



Terms & Conditions:

1. The Protect What Matters Quiz (“**Campaign**”) is organized by AIA Singapore Private Limited (UEN: 201106386R) (“**AIA**”) and is open for participation from 19 May 2026 to 31 July 2026 (both dates inclusive). The Campaign shall be terminated once all Delight points allocated to this Campaign have been awarded.
2. The Campaign 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. Your participation in the Campaign signifies your agreement to be bound by the foregoing terms and conditions in their entirety.
3. Each participant may only participate once in this Campaign. A participant who successfully completes 3 quiz questions on critical illness protection and provides consent to receiving marketing communications from AIA shall be awarded with 9,500 AIA Delight points.
4. The Delight points will take up to one working day to be reflected in the participant’s AIA+ account.
5. AIA accepts no responsibility for any technical fault or malfunction, computer hardware or software failure, satellite, network or server failure of any kind which may affect the participant’s ability to participate in the Campaign.
6. AIA reserves the right to disqualify an otherwise eligible person from participating in the Campaign, receiving any reward given under the Campaign if AIA in its absolute discretion believes that such person may have contravened, will contravene or has contravened any of these T&Cs. In the event such reward has already been awarded to such a person, the reward must be returned to AIA at such person’s cost and expense. AIA reserves the right to refuse entry, or refuse to award any reward given under the Campaign, to anyone in breach of these T&Cs.
7. AIA Delight points may only be redeemed via AIA+ app. The use of any e-gift card or voucher (“**Voucher**”) redeemed shall be subject to the Voucher-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, 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 redemption codes or links, or Vouchers will not be replaced.
8. 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 Campaign.
9. Each participant taking part in the Campaign shall fully indemnify and hold harmless AIA, its affiliates, subsidiaries, parent companies, and their directors, officers, employees and agents, and all others associated with the development and execution of this Campaign (collectively, the “**Indemnified Parties**”) from any and all claims, damages, losses, demands, causes of action, proceedings, expenses (including without limitation reasonable attorneys’ fees), and/or liabilities resulting or arising from or connected with, or claimed to have arisen, resulted from or be connected with this Campaign.
10. 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.
11. AIA reserves the right in its sole and absolute discretion to withdraw or terminate this Campaign at any time without having to give any person any notice or reason.
12. AIA’s decision on all matters relating to the Campaign (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 Campaign, 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 the Participant or any person, vary, modify and/or amend these T&Cs.



Last Revision Date: 5 May 2026

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