

An Exclusive Offer for selected Singtel StepUp Users!

- ✓ **First 200 Singtel StepUp users get a Braven Speaker BRV Mini Rugged Waterproof Portable Bluetooth Speaker when they purchase a Secure Flexi Term SIO with min ANP of \$500!**
- ✓ **No medical underwriting for selected Singtel StepUp user when they answer 3 simple questions during application!**

Premium Size (SGD)¹	Reward²
Min \$500	Braven Speaker BRV Mini Rugged Waterproof Portable Bluetooth Speaker

1 – Indicates annualized premiums for Secure Flexi Term Simplified Issuance Offer (SIO). The SIO refers to an AIA Secure Flexi Term with \$500,000 coverage on Death + TPD, Term-till-75 years old.

IMPORTANT NOTES

These insurance plans are underwritten by AIA Singapore Private Limited (Reg. No. 201106386R) (“AIA”). All insurance applications are subject to AIA’s underwriting and acceptance. As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid. The information is correct as at 1 November 2020. Protected up to specified limits by SDIC. This advertisement has not been reviewed by the Monetary Authority of Singapore.

AIA-Singtel “Secure Flexi Term – First to 200” Terms and Conditions:

1. **Campaign Period:** AIA-Singtel “Secure Flexi Term – First to 200” Promotion (“**Promotion**”) from AIA Singapore Private Limited (UEN: 201106386R) (“**AIA**”) shall run from 18 January 2021 to 31st March 2021 (both dates inclusive) (“**Promotion Period**”).
2. **Eligibility:** The Promotion is open to selected **Singtel StepUp users** who purchase an AIA Secure Flexi Term SIO during the Promotion Period from a Selected AIA Financial Services Consultant (defined below), either as the Insured, Policyholder and Payor of the policy (policies) (“**Eligible Customer**”).
3. **Reward:** Subject to the terms and conditions herein, an Eligible Customer who purchases an AIA Secure Flexi Term SIO [with annualized premiums of at least S\$500 (“**Eligible Plan**”)] during the Promotion Period shall be entitled to a Reward which is a Braven Speaker BRV Mini Rugged Waterproof Portable Bluetooth Speaker and the applicable Reward for each policy are as follows:

Premium Size (SGD) of Secure Flexi Term policy ¹	Reward ² (SGD)
Min \$500 per annum	Braven Speaker BRV Mini Rugged Waterproof Portable Bluetooth Speaker

1 – Indicates annualized premiums for Secure Flexi Term Simplified Issuance Offer (SIO). The SIO refers to an AIA Secure Flexi Term with \$500,000 coverage on Death + TPD, Term-till-75 years old.

4. Only new policy purchases are eligible, and Promotion does not apply to an existing policy.
5. The Reward given on a per-Policy basis and will be given to only 1 Eligible Customer for each policy. No purchase of multiple insurance policies to achieve a certain tier is allowed.
6. Riders and loadings are taken into account when determining the amount of Reward based on the Premium Size, but top-ups are not included or eligible for this Promotion.
7. In addition to the Reward, Eligible Customers will also get a 10% Vitality discount on the policy being purchased or PowerUp Dollar for AIA Vitality-integrated plans.
8. Only AIA Secure Flexi Term SIO underwritten by AIA, is eligible for this campaign.
9. This Promotion shall also be subject to the following conditions, that:
 - the Eligible Customer’s application to purchase an Eligible Plan (“**Application**”) is accepted by AIA;
 - No backdating of policy’s Application is allowed to qualify for the Promotion
 - Application must strictly be **dated, signed, submitted to AIA** by 31st March 2021 and **premiums paid and incepted** by 30th April 2021.
 - 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);
 - the Application is not a re-submission of a previously withdrawn application;
 - there is no cancellation of the Eligible Plan during the free-look period;
 - the Eligible Plan must remain in force for at least 3 months from its inception date;

- there is no alteration to the Eligible Plan (such as a change in insured amount) within 12 months from its inception date;
 - the Application is not a resubmission of a previously withdrawn application.
10. By participating in this Promotion, the Eligible Customer hereby undertakes to immediately upon AIA's request pay AIA the full amount of the Reward given to the under this Promotion, if he/she may no longer be eligible to receive and/or retain the Reward. The Eligible Customer further consents and authorizes AIA to recover/claw back such amount of Reward 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.
 11. 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.
 12. Customers who a) meet the minimum annualized premium in the respective Reward Tiers and b) pay for at least 3 months of premium, are entitled to a “Reward”, which will be given to the customer after three months of policy inception by the fourth month of policy inception, provided the policy is still in-force.
 13. This promotion can be applied in conjunction with other ongoing AIA promotions, as defined by AIA's sole and absolute discretion. However, other ongoing AIA-Singtel promotions cannot be applied in conjunction with the AIA-Singtel “Secure Flexi Term – First to 200”.
 14. Only AIA Financial Services Consultants who have been selected to participate in this promotion (“Selected AIA Financial Services Consultants”) are eligible to offer you this exclusive Singtel promotion.
 15. AIA reserves the right in its sole and absolute discretion to replace the Reward 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.
 16. These terms and conditions shall be governed by and construed in accordance with the laws of Singapore.

AIA-Singtel “Secure Flexi Term – First to 200” FAQs:

1. How will I receive my reward?

Customers who a) meet the minimum annualized premium in the respective Reward Tiers and b) pay for at least 3 months of premium, are entitled to a “Reward”, which will be given to the customer after three months of policy inception by the fourth month of policy inception, provided the policy is still in-force.

The reward email will be sent to your email on the 4th month after inception of your policy. Redemption of Braven Speaker BRV Mini Rugged Waterproof Portable Bluetooth Speaker can be made through a physical shop (Short Q) at 176 Orchard Rd, #01-57 the Centrepoint, Singapore 238843. For enquiries relating to your reward, please contact sg.aiasingtel@aia.com.

2. How many rewards can I get?

The Reward is given if the customer is the First 200 customers who have purchased an AIA Secure Flexi Term SIO.

For example, if a selected Singtel StepUp user purchase two \$500 eligible policies, the user will receive TWO Braven Speaker BRV Mini Rugged Waterproof Portable Bluetooth Speaker for the two \$500 eligible policies bought.

3. Can I purchase multiple insurance plans to enjoy the rewards?

The Reward given is per Policy and multiple insurance plans purchased cannot be combined together to achieve the tier.

For example, the selected Singtel StepUp user cannot purchase TWO policies at \$250 each (total \$500) to qualify for the Braven Speaker BRV Mini Rugged Waterproof Portable Bluetooth Speaker.

4. I am a Singtel customer but currently not on StepUp. Am I entitled to this promotion?

The promotion is available for selected Singtel StepUp users.

5. I am not a Singtel StepUp customer. Am I eligible for this promotion?

The promotion is only available for selected Singtel StepUp users. You may be entitled to other ongoing AIA customer promotions that are listed on <https://www.aia.com.sg/en/our-products/recent-promotions.html>. This promotion can be applied in conjunction with other ongoing AIA promotions, as defined by AIA's sole and absolute discretion.

However, other ongoing AIA-Singtel promotions cannot be applied in conjunction with the AIA-Singtel “Secure Flexi Term – First to 200”.

6. I didn't manage to sign my application in the stipulated time frame. Can I submit a request for consideration?

The insurance application must strictly be **dated, signed, submitted to AIA** latest by 31st March 2021 and **premiums paid and incepted** by 30th April 2021, for customer to enjoy their Reward. Any requests for consideration will be at the sole discretion of AIA.

7. I signed a policy before this campaign. Am I eligible for this reward?

The insurance policy must be dated, signed and submitted within the **Campaign Period**. Customers who have purchased policies prior to this campaign period will not be eligible for this reward.

8. Who can I contact if there is an issue with my reward?

For any issues with the rewards, please contact sg.aiasingtel@aia.com.

9. Am I eligible for this promotion if I purchase the policy on behalf of another person?

Yes, the vouchers will be redeemed via a code sent to the policyholder's email address indicated on the application form.