



HEALTHIER, LONGER,
BETTER LIVES

YOUR GUIDE TO AIA DELIGHTS

Turn your Delight points into meaningful rewards for lifestyle and wellbeing.



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Section 1

WELCOME TO AIA DELIGHTS



WELCOME TO AIA DELIGHTS

Turn your points into everyday rewards you can enjoy.

AIA Delights is your exclusive rewards programme designed to bring more joy, convenience and value to your daily life. Every time you engage with AIA, whether through policy services, AIA+ in-app activities or selected promotions, you earn Delight points, which you can redeem for shopping, dining, travel, wellness services and more.

DID YOU KNOW?

Customers who purchase products during promotions that award Delight points typically receive about S\$300 worth of points, which can be redeemed for a wide range of rewards.

1,000 = **S\$1**
Delight points worth of rewards



Your points are more powerful than you think. Let's explore what you can unlock.

Section 2

WHAT YOU CAN REDEEM WITH YOUR DELIGHT POINTS



SEE WHAT YOUR DELIGHT POINTS CAN GET YOU

The AIA Delight Marketplace offers a wide range of rewards, from everyday essentials to premium lifestyle, wellness and travel experiences. Below is a snapshot of the types of rewards you can enjoy.

Reward Categories & Highlights

Examples shown below are not exhaustive.

Everyday Essentials & Lifestyle: Amazon • Cold Storage • FairPrice • Grab • Shopee

Premium Tech & Lifestyle: Apple • Beats • Devialet • Samsung

Health, Fitness & Wellness: Garmin • Eu Yan Sang

Travel & Miles: KrisFlyer

Here's a quick look at what's possible, from as little as **S\$2 worth of Delight points (2,000 points)**, to higher-value redemptions of **S\$1,000 and above**. Whether you're redeeming a small treat or saving up for something special, you'll find something you can enjoy — and the more Delight points you collect, the more exciting your options become.

S\$2–S\$20 worth of Delight points (2,000–20,000 pts)	S\$50–S\$100 worth of Delight points (50,000–100,000 pts)	S\$101–S\$900 worth of Delight points (101,000–900,000 pts)	S\$901 and more worth of Delight points (901,000 pts onwards)	
				Flexible denominations: Redeem vouchers in S\$10, S\$20, S\$50 or S\$100 values*. Personalise it to your needs. <small>*Subject to availability.</small>

Redemption of NEW Rewards is only available from June 2026.

Keep a Lookout: More Rewards & Experiences

AIA Delights will continue to expand, bringing you even more ways to use your Delight points, from premium products to wellness experiences and exciting partner rewards.

Section 3

HOW DELIGHT POINTS CAN TAKE YOU FURTHER



HOW DELIGHT POINTS CAN TAKE YOU FURTHER

Delight points aren't just earned; they can take you places. Here's an example of how a customer can earn Delight points through a customer promotion and redeem them for KrisFlyer miles via the Delight Marketplace.



Jonathan's Story

Jonathan recently purchased **AIA Guaranteed Protect Plus IV** during a customer promotion that awarded **Delight points worth 20% of his first premium payment**. With an upcoming honeymoon, Jonathan decided to redeem his Delight points for **KrisFlyer miles**, which he had been diligently saving up for his travels.



How Jonathan earned his Delight points

First Premium Payment: S\$7,500

Delight points awarded: $20\% \times \text{S\$7,500} = \text{S\$1,500}$
(equivalent to 1,500,000 Delight points)



How Jonathan redeemed KrisFlyer miles

KrisFlyer miles reward rate in Delight Marketplace:

17,500 Delight points = 500 KrisFlyer miles
(Redeemable in blocks of 500 miles)

Total KrisFlyer redemptions available:

$1,500,000 \text{ Delight points} \div 17,500 = 85 \text{ blocks}$

Total KrisFlyer miles redeemed:

$85 \text{ blocks} \times 500 \text{ miles} = \textbf{42,500 KrisFlyer miles}^*$

Remaining balance: 12,500 Delight points



What this means for Jonathan

In addition to the protection provided by his insurance plan, Jonathan is rewarded with 42,500 KrisFlyer miles — enough to redeem **one Economy Saver return ticket from Singapore to Shanghai**.*

*Redeemable for one Economy Saver return ticket from Singapore to Shanghai.
Subject to changes by Singapore Airlines Limited ("SIA").

Section 4

EXCLUSIVE PERKS & BENEFITS FOR AIA CUSTOMERS



EXCLUSIVE PERKS & BENEFITS

Enjoy instant discounts across beauty, dining, wellness and travel.

On top of your Delight points, you can instantly enjoy discounts at participating merchants listed under the **Delight Perks & Benefits** section — **no points needed**. Simply access the offer through **AIA+** and enjoy exclusive rates as an AIA customer.

Featured Categories:

Dining & Cafés –

special set menus and exclusive dining discounts

Beauty & Wellness –

facials, spa experiences, skincare treatments

Health & Medical –

dental services, health screenings, TCM wellness

Hotels & Travel –

staycation packages, resort offers, tourist attractions



Access these discounts on the
AIA+ app > Rewards >
Perks and benefits > Delight.



Section 5

HOW TO REDEEM YOUR AIA DELIGHTS



HOW TO REDEEM YOUR AIA DELIGHTS

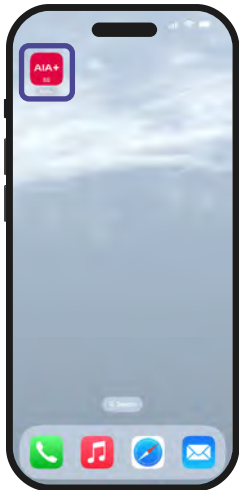


REDEEM WITH DELIGHT POINTS
(DELIGHT MARKETPLACE)

Redeem instantly in just a few steps on your AIA+ app

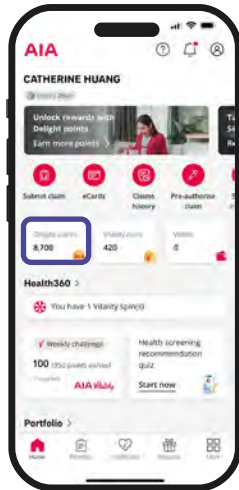
STEP 1

Log in to the
AIA+ app



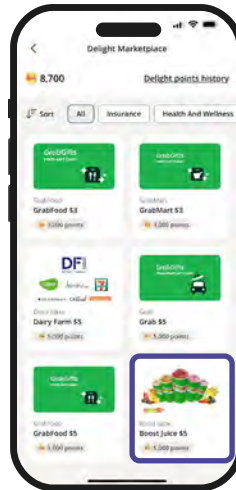
STEP 2

Tap
Delight points



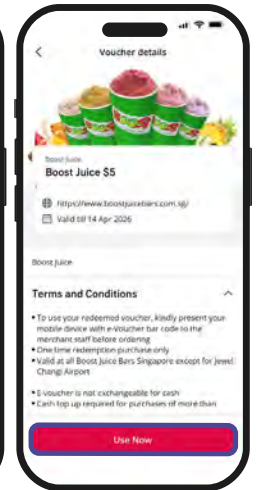
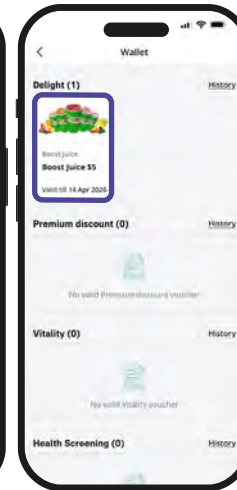
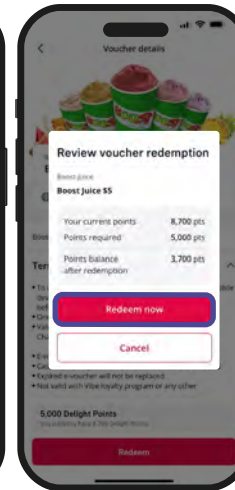
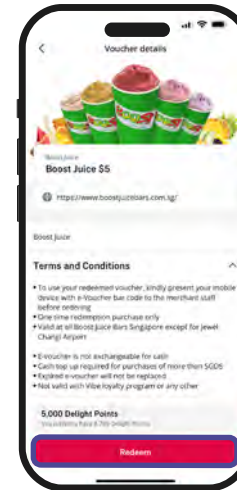
STEP 3

Browse and choose
your preferred reward



STEP 4

Redeem instantly using
your Delight points



Tip: Most rewards can be used immediately online or in-store.

HOW TO REDEEM YOUR AIA DELIGHTS

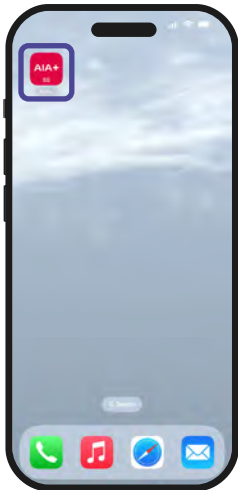
Redeem instantly in just a few steps on your AIA+ app



**COMPLIMENTARY DISCOUNTS
(PERKS & BENEFITS)**

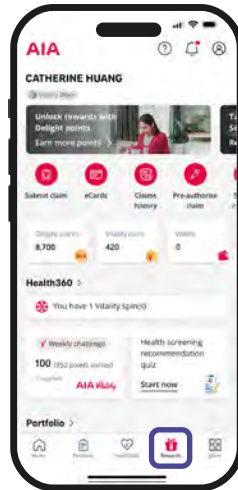
STEP 1

Log in to the
AIA+ app



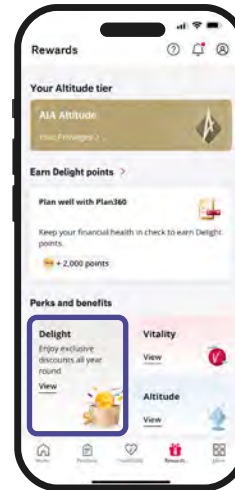
STEP 2

Tap
Rewards



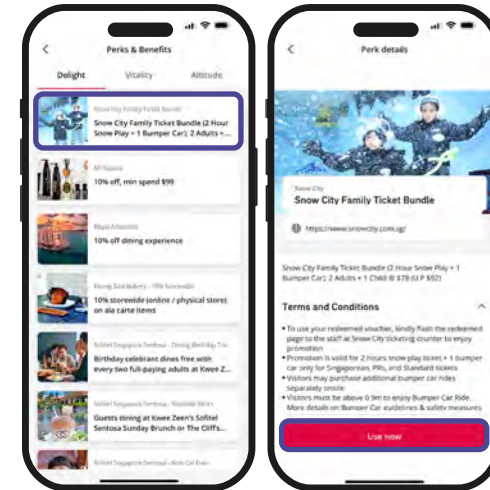
STEP 3

Scroll to the
Perks & Benefits section
and tap Delight



STEP 4

Choose an offer
and follow the
redemption instructions




Tip: Most rewards can be used immediately online or in-store.

Section 6

FREQUENTLY ASKED QUESTIONS



FREQUENTLY ASKED QUESTIONS



Q: Do Delight points expire?

A: Points are valid for 1 year from date of issuance. You will be notified in advance before expiry.

Q: Can I combine multiple vouchers for a single purchase?

A: This depends on the merchant. Terms and conditions will be shown at the point of redemption.


Q: Will new merchants be added?

A: Yes! The marketplace will continue to expand with more brands and product rewards.

Q: Where can I view my current Delight points balance?

A: Your balance is displayed on the AIA+ app homepage, under the Delight points card.

Information is correct as at 2 February 2026.





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