


Terms & Conditions:

- The AIA Better Together Promotion 2025 ("**Better Together Promotion**"), which includes the Vitality Promotion (as defined at paragraph 12 below), by AIA Singapore Private Limited (UEN: 201106386R) ("**AIA**"), shall run from 6 May 2025 to 31 July 2025 (both dates inclusive) ("**Promotion Period**") and is open to new and existing customers of AIA ("**Eligible Customers**").
- The Better Together Promotion shall be governed by the terms and conditions set out herein ("**T&Cs**") and by such terms as AIA may impose from time to time. Participation in the Better Together Promotion constitutes acceptance of the foregoing T&Cs in their entirety.
- Subject to these T&Cs, an Eligible Customer who purchases an Eligible Plan during the Promotion Period may be eligible to receive the corresponding benefit as set out in the table at paragraph 5 below, namely:
 - a discount on the premium(s) of the Eligible Plan ("**Discount**"); or
 - an additional Welcome Bonus, in the form of an additional unit allocation, on top of the default Welcome Bonus provided under the product specifications ("**Additional Welcome Bonus**").
- In addition to the Discount or the Additional Welcome Bonus (as applicable), and subject to the T&Cs set out in paragraphs 6 to 8 below, an Eligible Customer may also qualify for a Mandai Wildlife Reserve Family Adventure pass ("**Gift**") as set out in the table at paragraph 5 below.
- For the avoidance of doubt, in addition to (i) the Discount or Additional Welcome Bonus; and (ii) the Gift (where applicable), the usual Vitality insurance benefits, including any Vitality discount and PowerUp Dollars, as set out in the table below ("**Vitality Benefits**"), may also apply to the Eligible Plans and selected riders that are integrated with AIA Vitality, subject to relevant requirements being met. Please visit www.aia.com.sg/vitalityinsurancebenefits for more information on AIA Vitality.

Eligible Plans	Additional Welcome Bonus^ / Discount	Vitality Benefits	Gift
AIA PRO LIFETIME PROTECTOR II	5% on First Year's Premium [#]	PowerUp Dollar	Combine up to 2 Eligible Plans with minimum ANP of S\$6,000 to qualify for a Mandai Wildlife Reserve Family Adventure pass worth \$200 
AIA GUARANTEED PROTECT PLUS IV	10% on First Year's Premium [#]	PowerUp Dollar	
AIA SECURE FLEXI TERM	10% on First Year's Premium [#]	10% on First Year's Premium [*]	
AIA ULTIMATE CRITICAL COVER	10% on First Year's Premium [#]	10% on First Year's Premium [*]	
AIA ABSOLUTE CRITICAL COVER	10% on First Year's Premium [#]	10% on First Year's Premium [*]	
AIA PRO ACHIEVER 3.0 IIP 10, IIP 15 & IIP 20 [^] (ANP ≥\$18,000 to \$35,999.99)	Additional Welcome Bonus: 18% of the First Year's Regular Premium ^{##}	Not Applicable	
AIA PRO ACHIEVER 3.0 IIP 10, IIP 15 & IIP 20 [^] (ANP ≥\$36,000)	Additional Welcome Bonus: 36% of the First Year's Regular Premium ^{##}	Not Applicable	

[^]To receive the Additional Welcome Bonus for AIA Pro Achiever 3.0, the minimum annualised premium ("**ANP**") set out in the table above must be met.



#First Year's Premium, for the purpose of the table above, means the total amount of gross premium payment due and payable on an Eligible Plan in the first policy year of an Eligible Plan. The calculation of gross premium shall include the amount(s) paid for additional coverage as set out in the supplementary agreement(s) that is attached to the basic policy and which bears the same policy number including the extra premiums payable because of substandard loadings. No aggregation of premiums among two or more policies will be allowed.

##First Year's Regular Premium means the basic Regular Premium paid for the first policy year and Regular Premium refers to the amount of premium payable as shown in the Policy Schedule or endorsement (excluding any ad-hoc top-up premiums paid and premiums payable for extra benefits set out in the supplementary agreements).

*The discount under the Vitality Benefits will only be applicable to the base ANP and will not be applicable to any extra premiums due to loading (where applicable).

6. An Eligible Customer may qualify for a Gift as set out in the table above, provided that:
 - (i) the Eligible Plan is purchased during the Promotion Period;
 - (ii) the Eligible Plan meets the minimum ANP of S\$6,000; and
 - (iii) the Eligible Plan incepts, with the first premium fully paid, on or before **31 August 2025**.
7. Alternatively, two Eligible Customers may combine up to 2 Eligible Plans within the same family unit (spouse, child, parent and sibling) to qualify for a Gift, provided that:
 - (i) both Eligible Plans are purchased during the Promotion Period;
 - (ii) the combined ANPs of the Eligible Plans meet the minimum ANP of S\$6,000; and
 - (iii) both Eligible Plans incept, with the first premium fully paid on or before **31 August 2025**.
8. For the avoidance of doubt:
 - (i) If the ANPs of the two Eligible Plans differ, the Gift will be awarded to the Eligible Customer holding the policy with the higher ANP; or
 - (ii) If both Eligible Plans have the same ANP, the Gift will be awarded to the Eligible Customer whose policy has the earlier inception date.
9. This Better Together Promotion shall also be subject to the following conditions:
 - (a) the Eligible Customer's application to purchase an Eligible Plan ("**Application**") is accepted by AIA;
 - (b) the Application is dated, signed and submitted to AIA during the Promotion Period;
 - (c) the Application must not be in relation to any of the Eligible Customer's existing plan(s) (such as, but not limited to, a top-up, a variation of coverage or a change of plan);
 - (d) the Application is not a re-submission of a previously withdrawn application;
 - (e) the Eligible Plan incepts with the first premium fully paid on or before **31 August 2025**;
 - (f) there is no cancellation of the Eligible Plan during the free-look period;
 - (g) the Eligible Plan remains in force for at least 12 months from its inception date; and
 - (h) there is no alteration to the Eligible Plan (such as a change in insured amount) within 12 months from its inception date.



10. The Discount and Additional Welcome Bonus in this Better Together Promotion are applied on a “per policy” basis, and an Eligible Customer may purchase more than 1 Eligible Plan under this Better Together Promotion and may receive multiple benefits and/or Gifts, subject to these T&Cs.
11. If the Eligible Customer cancels an Eligible Plan within the free-look period, he/she will be refunded the premium amount he/she had paid (taking into account the applicable discount(s)) without interest and less all medical expenses incurred in considering the Application, provided that no claim has been made and no deductions/set offs are applicable.

AIA Vitality S\$60 Special Membership Fee Promotion

12. As part of the Better Together Promotion, AIA will also run the AIA Vitality S\$60 Special Membership Fee Promotion ("Vitality Promotion") within the same Promotion Period. The Vitality Promotion is open to new and existing AIA customers who are not AIA Vitality members at the time of their membership application ("Eligible Members"). For the avoidance of doubt, an Eligible Member may qualify for the Vitality Promotion in addition to any Discount, Welcome Bonus, Vitality Benefits or Gift (as applicable) as listed at paragraph 5 above.
13. For the purposes of the Vitality Promotion, the eligible plans are the same Eligible Plans under the Better Together Promotion, excluding the AIA Pro Achiever 3.0 (the “Vitality Promotion Eligible Plans”). For the avoidance of doubt, the Vitality Promotion Eligible Plans are as follows:

Eligible Plans for Vitality Promotion
AIA Guaranteed Protect Plus (IV)
AIA Pro Lifetime Protector (II)
AIA Secure Flexi Term
AIA Absolute Critical Cover
AIA Ultimate Critical Care

14. Subject to these T&Cs, under the Vitality Promotion, an Eligible Member shall be entitled to a promotional Vitality membership fee of S\$60 for the first 12 months of his/her AIA Vitality membership, provided all the following conditions are met:
 - (a) the Eligible Member must submit his/her AIA Vitality membership application ("Vitality Application") together with the application of a Vitality Promotion Eligible Plan;
 - (b) the Eligible Member must integrate the Vitality Promotion Eligible Plan with AIA Vitality during the Promotion Period;
 - (c) the Eligible Member must select the **annual payment frequency for the payment of the AIA Vitality membership fee** when submitting the Vitality Application;
 - (d) the Eligible Member must be the insured person of a Vitality Promotion Eligible Plan; **and**
 - (e) the Eligible Member must activate his/her AIA Vitality membership, with full payment of the membership fees, during the Promotion Period.
15. Standalone applications for AIA Vitality membership and sign-ups for AIA Vitality membership made directly via the AIA+ app are **not eligible** for this Vitality Promotion.
16. Each Eligible Member may only hold one AIA Vitality membership, regardless of the number of Eligible Plan(s) and/or rider(s) purchased.



17. The promotional Vitality membership fee of S\$60 shall only apply to the first 12 months of an Eligible Member's AIA Vitality membership, which begins on the date that the AIA Vitality membership is inceptioned and ends on the last day of that 12-month period ("Promo Rate Period").
18. Following the Promo Rate Period, the AIA Vitality membership will automatically renew for a second year and will revert to the then-prevailing full-year AIA Vitality membership fee (currently retailing at S\$96 per year). The AIA Vitality membership renewal fee will be deducted from the credit card payment or GIRO arrangement set up at the time of the AIA Vitality membership registration, subject to the respective banks' billing cycle. AIA Vitality Members who do not wish to continue their AIA Vitality membership after the first year must notify AIA Vitality at least one month prior to the end of the Promo Rate Period.
19. AIA Vitality is exclusive to AIA customers.
 - (a) If an AIA Vitality Member exercises the free-look feature on a Vitality Promotion Eligible Plan, but continues to hold other in-force AIA insurance plans, he/she may continue to enjoy his/her AIA Vitality membership at the current prevailing AIA Vitality membership fee of \$96 per year. The difference between the promotional rate and the current retail rate will be charged accordingly to such AIA Vitality Members.
 - (b) If an AIA Vitality Member exercises the free-look feature on a Vitality Promotion Eligible Plan but does not hold any other in-force AIA insurance plans, his/her AIA Vitality membership will be terminated and the AIA Vitality membership fee (at the promotional rate of S\$60 for the first year) will be refunded on a pro-rated basis.
20. The full terms and conditions of the AIA Vitality membership apply and are available at: <https://www.aia.com.sg/en/health-wellness/aia-vitality/faqs#termsandconditions>.
21. Items given or provided under this Better Together Promotion by AIA or any third party are non-transferable unless stated otherwise, non-exchangeable for cash and may be subject to availability. AIA is not obliged to replace any damaged, lost or defaced items. AIA reserves the right to replace any items given or provided under this Better Together Promotion with items of similar value without prior notice. All items given or provided under this Better Together Promotion will be given or provided on an "as is" basis, and all warranties, express or implied, are disclaimed. AIA does not guarantee nor bear liability regarding the quality, performance, technical specifications, conditions or safety of the items given or provided under this Better Together Promotion.
22. The use of any e-gift card or voucher ("Voucher") shall be subject to the Voucher-issuing merchant's terms of use, which may be amended from time to time. A person is deemed to have accepted and agreed to the relevant terms and conditions if such person purchases, uses, carries out any activity or transaction or otherwise deals with such Voucher. Any unused balance of a Voucher will not be refunded. Expired Vouchers will not be replaced.
23. AIA shall not be responsible for the quality, merchantability or the fitness for any purpose or any other aspect of the products and/or services provided by third parties. Notwithstanding anything herein, AIA shall not at any time be responsible or held liable for any loss, injury, damage or harm suffered by or in connection with the products and/or services provided by third parties under this Better Together Promotion.
24. By participating in this Better Together Promotion, the Eligible Customer hereby undertakes to immediately pay AIA, upon AIA's request, the full amount of any discount(s) given to the Eligible Customers under this Better Together Promotion, if he/she may no longer be eligible to receive or retain the discount(s), additional Welcome Bonus and Gift. The Eligible Customer further consents and authorises AIA to recover/claw back such amount of discount(s), additional Welcome Bonus and Gift, and/or set off or deduct such amount against any sums that may be due and payable by AIA under the relevant Eligible Plan at AIA's discretion.

25. AIA reserves the right in its sole and absolute discretion to replace the discount(s) given under this Better Together Promotion with an item of similar value, without having to give any person any notice or reason.
26. This Better Together Promotion cannot be used in conjunction with any other promotions carried out by AIA unless otherwise permitted by AIA in its sole and absolute discretion.
27. If any provision of these T&Cs is held to be invalid or unenforceable, then such provision shall (so far as it is invalid or unenforceable) be given no effect and shall be deemed not to be included in these T&Cs without invalidating any of the remaining provisions of these T&Cs.
28. AIA reserves the right in its sole and absolute discretion to withdraw or terminate the Better Together Promotion at any time without having to give any person any notice or reason.
29. AIA's decision on all matters relating to the Better Together Promotion (including the interpretation of these T&Cs) will be final and binding on all persons and no appeals will be entertained. In the event of any inconsistency between these T&Cs with any other form of publicity collaterals relating to the Better Together Promotion, these T&Cs shall prevail.
30. These T&Cs shall be governed by and construed in accordance with the laws of Singapore.
31. AIA may, at any time, in its sole discretion and without prior notice or liability to any person, vary, modify and/or amend these T&Cs. Please review these T&Cs periodically for changes and updates. To determine when these T&Cs were last revised, please refer to the "Last Revision Date" stated at the end of these T&Cs.

Last Revision Date: 30 April 2025

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