

## Campaign Terms & Conditions:

1. This promotion shall run from 16 July 2019 to 30 September 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 eligible to receive a Free Gift as follows:

Eligible Plan Purchased	Premium Requirements	Gift Eligibility
All plans specified in Clause 4(a) below	Annual Premium of S\$3,000 - S\$5,999	Gift Tier 1
	Annual Premium of S\$6,000 and above	Gift Tier 2
All plans specified in Clause 4(b) below	Annual Premium of S\$6,000 - S\$11,999	Gift Tier 1
	Annual Premium of S\$12,000 and above	Gift Tier 2
Plan specified in Clause 4(c) below	First Premium of S\$6,000 - S\$11,999, or Single Premium of S\$60,000 - S\$119,999	Gift Tier 1
	First Premium of S\$12,000 and above, or Single Premium of S\$120,000 and above	Gift Tier 2

3. The 2 tiers of Free Gifts are as follows:
  - (a) Gift Tier 1, which includes consumer electronic devices valued at up to S\$749, as follows:
    - (i) Apple Watch Series 4 (GPS + Cellular) 40mm Space Grey Aluminum Case with Black Sport Band; or
    - (ii) Samsung Galaxy Watch LTE (42mm) Midnight Black;
  - (b) Gift Tier 2, which includes consumer electronic devices valued at up to S\$1,048, as follows:
    - (i) Apple Watch Series 4 (GPS + Cellular) 40mm Space Grey Aluminum Case with Black Sport Band and AirPods with Wireless Charging Case; or
    - (ii) Samsung Galaxy Watch LTE (42mm) Midnight Black, Samsung Galaxy Buds (Black) and Samsung Wireless Charger Duo Pad (Black),

as well as, for existing members of AIA Altitude Programme only, additional shopping vouchers worth S\$500 issued by CapitaLand Voucher Pte. Ltd.

4. Subject to Clause 5 below, the Eligible Plans include:

(a) the following protection plans:

- (i) AIA Guaranteed Protect Plus (II)
- (ii) AIA Secure Flexi Term
- (iii) AIA Prime Secure
- (iv) AIA Diabetes Care
- (v) AIA Triple Critical Cover
- (vi) AIA Prime Critical Cover
- (vii) AIA Beyond Critical Care

(b) the following savings / investments plans:

- (i) AIA Smart Growth (II)
- (ii) AIA Retirement Saver (III)
- (iii) AIA Wealth Pro Advantage
- (iv) AIA Platinum Pro Secure
- (v) AIA Pro Lifetime Protector
- (vi) AIA Smart Wealth Builder
- (vii) AIA Pro Achiever
- (viii) AIA Smart Flexi Rewards
- (ix) AIA SmartRewards Saver (II)

(c) the following savings / investments plans:

- (i) AIA Platinum Wealth Elite

5. The Eligible Plans specified in Clauses 4(a) and 4(b) shall not be eligible for this promotion if they are single premium payment plans, plans not on annual payment frequency, and/or plans which have premium terms of fewer than 10 years. For the avoidance of doubt, the Eligible Plan specified in Clause 4(c) shall be eligible for this promotion regardless of the specified payment frequency, or if the premium terms are fewer than 10 years.

6. Notwithstanding Clause 5 above:

(a) the following plans shall be eligible for this promotion:

- (i) Plans on pay-to-age premium terms; and
- (ii) AIA Secure Flexi Term 5-Pay.

(b) the following plans shall not be eligible for this promotion:

- (i) Plans funded by CPF savings.

7. Each customer's eligibility to receive a Free Gift is also 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 Annual Premium (in the case of the Eligible Plans specified in Clauses 4(a) and 4(b)), or First Premium or Single Premium (in the case of the Eligible Plan specified in Clause 4(c)) due to be fully paid on or before **31 October 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 dates;
  - (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.
8. There shall be no restriction on the number of Eligible Plans that any single customer may purchase for the purposes of this promotion. Each Eligible Plan purchased, provided it meets the terms and conditions herein, will entitle the customer to a Free Gift, save that where a single customer purchases multiple Eligible Plans of the same name (also referred to as a "product"), that customer shall only be entitled to one Free Gift per individual insured per product.
9. Within 3 months from the inception of the relevant policy, AIA will issue an electronic direct mailer or letter to each eligible policyholder who is entitled to receive the Free Gift(s), specifying how the Free Gift(s) may be collected or redeemed, as well as any other terms and conditions applicable to such collection or redemption. For the avoidance of doubt, the use of the shopping vouchers specified in Clause 3(b) above shall be subject to the terms and conditions imposed by the issuer of the shopping vouchers.
10. Free Gifts are not exchangeable and/or refundable for cash, credit or any other items in whole or in part.
11. If any person is subsequently found not to be eligible to participate in this promotion, or has failed to satisfy any of the conditions herein, AIA reserves the right to recover the full value of all Free Gifts collected or redeemed by that person, or to forfeit that person's entitlement to the Free Gifts if they have not been collected or redeemed. If any person collects or redeems any Free Gift(s) which that person is not eligible to receive, AIA reserves the right to recover the full value of those Free Gift(s) from that person. If any person fails to collect or redeem the Free Gift(s) within the stipulated deadline (if any), AIA reserves the right to forfeit that person's entitlement to the Free Gift(s). No person shall be entitled to any payment or compensation from AIA, should any Free Gift be forfeited.
12. AIA reserves the right in its sole and absolute discretion to amend the list of Eligible Plans, replace any of the Free Gifts with others of similar value, withdraw the promotion, or change the terms and conditions of the promotion without having to give any person any prior notice or reason for such replacement / withdrawal / change. AIA's decision on all matters relating to the promotion (including the interpretation of terms and conditions of this promotion) will be final and binding on all persons participating in the promotion and no appeals will be entertained.
13. AIA will not be responsible for any injury, loss or damages suffered as a result of the redemption or use of any Free Gift.
14. This promotion cannot apply in conjunction with other AIA promotions, unless otherwise permitted by AIA in its sole and absolute discretion.
15. These terms and conditions shall be governed by and construed in accordance with the laws of Singapore.

## **Definitions**

**“AIA”** means AIA Singapore Private Limited (Reg. No. 201106386R).

**“Application”** means an application to purchase an Eligible Plan.

**“Annual Premium”** means the total amount of gross premium payment 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 under any supplementary agreement that attaches to the basic policy and which bears the same policy number, (b) any extra premiums payable as a result of substandard loadings, and (c) GST. No aggregation of premiums between two or more policies will be allowed.

**“Eligible Plan”** means any plan which is specified in Clause 4 of these Terms and Conditions.

**“First Premium”** means the first gross premium payment for an Eligible Plan based upon the payment frequency selected. The calculation of gross premium shall include (a) the amount(s) paid for additional coverage under any supplementary agreement that attaches to the basic policy and which bears the same policy number, (b) any extra premiums payable as a result of substandard loadings, and (c) GST. No aggregation of premiums between two or more policies will be allowed.

**“Free Gift”** means the items described in Clause 3 of these Terms and Conditions, which a customer is entitled to receive pursuant to this promotion.

