

**Terms & Conditions**

1. The AIA Protect 3 Promotion (“**Promotion**”) by AIA Singapore Private Limited (UEN: 201106386R) (“**AIA**”) shall run from 19 May 2026 to 31 July 2026 (both dates inclusive) (“**Promotion Period**”).
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 T&Cs in their entirety.

**Promotion**

3. Subject to these T&Cs, a customer who purchases an Eligible Plan during the Promotion Period (“**Eligible Customer**”) will receive a S\$95 eCapitaVoucher (being digital shopping vouchers issued by CapitalLand Voucher Pte. Ltd. (“**Vouchers**”). Additionally, if the insured under the Eligible Plan (“**Insured**”) is an AIA Vitality Member, and subject to conditions in these T&Cs being met, the Insured will receive Vitality Coins (“**Coins**”). Details of the Promotion are set out in the table below.

Eligible Plan – AIA Protect 3			
Eligibility	Plan 1	Plan 2	Plan 3
All Customers	Not applicable	S\$95 eCapitaVoucher*	
Insured who is an AIA Vitality Member	Additional 10% of Premium** in equivalent Vitality coins (rounded up to the nearest whole number) upon completion of one weekly fitness challenge within 100 days of policy issuance		

\*An Eligible Customer will need to purchase AIA Protect 3 (Plan 2 or Plan 3). If monthly premium payment option is selected, premiums must be paid for 3 months before issuance of eCapitaVoucher.

\*\*Premium means the total amount of gross premium payment due and payable on the AIA Protect 3 plan in the first policy year. The calculation of gross premium payable shall exclude any applicable goods and services tax paid for such policy and extra premiums payable due to substandard loadings (if applicable).

4. For avoidance of doubt, in addition to above benefits, where the Insured is an AIA Vitality Member, the usual Vitality benefits as set out in table below, will also be applied to the Eligible Plan, subject to relevant requirements being met. Please visit [www.aia.com.sg/vitalityinsurancebenefits](http://www.aia.com.sg/vitalityinsurancebenefits) for more information on AIA Vitality.

Eligible Plan	AIA Vitality Benefit
AIA Protect 3	5% of AIA Protect 3 Premium** in equivalent Vitality coins (rounded up to the nearest whole number) upon completion of one weekly fitness challenge within 100 days of policy issuance

5. The Eligible Customer shall receive a S\$95 eCapitaVoucher, subject to the following conditions:
  - (i) The Eligible Plan is Plan 2 or Plan 3 of the AIA Protect 3 plan;
  - (ii) the Eligible Customer’s application to purchase an Eligible Plan (“**Application**”) is accepted by AIA;
  - (iii) the Application is dated, signed and submitted to AIA during the Promotion Period;



- (iv) 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, an addition of rider or endorsement or a change of plan);
- (v) the Application is not a re-submission of a previously withdrawn application;
- (vi) the Eligible Plan incepts with the first premium fully paid on or before 31 August 2026;
- (vii) there is no cancellation of the Eligible Plan during the free-look period;
- (viii) the Eligible Plan remains in force for at least 12 months from its inception date; and
- (ix) there is no alteration to the Eligible Plan (such as a change in insured amount) within 12 months from its inception date.

In addition, the Insured will receive the equivalent of 10% of AIA Protect 3 Premium in the form of Vitality Coins, rounded up to the nearest whole number, if conditions (ii) to (ix) above and the following conditions are met:

- (x) The Eligible Plan is Plan 1, Plan 2 or Plan 3 of the AIA Protect 3 plan;
  - (xi) the Insured has an active AIA Vitality membership at the point of purchase of the AIA Protect 3 plan, or otherwise, applies for an AIA Vitality membership at the point of purchase of the AIA Protect 3 plan;
  - (xii) the Insured completes one (1) Weekly Fitness Challenge within 100 days from policy issue date of the AIA Protect 3 plan; and
  - (xiii) the Insured's AIA Vitality membership remains active at the point of Vitality coins awarding.
6. The Vouchers and Coins in this Promotion are applied on a "per policy" basis, and an Eligible Customer may purchase more than one Eligible Plan under this Promotion and the Eligible Customer / Insured 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 (less the value of the applicable benefits under this Promotion) 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. The Eligible Customer who has met all applicable conditions will receive the S\$95 eCapitaVouchers by 30 November 2026 if monthly premium payment option is selected and first payment was made in August 2026. The remaining Eligible Customers who have selected the annual premium payment option will receive the S\$95 eCapitaVouchers by 31 October 2026.
  9. The Insured who has met all applicable conditions will receive the equivalent of 10% of AIA Protect 3 Premium in the form of Vitality coins awarded to the Insured's AIA+ account within 5 months following the inception of the AIA Protect 3 plan. This benefit shall be in addition to any other existing perks that Vitality provides for the completion of the Weekly Fitness Challenge within 100 days from policy issuance.

### **General Terms**

10. 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) or Vitality coins given to the Eligible Customers or the Insureds under this Promotion, if he/she may no longer be eligible to receive or retain the Vouchers or Vitality coins. The Eligible Customer further consents and authorises AIA to recover/claw back such amount of Voucher(s) or Vitality coins 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.
11. AIA reserves the right in its sole and absolute discretion to replace the Voucher(s) or Vitality coins with items of similar value.



12. A person is deemed to have accepted and agreed to the relevant terms and conditions (including, in particular, the Voucher-issuing merchant's terms of use, which may be amended from time to time) 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. Vouchers are non-transferable, non-replaceable and may not be exchanged for another item or refunded for cash, credit or any other item in whole or in part
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. 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.
15. 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.
16. These T&Cs shall be governed by and construed in accordance with the laws of Singapore.
17. 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: 19 May 2026*

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