



Terms & Conditions

- Promotion Period: 21 March 2019 to 31 May 2019 (both dates inclusive).
- A customer who purchases an Eligible Plan during the Promotion Period shall be entitled to a discount on the First Year's Premium, which shall be applied to each premium payment due within the first policy year ("**Discount**").
- Products under any Eligible Plans with single-premium payment and premium terms less than 10 years are **not eligible** for this promotion, but pay-to-age premium terms and AIA Secure Term Plus (II) 5-Pay are **eligible**.
- Products under any Eligible Plans funded by CPF savings are **not eligible** for this promotion.
- The amount of Discount a customer is entitled to is set out in the table below:

Category	Eligible Plans	Discount on First Year's Premium
Accident Protection	<ul style="list-style-type: none"> AIA Solitaire PA AIA Star Protector Plus 	20%
Life Protection	<ul style="list-style-type: none"> AIA Guaranteed Protect Plus (II) AIA Secure Term Plus (II) AIA Platinum Term AIA Prime Secure 	20%
Critical Illness & Disability Protection	<ul style="list-style-type: none"> AIA Secure Critical Cover AIA Diabetes Care AIA Triple Critical Cover AIA Premier Disability Cover AIA Prime Critical Cover AIA Beyond Critical Care 	20%
Savings & Investments	<ul style="list-style-type: none"> AIA SmartRewards Saver (II) AIA Smart Growth (II) AIA Retirement Saver (III) AIA Wealth Pro Advantage AIA Platinum Pro Secure AIA Pro Lifetime Protector AIA Smart Wealth Builder 	10%
	<ul style="list-style-type: none"> AIA Pro Achiever AIA Smart Flexi Rewards 	5%

- Application for an Eligible Plan integrated with AIA Vitality shall receive AIA Vitality Insurance Benefits in the form of insurance premium discount at 10% upfront discount off First Year's Premium. Visit www.aiavitality.com.sg/memberportal/partners/insurance_premium_discount for more information on AIA Vitality Insurance Benefits.



7. This promotion (including the Discount) shall be subject to the following conditions:
 - the Application is accepted by AIA;
 - the Application must be dated, signed and submitted to AIA during the Promotion Period;
 - the Application is for a new policy and does not relate to an existing policy including but not limited to top-ups or variation of coverage;
 - the Eligible Plan incepts with the first premium due (depending on frequency of payment mode) fully paid on or before **30 June 2019**;
 - payment of premium for an Eligible Plan may be made in monthly, quarterly, semi-annual and annual modes; and
 - the Application for an Eligible Plan have not been previously withdrawn and re-submitted to AIA during the Promotion Period for consideration.
8. Since the Discount in this promotion is on a 'per-policy' basis (subject to these terms and conditions), there shall be no restriction on the number of Discount transactions for any policyholder and/or insured person.
9. The Eligible Plan purchased must remain in force for at least 12 months from the relevant policy inception date.
10. By participating in this promotion, the policyholder hereby undertakes to immediately return AIA, upon its request, the full amount of Discount given under this promotion, if policyholder may no longer be eligible to receive and/or retain the Discount under circumstances such as termination of Eligible Plan within 12 months from the relevant policy inception date. 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.
11. If policyholder cancels an Eligible Plan within the 14-day free-look period, policyholder will have a refund of 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.
12. AIA reserves the right in its sole and absolute discretion to replace the Discount with another 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.
13. 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.
14. These terms and conditions shall be governed by and construed in accordance with the Singapore law.



15. Definitions

- “**AIA**” means AIA Singapore Private Limited (Reg. No. 201106386R).
- “**Application**” means an application to purchase an Eligible Plan.
- “**Eligible Plan**” means any of the following plans successfully purchased under this promotion: AIA Solitaire PA, AIA Star Protector Plus, AIA Guaranteed Protect Plus (II), AIA Secure Term Plus (II), AIA Platinum Term, AIA Prime Secure, AIA Secure Critical Cover, AIA Diabetes Care, AIA Triple Critical Cover, AIA Premier Disability Cover, AIA Prime Critical Cover, AIA Beyond Critical Care, AIA SmartRewards Saver (II), AIA Smart Growth (II), AIA Retirement Saver (III), AIA Wealth Pro Advantage, AIA Platinum Pro Secure , AIA Pro Lifetime Protector, AIA Smart Wealth Builder, AIA Pro Achiever and AIA Smart Flexi Rewards.
- “**First Year’s Premium**” means the total amount of gross premium payment due and payable on an Eligible Plan in the first policy year of an 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. It includes the goods and services tax paid for such policy and the extra premiums payable because of substandard loadings. No aggregation of premiums among two or more policies will be allowed.