



Terms & Conditions:

1. The AIA Better Together Exclusive Premium Discount (“Campaign”) from AIA Singapore Private Limited (UEN: 201106386R) (“AIA”) shall run from 6 May 2025 to 31 July 2025 (both dates inclusive) (“Campaign Period”) and is open to existing customers of AIA selected at AIA’s absolute discretion (collectively, the “Eligible Customers”, and each an “Eligible Customer”).
2. The Campaign shall be governed by the terms and conditions set out herein (“T&Cs”) and by such terms as AIA may impose from time to time. Participation in the Campaign constitutes acceptance of the foregoing terms and conditions in their entirety.
3. Subject to the T&Cs, an Eligible Customer who purchases any of the selected eligible plans, as set out below, excluding plans with a premium term of less than 10 years (collectively, the “Eligible Plans”, and each an “Eligible Plan”) during the Campaign, Period, may be entitled to a discount on the First Year’s Premium* of an Eligible Plan (“Discount”). To receive the Discount, the Eligible Customer must use the Promo Code “F4L25” (“Promo Code”), which will be made available in the form of a voucher via AIA+. The Eligible Plans and Discounts (as applicable) are as follows:

Eligible Plans	Discounts
AIA PRO LIFETIME PROTECTOR II	2% on First Year’s Premium*
AIA GUARANTEED PROTECT PLUS IV	5% on First Year’s Premium*
AIA SECURE FLEXI TERM	5% on First Year’s Premium*
AIA ULTIMATE CRITICAL COVER	5% on First Year’s Premium*
AIA ABSOLUTE CRITICAL COVER	5% on First Year’s Premium*

***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.

4. This Campaign 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 Campaign 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 fully paid on or before **31 August 2025**;
 - (f) there is no cancellation of the Eligible Plan during the free-look period;
 - (g) the Eligible Plan remains in force for at least 12 months from its inception date; and
 - (h) there is no alteration to the Eligible Plan (such as a change in insured amount) within 12 months from its inception date.
5. The Discount in this Campaign is applied on a “per policy” basis, and an Eligible Customer may purchase multiple Eligible Plans under this Campaign using the same Promo Code.
6. The Promo Code is not transferrable or redeemable for cash or credit.



7. 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 and no deductions/set offs are applicable.
8. By participating in this Campaign, the Eligible Customer hereby undertakes to immediately upon AIA's request pay AIA the full amount of any discount(s) given to the Eligible Customers under this Campaign, if he/she may no longer be eligible to receive or retain the discount(s). The Eligible Customer further consents and authorises AIA to recover/claw back such amount(s) of discount(s) and/or set off/deduct such amount(s) 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) given under this Campaign with an item of similar value, without having to give any person any notice or reason.
10. This Campaign cannot be used in conjunction with any other promotions carried out by AIA unless otherwise permitted by AIA in its sole and absolute discretion.
11. 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.
12. AIA reserves the right in its sole and absolute discretion to withdraw or terminate this Campaign at any time without having to give any person any notice or reason.
13. AIA's decision on all matters relating to this Campaign (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 Campaign, these T&Cs shall prevail.
14. These T&Cs shall be governed by and construed in accordance with the laws of Singapore.
15. 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: 6 May 2025

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