

TERMS AND CONDITIONS FOR THE AIA CENTENNIAL LUCKY DRAWS (01 JAN – 31 DEC 2019)

Eligibility

The **AIA Centennial Lucky Draws** are open to both new and existing customers of AIA Singapore Private Limited (Company Registration No. 201106386R) (“AIAS”). Any person who submits a proposal to AIAS to purchase an AIAS’s insurance plan* for their child(ren), will be entitled to one (1) lucky draw chance, provided that:

- a) the proposal is accepted by AIAS;
- b) the proposal must be dated, signed and submitted during one of the Contest Periods in the table below;
- c) the proposal is for a new policy and is not a top-up of the insured amount or addition of a rider to an existing policy;
- d) the policy **is incepted by the Policy Inception Dates** listed in the table below, to be eligible for the Lucky Draw for that Contest Period;
- e) there is no cancellation of the policy purchased during the free look period;
- f) there is no alteration to the policy purchased within 12 months from the policy inception date, such as the insured amount;
- g) for this promotion, the term ‘child(ren)’ is defined as any person who is 16 years old and below.

Contest Periods for the AIA Centennial Lucky Draws

The AIA Centennial Lucky Draws consists of four (4) lucky draws over four (4) quarterly Contest Periods. There will be one (1) winner of S\$25,000 for each Contest Period. AIAS customers who are eligible for the lucky draw for a Contest Period will continue to be eligible for the lucky draw(s) for subsequent Contest Periods if he/she does not win. Where a customer has multiple lucky draw chances resulting from purchase of multiple insurance plans, then, except for the winning entry, the remaining lucky draw chances shall continue to qualify for subsequent lucky draws.

The quarterly draws will be conducted on the dates stated in the table below:

Quarter	AIA Centennial Lucky Draw Contest Periods (“Contest Periods”)	Lucky Draw Dates	Plan Inception Dates
Quarter 1	0000hrs on 01 January 2019 to 2359hrs on 31 March 2019	3 June 2019	29 May 2019
Quarter 2	0000hrs on 1 April 2019 to 2359hrs on 30 June 2019	2 September 2019	28 August 2019
Quarter 3	0000hrs on 1 July 2019 to 2359hrs on 30 September 2019	2 December 2019	27 November 2019
Quarter 4	0000hrs on 1 October to 2359hrs on 31 December 2019	2 March 2020	26 February 2019

AIAS reserves the right to change the date of any of the said draws without notice. 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 AIAS insurance policy application form (“Notification”). To qualify, the finalists must respond in writing by email within thirty (30) calendar days from the date of the Notification, failing which AIAS 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.

All AIA Centennial Lucky Draws will be conducted at AIA’s office at AIA Tower, 1 Robinson Road, Singapore 048542, Meeting Room 13-1. AIAS reserves the right to change the location of the AIA Centennial Lucky Draws without prior notice.

Payment of AIA Centennial Lucky Draws Prize Money to Winners

All winners must be able to furnish documentary evidence that he/she is the winner (e.g. provide his/her NRIC). The value of the prize money shall be in Singapore Dollars and paid by way of cheque. All winners must return the signed letter of acceptance when receiving the cheque.

*** Important Note: All AIA HealthShield Gold Max, AIA Max Essential, AIA Max VitalHealth and plans funded by CPF/SRS savings are excluded from this promotion.**

GENERAL TERMS AND CONDITIONS

AIAS reserves the right to not allow participation by any person, at its absolute discretion and also disqualify any participant from the AIA Centennial Lucky Draws 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 AIA Centennial Lucky Draws or to be in breach of the AIA Centennial Lucky Draws Terms and Conditions. Any prizes awarded will be forfeited, and if collected, shall be returned to AIAS promptly. AIAS's decision on all matters relating to the AIA Centennial Lucky Draws shall be final, conclusive and binding. No correspondence will be entertained and AIAS shall not be obliged to give any reason or prior to any person disqualified for participation in the AIA Centennial Lucky Draws.

AIAS reserves the right to recover the value of the Lucky Draw prize(s) (if any), collected by a person under this promotion if the plan(s) purchased by such person during the Promotion Period is terminated or lapses within 12 months from the relevant policy inception date.

AIAS and its authorised agencies shall not be liable to any participant for any injury, damage, loss, cost or expense arising out of or in connection with the AIA Centennial Lucky Draws, and each participant agrees to indemnify and hold AIAS harmless from and against any and all claims, damage, losses, costs or expenses suffered or incurred by the participant or by any other party in relation to the AIA Centennial Lucky Draws.

AIAS 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 AIA Centennial Lucky Draws, all winners agree to, and provide AIAS 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 AIAS in relation to the AIA Centennial Lucky Draws, 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 AIAS.

Without prejudice to and in addition to the Marketing Consent (if any) given, each customer expressly and irrevocably permits and authorises AIAS 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 AIA Centennial Lucky Draws, and to enable any one of the AIA Representatives to contact and follow up with the customer as required.

The AIA Centennial Lucky Draws and these terms and conditions are governed by the laws of the Republic of Singapore. AIAS, 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.