

AIA ALTITUDE MEMBER-GET-MEMBER PROGRAMME TERMS AND CONDITIONS (“T&Cs”)

1. Definitions:

- (a) “AIA” refers to AIA Singapore Private Limited.
 - (b) “AIA Altitude” refers to an AIA membership programme for clients who purchase AIA products with total annualized premium of at least S\$10,000.
 - (c) “AIA Persons” refers to AIA, its associated persons/organizations, its and their third party service providers and its and their representatives, whether within or outside Singapore.
 - (d) “client” includes a prospective Eligible Customer.
 - (e) “introducing activity” shall have the same meaning as that defined under Regulation 31 of the Financial Advisers Regulations (“FAR”) issued pursuant to the Financial Advisers Act 2001 (“FAA”) and includes for the purposes of this Programme: (i) introducing any client who may or are likely to have an interest in purchasing Eligible Products (defined below); and (ii) recording the particulars of the client and forwarding such particulars to AIA with the client’s consent.
 - (f) “Programme” means the AIA Altitude Member-Get-Member Programme.
 - (g) “Programme Period” refers to the period from **2 May 2023 to 30 June 2023**, both days inclusive.
 - (h) “Eligible Products” refers to AIA Platinum Retirement Elite, AIA Platinum Wealth Legacy, AIA Platinum Wealth Elite, AIA Platinum Wealth Heritage, AIA Platinum Legacy (IX), AIA Platinum Accidentcare, AIA Platinum Gift of Life Series, AIA Platinum Health, AIA Platinum Generations (II), AIA Elite Secure Income, AIA Guaranteed Protect Plus, AIA Invest Easy, AIA Pro Achiever 3.0, AIA Pro Lifetime Protector, AIA Retirement Saver, AIA Smart Flexi Growth, AIA Smart Flexi Rewards, AIA Smart Wealth Builder only.
- 2. Any individual who participates in this Programme shall be deemed to have accepted and agreed to be bound by these T&Cs.**
- 3. To qualify as an “Introducer” under the terms of this Programme, an individual:**
- (a) must be an existing AIA Altitude Platinum or Pinnacle tier member;
 - (b) residing in the following countries: Singapore, Hong Kong, Indonesia, Macao (SAR of the People’s Republic of China), Malaysia, Republic of China (Taiwan), State of Kuwait, State of Qatar, Thailand and United Arab Emirates
 - (c) must not be an employee and/or Insurance Representative of AIA or its affiliates.
- 4. By performing any introducing activity under this Programme within the Programme Period, an individual who qualifies as an “Introducer” under the terms of this Programme shall be deemed to have agreed to be appointed by AIA to perform introducing activities on behalf of AIA in relation to the Eligible Products for the duration of the Programme Period only, and declares to AIA that he/she:**
- (a) is not carrying out of introducing activities as a full-time occupation;
 - (b) understands that participation in this Programme does not imply, constitute or be deemed to constitute a relationship of employer and employee between himself/herself and AIA;
 - (c) is not a party to any other arrangement to carry out introducing activities;

- (d) is fully responsible for his/her own proper conduct;
 - (e) will not get involved in the provision of any financial advisory service other than to the extent of carrying out introducing activities on behalf of AIA under this Programme;
 - (f) has read and understands the scope of introducing activities to be carried out;
 - (g) will adhere to all other requirements set out in this T&Cs in relation to an Introducer.
5. To qualify as an “Eligible Customer” under the terms of this Programme, an individual must not be:
- (a) an AIA Altitude customer in the last 12 months preceding the date the Introducer forwards the Eligible Customer’s particulars to AIA via the Introducing Page (defined below);
 - (b) from any jurisdictions where such introducing activities or Programme is restricted or not permitted.
6. To participate in the Programme, an Introducer must make a Successful Introduction (defined below) of an Eligible Customer to AIA during the Programme Period by sharing with the Eligible Customer the AIA introducing page at <https://www.aia.com.sg/en/wealthbeing/referral.html> (“Introducing Page”), and provide the Eligible Customer with the Introducer’s AIA Altitude membership number so that the referral is attributed to the right Introducer.
7. The Introducer will be entitled to receive an Appreciation Reward (defined below) for every Successful Introduction (defined below) made during the Programme Period. The amount of Appreciation Reward (defined below) awarded will depend on the annualized premium of the Eligible Product purchased by the Eligible Customer, in accordance with the table below. The total amount of Appreciation Reward (defined below) that an Introducer can receive under this Programme is capped at the total amount of Appreciation Reward (defined below) received after his/her 10th Successful Introduction, or S\$10,000, whichever is lower.

Annualized Premium of Eligible Product	Reward
S\$50,000 – S\$99,000	S\$500 worth of CapitaLand Vouchers
>= S\$100,000	S\$1,000 worth of CapitaLand Vouchers

8. A Successful Introduction is achieved when the Eligible Customer fulfils **all** the following criteria:
- (a) The Eligible Customer fills up the referral form with a valid Introducer’s AIA Altitude membership number and gives his/her consent to AIA to contact the Eligible Customer in relation to this Programme and the Eligible Products;
 - (b) The Eligible Customer must be residing in the following countries: Hong Kong, Indonesia, Macao (SAR of the People’s Republic of China), Malaysia, Republic of China (Taiwan), Singapore, State of Kuwait, State of Qatar, Thailand, United Arab Emirates
 - (c) The Eligible Customer applies for at least one Eligible Product with an annualized premium of SGD50,000 or SGD100,000 (“Application”) via the AIA representative who contacts him/her in relation to this Programme within 3 months upon submission of the referral form to AIA via the Introducing Page;
 - (d) The Eligible Customer’s Application is submitted after the referral form is submitted to AIA at Introducing Page;
 - (e) The Eligible Customer’s Application is accepted by AIA;

- (f) The Eligible Customer's policy arising from the Application is still in-force and has passed its relevant free-look period at point of fulfillment; and
 - (g) The Eligible Customer gives his/her consent to AIA to inform the Introducer of the purchase of Eligible Product by the Eligible Customer for the purpose of determining the Introducer's Appreciation Reward.
9. The Introducer will receive the Appreciation Reward in the manner informed by AIA via My AIA SG app by the 4th month of making the Successful Introduction.
 10. If an Eligible Customer is introduced to AIA by more than 1 Introducer during the Programme Period, the Appreciation Reward will be given to the first Introducer who had submitted the Eligible Customer's details on the Introducing Page. AIA's determination on this is final and binding.
 11. AIA reserves the right to decline or clawback the Appreciation Reward if AIA is of the opinion that the Introducer had: a) acted fraudulently or dishonestly; or b) conducted himself / herself in bad faith or otherwise in an inappropriate manner to gain an unfair advantage against AIA; or (c) breached any of these T&Cs.
 12. The use/redemption of Appreciation Reward is subject to the voucher issuer's relevant terms of use.
 13. AIA shall not be responsible for the quality, merchantability or the fitness for any purpose or any other aspect of the products and/or services provided by third parties and AIA shall not at any time be responsible or held liable for any loss, injury, damage or harm suffered by or in connection with the products and/or services provided by third parties. All disputes about quality or performance of the product and/or services shall be resolved directly with the supplier of such products and/or services.
 14. AIA reserves the right to substitute the Appreciation Reward with items of similar value at its discretion without notice.
 15. Participants of the Programme agrees to hold AIA and its directors, officers and employees (each an "Indemnified Party") harmless and keep each Indemnified Party fully and effectively indemnified from and against any losses, costs, claims, damage and expenses whatsoever which any of them may incur (directly or indirectly) as a result of any breach by the participants of any of its representations, warranties, undertakings or obligations hereunder.
 16. If any provision of these T&Cs is held to be invalid or unenforceable, then such provision shall (so far as it is invalid or unenforceable) be given no effect and shall be deemed not to be included in these T&Cs without invalidating any of the remaining provisions of these T&Cs.
 17. AIA reserves the right in its sole and absolute discretion to withdraw or terminate this Programme at any time without having to give any person any notice or reason.
 18. AIA's decision on all matters relating to this Programme (including the interpretation of these T&Cs) will be final and binding on all persons and no appeals will be entertained. In the event of any inconsistency between these T&Cs with any other form of publicity collaterals relating to the Programme, these T&Cs shall prevail.
 19. These T&Cs shall be governed by and construed in accordance with the laws of Singapore.
 20. AIA may, at any time, in its sole discretion and without prior notice or liability to any person, vary, modify and/or amend these T&Cs. Please review these T&Cs periodically for changes and updates. To determine when these T&Cs were last revised, please refer to the "Last Revision Date" stated at the end of these T&Cs.

Last Revision Date: 2 May 2023