



## Fight the Hike with AIA Promotion Terms & Conditions:

1. The Fight the Hike with AIA Promotion (“Promotion”) from AIA Singapore Private Limited (UEN: 201106386R) (“AIA”) shall run from 1 July 2022 to 30 September 2022 (both dates inclusive) (“Promotion Period”) and is open to new and existing customers of AIA (“Eligible Customers”).
2. The Promotion 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 Promotion signifies your agreement to be bound by the foregoing terms and conditions in their entirety.
3. Subject to the T&Cs, an Eligible Customer who purchases a selected Eligible Plan during the Promotion Period may be eligible to receive:
  - (i) Additional unit allocation in the form of Welcome Bonus (“Welcome Bonus”); or
  - (ii) a discount on the premium(s) of the Eligible Plan (“Discount”).

The selected Eligible Plans, Welcome Bonus and Discount (as applicable) that an Eligible Customer may be eligible to receive, are as follows:

Eligible Plans	Discount / Welcome Bonus
AIA PRO ACHIEVER 2.0^ with Minimum Annual Premium of S\$4,800 to S\$5,999	5% Welcome Bonus of the regular premiums payable in first policy year
AIA PRO ACHIEVER 2.0^ with Minimum Annual Premium of S\$6,000 to S\$11,999	10% Welcome Bonus of the regular premiums payable in first policy year
AIA PRO ACHIEVER 2.0^ with Minimum Annual Premium of S\$12,000 and above	15% Welcome Bonus of the regular premiums payable in first policy year
AIA SECURE FLEXI TERM 5 PAY	15% discount on First Five Years' Premium #
AIA GUARANTEED PROTECT PLUS (III) - 3X Multiplier	15% discount on First Five Years' Premium #
AIA GUARANTEED PROTECT PLUS (III) - 5X Multiplier	18% discount on First Five Years' Premium #
AIA GUARANTEED PROTECT PLUS (III) - 2X Multiplier	10% discount on First Year's Premium*
AIA PRO LIFETIME PROTECTOR (II) + any rider	10% discount on First Year's Premium*
AIA PRO LIFETIME PROTECTOR (II) - basic plan only	5% discount on First Year's Premium*
AIA ELITE SECURE INCOME SINGLE PREMIUM (SGD/USD)	1% of Single Premium*
AIA ELITE SECURE INCOME REGULAR PREMIUM (SGD/USD)	5% on First Year's Premium*
AIA PLATINUM RETIREMENT ELITE SINGLE PREMIUM (SGD/USD)	0.5% of Single Premium*



AIA PLATINUM RETIREMENT ELITE REGULAR PREMIUM (SGD/USD)	2% of First Year Premium*
AIA PLATINUM WEALTH ELITE SINGLE PREMIUM (SGD/USD)	1% of Single Premium*
AIA PLATINUM WEALTH ELITE REGULAR PREMIUM (SGD/USD)	5% of First Year Premium*
AIA PLATINUM GIFT FOR LIFE PLUS (with minimum Sum Assured of S\$250)	0.5% of Single Premium*
AIA PLATINUM GIFT FOR LIFE PLUS (with minimum Sum Assured of S\$500)	0.75% of Single Premium*

^To receive the Welcome Bonus for AIA Pro Achiever 2.0, the minimum annual premium (“**Minimum Annual Premium**”) set out in the table above must be met.

\***Single Premium/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.

#**First Five Years’ Premium** means the total amount of gross premium payment due and payable on an Eligible Plan in each of the first, second, third, fourth and fifth policy year of an Eligible Plan respectively. The calculation of gross premium for each policy year 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.

- Also, subject to T&Cs, if an Eligible Customer downloads and uses My AIA SG App, he/she may be eligible to receive AIA Delights Voucher Credits with the purchase of selected Eligible Plans during the Promotion Period. To receive the AIA Delights Voucher Credits, the premium payment frequency must be selected as “annual” during the Application.

The selected Eligible Plans and AIA Delights Voucher Credits that an Eligible Customer may be eligible to receive, are as follows:

Eligible Plans	AIA Delights Voucher Credits
AIA ABSOLUTE CRITICAL COVER^^ with Minimum Annual Premium of S\$1,000	150
AIA BEYOND CRITICAL CARE^^ with Minimum Annual Premium of S\$1,000	150
AIA DIABETES CARE^^ with Minimum Annual Premium of S\$1,000	150
AIA PREMIER DISABILITY COVER^^ with Minimum Annual Premium of S\$1,000	150
AIA PRIME CRITICAL COVER^^ with Minimum Annual Premium of S\$1,000	150



AIA SECURE FLEXI TERM 10, 20, 30 YEARS, TO AGE 65/75 <sup>^^</sup> with Minimum Annual Premium of S\$1,000	150
AIA PAY PROTECTOR	50
AIA SOLITAIRE PA (II)	25
AIA MULTISTAGE CANCER COVER	50
AIA MULTISTAGE CRITICAL PROTECTOR	50
AIA STAR PROTECTOR PLUS	15

<sup>^^</sup>To receive the AIA Delights Voucher Credits in relation to these selected Eligible Plans, the minimum annual premium (“**Minimum Annual Premium**”) set out in the table above must be met.

5. Additional Vitality discount or PowerUp Dollar may be applicable to the Eligible Plans and selected riders that are integrated with AIA Vitality, subject to relevant requirements being met. Visit <https://myaia.aia.com.sg/en/vitality/dashboard/partner-benefits/insurance-discount.html> for more information on AIA Vitality. Eligible Customers who are not existing AIA Vitality members may also enjoy the AIA Vitality 1-For-1 Special Promotion.
6. Eligible Plans with premium terms of less than 10 years are **not eligible** for this Promotion except AIA Secure Flexi Term 5 Pay.
7. Eligible Plans which are funded by CPF savings are also **not eligible** for this Promotion.
8. Eligible Plans with pay-to-age premium terms are **eligible** for this Promotion.
9. This Promotion shall also be subject to the following conditions, that:
  - (a) the Eligible Customer’s application to purchase an Eligible Plan (“**Application**”) is accepted by AIA;
  - (b) the Application is dated, signed and submitted to AIA during the Promotion Period;
  - (c) the Application must not be in relation to any of the Eligible Customer’s existing plan(s) (such as, but not limited to, a top-up, a variation of coverage or a change of plan);
  - (d) the Application is not a re-submission of a previously withdrawn application;
  - (e) the Eligible Plan incepts with the first premium fully paid on or before **7 October 2022**;
  - (f) there is no cancellation of the Eligible Plan during the free-look period;
  - (g) the Eligible Plan remains in force for at least 12 months from its inception date; and
  - (h) there is no alteration to the Eligible Plan (such as a change in insured amount) within 12 months from its inception date.
10. An Eligible Customer may purchase more than 1 Eligible Plan under this Promotion.
11. The Discount and AIA Delights Voucher Credit in this Promotion are applied on a “per policy” basis. For avoidance of doubt, an Eligible Customer shall only be entitled to 1 issuance of AIA Delights Voucher Credit per Insured for each selected Eligible Plan.
12. Eligible Customers who are eligible to receive the AIA Delights Voucher Credit will be notified by AIA with the relevant redemption details within 3 months from the end of the Promotion, provided their policy is still in-force, via an electronic direct mailer or letter at the email or correspondence address as set out in the Application.



13. If the Eligible Customer cancels an Eligible Plan within the free-look period, he/she will be refunded the premium amount he/she had paid (taking into account the applicable discount(s) applied) without interest, less all medical expenses incurred in considering the Application, and provided that no claim has been made and no deductions/set offs are applicable.
14. By participating in this Promotion, the Eligible Customer hereby undertakes to immediately upon AIA's request pay AIA the full amount of any discount(s) or item(s) given to the Eligible Customers under this Promotion, if he/she may no longer be eligible to receive or retain the discount(s) or item(s). The Eligible Customer further consents and authorises AIA to recover/claw back such amount of discount(s) and item(s) 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.
15. Item(s) given or provided under this Promotion by AIA or any third party is non-transferable unless stated otherwise and non-exchangeable for cash and may be subject to availability. AIA is not obliged to replace any damaged, lost or defaced item(s). All items given or provided under this Promotion will be given or provided on an "as is" basis, and all warranties, express or implied, are disclaimed. AIA does not guarantee nor bear liability regarding the quality, performance, technical specifications, conditions or safety of the item(s) given or provided under this Promotion.
16. 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.
17. AIA reserves the right in its sole and absolute discretion to replace the discount(s) or item(s) given under this Promotion with an item of similar value, without having to give any person any notice or reason.
18. For avoidance of doubt, this Promotion cannot be used in conjunction with any other promotions carried out by AIA unless otherwise permitted by AIA in its sole and absolute discretion.
19. 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.
20. AIA reserves the right in its sole and absolute discretion to withdraw or terminate this Promotion at any time without having to give any person any notice or reason.
21. AIA's decision on all matters relating to this Promotion (including the interpretation of these T&Cs) 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 Promotion, these T&Cs shall prevail.
22. These T&Cs shall be governed by and construed in accordance with the laws of Singapore.
23. AIA may, at any time, in its sole discretion and without prior notice or liability to any person, vary, modify and/or amend these T&Cs. Please review these T&Cs periodically for changes and updates. To determine when these T&Cs were last revised, please refer to the "Last Revision Date" stated at the end of these T&Cs.

Last Revision Date: 1 July 2022