

## Terms & Conditions

1. Promotion Period: 3 September 2018 to 31 October 2018 (both dates inclusive).
2. 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 payment of premium due within the first policy year of an Eligible Plan ("**Discount**").
3. AIA Prime Secure with premium term of 5 years is excluded as an Eligible Plan.
4. The amount of Discount to which a customer is entitled for an Eligible Plan is set out in the table below:

Category	Eligible Plans	Discount on the First Year's Premium	Integrated with AIA Vitality
Life Protection	• AIA Guaranteed Protect Plus (II)	20%	PowerUp Dollar
	• AIA Secure Term Plus (II)		10% discount on First Year's Premium
	• AIA Platinum Term		10% discount on First Year's Premium
	• AIA Prime Secure (except 5-year premium term policies)		PowerUp Dollar
Critical illness & Disability Protection	<ul style="list-style-type: none"> <li>• AIA Secure Critical Cover</li> <li>• AIA Diabetes Care</li> <li>• AIA Triple Critical Cover</li> <li>• AIA Premier Disability Cover</li> <li>• AIA Prime Critical Cover</li> </ul>	20%	10% discount on First Year's Premium
Savings & Investment-Linked Plan	• AIA Pro Lifetime Protector	10%	PowerUp Dollar

5. 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 November 2018**;
  - payment of premium for the Eligible Plan may be made in monthly, quarterly, semi-annual and annual modes;
  - there is no alteration or change to the relevant Eligible Plan within 12 months from the relevant policy inception date such as a change to the insured amount; and
  - the Application for an Eligible Plan must not have been previously withdrawn and re-submitted to AIA during the Promotion Period for consideration.
6. The Eligible Plan purchased during the Promotion Period must remain in force for at least 12 months from the relevant policy inception date.
7. Applications for Eligible Plan(s) integrated with AIA Vitality shall receive the respective AIA Vitality Insurance Benefits in the form of additional free coverage (PowerUp Dollar) or 10% upfront discount off first year premium. For more information on AIA Vitality Insurance Benefits, please refer to [www.aiavitality.com.sg/memberportal/partners/insurance\\_premium\\_discount](http://www.aiavitality.com.sg/memberportal/partners/insurance_premium_discount).
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 particular policyholder and/or insured person.

9. By participating in this promotion, the policyholder hereby undertakes to forthwith return to AIA upon its request, the full amount of the Discount given by AIA under this promotion to which the policyholder may not be eligible to receive and/or retain including in circumstances of termination or alteration of the Eligible Plan within 12 months from the relevant policy inception date. The policyholder further consents and authorizes AIA to recover/claw back such amount of the Discount from him 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.
10. Where a policyholder cancels an Eligible Plan within the 14-day free-look period, he shall receive a refund of the amount of premium actually paid (which for the avoidance of doubt shall exclude the applicable Discount) without interest, less any and all medical expenses incurred in considering the Application and provided that no claim has been made under the relevant Eligible Plan.
11. 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.
12. 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.
13. These terms and conditions shall be governed by and construed in accordance with Singapore law.

#### 14. 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 Guaranteed Protect Plus (II), AIA Secure Term Plus (II), AIA Platinum Term, AIA Prime Secure (except for policies with 5-year premium terms), AIA Secure Critical Cover, AIA Diabetes Care, AIA Triple Critical Cover, AIA Premier Disability Cover, AIA Prime Critical Cover and AIA Pro Lifetime Protector.
- “**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 as a result of substandard loadings. No aggregation of premiums among two or more policies will be allowed.