothing from the policy and/or the policy issued may be void. If a foreign currency policy is applied for, the equivalent of returns in Singapore-dollars will depend on the prevailing exchange rate (as determined by AIA Singapore), which may be highly volatile.

**1 DETAILS OF APPLICANT/OWNER**

Name (shown on NRIC/FIN/Passport): \_\_\_\_\_

Date of Birth: dd mm yyyy Gender:  Male  Female

Marital Status:  Single  Married  Widowed / Divorced / Separated  
 Residency Status:  Singapore Citizen  Singapore PR  Pass Holders  Others

NRIC/FIN/Passport No.: \_\_\_\_\_  
*For Singapore PRs and Pass holders, please use Singapore NRIC or FIN No.*

Country of Residence: \_\_\_\_\_

Current Residence Address - All correspondence relating to this policy will be sent to this residence address unless you specify a mailing address.  
 Please submit the following document(s) to show proof of this address  
 i) For Singaporeans and PRs - copy of NRIC (if the address on the NRIC differs from this address, please explain the reason(s) in writing)  
 ii) For Singaporeans and PRs residing overseas and Pass holders - Letters from government or banks, or utility or telephone bills (dated within the last 6 months)

Mailing Address - if different from current residential address  
 The mailing address will apply to this application only. If you wish to change your mailing address for your existing policy(ies), please submit a separate written request.  
 Use of P.O. Box is not allowed

Postal Code: \_\_\_\_\_

Occupation: \_\_\_\_\_

Company Name: \_\_\_\_\_

Exact Duties (please provide in details): \_\_\_\_\_

Home: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_  
 Country Code Area Code Home Number

Mobile: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_  
 Country Code Area Code Mobile Number

Office: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_  
 Country Code Area Code Office Number

Email: \_\_\_\_\_

If not Singaporean  
 Citizenship 1: \_\_\_\_\_  
 Citizenship 2: \_\_\_\_\_  
 Citizenship 3: \_\_\_\_\_

Nature of Business: \_\_\_\_\_ Place of Birth: \_\_\_\_\_

Company Address: \_\_\_\_\_

Foreign Permanent Residence Address - Please provide the full address in English. Compulsory for non-Singaporeans (including Singapore PR). Please indicate "Nil or NA" if not applicable. Do not leave this blank.  
 For Passers-by, please submit copy of passport or foreign identification card that shows proof of this address.  
 If the address on the document(s) differs from this address, please explain the reason(s) in writing.

Postal Code: \_\_\_\_\_

Annual Income  US\$  S\$  ≤ 30,000  30,001 – 50,000  50,001 – 100,000  100,001 – 150,000  
 150,001 – 300,000  > 300,000  Actual Annual Income (Optional) \_\_\_\_\_

Please provide the reason if:  
 1. Your "Current Residence Address" is different from your identity documents or  
 2. Your "Mailing Address" is different from your "Current Residence Address"  
 Note: Please provide separate reasons if all the addresses do not match.

**Please note:** Your Contact Details (email address, home, office and/or mobile telephone number) and/or Current Residence Address declared in this form will be used and will replace the contact details and residence address given to AIA Singapore for all your past and existing policies. Your Mobile Phone Number will be used in the future to receive One-Time-Pin (OTP) when logging into My AIA SG. Do note that these changes will be effected within a day upon successful submission of your application.



**AIA Singapore Private Limited (Reg. No. 201106386R)**  
 AIA Customer Service Centre, 1 Finlayson Green, Singapore 049246  
 Monday – Friday: 8.45am – 5.30pm  
 AIA Customer Care Hotline: 1800 248 8000 AIA.COM.SG

PARF0002 (11/2021, 11/2022, 02/2024)

**1a DETAILS OF CONTINGENT OWNER (IF INSURED IS JUVENILE)**

Name of Contingent Owner (Other than the Original Owner):

Date of Birth:                      dd                      mm                      yyyy                      NRIC/FIN/Passport No.:

Relationship to Proposed Insured:    Estate                       Parent

NOTE: NOT APPLICABLE FOR POLICIES OWNED BY TRUSTEE(S)

**1b DETAILS OF APPLICANT/OWNER (IF ENTITY, E.G. PARTNERSHIP, CORPORATION, TRUSTEE, ETC.)**

Full Legal Name of Entity

(Note: If Applicant/Owner is a Trustee, please complete Verification of Trust Form.)

Registered Address:	Mailing Address - if different from registered address <i>The mailing address will apply to this application only. If you wish to change your mailing address for your existing policy(ies), please submit a separate written request. Use of P.O. Box is not allowed</i>
Postal Code:	Postal Code:

Office Tel: Country Code / Area Code / Office Number    Ext:                      Fax No.:

Business Registration No. / Unique Entity No.:

Country of Corporation:                      Country of Domicile:

Relationship of Entity to Life to be Assured:

*Please provide the reason if:*  
 1. Your "Mailing Address" is different from your "Registered Address"  
 Note: Please provide separate reasons if all the addresses do not match.

**2 DETAILS OF PROPOSED INSURED (if different from Applicant/Owner)**

Name (shown on NRIC/FIN/Passport):

Date of Birth:                      dd                      mm                      yyyy                      Gender:    Male                       Female

Marital Status: <input type="radio"/> Single <input type="radio"/> Married <input type="radio"/> Widowed / Divorced / Separated	Residency Status: <input type="radio"/> Singapore Citizen <input type="radio"/> Singapore PR <input type="radio"/> Pass Holders <input type="radio"/> Others	NRIC/FIN/Passport No.: <i>For Singapore PRs and Pass holders, please use Singapore NRIC or FIN No.</i>
Occupation:		Country of Residence:
Company Name:		Home: _____ - _____ - _____ Country Code                      Area Code                      Home Number
Exact Duties (please provide in details):		Mobile: _____ - _____ - _____ Country Code                      Area Code                      Mobile Number
Nature of Business:		Office: _____ - _____ - _____ Country Code                      Area Code                      Office Number
Company Address:		Email:
Relationship of Applicant/Owner to Proposed Insured: <input type="radio"/> Spouse <input type="radio"/> Parent		<i>If not Singaporean</i> Citizenship 1: Citizenship 2: Citizenship 3:
NOTE: APPLICABLE FOR NON-ENTITY APPLICATION.		Place of Birth:
Annual Income <input type="checkbox"/> US\$ <input type="checkbox"/> S\$		Foreign Permanent Residence Address - Please provide the full address in English. Compulsory for non-Singaporeans (including Singapore PR). Please indicate "Nil or NA" if not applicable. Do not leave this blank. <i>For Passers-by, please submit copy of passport or foreign identification card that shows proof of this address. If the address on the document(s) differs from this address, please explain the reason(s) in writing.</i>
<input type="radio"/> ≤ 30,000 <input type="radio"/> 30,001 – 50,000 <input type="radio"/> 50,001 – 100,000 <input type="radio"/> 100,001 – 150,000 <input type="radio"/> 150,001 – 300,000 <input type="radio"/> > 300,000		Postal Code:



<b>Source of Funds#</b> Origin of the funds used to pay premiums. You may tick more than 1 option	<input type="radio"/> Employment/Trade Income	<input type="radio"/> Sales of Property	<input type="radio"/> Savings
	<input type="radio"/> Maturity proceeds from AIA policies (Please complete Maturity Benefit Transfer Authorisation Form)		
	<input type="radio"/> Maturity or Surrender of Policy or Sale of Investments		
	<input type="radio"/> Others, please specify: _____		

**Relationship of Payor to Applicant/Owner (if different from Applicant/Owner) :**

# If payor is different from Applicant/Owner/Proposed Insured, please complete AIA Platinum Series Large Amount Questionnaire.  
 \* **Disclaimer:** For administrative purposes, please indicate the number of years that you plan to fund the premiums. We reserve the right to refund, reject or limit the amount of additional premiums at any time at our sole discretion. We are not responsible for any loss arising from or attributable to our decision to refund, reject or limit the amount of additional premiums.

Financial Services Consultants and Insurance Advisers are not allowed to collect cash payment on behalf of AIA.  
 If you are paying your premiums by cheque, please ensure your cheque is crossed and made payable to AIA Singapore Private Limited.  
 Please refer to AIA website for the list of payment methods available.

**4 DETAILS OF POLITICALLY EXPOSED PERSON**

Are you a Politically Exposed Person (PEP) or related to a PEP?  Yes  No  
 If Yes, please complete 5a to 5e.

- a. What is the name of the Politically Exposed Person?
- b. What is your relationship to the Politically Exposed Person?
- c. What official position does the Politically Exposed Person hold?
- d. In which country is/was the position held?
- e. During what time period was the position held? Starting Year \_\_\_\_\_ Ending Year \_\_\_\_\_

\* PEP means an individual who is or has been entrusted with prominent public functions in Singapore, a foreign country or an international organisation, which includes the roles held by a head of state, a head of government, government ministers, senior civil or public servants, senior judicial or military officials, senior executives of state owned corporations, senior political party officials, members of the legislature and senior management of international organisations.  
 By "related", we mean that you, the insured, beneficiary or beneficial owner are closely connected to a PEP either socially or professionally, or are a parent, step-parent, child, step-child, adopted child, spouse, sibling, step-sibling and adopted sibling of a PEP.

**5 DETAILS OF BENEFICIAL OWNERSHIP**

Is there a beneficial ownership arrangement?  Yes  No  
 If Yes, please provide their particulars below and submit a copy of their NRIC/Passport No./FIN that contain a clear photograph.

In relation to customers, "Beneficial Owner" as defined in MAS Notice 314 on Prevention of Money Laundering and Countering the Financing of Terrorism means the individual person who ultimately owns or controls the customer or the individual person on whose behalf business relations are established, and includes any person who exercises ultimate effective control over a legal person or legal arrangement.

**For the avoidance of doubt, this is NOT a nomination of beneficiary(ies) under the policy.**  
 If there are any Beneficial Owners of a customer, we are required by law to request for the details of such Beneficial Owners.

Name (shown on NRIC/FIN/Passport)	NRIC/FIN/ Passport No.	Date of birth (DD/MM/YY)	Relationship to the Policyholder	Gender (M/F)	Residency Status (Singaporean/ Singapore PR/ Pass Holder/Other)	Citizenship (if not Singaporean)

**6 DETAILS OF PREVIOUS, CONCURRENT INSURANCE APPLICATIONS AND PURSUITS OF PROPOSED INSURED**

**6.1** a. Are there any existing and/or concurrent applications?  
 No  Yes - Please complete Q6.1b and provide details of existing and/or concurrent applications in Q6.2

b. Please provide the total amount of life insurance coverage that you intend to incept with all companies (including this application).  
 Currency: \_\_\_\_\_ Amount: \_\_\_\_\_

**Important Note:**

Your total coverage, including previous and concurrent applications within AIA and with other insurers, is an important and material fact which the Company uses to assess this policy.

**6.2** Please provide details of the Proposed Insured's total inforce and concurrent life insurance policies.

	Policy 1	Policy 2	Policy 3	Policy 4	Policy 5
Insurance Company					
Country of Insurance Company	<input type="radio"/> Singapore <input type="radio"/> Non- Singapore	<input type="radio"/> Singapore <input type="radio"/> Non- Singapore	<input type="radio"/> Singapore <input type="radio"/> Non- Singapore	<input type="radio"/> Singapore <input type="radio"/> Non- Singapore	<input type="radio"/> Singapore <input type="radio"/> Non- Singapore
Death (Sum Assured US\$/S\$)					
Total & Permanent Disability					
Disability Income					
Critical Illness					
Year Issued/Pending					

**6.3** Is this proposal to replace or intended to replace in full or in part any insurance or other designated investment products, such as unit trust or life policy, with AIA or any other financial adviser such as insurance company, bank, as well as independent financial adviser?  
 No  Yes – Please give details:

**WARNING:**

You may incur fees and charges as a result of (i) surrendering, or reducing your investment in, an existing designated investment product (such as unit trust or life policy), and accident and health insurance product **and** (ii) buying new designated investment products ("DIP(s)") or topping up other existing DIP and accident and health insurance products.

**Before replacing one DIP with another, you should find out whether you are entitled to free switching with your existing DIP and consider carefully whether any fees, charges or disadvantages that may arise from a replacement will outweigh any potential benefits.** Some of the disadvantages associated with replacement include the following:

- (i) you may incur transaction costs without gaining any real benefit from the replacement, e.g, duplicate sales charges;
- (ii) the new DIP may offer a lower level of benefit at a higher cost or same cost, or offer the same level of benefit at a higher cost, e.g, higher mortality charges;
- (iii) you may incur penalties for terminating the existing DIP, e.g, surrender charges; and
- (iv) the new DIP may be less suitable for you.

In addition, before replacing a life insurance product or an accident and health insurance product for another, you should consider carefully whether any fees, charges or disadvantages that may arise from a replacement will outweigh any potential benefits. Some of the disadvantages associated with replacement include the following:

- (i) you may not be insurable at standard terms;
- (ii) you may have to pay a different premium; and
- (iii) terms and conditions will be different.

In your interests, we would advise that you consult your present financial adviser before making a final decision. Hear from both sides and make a careful comparison. You can then be sure that you are making a decision that is in your best interests.

**6.4** Is any application for or reinstatement of your life, critical illness, accidental, medical, disability or health-related insurance policy pending or has it ever been declined, postponed, rated or modified in any way?  
 No  Yes – Please indicate company, benefit type, reason, year of submission

**6.5** Are you now a member of a military force (except NS men), are you contemplating or have you, in the last 5 years engaged in any private flying or hazardous sports or races or flying other than as a fare paying passenger on a regular scheduled airline?  
 No  Yes – Please give details:



**7 LIFESTYLE QUESTIONS**

<p><b>7.1</b> Have you ever smoked any forms of tobacco?  <input type="radio"/> No    <input type="radio"/> Yes</p>	<p>If currently smoking, please state:                  Type of tobacco: Cigarettes/Cigars/Pipe/                  Others: _____                  No. of sticks per day: _____</p>	<p>If former smoker, please state:                  When was the last time you smoked: _____                  Type of tobacco: Cigarettes/Cigars/Pipe/                  Others: _____                  No. of sticks per day: _____</p>		
<p><b>7.2</b> Do you drink alcohol?  <input type="radio"/> No    <input type="radio"/> Yes</p>	<p>How many glasses of alcohol do you consume every week?</p>	<p>Beer cans (330ml)</p>	<p>Wine glasses (100ml)</p>	<p>Spirits tots (30ml)</p>
<p><b>7.3</b> In the last 12 months, do you travel or live outside your country of residence for more than a <b>total of 14 days</b> in a year? If so, please provide the following information: <input type="radio"/> No    <input type="radio"/> Yes</p>				
<p>Countries/Cities</p>	<p>Duration of each trip</p>	<p>Frequency (p.a.)</p>	<p>Purpose of travel (Business, Residence, Emigration, others, please specify)</p>	
<p><b>7.4</b> Do you anticipate the pattern or frequency of travel will change substantially over the next 12 months? If yes, please provide the following information: <input type="radio"/> No    <input type="radio"/> Yes</p>				
<p>Countries/Cities</p>	<p>Duration of each trip</p>	<p>Frequency (p.a.)</p>	<p>Purpose of travel</p>	

**8 DETAILS OF ALL FAMILY MEMBERS AND ANY INSURANCE (IN-FORCE OR APPLIED) ON EACH LIFE (FOR JUVENILE AND STUDENTS ONLY)**

Relationship to Proposed Insured	Age	Insuring Company	Amount of Life Insurance Cover (US\$/S\$)
Father			
Mother			
Sibling(s)			
Sibling(s)			
Sibling(s)			
Payor if other than a family member (legal guardian)			
<p><b>8.1</b> Do all brothers and sisters have similar existing cover or are currently being proposed for cover?  <input type="radio"/> Yes    <input type="radio"/> No – please state reason:</p>			

**9**

**HEALTH DETAILS OF PROPOSED INSURED OF AGE 15 AND BELOW** – To be completed for non-medical application, or where the medical examination was done earlier than the application form signed date.

9.1 a. Height (metres):  c. Was there any weight change in the past year?  Yes  No  
 b. Weight (kilograms):  If yes, how much and state the reason:

d. Name and Address of the Proposed Insured's Regular Doctor:

e. When did you last consult a doctor? Please provide reason, name of clinic (if differs from 10.1.d) and result of the last consultation:

9.2 Is the child contemplating a trip or had been outside Singapore for a total of more than 90 days in a year, other than for leisure or social purposes?  Yes  No  
 If yes, please give details.

Country & Cities visited	Frequency per year	Duration per trip mth(s)

9.3 Has the child received medical advice, counselling or treatment in connection with AIDS, AIDS Related Complex or any other AIDS related condition, been told the child has any of these; or that the child had HIV testing done OR in the last 3 months had any of the following symptoms for more than one week continuously: fatigue, weight loss, diarrhoea, enlarged nodes or unusual skin lesions?  Yes  No

9.4 To the best of your knowledge and belief, has any member of the child's immediate family ever had tuberculosis, diabetes, cancer, cardiomyopathy, polycystic disease, mental disease or any AIDS related condition?  Yes  No

Relationship	Age at Onset	Current Age	Illness/Age at Death (if deceased)

9.5 Has the child ever had, or have been told or been treated for:

- a. any respiratory disease, prolonged cough, bronchitis, asthma, fits, epilepsy or disorder affecting the nervous system?  Yes  No
- b. any heart disorder, blood disorder, diabetes, endocrine disorder, liver disease or any gastrointestinal disorder, kidney problems, nephritis or abnormality of the genitourinary system?  Yes  No
- c. condition affecting the sight, hearing or speech, physical or developmental defects, abnormal or premature birth or any cancer, growth, tumor?  Yes  No
- d. any developmental abnormalities such as attention-deficit hyperactivity disorder (ADHD), autistic disorder and/or dyslexia?  Yes  No
- e. any mental or neurological disorders such as depression, obsessive compulsive disorder, schizophrenia, bipolar disorder and/or Tourette Syndrome?  Yes  No

**FOR SINGAPOREANS AND SINGAPORE RESIDENTS:**

Where your total insurance coverage under all policies issued by insurers in Singapore (including this and concurrent insurance applications), you are required to disclose the predictive genetic test results for HUNTINGTON'S DISEASE ONLY if your total coverage for death exceeds SGD2,000,000; or Total & Permanent Disability exceeds SGD2,000,000; or your Long Term Care monthly benefit exceeds SGD3,000. You will need to disclose your test results for HUNTINGTON'S DISEASE and/or BREAST CANCER (BRCA I & II) ONLY if your total coverage for Critical Illness exceeds SGD500,000 or Monthly Disability Income exceeds SGD10,000. If you choose to voluntarily disclose the results of any predictive genetic tests, the Company will only utilise the favourable test results in its assessment.

**FOR NON SINGAPORE RESIDENTS:**

You are required to disclose your genetic test results

**FOR ALL APPLICANTS:**

You are not required to disclose results if genetic tests are done for biomedical research.

9.6 In the past 5 years, has the child had any (other than for immunisation or vaccination) of the following tests done? If yes, please give details as indicated below.  Yes  No

Test	Date	Reason	Results	Test	Date	Reason	Results
a. Blood Test				f. Heart Scan (CT angiogram)			
b. Biopsy				g. Ultrasound			
c. Chest X-Ray				h. Urine			
d. CT Scan / MRI				i. Others. Please specify			
e. ECGs							

b. illness, operation, medical advice, investigations or hospital treatment not mentioned above?  Yes  No  
 If yes, please provide details:



**10**

**HEALTH DETAILS OF PROPOSED INSURED – To be completed for non-medical application, or where the medical examination was done earlier than the application form signed date.**

10.1 a. Height (metres):  c. Was there any weight change in the past year?  Yes  No  
 b. Weight (kilograms):  If yes, how much and state the reason:

d. Name and Address of the Proposed Insured's Regular Doctor:

e. When did you last consult a doctor? Please provide reason, name of clinic (if differs from 11.1.d) and result of the last consultation:

10.2 Have you ever used any habit forming drugs or narcotics or been treated for drug habits or consumed alcohol excessively or been treated for alcoholism?  Yes  No

10.3 Have you ever had or been told to have or been treated for:

- a. epilepsy, fits, stroke, paralysis, weakness of limb, prolonged headache, unconsciousness, nervous breakdown, depression or any other nervous/mental disorders?  Yes  No
- b. diabetes, thyroid disorders or any other endocrine disorders?  Yes  No
- c. ear discharge, nose bleeds, double vision, impaired sight, hearing, or speech or any other disorders of ear, eye, nose or throat?  Yes  No
- d. asthma, persistent cough, coughing with blood, pneumonia, tuberculosis, chest or breathing complaints/ discomfort or any other lung disorders?  Yes  No
- e. raised cholesterol, high blood pressure, heart attack, heart murmur, cardiomyopathy, mitral valve prolapse or other heart valve disorders, breathlessness, irregular or fast heart rate, chest discomfort or pain, disease of or any other disorders of the heart or blood vessels?  Yes  No
- f. gastritis, stomach or duodenal ulcer, blood in stools, fistula, piles or any other stomach or bowel disorders?  Yes  No
- g. jaundice, hepatitis B carrier or any form of hepatitis, liver disorder or gall bladder disorder?  Yes  No
- h. blood, protein or sugar in urine, kidney stones, infection or any other disorders of the kidney, bladder or genital organs?  Yes  No
- i. slipped disc, gout, arthritis, pain or deformity or disorders of the muscles, spine, limbs or joints or severe injury?  Yes  No
- j. cancer, tumours, cysts or growths of any kind?  Yes  No
- k. anaemia, any other disorders of the blood, advised to abstain from donating blood or received blood transfusion or blood products on account of haemophilia or any other reason?  Yes  No
- l. any other illness, disorder, operation, physical disability or accident not mentioned above?  Yes  No

10.4 Are you awaiting or intending to have any medical consultations, investigations or treatment; or experiencing any symptoms that might cause you to seek medical treatment in the near future?  Yes  No

10.5 Have you or your spouse been told to have, received any medical advice, counselling or treatment in connection with sexually transmitted disease, AIDS, AIDS Related Complex or any other AIDS related condition?  Yes  No

10.6 a. Have you ever had HIV testing done?  Yes  No  
 If yes, please state reason, date and results:

b. In the last 3 months have you had any of the following symptoms for more than one week continuously: fatigue, weight loss, diarrhoea, enlarged nodes or unusual skin lesions?  Yes  No  
 If yes, please state reason, date and results:

**FOR SINGAPOREANS AND SINGAPORE RESIDENTS:**

Where your total insurance coverage under all policies issued by insurers in Singapore (including this and concurrent insurance applications), you are required to disclose the predictive genetic test results for HUNTINGTON'S DISEASE ONLY if your total coverage for death exceeds SGD2,000,000; or Total & Permanent Disability exceeds SGD2,000,000; or your Long Term Care monthly benefit exceeds SGD3,000. You will need to disclose your test results for HUNTINGTON'S DISEASE and/or BREAST CANCER (BRCA I & II) ONLY if your total coverage for Critical Illness exceeds SGD500,000 or Monthly Disability Income exceeds SGD10,000. If you choose to voluntarily disclose the results of any predictive genetic tests, the Company will only utilise the favourable test results in its assessment.

**FOR NON SINGAPORE RESIDENTS:**

You are required to disclose your genetic test results

**FOR ALL APPLICANTS:**

You are not required to disclose results if genetic tests are done for biomedical research.

10.7 In the past 5 years, have you had any (other than for immunisation or vaccination) a. of the following tests done? If yes, please give details as indicated below.  Yes  No

Test	Date	Reason	Results	Test	Date	Reason	Results
a. Blood Test				g. Mammogram			
b. Biopsy				h. PAP Smear			
c. Chest X-Ray				i. Ultrasound			
d. CT Scan / MRI				j. Urine			
e. ECGs				k. Others. Please specify			
f. Heart Scan (CT angiogram)				_____			

b. illness, operation, medical advice, investigations or hospital treatment not mentioned above?  Yes  No  
 If yes, please provide details:



**10.8** Have either of your natural parents or any siblings died or suffered from cancer, heart disease, stroke, high blood pressure, cardiomyopathy, diabetes, kidney diseases, mental disorder, tuberculosis or any hereditary disease?  Yes  No  
 If yes, please provide details below.

Family Member	Current Age	State of Health and Nature of Condition (If cancer, please include type)	Age at Onset	Cause of Death (if applicable)	Age of Death (if applicable)
Mother					
Father					
Brothers					
Sisters					

**10.9 FEMALE ONLY**

a. Have you suffered from or are you aware of any breast lumps or any other disorders of your breasts?  Yes  No

b. Have you suffered from irregular or painful or unusually heavy menstruation, fibroids, cysts or any other disorders of the female organs?  Yes  No

c. Have you ever had any abnormal pap smear test or been told by any doctor to have a repeat pap smear within the next six months?  Yes  No

d. Have you been advised to have a mammogram, biopsy, operation of the breasts, ultrasound of the pelvis or any other gynaecological investigations? If yes, please state type, reason, date of test done and results of test (copy to be submitted if available).  Yes  No

e. Are you now pregnant? If yes, please indicate:  Yes  No

i) Expected delivery date:

ii) When was the last time you visited the doctor:

iii) Has there been any complication(s) relating to this and/or previous pregnancies? Please tick:

No complication     Gestational diabetes     Caesarian section     Eclampsia     Hypertension

Diabetes     Thrombosis     Miscarriage     Others (please specify):

**11 REMARKS** In connection with insurance applied for, if any answer to question 9 and 10 is "Yes", give details below, quoting the relevant question number(s).

**12 DECLARATION**

1. RESIDENCY – Please answer according to your Citizenship/Residency that you are holding.	Applicant/Owner		Proposed Insured	
	Yes	No	Yes	No
<b>A. For Singapore Citizen</b>				
A.1 Have you resided outside of Singapore continuously for at least 5 years preceding the date of Application?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
A.2 Are you currently residing in Singapore?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>B. For Singapore Permanent Resident &amp; employment pass, work permit, dependant pass or other work pass holders</b>				
Have you resided in Singapore for a total of less than 183 days in the 12 months preceding the date of Application?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>C. For student pass or long term visit pass holders</b>				
C.1 Does your pass have a duration of less than 90 days?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
C.2 Have you resided in Singapore continuously for less than 90 days during the 12 months preceding the date of Application?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>D. If you do not belong to any of the above categories, please tick here</b>	<input type="radio"/>		<input type="radio"/>	

**I/We acknowledge and agree that the policy to be issued in relation to this application shall be deemed to be a Singapore policy.**

**2. YOUR GUIDE TO LIFE/ HEALTH INSURANCE - Tick as appropriate**

I have been informed and directed to view or download a copy of (1) "Your Guide to Life Insurance" and/or (2) "Your Guide to Health Insurance" (applicable only to accident and health business) from www.aia.com.sg, or www.lia.org.sg

I have been informed and I request to be given a hardcopy of (1) "Your Guide to Life Insurance" and/or (2) "Your Guide to Health Insurance" (applicable only to accident and health business).



**13 ADDITIONAL DECLARATION**

I/We agree and declare on behalf of myself and any other person or persons, firm or corporation, who may have or claim any interest in any insurance on this application that:

1. No statement, information or agreement made by/to or given by/to the person soliciting/taking this application or any other persons, shall be binding on AIA Singapore Private Limited ("AIA Singapore"), unless presented in writing.
2. The statements and answers in this application together with any required questionnaire or amendments (the "Information") are full, complete, true and correct and that no information or material has been withheld. I/We understand that AIA Singapore, believing the Information to be such, will rely and act on the Information accordingly. I/We further agree that the Information shall form the basis of the contract between the parties hereto. I/We understand that if any of the Information is not full or complete or true or correct, the Policy issued hereunder may be void and I/we will receive only a refund of the premiums (without interest) less any and all medical expenses incurred in AIA Singapore's consideration of my/our application.
3. AIA Singapore shall assume no liability whatsoever, and that my/our Policy/Policies will only be effective after this application is accepted by AIA Singapore and the initial premium duly paid in full to and accepted by AIA Singapore during the Insured's lifetime and good health.
4. All my/our declarations made and my/our statements or answers in this application and in any required medical examination, questionnaire or amendments together with the relevant policy shall constitute the entire contract between the parties in so far as it may be relevant to the policy or policies I/we have requested.
5. I/We have received a copy of (1) Policy Illustration and/or Schedule, (2) Product Summary (applicable only to endowment and whole life business), (3) Bundled Product Disclosure (applicable only for AIA Smart Rewards Saver and AIA Prime Secure), (4) "Your Guide to Life Insurance" and (5) "Your Guide to Health Insurance" (applicable only to accident and health business), the contents of which have been explained to me/us to my/our satisfaction.
6. In the event of purchasing the Investment-Linked plans, I/we agree that
  - a. the number of units to be credited to the policy in respect of the first modal premium shall be determined in accordance with AIA Singapore's usual rules by reference to the fund price established on the Valuation Date immediately following the policy approval subject to AIA Singapore having received the first modal premium in full.
  - b. should I/we decide not to take up the proposal under the standard or revised terms offered by AIA Singapore or if the proposal is officially accepted by AIA Singapore and I/we decide to terminate the policy within 14 days from the date of receipt of the policy document, then the amount refundable to me/us shall be the premium(s) paid less any adjustment to reflect the change in market value of the underlying assets, less any costs incurred by AIA Singapore in assessing the risk under the policy, subject to a maximum refund of the premium(s) paid.
7. I (the Applicant/Owner if other than the Proposed Insured) am not an undischarged bankrupt and no bankruptcy application (including any statutory demand) or order has been made against me/us within the last twelve months.
8. I/We hereby authorise, agree and consent to
  - a. any medical source, insurance office, or organisation to release to AIA Singapore, any relevant information concerning me/us at any time, irrespective of whether the proposal is accepted by AIA Singapore; and
  - b. AIA Singapore to release to any medical source or insurance office any relevant information concerning me at any time, irrespective of whether the proposal is accepted by AIA Singapore; and
  - c. AIA Singapore or any of its approved medical examiners or laboratories to perform the necessary medical assessment and tests to underwrite and evaluate my health status in relation to this application and any resulting claim; and
  - d. AIA Singapore, its associated persons/organisations, its and their third party service providers and its and their representatives, whether within or outside Singapore (collectively "**AIA Persons**") to collect, use, disclose, store, retain and/or process (collectively, "**Use**") all personal data and information ("**Personal Data**") that had/has been provided to AIA Persons and/or that AIA Persons possess about me/us (whether from me/us or a third party), in the manner and for the purposes described in the AIA Personal Data Policy ("**PD Policy**"), which is available on AIA Singapore's website, including but not limited to, processing of this Application/form and/or to provide subsequent advice or services to me/us in relation to this Application/Policy/form/AIA Vitality Programme and/or any other existing or future policy/policies/programmes that I/we may hold/participate with AIA Singapore. Without prejudice to the foregoing, I/we agree to comply with the terms of the PD Policy, including where such PD Policy is amended from time to time by AIA Singapore in accordance with its terms. Where Personal Data of another person is disclosed by me/us, I/we represent and warrant that I/we have obtained the consent of the individual concerned, except to the extent such consent is not required under relevant laws: (i) to collect such Personal Data; (ii) to disclose such Personal Data to the AIA Persons; and (iii) for the AIA Persons to Use such Personal Data in the manner and for the purposes described in the PD Policy. I/We hereby specifically waive (on our own behalf and on behalf of each such other person, and I/we represent and warrant that such other person has granted me/us authority to so waive) any right to bring a claim of any nature against any of the AIA Persons in respect of any above-mentioned Use and/or any Use of Personal Data in the nature of or for any of the purposes described above or in the PD Policy. I/We hereby agree to indemnify AIA Persons for all losses and damages that AIA Persons may suffer in the event that I/we are in breach of any representation and warranty provided by me/us herein.

This authorisation shall bind my/our successors and assignees, and remains valid, notwithstanding death, irrespective whether or not my/our application is accepted by AIA Singapore. A photocopy of this authorisation shall be effective and valid as the original.

**9. Deemed Delivered**

We understand that the policy document and all other documents from AIA Singapore are considered delivered and received (i) if made available electronically via My AIA, upon receipt of the relevant SMS and/or email notification informing me that the document is accessible on My AIA; and (ii) if posted, 7 days after the date of posting to the last known address notified to AIA Singapore.

**10. Electronic Receipt of Policy Documents and Correspondences**

I/We acknowledge and accept that if I/we had opted to receive my/our Policy Document and/or correspondences relating to my/our Policy ("Correspondences") electronically, my/our Policy Documents and/or Correspondences will be made available in my/our My AIA. My AIA is AIA Singapore's secure customer internet portal available on AIA Singapore's corporate website.

I/We understand and agree to be notified via email and/or SMS to retrieve my/our Policy Document and/or Correspondences in My AIA once my/our application has been officially approved by AIA Singapore and/or Correspondences are available for viewing. If I/we had opted to receive Policy Documents and Correspondences electronically, I/we acknowledge that the terms and conditions governing the upload, access and viewing of electronic documents in AIA Singapore's customer portal, (a copy of which is available upon request) have been explained to me/us and I/we agree to be bound by them.

I/We understand that not all of the Correspondences are currently available via electronic statements.

I/We consent to AIA Singapore providing me/us with hard copies of Correspondences that are currently unavailable electronically. I also understand and accept that AIA Singapore may cease providing hardcopies when the electronic copies become available in future.

I/We agree and accept that AIA (Singapore) will not be responsible for any consequences arising from my/our failure to (i) provide AIA Singapore with a true, complete and accurate email address and mobile number and/or (ii) notify AIA Singapore of any change(s) to my/our email address and mobile number. I/We acknowledge and accept that my/our Policy Document and/or Correspondences will be delivered via post if my/our email address and mobile number are not provided in this proposal.

**Document Delivery Preference**

	Policy Contract	All other correspondences
Policy 1	<input type="radio"/> Receive my contract in electronic version <input type="radio"/> Receive my contract in hardcopy version	<input type="radio"/> Receive future correspondences electronically <input type="radio"/> Receive future correspondences in hardcopy
Policy 2	<input type="radio"/> Receive my contract in electronic version <input type="radio"/> Receive my contract in hardcopy version	<input type="radio"/> Receive future correspondences electronically <input type="radio"/> Receive future correspondences in hardcopy
Policy 3	<input type="radio"/> Receive my contract in electronic version <input type="radio"/> Receive my contract in hardcopy version	<input type="radio"/> Receive future correspondences electronically <input type="radio"/> Receive future correspondences in hardcopy
Policy 4	<input type="radio"/> Receive my contract in electronic version <input type="radio"/> Receive my contract in hardcopy version	<input type="radio"/> Receive future correspondences electronically <input type="radio"/> Receive future correspondences in hardcopy

Note: Only one option to be selected (either electronic OR hardcopy)

**11. Marketing Consent**

I want to know the latest promotions and customer benefits and consent to receiving marketing, advertising and promotional material from, and the conducting of consumer, marketing-related and other similar research and analysis by, AIA Persons<sup>[1]</sup> and to each of them collecting, using, disclosing, storing, retaining and processing all my personal data in accordance with the terms in this form and the AIA Personal Data Policy (Singapore). I also consent to AIA Persons disclosing my personal data to independent third parties and their representatives and for them to process my personal data, for such purposes.

Contact me by<sup>[2]</sup>:

- Post
- Electronic transmission to or through my email addresses and social media accounts
- Voice call
- Text message (e.g. SMS/MMS)

I understand that the consent provided by me in this form is in addition to and does not supersede any consent given previously for the above purposes.

I may withdraw one or more consents that I have given, at any time via AIA Customer Care Hotline at 1800-248-8000, My AIA SG or by completing and submitting the relevant forms.

<sup>1</sup> "AIA Persons" refers to AIA Singapore Private Limited, its associated persons/organisations, its and their third party service providers and its and their representatives, whether within or outside Singapore.

<sup>2</sup> According to the postal and email addresses and all telephone numbers (of which I confirm that I am the user and/or subscriber) in AIA Persons' records.



**12. FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA)/ COMMON REPORTING STANDARD(CRS) DECLARATION BY APPLICANT/ OWNER**

Please complete this section if the proposed plan contains cash value (surrender or termination value; amount that policyholder can borrow under the contract).

**Definition:**

- **Tax resident** is generally an individual that pays or should be paying tax in that jurisdiction due to his/her domicile or residence. This includes any criterion of a similar nature, and not only from sources in that jurisdiction. Examples are non-citizens that hold a permanent residency card (eg U.S green Card) or depending on the type of visa that they are holding. For Entity, please seek external independent professional tax or accounting advice on the Company 's tax residency.
- **Tax Identification Number (TIN)** is issued by a jurisdiction to an individual or entity for the purpose of administering the tax. Examples are personal identification number, resident registration number and social security number.

i. Please provide details of all your country/jurisdiction of tax residence(s).

In Singapore, NRIC or FIN number serve as TIN for individuals. Individuals without NRIC or FIN will be issued a Taxpayer Reference Number or Income Tax Reference Number.

Country/Jurisdiction of Tax Residence	Tax Identification Number (TIN)	If the TIN is <u>not available</u> , please tick Reason A, B or C.
a.		<input type="radio"/> A <input type="radio"/> B <input type="radio"/> C
b.		<input type="radio"/> A <input type="radio"/> B <input type="radio"/> C
c.		<input type="radio"/> A <input type="radio"/> B <input type="radio"/> C
d.		<input type="radio"/> A <input type="radio"/> B <input type="radio"/> C
e.		<input type="radio"/> A <input type="radio"/> B <input type="radio"/> C
f.		<input type="radio"/> A <input type="radio"/> B <input type="radio"/> C

Note: Please submit an amendment form if there is more than 6.

**Reason A:** This country/jurisdiction where the Applicant/Owner is resident does not issue TINs to its residents.

**Reason B:** The Applicant/Owner is otherwise unable to obtain a TIN or equivalent number. (Please explain why Applicant/Owner is unable to obtain a TIN in the below table if this reason is selected)

**Reason C:** No TIN is required. (Note: Only select this reason if the domestic law of the relevant jurisdiction does not require the collection of TIN issued by such jurisdiction.)

**Important Note:**

For the selected reason (reason A, B or C), Insurance Adviser(s) and the Applicant / Owner have to check the OECD portal to confirm if TIN is issued by the country(ies) <http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers>

ii. If you have ticked Reason B for question (i), please select the appropriate reason below, quoting the relevant question number(s).

Question number(s):	<input type="radio"/>	I am unemployed /a homemaker/ a student and am not required to register to pay taxes in the declared country of tax residency.
	<input type="radio"/>	I am working in another country and do not need to pay taxes in the declared country of tax residency.
	<input type="radio"/>	I am retired and currently not paying taxes in the declared country of tax residency.
	<input type="radio"/>	I am paying taxes under my spouse's TIN and thus am not required to apply for a TIN to pay taxes separately.
	<input type="radio"/>	I did not meet the minimum stay duration in the declared country tax residency to receive tax information from the authority.
	<input type="radio"/>	I am currently pending for my tax information and I do not have the details now. I will submit my tax information to AIA Singapore once I obtained them.

iii. If any of these information field (Current Residence Address, Foreign Permanent Residence Address, Citizenship, Telephone Number, Mailing Address or Place of Birth) provided does/do not correspond with your declared country/jurisdiction of tax residence, please tick the reason(s). (Not applicable if the Applicant/Owner is an entity)

<b>Current Residence Address:</b>	
a. I am a foreigner and do not meet the minimum number of days to be physically present in the country of residence to be considered a tax resident.	<input type="radio"/>
b. I only recently moved to the current residential address, and do not meet the minimum number of days to be physically present in the country of residence to be considered a tax resident.	<input type="radio"/>
c. I am temporarily posted overseas for work and do not meet the minimum number of days to be physically present in the country of residence to be considered a tax resident.	<input type="radio"/>
d. The residential address belongs to my spouse/parents and I am only on a social visit pass.	<input type="radio"/>
e. Others Please provide details: _____	<input type="radio"/>
<b>Foreign Permanent Residence Address:</b>	
a. I am currently working/studying/travelling overseas and do not meet the minimum number of days to be physically present in the country of the foreign permanent residence address to be considered a tax resident.	<input type="radio"/>
b. I only recently changed my foreign permanent residence address, and do not meet the minimum number of days to be physically present in the country of the foreign permanent residence address to be considered a tax resident.	<input type="radio"/>
c. Others Please provide details: _____	<input type="radio"/>
<b>Telephone Numbers:</b>	
a. I am currently working/studying/residing outside the country of my tax residence and have terminated my telephone number in the country of my tax residence.	<input type="radio"/>
b. Others Please provide details: _____	<input type="radio"/>
<b>Mailing Address:</b>	
a. The mailing address belongs to my parent/spouse/sibling/child.	<input type="radio"/>
b. The mailing address is my business address.	<input type="radio"/>
c. I am currently working/studying overseas.	<input type="radio"/>
d. I am currently staying with my friend/spouse/fiance/fiancee.	<input type="radio"/>
e. The mailing address belongs to a rented dwelling that I am staying in.	<input type="radio"/>
f. The mailing address is a "c/o" address to my insurance representative.	<input type="radio"/>
g. Others Please provide details: _____	<input type="radio"/>



**iv. Common Reporting Standard Declarations**

I/We acknowledge that AIA Singapore Private Limited (AIA Singapore) is a reporting Singaporean financial institution as defined in the Income Tax Act 1947 with reporting obligations to the Comptroller of Income Tax (Comptroller) under the Income Tax Act 1947, and its regulations. I/We warrant that the information provided in this Application Form is true, complete and correct and understand and agree that AIA Singapore will rely on such information given by me/us in fulfilling its reporting obligations to the Comptroller.

Where I/we have furnished information concerning a third party (including but not limited to a Controlling Person), I/we confirm that such information has been provided to me/us directly or indirectly by the third party, and I/we know or have reason to believe that such information is not false or misleading in any material particular.

I/We understand and accept that should any information furnished by me/us be known to be false or misleading in any material particular, I/we may be prosecuted under the Income Tax Act for an offence which carries a penalty of a fine of up to S\$10,000 and/or imprisonment of up to two (2) years or such other penalties as may be prescribed under the Income Tax Act or its regulations, or any re-enactment or replacement thereof, at the time of commission of the offence.

(For individuals)

I/We further undertake to notify AIA Singapore within 30 days of any change to my/our country of residence for tax purposes or TIN (if any), and to complete, sign and submit to AIA Singapore my/our relevant particulars in the format prescribed by AIA Singapore in order for it to fulfil its reporting obligations under the Income Tax Act. I/we further undertake to provide AIA Singapore any documents and information that may be reasonably required in relation to the change of my/our country of residence for tax purposes.

(For entities and other non-individuals)

I/We further undertake to notify AIA Singapore within 30 days of any change to the Policyholder's or a Controlling Person's country of residence for tax purposes or TIN (if any) and to complete, sign and submit to AIA Singapore the relevant particulars of the Policyholder or Controlling Person relating to such change in the format prescribed by AIA Singapore in order for it to fulfil its reporting obligations under the Income Tax Act. I/we further undertake to provide AIA Singapore any documents and information that may be reasonably required in relation to the change of the Policyholder's or Controlling Person's country of residence for tax purposes.

Note: The term "Controlling Person" has the meaning given to it in the Common Reporting Standard in the Schedule to the Income Tax Act (International Compliance Agreements) (Common Reporting Standard) Regulations 2016.

I/We acknowledge and accept that AIA Singapore will rely on the self-certification relating to the Policyholder's/Controlling Persons' country of tax residence contained in this Application as applicable to all policies and products issued to the same person(s), and any information in any earlier self-certification inconsistent with the information provided above will be disregarded for the purposes of fulfilling its reporting obligations to the Comptroller.

(Applicable only for Policies that can be assigned)

I/We further agree and that as a condition of any assignment of my/our Policy to a person other than a reporting Singaporean financial institution, the Assignee shall provide such information as may be required by AIA Singapore in order for it to fulfil its reporting obligations under the Income Tax Act and its regulations, and make the same declarations as those above.

**v. Declaration on U.S. Person Status (please tick one of the boxes below)**

**For applicant/owner who is not a U.S Person**

I/We hereby declare and agree that I am/we are not a "U.S. person" for U.S. federal income tax purposes and that I am/we are not acting for, or on behalf of a U.S. person. I/We understand that AIA Singapore, believing this statement to be true, will rely on it and act on it. In the event this statement is false, AIA Singapore reserves the right and shall be entitled to cancel or terminate this Policy/ Policies and pay reasonable compensation to me/us in consideration of such cancellation or termination as may be required under Singapore laws.

I/We agree to notify AIA Singapore within 30 days of any change in my/our status as a U.S. person for the purposes of U.S. federal income tax. I/We agree to indemnify AIA Singapore in respect of any false or misleading information regarding my/our "U.S. person" status for U.S. federal income tax purposes.

**For applicant/owner who is a U.S Person**

I/We declare and agree that I am/we are a "U.S. person" for U.S. federal income tax purposes. I/We agree to notify AIA Singapore within 30 days of any change in my/our status as a U.S. person for the purposes of U.S. federal income tax. I/We agree to indemnify AIA Singapore in respect of any false or misleading information regarding my/our "U.S. person" status for U.S. federal income tax purposes.

*Note: Please submit W-9 form and FATCA Declaration Form together with this application.*

**13. Payment methods**

***Direct Crediting for Payments***

I/We hereby authorise AIA Singapore Private Limited ("AIA") to credit all payments due to me/us (the "Payments") to the selected Singapore bank account (the "Account") and confirm that I/we are the legal and beneficial owner(s) of the Account.

- a) I/We confirm and agree that AIA Group is not responsible for verifying the authenticity, completeness and accuracy of my/our instructions and the contents of this application. Notwithstanding the foregoing, I/we authorise AIA Group to conduct any verifications on the Account maintained with any persons or entities at AIA Group's discretion, but such authorisation shall not be construed as creating any obligation on AIA Group to conduct such verification. I/We shall not hold AIA Group responsible or liable for any and all losses that I/we may incur in connection with the Payments using direct crediting or other means to the Account with details provided by me/us, including where I/we have provided incomplete, erroneous or inaccurate details of my/our account(s) or personal particulars. I/we confirm and agree to bear all incurred charges, fees, levies and penalties arising from the Payments regardless of whether such Payments were successfully made or not, which AIA may in its sole and absolute discretion deduct or set off from any amounts due and owing to me/us.
- b) *(applicable to joint accounts)*  
Where the Account is held in the names of more than one account holder, I/we represent and warrant that I/we have obtained the consent of the other account holder(s) to nominate or select the Account for the purposes specified by AIA in this form. I/We indemnify AIA Group from and against all claims, demands, and actions for any liabilities, losses, damages, interest, costs, or expenses (including legal costs on a solicitor-client basis and any penalties levied by any regulatory authority in connection with Payments to the Account) made by any joint account holder of the Account or other third parties arising from or in connection with one or more Payments to such Account. Payments to the joint account selected shall constitute a full and final discharge of AIA's obligations and liabilities to me/us in respect of such Payments.
- c) I/We confirm and agree that where AIA in its sole and absolute discretion deems it not practicable to effect the Payments to the Account, AIA may effect the Payments using any other method as it deems fit in its sole and absolute discretion, subject to such terms and conditions as may be imposed by AIA, and such payment shall constitute a full and final discharge of AIA's obligations and liabilities to me/us in respect of the Payments.
- d) I/We hereby acknowledge and agree that the payment by AIA to the Account constitutes a full release and discharge of any and all claims whatsoever I/we may have against AIA Group arising out of or in connection with such proceeds and I/we hereby waive any and all rights to make any further claims and demands and/or institute any other proceedings of any nature arising from or in connection with such proceeds.
- e) This authorisation shall continue to be in force until I/we have expressly revoked it by notice in writing delivered to AIA. AIA may in its absolute discretion terminate this arrangement by written notice delivered to my/our address last known to AIA. In the event of change of Account, I/we shall inform AIA in writing 30 days in advance before the change by completing and submitting a new Direct Credit Authorisation Form or such equivalent form in use at the relevant time.
- f) In these terms and conditions, "AIA Group" means AIA, its related parties and service providers and its and their respective directors, employees, representatives, intermediaries, and agents.

***Use of PayNow for Payments***

- g) I/We acknowledge and agree that AIA may opt to use PayNow by default where it is possible to effect all Payments to me/us using PayNow, and has the sole and absolute discretion to use PayNow. Should I/we decline or reject the use of PayNow, I/we shall indemnify AIA from and against all fees, charges, costs and expenses ("Disbursement Costs") arising from the use of other methods for the Payments, and such Disbursement Costs may at the sole and absolute discretion of AIA be set off from any Payments due to me, charged to my selected credit or debit card, or deducted from my Account together with any premiums as and when they fall due.
- h) PayNow is provided "as is" and "as available" by a third-party service provider ("Service Provider"). Use of PayNow is subject to the availability of the services provided by the Service Provider, the participating banks, and AIA. I/we accept that the PayNow service may not always be available, accessible, function or inter-operate with any network infrastructure system or such other services as the relevant participating banks may offer from time to time.
- i) Use of PayNow is subject to the terms and conditions of the participating banks and the Service Provider, including such transfer limits as may be stipulated, and I/we will not hold AIA liable should there be any amendments to the terms and conditions or transfer limits imposed on AIA, or changes to the infrastructure within which PayNow operates, that impact the timeliness, accuracy or completion of Payments.
- j) AIA does not represent or warrant that the use of PayNow and/or transactions made via PayNow will be successful, uninterrupted, complete, timely, secure or free from any malware or error. If there is any error, delay or non-payment of any of the Payments due to any breakdown, malfunction, disruption, interruption or malware affecting the system(s) or applications used by AIA to effect Payments, including PayNow, I/we shall not hold AIA liable for any losses, damages, costs or expenses, whether resulting directly or indirectly, from such delay or non-payment. Nevertheless, AIA will exercise diligence to effect Payment using an alternative means as soon as is reasonably practicable.
- k) I/We will fully indemnify, defend and hold AIA harmless against any loss, damage, liability, cost and expense (including legal costs) which AIA may reasonably incur or suffer as a result of or in connection with any erroneous, inaccurate or incomplete information provided by me/us to AIA to enable AIA to effect Payments using PayNow, such as (but not limited to) a wrong mobile number, identification number or other identifying particulars applied in the use of PayNow to credit monies into my Account, resulting in the rejection of funds, non-payment or crediting to a third party's account, or imposition of fees and penalties for an unsuccessful transaction.
- l) AIA reserves the right to suspend or cease the use of PayNow for Payments and other transactions at its sole and absolute discretion and without any prior notice.

***Refunds***

- m) If AIA needs to refund any payments to me/us, such refunds are deemed effectively completed by direct crediting to the Account or using PayNow, or such other account as may be required by law or government authority, or to comply with the conditions of the policy applied for (regardless of whether the policy is issued), and where a nominated bank account is not made available to AIA, the refund may be made by any other method as AIA in its absolute discretion deems appropriate. On such payment, AIA's liability for any refund is discharged. The above terms and conditions governing payment methods by AIA shall apply in respect of all refunds.
- n) AIA reserves the right to vary these terms and conditions on Direct Crediting for Payments, Use of PayNow for Payments and Refunds from time to time and the prevailing version will be published on AIA's official website or made available to you in another manner.



14. I/We understand and agree that should a Relevant Person be found at any time to be a Prohibited Person, AIA Singapore is entitled, at its absolute discretion and without any liability to me/us, to (i) decline, block, suspend or cancel this application or any request, instruction, or transaction including any payment, transfer or receipt of money; (ii) decline to provide cover or to pay any claim or benefit under the Policy; and (iii) immediately terminate or void the Policy. AIA Singapore's decision in exercising this right shall be final. This right may only be waived in writing; no delay or failure in exercising this right shall be deemed as a waiver of the same. "Relevant Person" includes (a) persons and entities who are the policy holders, insured persons, beneficiaries, trustees, payees, or assigns; (b) their beneficial owners or affiliates; (c) (in the case of an entity) their directors, partners, or direct / indirect shareholders or persons having executive authority, or (d) natural persons appointed to act on their behalf. "Prohibited Person" includes a person or entity that is subject to any sanction, prohibition or restriction administered by any regulatory authorities in any country or jurisdiction, such that the provision of such cover, payment of such claim or provision of such benefit may in AIA Singapore's opinion expose it to any, or any risk of, sanction, prohibition or restriction. As an ongoing obligation, I/we will immediately inform AIA Singapore if there are any changes to the identities, status, constitution, establishment, particulars and identification documents of these Relevant Persons. I/we will indemnify AIA Singapore and hold it harmless from and against any and all related losses, damages, costs and/or expenses suffered and/or incurred, including but not limited to legal costs.
15. By signing this application below, I/we confirm that the agent/broker or any representative of AIA Singapore has solicited insurance business from me/us in the Republic of Singapore and that the signing of this application has taken place in the Republic of Singapore.

**WARNING:** If a material fact is not disclosed in this proposal, any policy issued may not be valid. If you are in doubt as to whether a fact is material, you are advised to disclose it. This includes any information that you may have provided to the Financial Services Consultant(s)/Insurance Representative(s) but was not included in the proposal. Please check to ensure you are fully satisfied with the information declared in this proposal. Additionally and without prejudice to the parties' rights and obligations whether under law or otherwise, following the submission of your proposal, you must continue to disclose any and all material facts that may arise or which have changed from the information you had provided.

Declared in <b>SINGAPORE</b> on	Day:	Month:	Year:
		<b>WITNESSED BY</b>	
SIGNATURE OF PROPOSED INSURED	SIGNATURE OF APPLICANT/OWNER	NAME & SIGNATURE OF INSURANCE REPRESENTATIVE(S)	

Please note: copies of the terms and conditions on which the insurance will be made, and this completed application form, will be available upon your request.