

Campaign Terms & Conditions:

1. This promotion shall run from 10 October – 15 December 2019 (both dates inclusive) ("**Promotion Period**") and is open to new and existing customers of AIA.
2. Subject to the terms and conditions herein, a customer who purchases an Eligible Plan during the Promotion Period shall be entitled to a discount on the First Year's Premium ("**Discount**"). The Eligible Plans, and the applicable Discounts, are as follows:

Category	Eligible Products	Discount on First Year's Premium*
Life Protection	AIA Guaranteed Protect Plus (II)	20%
	AIA Prime Secure	
Critical Illness and Disability Protection	AIA Beyond Critical Care	
	AIA Diabetes Care	
	AIA Power Critical Cover	
	AIA Premier Disability Cover	
	AIA Prime Critical Cover	
Investment-Linked Plan	AIA Pro Lifetime Protector	10%
	AIA Platinum Wealth Elite: Regular Premium	1%
	AIA Platinum Wealth Elite: Single Premium	

* Customers may opt to pay premiums on a monthly, quarterly, semi-annual or annual basis.

3. Notwithstanding Clause 2 above,
 - (a) other than AIA Platinum Wealth Elite plans, any Eligible Plan which is a single-premium payment plan or which has premium terms of less than 10 years, is not eligible for this promotion;
 - (b) plans on pay-to-age premium terms are eligible for this promotion
4. The Discount stated in Clause 2 above shall be increased by an additional 10% for Eligible Plans and selected riders that are integrated with AIA Vitality.

Visit <https://myaia.aia.com.sg/en/vitality/dashboard/partner-benefits/insurance-discount.html> for more information on AIA Vitality Insurance Benefits.

5. This promotion (including the Discount) shall also be subject to the following conditions, that:
 - (a) the customer's Application is accepted by AIA;
 - (b) the Application is dated, signed and submitted to AIA during the Promotion Period;
 - (c) the Application is for a new policy and does not relate to an existing policy (such as a top-up or a variation of coverage);
 - (d) the Eligible Plan incepts with the first premium due to be fully paid on or before **31 December 2019**;
 - (e) there is no cancellation of the Eligible Plan during the free look period;
 - (f) the Eligible Plan must remain in force for at least 12 months from its inception date;
 - (g) there is no alteration to the Eligible Plan (such as a change in the insured amount) within 12 months from its inception date; and
 - (h) the Application is not a resubmission of a previously withdrawn application.

6. The Discount in this promotion is on a 'per-policy' basis, and a customer may qualify for multiple Discounts.
7. By participating in this promotion, the policyholder hereby undertakes to immediately upon AIA's request return the full amount of any Discount given under this promotion, if he/she may no longer be eligible to receive and/or retain the Discount. The policyholder further consents and authorises AIA to recover/claw back such amount of Discount and/or set off/deduct such amount against any sums that may be due and payable by AIA under the relevant Eligible Plan, at AIA's discretion.
8. If the policyholder cancels an Eligible Plan within the 14-day free-look period, he/she will be refunded the premium amount paid (which for avoidance of doubt excludes the applicable Discount) without interest, less all medical expenses incurred in considering the Application, and provided that no claim has been made.
9. AIA reserves the right in its sole and absolute discretion to replace the Discount with a gift of similar value, withdraw this promotion, or revise the terms and conditions of this promotion without having to give any person any notice or reasons. 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.
10. This promotion cannot be used in conjunction with other promotions carried out by AIA unless otherwise permitted by AIA in its sole and absolute discretion.
11. These terms and conditions shall be governed by and construed in accordance with the laws of Singapore.

12. **Definitions**

"AIA" means AIA Singapore Private Limited (Reg. No. 201106386R).

"Application" means an application to purchase an Eligible Plan.

"Eligible Plan" means any plan which is specified in Clause 2 of these Terms and Conditions.

"First Year's Premium" means the gross premium payment(s) due and payable on an Eligible Plan in its first policy year. The calculation of gross premium shall include (a) the amount(s) paid for additional coverage as set out in any supplementary agreement that attaches to the basic policy and which bears the same policy number, (b) any extra premiums payable because of substandard loadings, and (c) GST. No aggregation of premiums among two or more policies will be allowed.