



## AIA Singapore

1 Robinson Road, AIA Tower  
Singapore 048542  
T : 1800 248 8000

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## Extended Grace Period (“EGP”) Support Programme Frequently Asked Questions

### Section 1: Eligibility

- Who is eligible for the EGP Support Programme?
- Am I eligible to apply for the EGP Support Programme if I am a foreigner?
- Is the EGP Support Programme available to all policies, including Universal Life and Platinum Heritage policies?
- My policy premium is due on 15 March 2020. Can I apply for EGP on this policy?
- I would like to apply to defer my policy premiums for 3 months. Is this allowed?
- Instead of paying my monthly policy premiums in full, I would like to apply to pay only 50% of my monthly policy premiums. Is this allowed?
- I have difficulties to pay premiums for my Investment-Linked Policy (ILP) and I understand that I can apply for Premium Holiday on my ILP policy. What is the difference between Premium Holiday and the EGP Support Programme?

### Section 2: Application

- How to apply for EGP?
- How would I know if my EGP Application is successful?

### Section 3: During EGP

- Will I continue to receive premium notices and premium notice reminders during EGP?
- Will my Investment Linked Policy (ILP) go into Premium Holiday during EGP?
- I have been paying for my policy premiums using GIRO/Credit Card. My EGP application has been approved; will GIRO/Credit Card deductions continue during the EGP?
- I have successfully applied for EGP but I noticed that premiums were deducted from my GIRO bank account / credit card. Can you refund these premiums? If yes, how long will it take for me to receive the refund?
- Will my policy go into Automatic Premium Loan during EGP?
- I have successfully applied for EGP but I would like to terminate my policy as I need the cash to tide over my business. What will be my policy surrender value if I terminate my policy during EGP?

### Section 4: Payment of Deferred Premiums

- Is there interest charged on the deferred premiums?
- How can I pay back the deferred premiums?
- Do I have to pay the deferred premiums to AIA in one lump sum?



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- Can I pay some of the deferred premiums during EGP in instalments?
- How can I find out the current outstanding amount of deferred premiums?
- When must I pay the deferred premiums? Is there a grace period?

### Section 5: End of EGP

- What do I need to do before the end of EGP?
- Will I be notified before the end of EGP?
- I am unable to pay the deferred premiums. What will happen to my policies?
- I have accumulated coupon deposits on my policy. Can I use this to pay the deferred premiums?
- My policy had gone into Automatic Premium Loan (APL) as I was not able to pay the deferred premiums before the end of EGP. Is there interest charged on APL and when do you start to charge interest (if any)?
- I would like to surrender my policy at the end of EGP? What will be my surrender value? Do I have to pay the deferred premiums and is there any interest charged?
- My policy was converted to a Reduced Paid-Up or Extended Term Insurance because I could not pay the deferred premiums in full at the end of EGP. Can I request to reinstate the policy back to the original terms?
- My Investment-Linked Policy had gone into Premium Holiday at the end of EGP. Can I request to pay back pay the premiums?

### Section 6: Additional Options Available at the End of EGP

- I am unable to pay the deferred premiums in full before the end of EGP. Besides applying non-forfeiture options, is there any other option for me to continue to maintain my insurance coverage?
- How do I apply to exercise Option 3 (Pay in instalments) or Option 4 (Extend EGP by another 6 months)?
- Can you explain how does Option 3 (Pay in instalments) work? How much will I need to pay every month?
- What will happen to the frequency of my policy premiums when I opt for Option 3 (Pay in instalments)?
- I have selected Option 3 (Pay in instalments) and would like to pay the instalments using GIRO. When will the payments be deducted?
- I have selected Option 3 (Pay in instalments) and would like to pay the instalments using Credit Card. When will the payments be deducted?
- Must I apply for GIRO or recurring Credit Card payment arrangement before selecting Option 3 (Pay in instalments)?
- Under Option 3 (Pay in instalments), can I request to make payment using cash instead of GIRO or Credit Card?



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- Under Option 3 (Pay in instalments), can I request to customize the instalment period or amount?
- Does Option 3 (Pay in instalments) apply to all policies?
- I had successfully applied for EGP on my AIA HealthShield Gold Max and AIA Max VitalHealth Plans. Would I be able to select to pay the deferred premiums by Option 3 (Pay in instalments)?
- Coupons were due to be paid on my policy during the instalment payment period. Will I be able to withdraw this coupon amount?
- I would like to apply to extend EGP by another 6 months (Option 4). What are the eligibility requirements that I will have to fulfil?
- A portion of the deferred premiums was paid during EGP. Can I request for a refund and apply to extend EGP by another 6 months (Option 4)?
- My policy is approaching the end of EGP. Can I choose to pay a portion of the deferred premiums and opt to extend EGP by another 6 months (Option 4)?

### Section 7: Others

- How can I get help on the outcome of my EGP application?
- How can I find out the status of my policy?
- Will there be a further extension of the AIA COVID-19 Support Programme?
- I am coming to the end of the further extension of EGP. What options are available to me?
- I am on the 12 months instalment plan but what will happen if my GIRO deduction(s) failed?



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### **Section 1: Eligibility**

#### **1.1 Who is eligible for the EGP Support Programme?**

The EGP Support Programme is extended to our customers who are facing financial difficulties as a result of the ongoing pandemic. We are here to help.

AIA customers whose livelihoods were affected by Covid-19 (reduction/loss of income or loss of business) may apply for this support programme. Please be assured that each case is carefully reviewed to ensure that our customers get the help they need.

#### **1.2 Am I eligible to apply for the EGP Support Programme if I am a foreigner?**

Yes, all AIA customers including foreigners who are facing financial difficulties because of the current Covid-19 situation are eligible to apply.

#### **1.3 Is the EGP Support Programme available to all policies, including Universal Life and Platinum Heritage policies?**

The EGP Support Programme is available to individual life and health insurance policies with premium due date or policy renewal between 01 April 2020 to 31 March 2021 inclusive that has not lapsed. It is not available to Universal Life, Platinum Heritage and Vitality policies.

#### **1.4 My policy premium is due on 15 March 2020. Can I apply for EGP on this policy?**

The EGP Support Programme covers policies with premium due or policy renewal date between 01 April 2020 to 31 March 2021 inclusive. If your policy is in-force at the point of application but the policy premium due falls outside of these dates, we will consider your application on a case-by-case basis.

#### **1.5 I would like to apply to defer my policy premiums for 3 months. Is this allowed?**

You may choose to defer the premiums of your policy only for a period of 6 months. However, at any time during EGP, you may choose to pay the deferred premiums that had been accumulated to-date and resume regular premium payments.

#### **1.6 Instead of paying my monthly policy premiums in full, I would like to apply to pay only 50% of my monthly policy premiums. Is this allowed?**

No, we are unable to accept such requests as the administration of premium payment is based on the modal premium.



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### **1.7 I have difficulties to pay premiums for my Investment-Linked Policy (ILP) and I understand that I can apply for Premium Holiday on my ILP policy. What is the difference between Premium Holiday and the EGP Support Programme?**

If you choose to place your ILP on Premium Holiday, premium holiday charges are levied and you are not required to pay the premiums. Whereas, the EGP Support programme is a deferment of premium scheme. Under EGP, you are required to pay the deferred premiums and no premium holiday charges are levied during the period of EGP.

## **Section 2: Application**

### **2.1 How to apply for EGP?**

Please complete and submit the [EGP application form](#) that is available on our corporate website.

### **2.2 How would I know if my EGP Application is successful?**

We will write to inform you on the outcome of your application within 5 working days. You may also access My AIA SG to view the notification letter.

## **Section 3: During EGP**

### **3.1 Will I continue to receive premium notices and premium notice reminders during EGP?**

Yes, you will continue to receive premium notices and premium notice reminders for all policies under EGP except policies on monthly mode. This is to help you to keep track of your premiums due and help you to prepare for payment of deferred premiums at the end of EGP.

### **3.2 Will my Investment Linked Policy (ILP) go into Premium Holiday during EGP?**

No. During EGP, your ILP will remain in-force and does not go into Premium Holiday. However, during EGP, monthly mortality charges continues to be levied and no premium holiday charges will be applied.



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### **3.3 I have been paying for my policy premiums using GIRO/Credit Card. My EGP application has been approved; will GIRO/Credit Card deductions continue during the EGP?**

No, premium deductions via GIRO/Credit Card will be suspended during EGP.

### **3.4 I have successfully applied for EGP but I noticed that premiums were deducted from my GIRO bank account / credit card. Can you refund these premiums? If yes, how long will it take for me to receive the refund?**

During EGP, all existing GIRO and recurring credit card deductions will be suspended. In the event that a deduction was made and you would like the premium to be refunded, please approach your AIA Financial Services Consultant / Insurance Representative for assistance.

### **3.5 Will my policy go into Automatic Premium Loan during EGP?**

No. During EGP, your policy will remain in-force and non-forfeiture options including Automatic Premium Loan will not apply.

### **3.6 I have successfully applied for EGP but I would like to terminate my policy as I need the cash to tide over my business. What will be my policy surrender value if I terminate my policy during EGP?**

For policies with cash value, the surrender value will be calculated as of the policy's last premium paid date. The deferred premiums will not be deducted from the surrender proceeds.

### **3.7 I have selected a payment option to be effected at the end of the EGP. Can I change the payment option subsequently?**

Change of payment option is not allowed after the payment option application is approved.

## **Section 4: Payment of Deferred Premiums**

### **4.1 Is there interest charged on the deferred premiums?**

No, we will not charge any interest on the deferred premiums.

### **4.2 How can I pay back the deferred premiums?**

You may pay the deferred premiums via:

1. AIA Pay Ez (<https://myaia.aia.com.sg/en/myaia-payez/login.html>)
2. AXS (kiosk, e-station, m-station)



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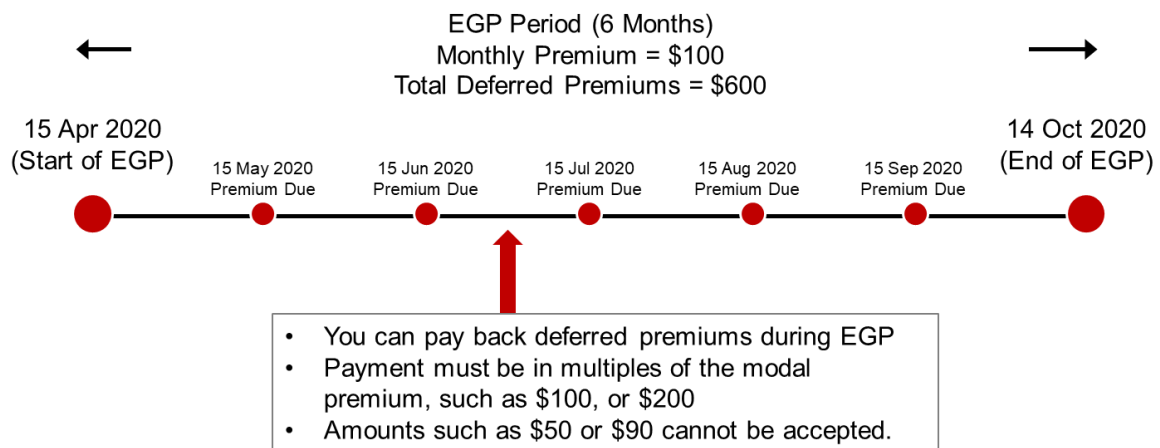
### 3. Internet banking (Citibank, DBS, OCBC, UOB, SCB, HSBC)

Payment of deferred premiums can be made anytime during EGP, in multiples of the modal premium amount, and must be paid by the end of EGP.

#### 4.3 Do I have to pay the deferred premiums to AIA in one lump sum?

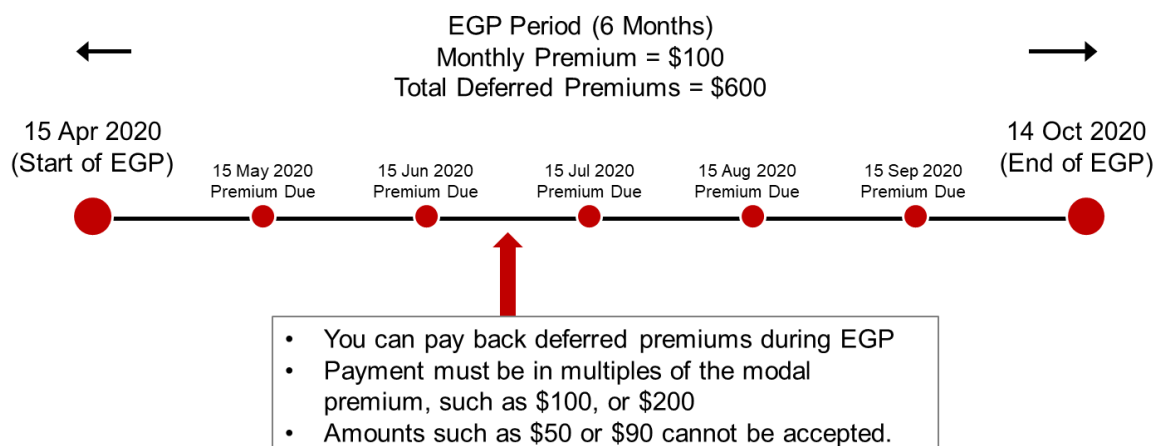
Deferred premiums must be paid in full before the end of EGP. You may pay back the deferred premiums at any time during the EGP and before the end of EGP.

However, please note that the amount that you can pay back at any point in time must be in multiples of the modal premium amount. Below is an example to illustrate:



#### 4.4 Can I pay some of the deferred premiums during EGP in instalments?

You may pay back the deferred premiums at any time during the EGP and before the end of EGP. However, please note that the amount that you can pay back at any point in time must be in multiples of the modal premium amount. Below is an example to illustrate:







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### **4.5 How can I find out the current outstanding amount of deferred premiums?**

You may access My AIA SG to find out the outstanding premium due on your policy. Alternatively, you may connect your Insurance Adviser for help.

### **4.6 When must I pay the deferred premiums? Is there a grace period?**

The deferred premiums must be paid, in full, before the expiry of EGP.

## **Section 5: End of EGP**

### **5.1 What do I need to do before the end of EGP?**

You are required to pay the deferred premiums, in full, before the end of EGP. Non-forfeiture options such as Automatic Premium Loan may apply if the deferred premiums are not paid in full. Please refer to Question 5.3 for more information on non-forfeiture options.

We have also put in place additional measures to support you through these challenging times. At the end of EGP, you may also choose to pay in instalments or apply to extend EGP by another 6 months (subject to assessment). Please refer to Section 6 for more details.

### **5.2 Will I be notified before the end of EGP?**

Yes, you will be notified 2 months before the end of EGP. The notification will provide you with an avenue to find out the outstanding deferred premiums amount and the available options for payment of deferred premiums.

### **5.3 I am unable to pay the deferred premiums. What will happen to my policies?**

1. If your policy is an Investment-Linked Policy, your policy will continue to remain in force and go into Premium Holiday as long as there is sufficient value to pay for the monthly charges. If there is insufficient value to pay for the monthly charges, the policy will lapse.
2. If your policy has surrender value, non-forfeiture options will apply. This means that your policy may go into Automatic Premium Loan or Extended Term Insurance or it may lapse. Existing coupon deposits, if any, will be used to pay the deferred premiums before non-forfeiture options apply.
3. If your policy has no surrender value, your policy will lapse.





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Alternatively, at the end of EGP, you may choose to pay in instalments or apply to extend EGP by another 6 months (subject to assessment).

### **5.4 I have accumulated coupon deposits on my policy. Can I use this to pay the deferred premiums?**

Yes, you may request to withdraw the accumulated deposits to pay the deferred premiums. Please submit a Service Request using My AIA SG or approach your Insurance Adviser for help.

### **5.5 My policy had gone into Automatic Premium Loan (APL) as I was not able to pay the deferred premiums before the end of EGP. Is there interest charged on APL and when do you start to charge interest (if any)?**

Yes, prevailing interest rates would apply for APL. Interests on APL will start from the date that the APL was activated.

### **5.6 I would like to surrender my policy at the end of EGP? What will be my surrender value? Do I have to pay the deferred premiums and is there any interest charged?**

For policies with cash value, the surrender value will be calculated as of the policy's last premium paid date.

If you have applied to surrender your policy before the end of EGP, the deferred premiums will not be deducted from your surrender proceeds and there is no interest charged. However, if you choose to surrender your policy after the expiry of EGP and your policy had gone into Automatic Premium Loan, APL interest will be charged and deducted from your surrender proceeds.

### **5.7 My policy was converted to a Reduced Paid-Up or Extended Term Insurance because I could not pay the deferred premiums in full at the end of EGP. Can I request to reinstate the policy back to the original terms?**

Yes, you may request for reinstate the policy back to its original terms. The application will be subjected to health underwriting.

### **5.8 My Investment-Linked Policy had gone into Premium Holiday at the end of EGP. Can I request to pay back pay the premiums?**

No. Premium holiday charges are levied on Investment-Linked Policies that are on premium holiday and therefore does not require payment of premiums. Please note that this is different from EGP which is a deferment of premium scheme and no premium holiday charges are levied.



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### **Section 6: Additional Options Available at the End of EGP**

#### **6.1 I am unable to pay the deferred premiums in full before the end of EGP. Besides applying non-forfeiture options, is there any other option for me to continue to maintain my insurance coverage?**

To further extend our support to help you in paying the deferred premiums, we are offering another 2 options that you may choose from at the end of EGP.

##### **(a) Option 3: Pay in instalments**

Under this option, your policy premiums will be converted into monthly mode and paid through GIRO or Credit Card (only Singapore-issued Mastercard is accepted).

Please note that, over a 12-month period, paying premiums on a monthly basis can be more expensive as compared to other payment frequency such as yearly.

After the deferred premiums have been paid in full at the end of the instalment period, your policy premiums will continue to be paid monthly through GIRO or Credit Card. If you would like to pay your policy premiums in another payment frequency, please submit a Service Request through My AIA SG or you may approach your Insurance Adviser for help.

##### **(b) Option 4: Extend EGP by another 6 months**

You may apply to extend the grace period for payment of premiums by another 6 months, subject to assessment. This further extension of 6 months will start from the end date of your original EGP application, and the full deferred premiums over the 12-month period will have to be paid by the end of the extended EGP.

#### **6.2 How do I apply to exercise Option 3 (Pay in instalments) or Option 4 (Extend EGP by another 6 months)?**

Notifications will be sent, two months before the end of EGP, to provide more details on these options and how you can apply.

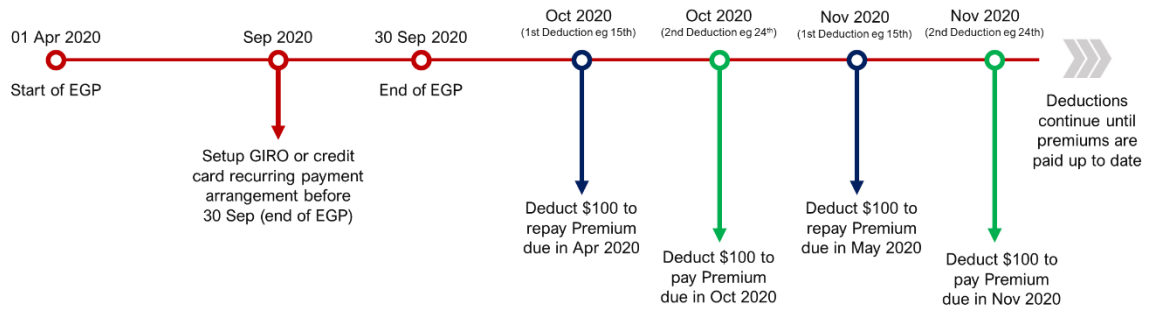
#### **6.3 Can you explain how does Option 3 (Pay in instalments) work? How much will I need to pay every month?**

We have designed Option 3 (Pay in instalments) to facilitate the payment of deferred premiums alongside with the payment of current premiums through GIRO or credit card deductions. There will be 2 deductions in each month.

Below are some examples to illustrate how Option 3 (Pay in instalments) work:

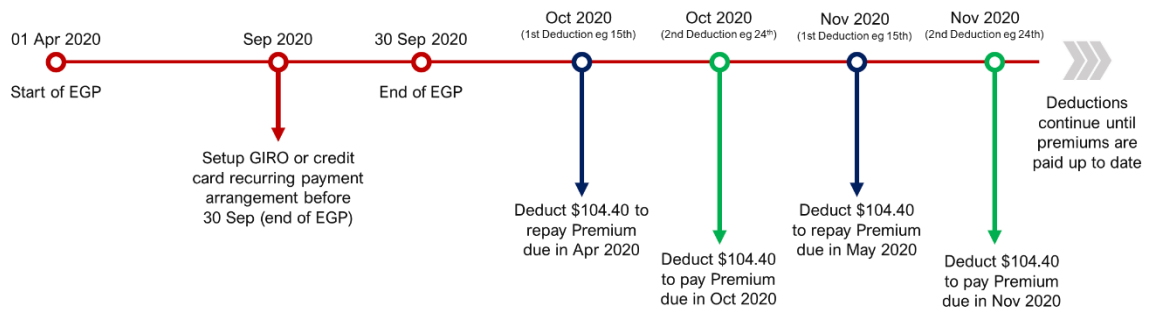


**Example 1: Policy A with monthly premiums of \$100**



**Example 2: Policy B with yearly premiums of \$1200**

Under Option 3, we will be converting your policy premiums to monthly mode. In this example, the monthly premiums works out to be \$104.40. Please note that, over a 12-month period, paying premiums on a monthly basis can be more expensive as compared to other payment frequency such as yearly.



**6.4 What will happen to the frequency of my policy premiums when I opt for Option 3 (Pay in instalments)?**

The frequency of your policy premiums will be converted into monthly mode. Please note that, over a 12-month period, paying premiums on a monthly basis can be more expensive as compared to other payment frequency such as yearly.

After the deferred premiums have been paid in full at the end of the instalment period, your policy premiums will continue to be paid monthly through GIRO or Credit Card. If you would like to pay your policy premiums in another payment frequency, please submit a Service Request through My AIA SG or you may approach your Insurance Adviser for help.



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### **6.5 I have selected Option 3 (Pay in instalments) and would like to pay the instalments using GIRO. When will the payments be deducted?**

- For payments via GIRO (DBS/POSB bank), the monthly premiums will be deducted from your GIRO bank account on the 15<sup>th</sup> and 24<sup>th</sup> of each month.
- For payments via GIRO (other than DBS/POSB bank), the monthly premiums will be deducted from your GIRO bank account on the 2<sup>nd</sup> and 20<sup>th</sup> of each month.

### **6.6 I have selected Option 3 (Pay in instalments) and would like to pay the instalments using Credit Card. When will the payments be deducted?**

For payments via credit card, the deduction will be made 2 days after the end of EGP. This means that if the end date of EGP is 06 October 2020, we will make a deduction from your credit card on 08 October 2020.

If the deduction is not successful, we will try to deduct from your credit card again in another 15 calendar days. Using the same example, the re-attempt will be made on 23 October 2020.

If the deduction falls on a non-working day, the deduction will take place on the next working day instead.

### **6.7 Must I apply for GIRO or recurring Credit Card payment arrangement before selecting Option 3 (Pay in instalments)?**

Yes, instalment premiums can only be paid using GIRO or Credit Card and you will need to submit your application for approval before you start to pay your deferred premiums by instalment.

- If you would like to pay by GIRO (DBS/POSB Bank Account Holder) or recurring credit card (Mastercard), you may make an instant application using our online payment portal AIA Pay EZ (<https://myaia.aia.com.sg/en/myaia-payez/login.html>).
- For payment by GIRO (non DBS/POSB Bank Account Holder), please download the GIRO Application Form from our corporate website, complete and mail it back to us. Please note that the application may take up to 2 months to be approved by the bank.

### **6.8 Under Option 3 (Pay in instalments), can I request to make payment using cash instead of GIRO or Credit Card?**

Instalment payments using cash are not allowed. You may pay in instalments using GIRO or Credit Card (only Singapore-issued Mastercard is accepted).



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### 6.9 Under Option 3 (Pay in instalments), can I request to customize the instalment period or amount?

No, we are unable to allow customisation of the instalment period or amount.

### 6.10 Does Option 3 (Pay in instalments) apply to all policies?

This option applies to all policies that are approaching the end of EGP, except AIA HealthShield Gold Max Plans.

### 6.11 I had successfully applied for EGP on my AIA HealthShield Gold Max and AIA Max VitalHealth Plans. Would I be able to select to pay the deferred premiums by Option 3 (Pay in instalments)?

Payment of deferred premiums for AIA HealthShield Gold Max is not accepted by instalment (Option 3).

If you have a AIA HealthShield Gold Max plan with Max Essential or VitalHealth Rider, you will need to pay the deferred premiums for AIA HealthShield Gold Max in full before starting to pay the deferred premiums for AIA Max Essential or VitalHealth Rider by instalment.

Below is an example to illustrate:

Plan	Next Premium Due	Premium Payable
AIA HealthShield Gold Max ("Basic Plan")	01 June 2020	Annual Premium of \$1,134.00 <ul style="list-style-type: none"> <li>• \$980 payable by Medisave</li> <li>• \$154 payable by GIRO</li> </ul>
AIA Max Essential or VitalHealth Rider ("Rider")	01 March 2020	Monthly Premium of \$44.00

30 Nov 2020	End of EGP, Deferred premiums to be paid in instalments through GIRO (DBS/POSB Bank)
15 Dec 2020	Deduct \$198 by GIRO to pay: <ul style="list-style-type: none"> <li>• Annual premium for Basic Plan due 01 June 2020 (\$154)</li> <li>• Monthly premium for Rider due 01 March 2020 (\$44)</li> </ul> Deduction of \$980 from Medisave account to pay deferred premiums for Basic Plan due 01 June 2020 will take place on the following Friday after successful GIRO deduction.
24 Dec 2020	Deduct \$44 by GIRO to pay monthly premium for Rider due Dec 2020



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15 Jan 2021	Deduct \$44 by GIRO to pay monthly premium for Rider due Apr 2020
24 Dec 2021	Deduct \$44 by GIRO to pay monthly premium for Rider due Jan 2021
15 Jan 2021	Deduct \$44 by GIRO to pay monthly premium for Rider due May 2020
Deduction continues, twice a month, until deferred premiums are fully paid and policy premiums are paid up-to-date.	

### **6.12 Coupons were due to be paid on my policy during the instalment payment period. Will I be able to withdraw this coupon amount?**

Coupons due to be paid on your policy during the instalment payment period will be payable only after you have paid the policy premiums up to the policy anniversary. Depending on the options that you have chosen, you will either receive the coupon pay-out when it is due or it will be kept with our Company to earn interest.

If there is any outstanding policy loan or APL on the policy at the time the coupons are payable, the coupons will be used to it to offset the outstanding policy loan or APL first. Only the balance will be paid out or left on deposit with the company, depending on the option chosen.

### **6.13 I would like to apply to extend EGP by another 6 months (Option 4). What are the eligibility requirements that I will have to fulfil?**

We are extending this option to help customers who are facing financial difficulties because of the ongoing Covid-19 pandemic. You may apply to extend EGP by another 6 months if your livelihood was affected by Covid-19 (reduction/loss of income or loss of business).

Please be assured that each case is carefully reviewed to ensure that our customers get the help they need

If you would like to apply for Option 4, please note that the full deferred premiums over the 12-month period will have to be paid by the end of the extended EGP.

### **6.14 A portion of the deferred premiums was paid during EGP. Can I request for a refund and apply to extend EGP by another 6 months (Option 4)?**

We are not able to refund premiums that have been paid. However, you may apply to extend EGP by another 6 months if you continue to face financial difficulties because of the ongoing Covid-19 pandemic.

If you would like to apply for Option 4, please note that the full deferred premiums over the 12-month period will have to be paid by the end of the extended EGP.



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### **6.15 My policy is approaching the end of EGP. Can I choose to pay a portion of the deferred premiums and opt to extend EGP by another 6 months (Option 4)?**

Yes, you may pay back the deferred premiums at any time during the EGP and before the end of EGP. However, please note that the amount you can pay back any point in time must be in multiples of the modal premium amount.

At the end of EGP, you may still choose to apply to extend EGP by another 6 months if you continue to face financial difficulties because of the ongoing Covid-19 pandemic. If you would like to apply for Option 4, please note that the full deferred premiums over the 12-month period will have to be paid by the end of the extended EGP.

## **Section 7: Others**

### **7.1 How can I get help on the outcome of my EGP application?**

To get help on your EGP application, you may:

1. Call us at 1800 248 8000 (Mondays to Fridays between 8.45am to 5.30pm)
2. Approach your Insurance Adviser

### **7.2 How can I find out the status of my policy?**

Please access My AIA SG to view the status of your policy. Policies under EGP will continue to be in-force even though premiums are overdue.

### **7.3 Will there be a further extension of the AIA COVID-19 Support Programme?**

We will review the situation and provide further updates. Please be assured that we will do our best to support you during these challenging times, by continually reviewing the Support Programme and explore more ways to provide help.

### **7.4 I am coming to the end of the further extension of EGP. What options are available to me?**

You may either make a full repayment before the end of the EGP or allow for 12 months instalment. You may also allow the contractual Non-Forfeiture Options (NFO) to take place automatically. For policies with cash value, the NFO may be Automatic Premium Loan (APL), Extended Term Insurance (ETI) or Reduced Paid-Up (RPU). For Investment-Linked Policy (ILP), the NFO is Premium Holiday if your policy has sufficient cash value. For policies





## AIA Singapore

1 Robinson Road, AIA Tower  
Singapore 048542  
T : 1800 248 8000

AIA.COM.SG

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without cash value, the policy will lapse. Please refer to your policy contract for the full details.

### **7.5 I am on the 12 months instalment plan but what will happen if my GIRO deduction(s) failed?**

You will need to pay payment(s) via AIA Pay EZ, AXS or Internet Banking, otherwise, NFO may be activated or your policy may lapse (please refer to your policy contract for details).