

## Promotion Terms & Conditions

1. The AIA Delightful Rewards Promotion 2026 (the “**Promotion**”), by AIA Singapore Private Limited (UEN: 201106386R) ( “**AIA**” ), shall run from 2 February 2026 to 31 March 2026 (both dates inclusive) and is open to new and existing customers of AIA ( “**Eligible Customers**” ).
2. The 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 Promotion constitutes acceptance of these T&Cs in their entirety.
3. Subject to these T&Cs, an Eligible Customer who purchases an Eligible Plan between 2 February 2026 to 31 March 2026 (both dates inclusive) ( “**Promotion Period**” ) may be eligible to receive the corresponding benefit(s) as set out in the “Discount” column in the table at paragraph 4 below ( “**Discount**” ).
4. The Vitality insurance benefits, including any Vitality discount and PowerUp Dollars, as set out in the “AIA Vitality Members’ Perks” column 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 <https://www.aia.com.sg/en/health-wellness/aia-vitality/partner-benefits/aia> for more information.

<b>Promotion Period</b> <b>2 February 2026 to 31 March 2026</b>		
<b>Eligible Plans</b>	<b>Discount</b>	<b>AIA Vitality Members’ Perks</b>
AIA GUARANTEED PROTECT PLUS IV	20% of First Premium Payment <sup>#</sup> in Delight points <sup>^</sup>	PowerUp Dollar
AIA PRO LIFETIME PROTECTOR II	10% of First Premium Payment <sup>#</sup> in Delight points <sup>^</sup>	PowerUp Dollar
AIA SECURE FLEXI TERM	20% of First Premium Payment <sup>#</sup> in Delight points <sup>^</sup>	10% Vitality Premium Discount*
AIA ULTIMATE CRITICAL COVER	20% of First Premium Payment <sup>#</sup> in Delight points <sup>^</sup>	10% Vitality Premium Discount*
AIA ABSOLUTE CRITICAL COVER	20% of First Premium Payment <sup>#</sup> in Delight points <sup>^</sup>	10% Vitality Premium Discount*

**^Delight points** will be credited to customers’ AIA+ wallet in the first week of June. For every S\$1 discounted off the First Premium Payment, the customer will receive 1,000 Delight points. As an illustration, if the First Premium Payment for the AIA Guaranteed Protect Plus IV is S\$1,000 and the discount is 20%, the customer will receive S\$1,000 x 20% x 1000 Delight points = 200,000 Delight points. Delight points may be used to redeem rewards on the AIA+ application.

**#First Premium Payment** refers to the total amount of gross premium payment due and payable on an Eligible Plan as of the end of campaign period. For example, if a policy is purchased in February 2026 and a monthly payment plan is selected, only the February and March 2026 premiums will be used for the calculation of the Discount. 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. It includes the extra premiums payable because of substandard loadings (if applicable) and any applicable goods and services tax paid for such policy. No aggregation of premiums among two or more policies will be allowed.

**\*Vitality Premium Discount** is calculated based on the First Year’s Premium less any extra premiums payable (and tax on such extra premiums) due to substandard loadings (where applicable).

**First Year's Premium** means the total amount of gross premium payment due and payable on a relevant Eligible Plan in the first policy year of the relevant 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. The First Year's Premium calculation includes the goods and services tax paid for such policy and the extra premiums payable as a result of substandard loadings. No aggregation of premiums among two or more policies will be allowed.

5. This 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, addition of rider(s) or endorsement(s) 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 by **30 April 2026**;
  - (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 or change to the terms of the Eligible Plan (such as a change in insured amount) within 12 months from its inception date.
6. The Discount and Vitality Benefits in this Promotion are applied on a "per policy" basis, and an Eligible Customer may purchase more than 1 Eligible Plan under this Promotion and may receive multiple benefits, subject to these T&Cs.
7. 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.
8. Items given or provided under this 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 Promotion with items of similar value without prior notice. All items given or provided under this 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 Promotion.
9. 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 in connection with this Promotion.
10. By participating in this Promotion, the Eligible Customer hereby undertakes to immediately pay AIA, upon AIA's request, the full amount of any Discount(s) and Vitality Benefits given to the Eligible Customers under this Promotion, if he/she may no longer be eligible to receive or retain the Discount(s) and Vitality Benefits. The Eligible Customer further consents and authorises AIA to recover/claw back such amount of Discount(s) and Vitality Benefits, 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.
11. This 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.
12. 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.
13. AIA reserves the right in its sole and absolute discretion to withdraw or terminate the Promotion at any time without having to give any person any notice or reason.

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14. AIA's decision on all matters relating to the Promotion (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 Promotion, these T&Cs shall prevail.
15. These T&Cs shall be governed by and construed in accordance with the laws of Singapore.
16. AIA may, at any time, in its sole discretion and without prior notice or liability to the participant of the Promotion or any person, vary, modify and/or amend these T&Cs.

*Last Revision Date: 2 February 2026*

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