



1. The AIA CI Starter Cover Campaign (“Campaign”) is organised by AIA Singapore Private Limited (UEN: 201106386R) (“AIA”) and shall run from 9 January 2024 at 1200 hours (SGT) until 31 December 2024 at 2359 hours (SGT) (“Campaign Period”) and is open to residents of Singapore between 18 years old and 55 years old (age last birthday) (“Eligible Customers”).
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. Your participation in the Campaign signifies your agreement to be bound by and comply with these T&Cs in their entirety.
3. Under this Campaign, Eligible Customers who successfully apply for the AIA CI Starter Cover (“Plan”) for themselves from AIA will be provided cover under the Plan for 180 days from the date of application (unless otherwise earlier terminated under the terms and conditions set out in the Plan’s policy contract). The Policy Contract of the Plan and relevant terms and conditions will be sent via email to Eligible Customers who successfully apply for the Plan.
4. The **AIA CI Starter Cover is a complimentary policy from AIA Singapore Private Limited (UEN: 201106386R)**. Please refer to the Plan’s policy contract for the benefit(s), full terms and conditions, definitions and exclusions. There are certain conditions for which no benefits will be payable.

Table of Benefits* under the Plan	Amount Covered Per Insured Person (S\$)
Teleconsultation with WhiteCoat - Consultation only (Excluding medication & delivery cost of medication)	As charged, up to 2 Consultations
37 Critical Illnesses Coverage*	10,000

*Subject to the terms and conditions, and exclusions set out in the Plan’s policy contract.

5. All insurance applications for the Plan under this Campaign are subject to AIA’s underwriting and acceptance.
6. To be eligible for the Campaign and coverage under the Plan, the Eligible Customer:
 - a) must be a Singapore Resident (as defined in the Plan’s policy contract); and
 - b) must be aged between 18 years old and 55 years old (age last birthday); and
 - c) is not a citizen of a sanctioned country, or a Prohibited Person (as defined in the Plan’s policy contract); and
 - d) must provide his/her Marketing Consent (defined below) to AIA.
7. For avoidance of doubt, each Eligible Customer can only apply for the Plan once.
8. Each Eligible Customer who successfully applies for the Plan and completes a financial review with his/her assigned AIA Financial Services Consultant or AIA Financial Consultant within 90 days from the date of application shall be eligible to receive a S\$20 eCapitaVoucher.
9. Provision of Marketing Consent by Eligible Customer to AIA means the Eligible Customer (the Main Applicant) has provided his/her consent to the Marketing Consent clause as set out below:

“I [the Main Applicant] want to know the latest promotions and customer benefits and consent to receiving marketing, advertising and promotional material from, and the conducting of consumer, marketing-related and other similar research and analysis by, AIA Persons^[1] and to each of them collecting, using, disclosing, storing, retaining and processing all my personal data in accordance with the terms in this form and the [AIA Personal Data Policy \(Singapore\) \(https://www.aia.com.sg/en/index/personal-data-policy.html\)](https://www.aia.com.sg/en/index/personal-data-policy.html). I also consent to AIA Persons disclosing my personal data to independent third parties and their representatives and for them to process my personal data, for such purposes. I may be contacted

by^[2] post, electronic transmission to or through my email addresses and social media accounts, voice calls and/or text message (e.g. SMS / MMS).

I understand that the consent provided by me in this form is in addition to and does not supersede any consent given previously for the above purposes.

I may withdraw one or more consents that I have given, at any time via AIA Customer Care Hotline at 1800-248-8000, AIA+ (<https://aiaplus.aia.com.sg/>) or by completing and submitting the relevant forms.

^[1] "AIA Persons" refers to AIA Singapore Private Limited, its associated persons/organisations, its and their third party service providers and its and their representatives, whether within or outside Singapore.

^[2] According to the postal and email addresses and all telephone numbers (of which I confirm that I am the user and/or subscriber) in AIA Persons' records.

10. Items given or provided under this Campaign by AIA or any third party is non-transferable unless stated otherwise and non-exchangeable for cash and may be subject to availability. AIA is not obliged to replace any damaged, lost or defaced items. AIA reserves the right to replace any items given or provided under this Campaign with items of similar value without prior notice. All items given or provided under this Campaign will be given or provided on an "as is" basis, and all warranties, express or implied, are disclaimed. AIA does not guarantee nor bear liability regarding the quality, performance, technical specifications, conditions or safety of the items given or provided under this Campaign.
11. AIA shall not be responsible for any loss, damage or delay in connection with the processing of application(s) or claim(s) for the policy which an Eligible Customer has qualified to be covered under this Campaign.
12. The use of any e-gift card or voucher ("Voucher") shall be subject to the Voucher-issuing merchant's terms of use, which may be amended from time to time. A person is deemed to have accepted and agreed to the relevant terms and conditions if such person purchases, uses, or carries out any activity or transaction or makes any dealing involving such Voucher. Any unused balance of a Voucher will not be refunded. Expired Vouchers will not be replaced.
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. Notwithstanding anything herein, 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 under this Campaign.
14. 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.
15. 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.
16. AIA's decision on all matters relating to the Campaign (including the interpretation of these T&Cs) will be at its absolute discretion and 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.
17. Eligible Customers who have participated in the AIA Live Well Campaign will not be entitled to participate in this Campaign.
18. These T&Cs shall be governed by and construed in accordance with the laws of Singapore.
19. AIA may, at any time, in its sole discretion and without prior notice or liability to the participant of the Campaign or 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: 1 July 2024