



1. The AIA Celebrates Better You Campaign (“Campaign”) is organised by AIA Singapore Private Limited (UEN: 201106386R) (“AIA”) and shall run from 5 June 2023 at 1700 hours (SGT) until 31 December 2023 at 2359 hours (SGT) (“Campaign Period”) and is open to Eligible Participants (defined below).
2. The Campaign 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. Your participation in the Campaign signifies your agreement to be bound by and comply with these T&Cs in their entirety.
3. Under this Campaign, Eligible Participants who successfully apply for the AIA PA Starter Cover II (“Plan”) from AIA will be provided cover under the Plan for 90 days from the date of application (unless otherwise earlier terminated under the terms and conditions set out in the Plan’s policy contract). The Policy Contract of the Plan and relevant terms and conditions will be sent via email to Eligible Participants who successfully apply for the Plan.
4. The **AIA PA Starter Cover II is a complimentary policy from AIA Singapore Private Limited (UEN: 201106386R)**. Please refer to the Plan’s policy contract for the benefit(s), full terms and conditions, definitions and exclusions. There are certain conditions for which no benefits will be payable.

Table of Benefits* under the Plan	Amount Covered Per Insured Person (S\$)
1. Bone Fracture Benefit*	500
2. Accidental Death Benefit*	5,000

*Subject to the terms and conditions, and exclusions set out in the Plan’s policy contract.

5. All insurance applications for the Plan under this Campaign are subject to AIA’s underwriting and acceptance.
6. To be eligible for the Campaign and coverage under the Plan, the Eligible Participant (as the Applicant):
 - (a) must not have applied for the Plan prior to 5 June 2023; and
 - (b) must be a Singapore Resident (as defined in the Plan’s policy contract); and
 - (c) must be aged between 18 years old and 65 years old (age last birthday) at the point of submitting his/her application; and
 - (d) must not be a citizen of a sanctioned country, or a Prohibited Person (as defined in the Plan’s policy contract); and
 - (e) must provide his/her Marketing Consent (defined below) to AIA.
7. Further, an Eligible Participant who successfully applies for the Plan and does not have an incepted AIA Vitality membership at the point of application for the Plan will also be provided automatic membership to AIA Vitality Starter for 90 days from the date of application of the Plan (unless otherwise earlier terminated and subject to the terms and conditions of AIA Vitality Starter), regardless of the activation date of the AIA Vitality Starter. AIA Vitality Starter is a kickstarter version of AIA Vitality, AIA’s health and wellness programme where Eligible Participant can receive up to S\$35 worth of rewards, with activation and participation in AIA Vitality Starter. For the avoidance of doubt, should an Eligible Participant qualify for AIA Vitality Starter but takes up the paid AIA Vitality membership before the AIA Vitality Starter application commences, the paid AIA Vitality membership will be issued and AIA Vitality Starter membership will not be applicable to the Eligible Participant.
8. Each Eligible Participant who successfully applies for the Plan and completes a financial health review with his/her assigned AIA Representative within 90 days from the application date of the Plan shall be eligible to receive a S\$20 GrabGifts voucher.
9. Provision of Marketing Consent by Eligible Participant to AIA means the Eligible Participant (the Applicant) has provided his/her consent to the Marketing Consent clause as set out below:

“I [the Applicant] 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^[1] 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 \(Singapore\)](https://www.aia.com.sg/en/index/personal-data-policy.html) (<https://www.aia.com.sg/en/index/personal-data-policy.html>). 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. I may be contacted by^[2] post, email and social media, voice calls and/or 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](https://www.aia.com.sg/en/index/personal-data-policy.html) (<https://www.aia.com.sg/en/index/personal-data-policy.html>) or by completing and submitting the relevant forms.

^[1] "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.

^[2] 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."

10. Items given or provided under this Campaign by AIA or any third party is non-transferable unless stated otherwise and 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 Campaign with items of similar value without prior notice. All items given or provided under this Campaign 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 Campaign.
11. AIA shall not be responsible for any loss, damage or delay in connection with the processing of application(s) or claim(s) for the policy which an Eligible Participant has qualified to be covered under this Campaign. AIA shall also not be responsible for any loss, damage or delay in connection with the activation or use of AIA Vitality Starter.
12. 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, or carries out any activity or transaction or makes any dealing involving such Voucher. Any unused balance of a Voucher will not be refunded. Expired Vouchers will not be replaced.
13. 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 Campaign.
14. If any Eligible Participant is subsequently discovered to be ineligible to participate in the Promotion or to receive the Voucher or rewards from AIA Vitality Starter, AIA reserves the right to (i) forfeit or withdraw the Voucher or rewards from AIA Vitality Starter at any time; or (ii) (where the Voucher or rewards from AIA Vitality Starter has been redeemed) claw-back the Voucher or rewards from AIA Vitality Starter or request the relevant participant to repay to or compensate AIA the value of the Voucher or rewards from AIA Vitality Starter at any time. No person shall be entitled to any payment or compensation from AIA should any Voucher or rewards from AIA Vitality Starter be forfeited or withdrawn, if any Voucher or rewards from AIA Vitality Starter is reclaimed by AIA, or if a relevant participant is asked to repay to or compensate AIA the value of the Voucher or rewards from AIA Vitality Starter for whatsoever reasons.
15. 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.
16. AIA reserves the right in its sole and absolute discretion to withdraw or terminate this Campaign at any time without having to give any person any notice or reason.
17. AIA's decision on all matters relating to the Campaign (including the interpretation of these T&Cs) will be at its absolute discretion and 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 Campaign, these T&Cs shall prevail.

18. This Campaign may be used in conjunction with other promotions carried out by AIA unless otherwise prohibited by AIA in its sole and absolute discretion.
19. These T&Cs shall be governed by and construed in accordance with the laws of Singapore.
20. AIA may, at any time, in its sole discretion and without prior notice or liability to the participant of the Campaign or 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: 5 June 2023