

Promotion Terms & Conditions:

1. This AIA Protect With A Great Save Promo 2020 ("**Promotion**") shall run from 16 January – 15 March 2019 (both dates inclusive) ("**Promotion Period**") and is open to new and existing customers of AIA.
2. Subject to the terms and conditions herein, a customer who purchases an Eligible Plan with a minimum qualifying Sum Assured ("**SA**") during the Promotion Period shall be entitled to a discount on the First Year's Premium ("**Discount**"). The Eligible Plans, and the applicable Discounts, are as follows:

Category	Eligible Plans	Discount on First Year's Premium	
		Tier 1	Tier 2
		SA S\$100,000 - S\$199,999	SA S\$200,000 and above
Life Protection	AIA Guaranteed Protect Plus (II)	15%	20%
Critical Illness	AIA Power Critical Cover	15%	20%
Investment-Linked	AIA Pro Lifetime Protector	5%	10%

Category	Eligible Plans	Discount on First Year's Premium	
		Tier 1	Tier 2
		SA S\$600,000 - S\$1,199,999	SA S\$1,200,000 and above
Term	AIA Secure Flexi Term	15%	20%
Investment-Linked	AIA Platinum Wealth Elite: Regular Premium	5%	10%
Investment-Linked	AIA Platinum Wealth Elite: Single Premium	0.5%	1%

- SA calculated based on basic plan only except for AIA Guaranteed Protect Plus (II) and AIA Pro Lifetime Protector:-
 - i. AIA Guaranteed Protect Plus (II) – total SA applies for the sum of basic plan and additional Critical Illness riders (Early Critical Cover Extra and/or Critical Cover Extra), if applicable
 - ii. AIA Pro Lifetime Protector – total SA applies for the sum of basic plan and Double Critical Cover rider, if applicable
- Customers may opt to pay premiums on a monthly, quarterly, semi-annual or annual basis.

3. Notwithstanding Clause 2 above, plans on pay-to-age premium terms are eligible for this promotion
4. The Discount stated in Clause 2 above shall be increased by an additional 10% for Eligible Plans and selected riders that are integrated with AIA Vitality.

Visit <https://myaia.aia.com.sg/en/vitality/dashboard/partner-benefits/insurance-discount.html> for more information on AIA Vitality.

5. This Promotion (including the Discount) shall also be subject to the following conditions, that:
 - (a) the customer's Application is accepted by AIA;
 - (b) the Application is dated, signed and submitted to AIA during the Promotion Period;

- (c) the Application is for a new policy and does not relate to an existing policy (such as a top-up or a variation of coverage);
 - (d) the Eligible Plan incept with the first premium due to be fully paid on or before **31 March 2020**;
 - (e) there is no cancellation of the Eligible Plan during the free look period;
 - (f) the Eligible Plan must remain in force for at least 12 months from its inception date;
 - (g) there is no alteration to the Eligible Plan (such as a change in the insured amount) within 12 months from its inception date; and
 - (h) the Application is not a resubmission of a previously withdrawn application.
6. The Discount in this promotion is on a 'per-policy' basis, and a customer may qualify for multiple Discounts.
7. By participating in this Promotion, the customer hereby undertakes to immediately upon AIA's request pay AIA the full amount of any Discount given to the under this promotion, if he/she may no longer be eligible to receive and/or retain the Discount. The customer 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.
8. If the customer cancels an Eligible Plan within the 14-day free-look period, he/she will be refunded the premium amount he/she had paid (taking into account the applicable Discount applied) without interest, less all medical expenses incurred in considering the Application, and provided that no claim has been made.
9. AIA reserves the right in its sole and absolute discretion to replace the Discount 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 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.
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. These terms and conditions shall be governed by and construed in accordance with the laws of Singapore.
12. **Definitions**
- "**AIA**" means AIA Singapore Private Limited (Reg. No. 201106386R).
- "**Application**" means an application to purchase an Eligible Plan.
- "**Eligible Plan**" means any plan which is specified in Clause 2 of these Terms and Conditions.
- "**First Year's Premium**" means the gross premium payment(s) due and payable on an Eligible Plan in its first policy year. The calculation of gross premium shall include (a) the amount(s) paid for additional coverage as set out in any supplementary agreement that attaches to the basic policy and which bears the same policy number, (b) any extra premiums payable because of substandard loadings, and (c) GST. No aggregation of premiums among two or more policies will be allowed.
- "**SA**" means the Sum Assured (a) of the basic plan or (b) the aggregation of basic plan with applicable rider(s) as described in 2(i) and 2(ii) purchased on an Eligible Plan to determine the applicable discount specified in

TERMS AND CONDITIONS FOR AIA PROTECT WITH A GREAT SAVE PROMO 2020 LUCKY DRAW

Eligibility

The **AIA Protect With A Great Save Promo 2020 Lucky Draw** ("Lucky Draw") is open to both new and existing customers of AIA Singapore Private Limited (Company Registration No. 201106386R) ("AIA"). Any person who submits an application to purchase an Eligible Plan* ("Application") to AIA under the **AIA Protect With A Great Save Promo 2020** ("Promotion") and fulfils all the requirements listed below will be entitled to participate in the Lucky Draw:

- the Application is accepted by AIA;
- the Application must be dated, signed and submitted to AIA from **01 January – 29 February 2020** (both dates inclusive);
- the Application is for a new policy and is not to top-up the insured amount or add a rider to an existing policy, except those riders as specified in the Eligible Plans;
- the Eligible Plan is inceptioned with at least the first **12 months'** premium fully paid on or before **15 March 2020**;
- payment of an Eligible Plan must be made via **annual mode** only;
- there is no cancellation of the Eligible Plan purchased during the free look period;
- there is no alteration to the Eligible Plan purchased such as the sum assured amount; and
- the proposal for an Eligible Plan has not been previously withdrawn and subsequently re-submitted to AIA during the Promotion Period for consideration.

****"Eligible Plan" refers to any plan which is specified in Clause 2 of AIA Protect With A Great Save Promo 2020's Terms and Conditions**

Lucky Draw Chances

The number of lucky draw chances each participant (i.e. the policyholder in the Application who fulfils all eligibility requirements to participate in the Lucky Draw) is entitled to depends on the Eligible Plan and Tier which the participant had applied for and is as set out in the tables immediately below. If the participant had also registered as the main applicant under the AIA Travel Awesome Campaign which had run from 22 November 2019 – 31 December 2019, the number of lucky draw chances the participant is entitled to will be tripled (x3).

Eligible Plan	Tier 1	Tier 2
	SA S\$100,000 – S\$199,999	SA S\$200,000 and above
AIA Guaranteed Protect Plus (II)	One (1) lucky draw chance	Two (2) lucky draw chances
AIA Power Critical Cover		
AIA Pro Lifetime Protector		

Eligible Plan	Tier 1	Tier 2
	SA S\$600,000 – S\$1,199,999	SA S\$1,200,000 and above
AIA Secure Flexi Term	One (1) lucky draw chance	Two (2) lucky draw chances
AIA Platinum Wealth Elite: Regular Premium		
AIA Platinum Wealth Elite: Single Premium		

The Lucky Draw will be conducted on **20 March 2020** at AIA Singapore Private Limited, 1 Robinson Road, AIA Tower, Singapore 048542 in Meeting Room 10-1 at **3pm**. AIA reserves the right to change the date and time of the draw without notice. There are ten (10) prizes to be won in this Lucky Draw and the winners shall be selected at random by such means and methods (which may be manual or computerized) as AIA may determine.

There are ten (10) prizes to be won in the Lucky Draw and each winner is entitled to only one (1) prize. Each winner of the Lucky Draw will be entitled to the following ("Prize"), whereby AIA reserves the right to replace the Prize(s) and/or any related service(s) without prior notice:

- one (1) pair of return economy flight tickets to London;

- one (1) pair of hospitality match tickets to catch Tottenham Hotspur vs Arsenal live at Tottenham Hotspur Stadium in London;
- a 4D3N (twin sharing) stay at a 4-star hotel accommodation (inclusive of breakfast) for two (2) people; and
- an Exclusive AIA/Tottenham Hotspur Hospitality package for two (2) people which would include a sightseeing Tour of London and a visit to the THFC Training Centre.

Collection of the Lucky Draw Prize

All winners will be notified in writing by mail/email and/or SMS by mobile and/or contacted by phone using the details provided in the new AIA insurance policy application form ("Notification") within 5 days of the Lucky Draw being conducted. To qualify, the winners must respond in writing by email within seven (7) calendar days from the date of the Notification, failing which AIA reserves the right to draw reserve winners to replace any winner subsequently found to be disqualified. Any notice given to a winner shall be deemed sufficiently served if addressed to the winner and sent by mail/email/SMS to the respective mailing/email address/mobile/contacted by phone based on details provided by the participants. The date(s), time(s) and venue(s) of the collection will be made known to the winners in the Notification. The winners shall be required to collect the prizes in person by **31 March 2020**. Extension of redemption period will not be entertained. All winners must be able to furnish documentary evidence that he/she is the winner (e.g. provide his/her NRIC).

General Terms and Conditions

AIA reserves the right to not allow participation by any person, at its absolute discretion and also disqualify any participant from the Lucky Draw if he/she is found at any time (whether before or after the receipt of the prize) to be in breach of the eligibility criteria or to have tampered with the process or the operation of the Lucky Draw or to be in breach of the Lucky Draw Terms and Conditions. Any prizes awarded will be forfeited, and if collected, shall be returned to AIA promptly. AIA's decision on all matters relating to the Promotion and the Lucky Draw (including the interpretation of terms and conditions of the Promotion and the Lucky Draw) shall be final, conclusive and binding. No correspondence will be entertained and AIA shall not be obliged to give any reason or prior to any person disqualified for participation in the Lucky Draw.

If any winner is subsequently found not to be eligible to participate in the Lucky Draw, has cancelled any policy for the Eligible Plan during the free look period, or fails to collect the Lucky Draw prize within the stipulated deadline, AIA reserves the right to forfeit or reclaim the Lucky Draw prizes at its discretion and confer the same on any other person as may be selected by AIA in any manner as AIA deems fit. No person shall be entitled to any payment or compensation from AIA should any Lucky Draw prize be forfeited.

Each, or any part, of the Lucky Draw prize is not exchangeable and/or refundable for cash, credit or any other item in whole or in part. AIA reserves the right in its sole and absolute discretion to amend the list of Eligible Plans, replace any part of the Lucky Draw prize with another item, gift or prize of similar value, change or withdraw the Promotion without having to give any person any prior notice or reason for such replacement/withdrawal/change.

AIA reserves the right to recover the value of the Lucky Draw prize collected by a person under this Lucky Draw if the Eligible Plan(s) purchased by such person during the Promotion Period is terminated or altered within 12 months from the relevant policy inception date.

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.

AIA reserves the right to vary the terms and conditions at any time at its absolute discretion without notice. 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.



By participating in the Lucky Draw, all winners agree to, and provide AIA consent for, the public disclosure of their names and photographs for publicity or commercial purposes. All winners further agree to participate in any advertising, promotion, media interviews and publicity activities stipulated by AIA in relation to the Lucky Draw, and to provide and permit the use of any personal data, images, photographs, video/audio recordings capturing the winners images/voices for any future promotion/marketing efforts and media publicity by AIA.

Without prejudice to and in addition to the Marketing Consent (if any) given, each customer expressly and irrevocably permits and authorises AIA to disclose, reveal and divulge information regarding his/her personal particulars to its officers, directors, employees, contractors, sub-contractors and AIA Financial Services Consultants, AIA Financial Advisers, AIA Insurance Representatives ("AIA Representatives") for the purposes of organising, promoting and conducting the Lucky Draw, and to enable any one of the AIA Representatives to contact and follow up with the customer as required.

The Lucky Draw and these terms and conditions are governed by the laws of the Republic of Singapore. All participants hereby submit to the exclusive jurisdiction of the Singapore courts in the determination of any matter or dispute arising in connection therewith. These terms and conditions are not intended to confer rights to any third party under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any provision of these terms and conditions, and the operation of the said Act is hereby excluded.