AIA GIO HealthShield Gold Max Campaign (Series 2) for AIA Mum2Baby Choices

Terms & Conditions:

1. AIA GIO HealthShield Gold Max Campaign (Series 2) for AIA Mum2Baby Choices ("**Promotion**") from AIA Singapore Private Limited (UEN: 201106386R) ("**AIA**") shall run from 15 June 2023 until 30 November 2026 (both dates inclusive) ("**Promotion Period**").

2. The Promotion shall be governed by the terms and conditions set out herein ("**Terms**") and by such terms as AIA may impose from time to time. Your participation in the Promotion signifies your agreement to be bound by and comply with these Terms in their entirety.

3. The Promotion is open to new and existing AIA customers who have submitted an application for one of the following AIA Mum2Baby Choices bundles in the period from 1 June 2023 to 31 December 2025 (both dates inclusive) ("**Eligible Customers**"):

   (i) AIA Baby Protector (II)/(III) rider with AIA Pro Lifetime Protector (II) plan;

   (ii) AIA Baby Protect Plus (II) rider with AIA Guaranteed Protect Plus (III) plan; or

   (iii) AIA Baby Protect Plus (III) rider with AIA Guaranteed Protect Plus (IV) plan.

4. Subject to the Terms herein, an Eligible Customer may be eligible to purchase an Eligible Plan for her baby (i.e. the proposed Insured) on a Guaranteed Insurance Option ("**GIO**") basis without medical underwriting on her baby. The Eligible Customer may also be eligible to purchase the Eligible Rider for her baby on GIO basis without medical underwriting, if the Eligible Customer applies for the Eligible Rider in the same Application (defined below). Full medical underwriting will be required for the Eligible Rider if the application for the Eligible Rider is made separate from the application for the Eligible Plan. The Eligible Plans and Eligible Rider are as follows:

Eligible Plans
AIA HealthShield Gold Max B
AIA HealthShield Gold Max Special B
AIA HealthShield Gold Max B for Foreigner
Eligible Rider
AIA Max VitalHealth

5. For avoidance of doubt, the Eligible Customer must be the biological mother of the proposed Insured and be the proposed policyowner named in the Application (defined below).

6. The proposed Insured of the Eligible Plan (and Eligible Rider) must be born on/after 37 gestational weeks and be at least 14 days old but not be more than 100 days old at the point of submitting the Application (defined below) in order to be covered under the Eligible Plan (and Eligible Rider) on a GIO basis without medical underwriting.

7. Any Pre-existing Condition from which the Insured is suffering prior to the policy date (when the policy is effective) is excluded and shall not be covered under the Eligible Plan (and Eligible Rider). Pre-existing Condition refers to any physical condition, impairment or the existence of any illness or disease that was diagnosed, treated, or for which a physician or specialist was consulted at any time prior to the policy date or last reinstatement date of the policy (if any), whichever is later. For this purpose, an illness or disease has occurred when it has been investigated, diagnosed or treated or when signs or symptoms have manifested which would cause an ordinarily prudent person to seek diagnosis, care or treatment.

8. For avoidance of doubt, please refer to the applicable policy contract of the Eligible Plan (and Eligible Rider) for the benefits, full terms and conditions, and exclusions. There are certain conditions for which no benefits will be payable.

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9. This Promotion shall also be subject to the following conditions, that:

   (a) the Eligible Customer's application to purchase an Eligible Plan (and Eligible Rider) ("**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 change of plan); and

   (d) the Application is not a re-submission of a previously postponed, declined or withdrawn application for any policy from the AIA HealthShield Gold Max series or AIA Max VitalHealth series of riders in respect of the same proposed Insured.

10. Each Eligible Customer is only entitled to purchase the Eligible Plan (and Eligible Rider) on GIO basis once under this Promotion. However, if the Eligible Customer has twins and had purchased 2 AIA Mum2Baby Choices bundles (1 bundle for each twin), she may purchase an Eligible Plan (and Eligible Rider) once for each of her twins on GIO basis without medical underwriting.

11. If the Eligible Customer cancels an Eligible Plan (and Eligible Rider) within the free-look period, she will be refunded the premium paid for the Eligible Plan (and Eligible Rider) without interest. Any refund shall be made to her Medisave account or to her directly (as the case may be), provided that no claim has been made.

12. AIA reserves the right in its sole and absolute discretion to withdraw 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) will be final and binding on all persons and no appeals will be entertained. In the event of any inconsistency between these Terms with any other form of publicity collaterals relating to the Promotion, these Terms shall prevail.

13. 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.

14. These terms and conditions shall be governed by and construed in accordance with the laws of Singapore.

15. AIA may, at any time, in its sole discretion and without prior notice or liability to you or any person, vary, modify and/or amend these Terms. Please review these Terms periodically for changes and updates. To determine when these Terms were last revised, please refer to the "Last Revision Date" stated at the end of these Terms.

Last Revision Date: 17 October 2025

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