



AIA Maturity Campaign 2020 Terms and Conditions

- Offer Period: 1 January to 31 December 2020 (both dates inclusive).
- The eligible plans for this promotion are listed in the table below:

Eligible Plan (S\$ cash plans only)	
AIA Retirement Saver III (SP & RP)	AIA Guaranteed Protect Plus (II)
AIA Platinum Pro Secure	AIA Pro Achiever
AIA Wealth Pro Advantage	AIA Platinum Gift For Life (SP)
AIA SmartRewards Saver (II)	AIA Smart Growth (II)
AIA Smart LifeTime Rewards	AIA Smart Wealth Builder (SP & RP)
AIA Gen 3 (II)	AIA Smart Flexi Rewards

SP – Single Premium plan; RP – Regular Premium plan

- This promotion is open only to select policyholders and insureds (“**Qualifying Customers**”) of AIA policies maturing within the Offer Period (the “**Maturing Policy**”). Each Qualifying Customer who submits an Application is eligible to receive a Voucher, subject to the following conditions, that:
 - the Application is dated, signed and submitted to AIA:
 - if before or on the maturity date of the Maturing Policy, within the Offer Period or no earlier than 90 days before the said maturity date, or
 - if after the maturity date of the Maturing Policy, within 60 days thereof;
 - the Application is for a new policy and does not relate to an existing policy (such as a top-up, variation of coverage, or an addition of rider(s) or endorsement(s));
 - the Application is accepted by AIA;
 - the Eligible Plan is not funded by CPF savings;
 - the premiums for a RP Eligible Plan are paid on an annual basis;
 - there is no cancellation of the Eligible Plan during the free look period;
 - the Eligible Plan must remain in force for at least 12 months from its inception date;
 - there is no alteration or change to the terms of the Eligible Plan within 12 months from its inception date; and
 - the Application is not a resubmission of a previously withdrawn application.
- The value of the Voucher that each Qualifying Customer is entitled to receive per Application is determined by the First Year’s Premium (for regular premium paying policies) or single premium amount (for single premium policies), and the date the Application is submitted, as follows:

First Year Premium / Single Premium	Voucher Value per Application Submitted	
	<u>Before or on Maturity Date</u> Within Offer Period, or <u>≤ 90 days before Maturity</u>	<u>After Maturity Date</u> Within 60 days after Maturity
≥ S\$3,000 / S\$30,000	S\$160	S\$80
≥ S\$5,000 / S\$50,000	S\$320	S\$160
≥ S\$12,000 / S\$120,000	S\$1,000	S\$500

- The cumulative value of the Vouchers that each Qualifying Customer is entitled to receive under this promotion shall not exceed S\$2,000, regardless of the number of Applications.
- Each Voucher may be redeemed at select participating CapitaLand shopping centres, in accordance with its stated terms and conditions.
- AIA will issue a redemption letter to each Qualifying Customer entitled to receive a Voucher within 2 months from the policy inception date.
- Vouchers are not exchangeable and/or refundable for cash, credit or any other item in whole or in part.



9. AIA reserves the right in its sole and absolute discretion to replace the Voucher with another gift of similar value, withdraw the promotion, or change the terms and conditions of the promotion without having to give any person any prior notice or reason for such replacement / withdrawal / change. AIA's decision on all matters relating to the promotion (including the interpretation of terms and conditions of this promotion) will be final and binding on all persons participating in the promotion and no appeals will be entertained.
10. AIA reserves the right to recover the cost of the Voucher(s) from a Qualifying Customer if the policy purchased by such customer during the promotion is terminated or allowed to lapse within 12 months from the policy inception date.
11. AIA will not be responsible for any injury, loss or damages suffered as a result of the redemption or use of any Voucher.
12. 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.
13. These terms and conditions shall be governed by and construed in accordance with Singapore law.

Definitions

- “**AIA**” means AIA Singapore Private Limited (Reg. No. 201106386R).
- “**Application**” means an application to purchase an Eligible Plan.
- “**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 as a result of substandard loadings. No aggregation of premiums among two or more policies will be allowed.
- “**Voucher**” means the CapitaVoucher.