



## Terms & Conditions:

- The AIA Secure Your Sparkle Promotion 2025 ("**Secure Your Sparkle Promotion**"), which includes the ECP Vitality Promotion (as defined at paragraphs 8 to 10 below), by AIA Singapore Private Limited (UEN: 201106386R) ("**AIA**"), shall run from 15 September 2025 to 30 November 2025 (both dates inclusive) and is open to new and existing customers of AIA ("**Eligible Customers**").
- The Secure Your Sparkle 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 Secure Your Sparkle Promotion constitutes acceptance of these T&Cs in their entirety.
- Subject to these T&Cs, an Eligible Customer who purchases an Eligible Plan between 15 September 2025 to 30 November 2025 (both dates inclusive) ("**Promotion Period**") may be eligible to receive the corresponding benefit(s) as set out in the "Discount / Additional Welcome Bonus / Voucher" column in the table at paragraph 5 below, namely:
  - a discount on the premium(s) of the Eligible Plan ("**Discount**"); **or**
  - an additional Welcome Bonus, in the form of an additional unit allocation, on top of the default Welcome Bonus provided under the product specifications ("**Additional Welcome Bonus**").
- Subject to the T&Cs set out in paragraphs 6 to 7 below, an Eligible Customer who purchases an Eligible Plan between 15 September 2025 to 31 October 2025 (both dates inclusive) ("**Event Promotion Period**") may also qualify for (i) a TANGS shopping voucher worth S\$100 ("**Gift**") for each Eligible Plan<sup>^^</sup> purchased that meets the minimum ANP; and (ii) an invitation to attend a private shopping event at Tang Plaza on 13 December 2025 ("**Event**") as set out in the table at paragraph 5 below.
- The Vitality insurance benefits, including any Vitality discount, PowerUp Dollars, Vitality Fund Boost and ECP Vitality Promotion (as defined at paragraphs 8 to 10 below) 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 [www.aia.com.sg/vitalityinsurancebenefits](http://www.aia.com.sg/vitalityinsurancebenefits) for more information.

Promotion Period 15 September to 30 November 2025			Event Promotion Period 15 September to 31 October 2025	
Eligible Plans	Discount / Additional Welcome Bonus	AIA Vitality Members' Perks	Minimum ANP	Additional Gift and Event (where applicable)
AIA PRO LIFETIME PROTECTOR II	5% discount on First Year's Premium <sup>#</sup>	PowerUp Dollar	From 15 September 2025 to 31 October 2025, submit at least one Eligible Plan with minimum ANP ≥\$3,000 <sup>^</sup>	Event: Invitation to a private shopping event at Tang Plaza on 13 December 2025  <b>and</b>  Gift: TANGS shopping voucher worth S\$100 for each Eligible Plan with minimum ANP ≥\$3,000, on the condition that Eligible Customer responds to the invitation to indicate their attendance at the Event, and attend the Event <sup>^</sup>
AIA GUARANTEED PROTECT PLUS IV	15% discount on First Year's Premium <sup>#</sup>	PowerUp Dollar		
AIA SECURE FLEXI TERM	15% discount on First Year's Premium <sup>#</sup>	10% Vitality Premium Discount <sup>***</sup>		
AIA ULTIMATE CRITICAL COVER	15% discount on First Year's Premium <sup>#</sup>	10% Vitality Premium Discount <sup>***</sup>		
AIA ABSOLUTE CRITICAL COVER	15% discount on First Year's Premium <sup>#</sup>	10% Vitality Premium Discount <sup>***</sup>		
AIA ENHANCED CANCER PROTECT	15% discount on First Year's Premium <sup>#</sup>	10% of your First Payment <sup>####</sup> in GrabGifts		
AIA PLATINUM WEALTH ELITE 2.0* – SINGLE PREMIUM (SGD/USD) – SA ≥\$600,000	1.5% discount on Single Premium <sup>##</sup>	0.1% Vitality Fund Boost for the 1st policy year		
AIA PLATINUM WEALTH ELITE 2.0* – REGULAR PREMIUM (SGD/USD) – SA ≥\$600,000	10% discount on First Year's Premium <sup>#</sup>	1% Vitality Fund Boost for the 1st policy year		
AIA ELITE SECURE INCOME – SINGLE PREMIUM (SGD/USD)	1.5% discount on Single Premium <sup>##</sup>	Not Applicable		
AIA ELITE SECURE INCOME – REGULAR PREMIUM (SGD/USD)	10% discount on First Year's Premium <sup>#</sup>	Not Applicable		



SPECIAL SG60 OFFER – ADDITIONAL WELCOME BONUS				
AIA PLATINUM WEALTH VENTURE 2.0** – ANP \$48,000 to \$59,999.99	Additional Welcome Bonus: 5% of the PWV First Year's Premium###	Not Applicable	Not Applicable	Not Applicable
AIA PLATINUM WEALTH VENTURE 2.0** – ANP ≥\$60,000	Additional Welcome Bonus: 10% of the PWV First Year's Premium###	Not 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.

**##Single Premium** means the total amount of gross premium payment due and payable on an Eligible Plan paid in one lump sum in the first policy year. 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 Single 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. Applicant must select "single premium" as premium payment frequency when making the Application.

**###PWV 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 PWV First Year's Premium calculation excludes any ad-hoc top-up premiums paid. No aggregation of premiums among two or more policies will be allowed.

**####First Payment** means the First Year's Premium, less any extra premiums due to substandard loadings (where applicable), paid at the first payment due date according to the selected payment frequency. Premiums paid in advance of the selected payment frequency are excluded. For example, if the selected payment frequency is half-yearly, the First Payment will be the gross amount of half of the premium to be paid in the first policy year. If customers were to make a full year's payment instead, the second half of the year's premium will not be eligible for the ECP Vitality Promotion.

\*To receive the Discount for AIA PLATINUM WEALTH ELITE 2.0, the minimum Sum Assured ("SA") set out in the table above must be met.

\*\*To receive the Additional Welcome Bonus for AIA PLATINUM WEALTH VENTURE 2.0, the minimum annualised premium ("ANP") set out in the table above must be met. This is limited to the first S\$60 million eligible ANP submitted.

\*\*\***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).

^To be eligible for the Gift and the Event, the minimum ANP set out in the table above must be met (where applicable).

## Conditions for the Event and Gift

- To be eligible for the Event and the Gift, the Eligible Plan must be inceptioned with the first premium fully paid by **31 October 2025**.
- Eligible Customers who receive an invitation to the Event must respond to the invitation to indicate their attendance, and must attend the Event to receive the Gift. For avoidance of doubt, each Eligible Customer may only receive 1 invitation to the Event.

## Promotion for AIA Vitality Members purchasing AIA Enhanced Cancer Protect

- As part of the Secure Your Sparkle Promotion, AIA will also run a promotion for AIA Vitality members who purchase AIA Enhanced Cancer Protect ("ECP Vitality Promotion"), and riders where applicable. The ECP Vitality Promotion is open to new and existing AIA customers who are AIA Vitality members at the time of their application for AIA Enhanced

Cancer Protect ("**Eligible Members**"). For the avoidance of doubt, an Eligible Member may qualify for the ECP Vitality Promotion in addition to any Discount listed at paragraph 4 above.

9. Subject to these T&Cs, under the ECP Vitality Promotion, an Eligible Member shall be entitled to GrabGifts equivalent to 10% of the First Payment#### for AIA Enhanced Cancer Protect, and riders where applicable, according to the selected payment frequency of his/her AIA Enhanced Cancer Protect, provided all the following conditions are met. Premiums paid in advance of the selected payment frequency will be excluded.
  - (a) if the applicant is not an existing AIA Vitality member, he/she must submit his/her AIA Vitality membership application together with the application for AIA Enhanced Cancer Protect, pay the membership fee to activate his/her AIA Vitality membership, to be considered an Eligible Member; or
  - (b) be an Eligible Member with an active AIA Vitality membership; and
  - (c) the Eligible Member must be the insured person of the AIA Enhanced Cancer Protect.
10. The GrabGifts will be credited into Eligible Member's AIA Vitality account in AIA+ by 31 March 2026. Eligible Members will be notified by email that the GrabGifts have been credited.

Eligible Members' AIA Vitality membership must remain active at the point of GrabGifts' issuance. The amount of GrabGifts will be rounded up to the nearest S\$5, and GrabGifts will be issued in a mix of S\$10 and S\$5 denominations. GrabGifts can be redeemed as eVouchers for either Grab Transport or GrabFood in the Grab mobile app. GrabGifts are not exchangeable for cash and any expired/unused GrabGifts will not be replaced.

## **General Conditions**

11. This Secure Your Sparkle 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 or the Event Promotion Period (as the case may be);
  - (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 **31 October 2025** (to be eligible for the Event and Gift, where applicable) or **31 December 2025** (for all other benefits);
  - (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.
12. The Discount, Additional Welcome Bonus, Vitality Benefits and Gift in this Secure Your Sparkle Promotion are applied on a "per policy" basis, and an Eligible Customer may purchase more than 1 Eligible Plan under this Secure Your Sparkle Promotion and may receive multiple benefits, subject to these T&Cs.
13. 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.
14. Items given or provided under this Secure Your Sparkle 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 Secure Your Sparkle Promotion with items of similar value without prior notice. All items given or provided under this Secure Your Sparkle 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 Secure Your Sparkle Promotion.
15. The use of any Gift / GrabGifts shall be subject to the Gift / GrabGifts - 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, carries out any activity or transaction or otherwise deals with such Gift / GrabGifts. Any unused balance of a Gift / GrabGifts will not be refunded. Expired Gift / GrabGifts will not be replaced.



16. 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 Secure Your Sparkle Promotion.
17. By participating in this Secure Your Sparkle Promotion, the Eligible Customer hereby undertakes to immediately pay AIA, upon AIA's request, the full amount of any Discount(s), Additional Welcome Bonus, Vitality Benefits and/or Gift given to the Eligible Customers under this Secure Your Sparkle Promotion, if he/she may no longer be eligible to receive or retain the Discount(s), Additional Welcome Bonus, Vitality Benefits and/or Gift. The Eligible Customer further consents and authorises AIA to recover/claw back such amount of Discount(s), Additional Welcome Bonus, Vitality Benefits and/or Gift, 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.
18. This Secure Your Sparkle 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.
19. 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.
20. AIA reserves the right in its sole and absolute discretion to withdraw or terminate the Secure Your Sparkle Promotion at any time without having to give any person any notice or reason.
21. AIA's decision on all matters relating to the Secure Your Sparkle 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 Secure Your Sparkle Promotion, these T&Cs shall prevail.
22. These T&Cs shall be governed by and construed in accordance with the laws of Singapore.
23. AIA may, at any time, in its sole discretion and without prior notice or liability to the participant of the Secure Your Sparkle Promotion or any person, vary, modify and/or amend these T&Cs.

*Last Revision Date: 15 September 2025*

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