

AIA Cover Your Rediscovery – Referral Campaign TERMS & CONDITIONS

I, as the main applicant of AIA Cover Your Rediscovery, understand that upon successful submission of my application, I am automatically eligible to be part of the referral program for AIA Cover Your Rediscovery (“Referral Campaign”). I am aware that a unique referral code will be generated upon successful submission of my application for AIA Cover Your Rediscovery and I may choose to send my unique referral code to anyone of my choice (subject to the application age eligibility) for them to use when applying for AIA Cover Your Rediscovery during the Campaign Period (as defined below). I acknowledge that by sharing my referral code, I am participating in this Referral Campaign and I understand and agree to the following terms and conditions from AIA Singapore Private Limited (“AIA Singapore”):

1. “Referrer” shall refer the main applicant of the AIA Cover Your Rediscovery and owner of the referral code, and “Referee” shall refer to the person(s) who receive the referral code from the Referrer and uses it to apply for the AIA Cover Your Rediscovery.
2. The Referral Campaign will commence on 15 December 2020 and end on 31 January 2021 or upon full redemption of 200,000 policies of AIA Cover Your Rediscovery, whichever is earlier (“Campaign Period”).
3. For a referral to be deemed as a successful referral, the Referee must key in the referral code provided by the Referrer in the “Referral Code” field in the application form for AIA Cover Your Rediscovery and his/her application must be approved by AIA Singapore. Referral codes cannot be added or amended once the application has been submitted.
4. Top 3 Referrers with the highest number of referrals will each receive CapitaVoucher worth S\$350 (“Gift”).
5. The selection of the top 3 Referrers will be solely at the discretion of AIA Singapore. AIA Singapore’s decision is final and binding on all participants of the Referral Campaign. No correspondence will be entertained about AIA Singapore’s decision. In the event that any of the top 3 Referrers is disqualified from the Referral Campaign, AIA Singapore at its sole discretion may decide whether a replacement should be selected. In this event, any further selected Referrer will be subject to these terms and conditions.
6. THIS REFERRAL CAMPAIGN IS VOID WHERE PROHIBITED BY APPLICABLE LAWS. To the extent permitted by law, the right to litigate, to seek injunctive relief or to make any other recourse to judicial or any other procedure in case of disputes or claims resulting from or on connection with this Referral Campaign are hereby excluded and any participant expressly waives any and all such rights. Certain restrictions may apply.
7. AIA Singapore will issue a letter (“Redemption Letter”) to the Referrers who are entitled to receive the Gift by 31 March 2021. The Redemption Letter will set out the details of how the Gift may be collected.
8. The Gift is not exchangeable and/or refundable for cash, credit or any other item in whole or in part and may be subject to availability. AIA Singapore is not obliged to replace any damaged, lost or defaced Gifts. AIA Singapore reserves the right to replace any Gift with items of similar value without prior notice. AIA Singapore reserves the right to end the Referral Programme or amend these terms and conditions at any time without prior notice. All Gifts will be awarded on an “as is” basis, and all warranties, express or implied, are disclaimed. AIA Singapore does not guarantee nor bear liability regarding the quality, performance, technical specifications, conditions and/or safety of any Gift.

9. By entering this Referral Campaign, all participants agree to release, discharge, and hold harmless AIA Singapore and its partners, affiliates, subsidiaries, advertising agencies, agents and their employees, officers, directors, and representatives from any claims, losses, and damages arising out of their participation in this Referral Campaign or any Referral Campaign-related activities or for (i) any printing or typographical errors in any materials or communication associated with the Referral Campaign (ii) any technical malfunction and/or problem with the Gift(s) and (iii) any use of the Gift(s).
10. Acceptance of any Gift shall constitute a release and discharge of AIA Singapore by a top Referrer from any and all liability, claims, demands, causes of action, and/or damages which the top Referrer may have, whether known or unknown at the present time, of any nature whatsoever, arising out of or relating to:
 - (i) the Referral Campaign, (ii) property damage, theft or loss suffered by the top Referrer as a result of the use and/or enjoyment of the Gift, and/or (iii) any tax liabilities in relation to the Referral Campaign, Gift and/or use or enjoyment of the same. AIA Singapore makes no representation or warranty on the merchantability or fitness for purpose of the Gift.
11. AIA Singapore's decision regarding the award of all Gift, and/or in every situation including any not covered in these terms and conditions, shall be final and binding on all participants in the Referral Campaign, and no queries, challenges or appeals may be made or entertained regarding AIA Singapore's decision on the same. The receipt by any Referrer of any Gift under this Referral Campaign is conditional upon compliance with any and all applicable laws, rules and regulations.
12. AIA Singapore reserves the right, at its discretion, to change, modify, add, or remove portions of these terms and conditions, postpone or cancel the Referral Campaign, at any time without prior notice.
13. 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.
14. This Referral Campaign and these terms and conditions shall be governed by Singapore law and each participant agrees to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.