



Campaign Terms & Conditions:

1. This AIA Resilience Customer Campaign 2020 (“**Promotion**”) from AIA Singapore Private Limited (UEN: 201106386R) (“**AIA**”) shall run from 27 April 2020 until 31 May 2020 or when 10,000 promotional codes have been redeemed, whichever is earlier (“**Promotion Period**”) and is open to existing customers of AIA with a least 1 in-force policy as at 22 April 2020 and the policy must not fall under the categories of Personal Line, General Insurance or Corporate Insurance (“**Eligible Customers**”).
2. Any Eligible Customer who purchases any of the Eligible Plans listed immediately below during the Promotion Period shall be entitled to a discount on the Eligible Plan’s First Year’s Premium (“**First Year Premium Discount**”) from AIA if the promotional code “**UNITE**” (“**Promo Code**”) is used when purchasing the Eligible Plan. The Eligible Plans, and the applicable Discounts, are as follows:

Category	Eligible Plans	First Year Premium Discount
Life Protection	AIA Guaranteed Protect Plus II	15%
Critical Illness Protection	AIA Power Critical Cover	15%
Savings and Investment	AIA SmartRewards Saver II	5%
	AIA SmartGrowth II	5%
	AIA Retirement Saver III	5%
	AIA Wealth Pro Advantage	5%
	AIA Smart Wealth Builder SGD (RP)	5%
	AIA Pro Lifetime Protector	5%
	AIA Platinum Wealth Elite SGD/USD (RP)	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.

3. 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.
4. Eligible Plans with single-premium payment or premium terms less than 10 years are **not eligible** for this Promotion but pay-to-age premium terms are **eligible**. Except for **AIA Platinum Wealth Elite SGD/USD (RP)**, 5 pay term and above are eligible.
5. Eligible Plans which are funded by CPF savings are also **not eligible** for this Promotion.



6. 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 due to be fully paid on or before **15 June 2020**;
 - (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;
 - (i) the Promo Code is valid for multiple usage by each Eligible Customer;
 - (j) the Promo Code is only valid for use if the Eligible Customer is the Policyholder or Life Assured for the Eligible Plan;
 - (k) the Promo Code is not transferable or redeemable for cash or credit.
7. If the Eligible Customer cancel his/her Eligible Plan within the free-look period, he/she will be refunded the premium amount he/she had paid (taking the discount(s) applied) without interest, less all medical expenses incurred in considering the Application, and provided that no claim has been made.
8. By participating in this Promotion, the Eligible Customer hereby undertakes to immediately upon AIA's request pay AIA the full amount of any discount given to the Eligible Customer under this promotion, if he/she may no longer be eligible to receive and/or retain the discount(s). The Eligible Customer further consents and authorises AIA to recover/claw back such amount of discount(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.
9. AIA reserves the right in its sole and absolute discretion to replace the discount(s) 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.
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. For avoidance of doubt, the discounts in this Promotion are given by AIA.
11. These terms and conditions shall be governed by and construed in accordance with the laws of Singapore.