



Terms & Conditions

1. The AIA HSG SIO Campaign (“Promotion”) from AIA Singapore Private Limited (UEN: 201106386R) (“AIA”) shall run from 3 May 2024 to 31 July 2024 (both dates inclusive) (“Promotion Period”) and is open to new and existing customers of AIA (each an “Eligible Customer”, collectively “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 the foregoing terms and conditions in their entirety.
3. To be eligible for this Promotion’s Simplified Issuance Offer (“SIO”) for an AIA HealthShield Gold Max A plan or AIA HealthShield Gold Max B plan (“Eligible Plan”) with optional add-on cover(s) of AIA Max VitalHealth, AIA Max A Cancer Care Booster and Emergency & Outpatient Care Booster (each an “Eligible Rider”, collectively “Eligible Riders”):
 - (a) where the proposed insured is the Eligible Customer:
 - (i) the Eligible Customer must be a Singapore Citizen or Singapore Permanent Resident; and
 - (ii) the proposed insured must be aged between 22 years old and 50 years old (age next birthday); and
 - (iii) the proposed insured must fulfil the SIO criteria based on the answers to the 5 health questions set out in the Application (defined below).
 - (b) where the proposed insured is a dependent of the Eligible Customer,
 - (i) the Eligible Customer must be a Singapore Citizen or Singapore Permanent Resident; and
 - (ii) the proposed insured must be a Singapore Citizen or Singapore Permanent Resident from China, India, Indonesia, Malaysia or Philippines; and
 - (iii) the proposed insured must be aged between 14 days old and 16 years old (age next birthday); and
 - (iv) the proposed insured must fulfil the SIO criteria based on the answers to the 5 health questions set out in the Application (defined below).

IMPORTANT: The existing Integrated Shield plan of the insured will terminate automatically upon inception of AIA HealthShield Gold Max A or AIA HealthShield Gold Max B plan as one is allowed only one Integrated Shield plan. The insured may lose coverage for any pre-existing conditions as pre-existing conditions will not be covered under his/her new AIA HealthShield Gold Max A or AIA HealthShield Gold Max B plan.
4. The Eligible Customer will be eligible for a S\$50 eCapitaVoucher (being digital shopping vouchers issued by CapitaLand Voucher Pte. Ltd) (“Voucher”) if:
 - (a) the Eligible Customer applies for an Eligible Plan and selects AIA Max VitalHealth as an optional add-on cover; and
 - (b) the application for the Eligible Plan with AIA Max VitalHealth as an optional add-on cover is successful; and
 - (c) the issued policy with AIA Max VitalHealth cover is in-force as of 31 August 2024.
5. Additional Vitality discount may be applicable to Eligible Plan and Eligible Riders that are integrated with AIA Vitality, subject to relevant requirements being met. For more information on AIA Vitality and the additional Vitality discount, visit <https://myaia.aia.com.sg/en/vitality/dashboard/partner-benefits/insurance-discount.html>.
6. This Promotion is also subject to all the following conditions being met:
 - (a) the Eligible Customer’s application to purchase an Eligible Plan with Eligible Rider(s) (if any), (“**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 policy(ies) (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 with Eligible Rider(s) (if any) incepts with the first premium fully paid on or before **31 August 2024**;
 - (f) there is no cancellation of the Eligible Plan or Eligible Rider(s) during the free-look period;
 - (g) the Eligible Plan and Eligible Rider(s) (if any) must remain in force for at least 12 months from its inception date;
 - (h) there is no alteration to the Eligible Plan or Eligible Rider(s) (if any) (such as a change in insured amount) within 12 months from its inception date.
7. If the Eligible Customer cancels his/her policy or any rider within the free-look period, he/she will be refunded the premium amount he/she had paid (taking into account the applicable Voucher(s) entitled) without interest, less all medical expenses incurred in considering the Application, and provided that no claim has been made and no deductions/set offs are applicable.
 8. By participating in this Promotion, the Eligible Customer hereby undertakes to immediately upon AIA's request pay AIA the full amount of any Voucher(s) given to the Eligible Customers under this Promotion, if he/she may no longer be eligible to receive or retain the Voucher(s). The Eligible Customer further consents and authorises AIA to recover/claw back such amount of Voucher(s) and/or set off/deduct such amount against any sums that may be due and payable by AIA under the relevant plan or rider, at AIA's discretion.
 9. AIA reserves the right in its sole and absolute discretion to replace the Voucher(s), withdraw this Promotion, or revise the terms and conditions of this Promotion without having to give any person any notice or reason. AIA's decision on all matters relating to this Promotion (including the interpretation of these terms and conditions) will be final and binding on all persons and no appeals will be entertained. In the event of any inconsistency between these terms and conditions with any other form of publicity collaterals relating to the Promotion, these terms and conditions shall prevail.
 10. 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.
 11. 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.
 12. AIA's decision on all matters relating to this 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 Promotion, these T&Cs shall prevail.
 13. These T&Cs shall be governed by and construed in accordance with the laws of Singapore.
 14. 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: 3 May 2024

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