



Terms & Conditions:

1. The AIA Platinum Gift for Life Plus (USD) Promotion 2022 (“**Promotion**”) from AIA Singapore Private Limited (UEN: 201106386R) (“**AIA**”) shall run from 8 September 2022 until 31 December 2022 (both dates inclusive) (“**Promotion Period**”) and is only 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. Understanding these terms and conditions are important because, by participating in this Promotion, you are agreeing to be bound by the foregoing terms and conditions in their entirety.
3. Subject to the T&Cs, an Eligible Customer who purchases an AIA Platinum Gift for Life Plus (USD) plan during the Promotion Period may be entitled to a discount on the Single Premium* (“**Discount**”). The amount of Discount is dependent on the Eligible Single Premium. The Eligible Plan, and the applicable Discount, are as follows:

Eligible Plan	Eligible Single Premium	Discount*
AIA Platinum Gift for Life Plus – Single Premium (USD)	US\$250K to <US\$500K	0.5% of Single Premium*
	US\$500K to <US\$1mil	0.75% of Single Premium*
	US\$1mil and above	1.0% of Single Premium*

*The **Single 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. No aggregation of premiums among two or more policies is allowed.

4. 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 - (d) the Application is not a re-submission of a previously withdrawn application;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 **31 December 2022**;
 - (f) there is no cancellation of the Eligible Plan during the free-look period;
 - (g) the Eligible Plan must remain in force for at least 12 months from its inception date;
 - (h) there is no alteration to the Eligible Plan (such as a change in insured amount) within 12 months from its inception date.
5. An Eligible Customer may purchase more than 1 Eligible Plan under this Promotion.
6. The Discount in this Promotion is applied on a “per policy” basis and an Eligible Customer may qualify for multiple Discounts.
7. 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.

8. By participating in this Promotion, the Eligible Customer hereby undertakes to immediately upon AIA's request pay AIA the full amount of any item(s) and Discount(s) given to the Eligible Customers under this Promotion, if he/she may no longer be eligible to receive or retain the item(s) and Discount(s). The Eligible Customer further consents and authorises AIA to recover/claw back such amount of item(s) and Discount(s) and 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.
9. 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.
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. 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.
12. 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.
13. 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.
14. These T&Cs shall be governed by and construed in accordance with the laws of Singapore.
15. 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: 8 September 2022