



The “AIA Translate Most Creative Answer Contest” will hereafter be referred to as the “Contest”.

CONTEST PERIOD

1. This Contest is held by AIA Singapore Private Limited (“**AIA Singapore**”). The Contest will be officially posted on AIA Singapore’s Instagram page (<https://www.instagram.com/aiasingapore/>) and Facebook page (<https://www.facebook.com/Singapore.AIA/>). The Contest will commence on 2 July 2026 at 1200 hours (SGT) and end on 16 July 2026 at 2359 hours (SGT). Entries will be accepted only during this period.

ENTRIES AND PARTICIPATION

2. To qualify, participants must:

- (a) if participating in the Contest via Instagram, follow AIA Singapore on Instagram @aiasingapore and like the Instagram post relating to this Contest; **OR**
- (b) if participating in the Contest via Facebook, follow AIA Singapore’s Facebook page and like the Facebook post relating to this Contest; **AND**
- (c) guess a word from the emojis and definition provided and submit a creative sentence incorporating the word in the comments.

3. Three valid entries with the correct word and the most creative sentence will be selected by AIA Singapore to win a prize. Each prize consists of one (1) “Chinese Unchopped: An Introduction to Chinese Cooking” cookbook by Chef Jeremy Pang. Entries must be submitted from genuine accounts, and AIA Singapore reserves the right to disqualify any entries from suspected fake, duplicate, bot, or contest-only accounts.

4. This Contest is open only to Singapore citizens and permanent residents residing in Singapore, aged 18 and above.

5. The outcome of the Contest is final and binding on all participants, and no appeals may be made to or will be entertained by AIA Singapore.

6. Participants are allowed to submit multiple entries but each participant may only win one (1) prize in the Contest.

7. By taking part in the Contest, all participants agree to be bound by these Terms and Conditions, and the prevailing terms and conditions of use of the social media platform(s) on which the Contest is taking place (where applicable), all of which may be amended from time to time.

PRIZES AND WINNERS LIST

8. The winner(s) of the Contest will be contacted by AIA Singapore via Instagram direct message or Facebook private message (the “**prize notification message**”) by 20 July 2026. The winner(s) will be required to acknowledge by replying to the prize notification message with their full name, contact number, and email by 24 July 2026. Prize collection details will be shared with the winners by 28 July 2026. Winners are to collect their prize by 28 August 2026. AIA Singapore reserves the right to deal with all prizes unclaimed within the time stipulated in the prize notification message, in any manner deemed fit. For avoidance of doubt, no replacement prizes will be provided should the prize-winner be unable or fail to claim the prize.

9. In the event that any winner is disqualified from the Contest, AIA Singapore at its sole discretion may decide whether a replacement winner should be selected.

10. Prizes are non-transferable unless stated otherwise and non-exchangeable for cash and may be subject to availability. AIA Singapore is not obliged to replace any damaged, lost or defaced prizes. Value of the prizes may vary; AIA Singapore reserves the right to replace any prize with items of similar value without prior notice. All prizes will be awarded on an “as is” basis, and all warranties, express or implied, are disclaimed. AIA Singapore does not guarantee nor bear liability regarding the quality, performance, technical specifications, conditions or safety of the prizes.

11. The receipt by any winner of any prize under this Contest is conditional upon compliance with any and all applicable laws, rules and regulations.

LIMITATION OF LIABILITY

12. By entering this Contest, all participants agree to release, discharge, and hold harmless AIA Singapore 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 their participation in this Contest, any Contest-related activities, or the use and enjoyment of any prizes.

FURTHER CONDITIONS

13. AIA Singapore reserves the right to disqualify any entry that it deems in its sole discretion to be inappropriate or unsuitable or detrimental to the AIA brand, including but not limited to entries that are obscene, vulgar, sexual, hateful, threatening or otherwise in violation of any laws.

14. Entries are deemed void if AIA Singapore determines the entries are illegible, incomplete, damaged, irregular, altered, counterfeit, produced in error or obtained through fraud or theft.

15. All applicable taxes, fees and surcharges and/or foreign duties on prizes are the sole responsibility of the prize winners.

16. AIA Singapore reserves the right to verify the validity of any entry and the identity and personal details of the participant.

17. Failure by AIA Singapore to enforce any of its rights at any stage does not constitute a waiver of those rights.

18. Employees and agents of AIA Singapore are eligible to participate in this Contest.

RIGHT TO CANCEL OR SUSPEND CONTEST

19. AIA Singapore reserves the right to, at any time and in its sole discretion and without prior notice or liability to any person, cancel, terminate, modify, or suspend the Contest.

DATA PROTECTION

20. All selected winners will be required to furnish their personal information for identification purposes, for administering this Contest and to comply with regulatory requirements. By furnishing their personal data, selected winners agree that such data may be accessed, stored or otherwise processed in any medium or format determined by AIA Singapore, and may be transmitted across jurisdictional borders for storage and processing by AIA Singapore, its related entities or its service providers. All participants by furnishing their personal data agree that AIA Singapore may share their personal data with its related entities and service providers for the purposes stated above.

21. All personal data furnished by participants and collected in connection with this Contest will be subject to the AIA Personal Data Policy (Singapore) which is available at AIA Singapore's website.

GOVERNING LAW AND JURISDICTION

22. This Contest and these Terms and Conditions shall be governed by Singapore law.

Last Revision Date: 15 June 2026

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