



AIA Power Up Promotion Terms & Conditions:

1. AIA Power Up Promotion (“**Promotion**”) from AIA Singapore Private Limited (UEN: 201106386R) (“**AIA**”) shall run from 5 October 2021 until 31 December 2021 (both dates inclusive) (“**Promotion Period**”) and is open to new and existing customers of AIA (“**Eligible Customers**”).
2. Subject to the terms and conditions herein, an Eligible Customer who purchases an Eligible Plan during the Promotion Period shall be entitled to the following Promotion Bundles and Discounts, where applicable:

Status of Eligible Customer at point of Application	Promotion Bundles
Not AIA Vitality Member	<ul style="list-style-type: none"> • First Year’s Premium* Discount • If Eligible Customer submits AIA Vitality membership application with Application, further entitled to the following: <ul style="list-style-type: none"> ○ 12-Month Free AIA Vitality membership, subject to terms and conditions# ○ Additional Vitality Discount & PowerUp Dollar ○ Free Apple Watch** if annual premium ≥ S\$6,000 and on annual premium payment frequency
AIA Vitality Member	<ul style="list-style-type: none"> • First Year’s Premium* Discount • Additional Vitality Discount & PowerUp Dollar • Free Apple Watch** if annual premium ≥ S\$6,000 and on annual premium payment frequency

Eligible Plans	First Year’s Premium* Discount	Vitality Discount
AIA Absolute Critical Cover	15%	10% discount
AIA Beyond Critical Care	10%	10% discount
AIA Diabetes Care	10%	10% discount
AIA Guaranteed Protect Plus (III)	10%	PowerUp Dollar
AIA Premier Disability Cover	10%	10% discount
AIA Prime Critical Cover	10%	10% discount
AIA Secure Flexi Term	10%	10% discount
AIA Pro Lifetime Protector (II) with at least 1 rider	5%	PowerUp Dollar
AIA Pro Lifetime Protector (II) – base plan only	5%	PowerUp Dollar
AIA Pro Achiever 2.0	5%	



***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.

**Apple Watch Series 7 in Midnight Aluminum Case, GPS model in size 41mm.

3. Every Eligible Customer who purchases the AIA Pro Lifetime Protector (II) with at least 1 rider is only entitled to free Apple Watch if annual premium \geq **S\$12,000** and on annual premium payment frequency.
4. Eligible Customers who purchase AIA Pro Lifetime Protector (II) – base plan will **not** be entitled the free Apple Watch.
5. Eligible Customers who purchase AIA Pro Achiever 2.0 will **not** be entitled to the free Apple Watch or any Vitality Discount or PowerUp Dollar.
6. Every Eligible Customer who purchases an Eligible Plan during the Promotion Period and is not an existing AIA Vitality Member shall also be entitled to 12 months of free AIA Vitality Membership, subject to the Terms and Conditions for 12-Month Free AIA Vitality Membership.
7. Visit <https://myaia.aia.com.sg/en/vitality/dashboard/partner-benefits/insurance-discount.html> for more information on AIA Vitality, additional Vitality Discount and PowerUp Dollar.
8. An additional 10% Vitality Discount applies to the Riders of the Eligible Plans listed in the table immediately below. Visit <https://myaia.aia.com.sg/en/vitality/dashboard/partner-benefits/insurance-discount.html> for more information on AIA Vitality.

Eligible Plans	Riders eligible for 10% Vitality Discount
AIA Guaranteed Protect Plus (III)	<ul style="list-style-type: none"> Payor Benefit Comprehensive Special (PBCS) (II) Early Critical Protector Payor Benefit (ECPPB) (II) Critical Protector Waiver of Premium (CPWP) (II) Early Critical Protector Waiver of Premium (ECPWP) (II)
AIA Pro Lifetime Protector (II)	
AIA Absolute Critical Cover (ASCC)	<ul style="list-style-type: none"> ASCC Booster Early Critical Protector Payor Benefit (ECPPB) (II) Critical Protector Waiver of Premium (CPWP) (II) Early Critical Protector Waiver of Premium (ECPWP) (II)
AIA Secure Flexi Term	<ul style="list-style-type: none"> Critical Cover Early Critical Cover Early Critical Protector Payor Benefit (ECPPB) Early Critical Protector Waiver of Premium (ECPWP)

9. Eligible Plans with single premium payment or premium terms less than 10 years are **not eligible** for this Promotion.
10. Eligible Plans which are funded by CPF savings are also **not eligible** for this Promotion.
11. Eligible Plans with pay-to-age premium terms are **eligible** for this Promotion.

12. This Promotion shall also be subject to the following conditions, that:
 - i. the Eligible Customer's application to purchase an Eligible Plan ("**Application**") is accepted by AIA;
 - ii. the Application is dated, signed and submitted to AIA during the Promotion Period;
 - iii. 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);
 - iv. the Application is not a re-submission of a previously withdrawn application;
 - v. the Eligible Plan incepts with the first premium due to be fully paid on or before **31 December 2021**;
 - vi. there is no cancellation of the Eligible Plan during the free-look period;
 - vii. the Eligible Plan must remain in force for at least 12 months from its inception date;
 - viii. there is no alteration to the Eligible Plan (such as a change in insured amount) within 12 months from its inception date;
13. There shall be no restriction on the number of Eligible Plans that any single customer may purchase for the purpose of this promotion, but any single customer is only entitled to 1 Apple Watch and a maximum of 12 months of free AIA Vitality Membership.
14. Within 3 months from the end of the Promotion, AIA will send an electronic direct mailer or letter to each Eligible Customer who is entitled to receive the Apple Watch, specifying how the Apple Watch may be collected or redeemed, as well as any other terms and conditions applicable to such collection or redemption.
15. The Apple Watch is not exchangeable and/or refundable for cash, credit or any other item in whole or in part.
16. 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 Apple Watch given to the Eligible Customers under this Promotion, if he/she may no longer be eligible to receive and/or retain the discount(s) or Apple Watch. The Eligible Customer further consents and authorises AIA to recover/claw back such amount of discount(s) and Apple Watch 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.
17. 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.
18. AIA reserves the right in its sole and absolute discretion to replace the discount(s) and Apple Watch with a 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 reason. 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. In the event of any inconsistency between these terms and conditions with any other form of publicity collaterals relating to the Promotion, these terms and conditions shall prevail.
19. 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.
20. These terms and conditions shall be governed by and construed in accordance with the laws of Singapore.



#Terms and Conditions for 12-Month Free AIA Vitality Membership

1. The 12-Month Free AIA Vitality Membership is only applicable to new AIA Vitality members who submitted their AIA Vitality Membership application together with the Application for an Eligible Plan integrated with AIA Vitality during the Promotion Period. Standalone application of AIA Vitality or sign-up of the membership via My AIA SG is not eligible for this Promotion.
2. Each Eligible Customer will only be entitled to a maximum of 12 months of free AIA Vitality Membership regardless of the number of Eligible Plan(s) purchased, and each person may only have one AIA Vitality Membership.
3. The Eligible Customer must select annual payment mode for membership fee payment.
4. The 12-Month free AIA Vitality Membership will start from the date that the AIA Vitality Membership is incepted and end on the last day of the 12-Month period. For example, if the AIA Vitality Membership start date is 5 October 2021, the last day of the free AIA Vitality Membership will be on 4 October 2022.
5. The AIA Vitality Membership, currently retailing at S\$96 a year, will automatically renew for the second year with a full-year membership fee payment and this will be deducted from the credit card payment arrangement/GIRO prior to membership renewal subject to the respective banks' billing cycle, that was set up at the point of AIA Vitality Membership registration. AIA Vitality Members who do not wish to continue their AIA Vitality Membership after the first year must notify AIA Vitality one month prior to membership renewal.
6. Please note that AIA Vitality is exclusive to AIA customers. AIA Vitality Members who exercise the free-look feature on the Eligible Plan, but has other AIA insurance plans in-force, may continue to enjoy their AIA Vitality Membership by making a pro-rated membership fee which may be determined by AIA Vitality. AIA Vitality Members who exercised free-look feature but do not have other AIA insurance plans in-force will have the free AIA Vitality membership terminated.
7. AIA Vitality Membership full terms and conditions (<https://myaia.aia.com.sg/en/vitality/faq-vitality.html>) apply.

Last Revision Date: 1 December 2021