



TERMS & CONDITIONS:

SECTION 1: AIA LIFE QUEST GAME 2025

1. The AIA LIFE QUEST GAME 2025 (the “**Game**”) is organised by AIA Singapore Private Limited (UEN: 201106386R) (“**AIA**”) and is open for participation from 5 August 2025 to 18 August 2025 (both dates inclusive).
2. By participating in the Game, you agree to and accept the following terms and conditions (“**Game T&Cs**”) and agree to be bound by these Game T&Cs and any subsequent amendments, additions, replacements, variations and modifications. Please read these Game T&Cs carefully.
3. The Game is open to customers of AIA who access the Game via the AIA+ mobile application with an AIA+ account.
4. The participant may only play the Game once. The Game may be completed by clicking on the Game’s banner on AIA+, finishing all stages of the Game and reaching the end-screen of the Game.
5. All participants who complete the Game will be shown a final end-game rewards screen, displaying the AIA Delight Points and digital vouchers that they have received and a claimable Premium Discount Voucher. The participant can access the prize from his/her AIA Delights e-wallet within the AIA+ app or on the AIA+ website. The Premium Discount Voucher will take up to one working day to be reflected in his/her AIA Delights e-wallet.
6. In claiming the Premium Discount Voucher, participants consent to AIA Financial Consultants contacting them via their contact details in AIA’s records (including via email, phone call and SMS), for the purpose of marketing Eligible Plans for which participants may use the Premium Discount Voucher to offset insurance premiums.
7. Participants who have completed the game but did not claim the Premium Discount Voucher will receive a push notification before the campaign ends to remind them to claim the Premium Discount Voucher. Participants who have claimed the voucher will also receive a push notification to remind them of the expiry date (30th September 2025) and to use it before then.
8. Each participant shall receive the prizes listed in the table below upon completion of the Game.

1.	Premium Discount Voucher of up to 5% off first year premium on selected plans. Please see the Voucher T&Cs for more information.
2.	2,000 Complimentary AIA Delight Points from AIA
9. Each participant shall receive either 1 of the 2 prizes listed in the table below, depending on their gameplay choices.

1.	1 Godiva Soft Serve Voucher
2.	1 Mandai Rainforest Wild ASIA Ticket
10. The participant will be offered a claimable Premium Discount Voucher after completing the Game. The rest of the rewards will be sent immediately after the Game is played to the participants’ AIA Delights e-wallets within the AIA+ app or on the AIA+ website. All unclaimed, unutilized or expired prizes will be forfeited.
11. Prizes are not transferable or exchangeable and cannot be exchanged for cash. AIA accepts no responsibility for any tax or other liability that may arise from the prize winnings. Prizes are subject to availability and AIA has the right to substitute any prize for a comparable prize of similar value to be awarded in lieu, subject to any applicable law.

12. 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. 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.
13. If any provision of these Game 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 Game T&Cs without invalidating any of the remaining provisions of these Game T&Cs.
14. AIA reserves the right in its sole and absolute discretion to withdraw or terminate this Game at any time without having to give any person any notice or reason.
15. AIA's decision on all matters relating to this Game (including the interpretation of these Game T&Cs) will be final and binding on all persons and no enquiries or appeals will be entertained. In the event of any inconsistency between these Game T&Cs with any other form of publicity collaterals relating to the Game, these Game T&Cs shall prevail.
16. These Game T&Cs shall be governed by and construed in accordance with the laws of Singapore.
17. AIA may, at any time, in its sole discretion and without prior notice or liability to any person, vary, modify and/or amend these Game T&Cs.

SECTION 2: AIA LIFE QUEST GAME PREMIUM DISCOUNT VOUCHER TERMS OF USE

1. The AIA Life Quest Game Premium Discount Voucher ("**Promotion**") from AIA Singapore Private Limited (UEN: 201106386R) ("**AIA**") is only valid for the period of 5 August 2025 to 30 September 2025 (both dates inclusive) ("**Promotion Period**") and may only be used by existing customers of AIA who have played the AIA Life Quest Game and who have redeemed the Premium Discount Voucher ("**Eligible Customers**").
2. The Promotion shall be governed by the terms and conditions set out herein ("**Voucher T&Cs**") and by such terms as AIA may impose from time to time. Understanding these terms and conditions are important because, by participating in this Promotion, you are agreeing to be bound by the Voucher T&Cs in their entirety.
3. Subject to the Voucher T&Cs, an Eligible Customer who purchases any of the selected Eligible Plans during the Promotion Period using a Promo Code will be eligible to receive a discount on the Single Premium/First Year's Premium* of an Eligible Plan ("**Discount**"). To receive the Discount, the Eligible Customer must use the Promo Code "LQ005" ("**Promo Code**"), which will be made available in the form of a Premium Discount Voucher via AIA+. The Eligible Plans and Discount (as applicable) are as follows:

Eligible Plans	Discount
AIA ABSOLUTE CRITICAL COVER	5% on First Year's Premium
AIA BEYOND CRITICAL CARE	5% on First Year's Premium
AIA DIABETES CARE	5% on First Year's Premium

AIA ELITE SECURE INCOME REGULAR PREMIUM	2% on First Year's Premium
AIA ELITE SECURE INCOME SINGLE PREMIUM	0.5% of Single Premium
AIA GUARANTEED PROTECT PLUS (IV)	5% on First Year's Premium
AIA SECURE FLEXI TERM	5% on First Year's Premium
AIA SOLITAIRE PA II	5% on First Year's Premium
AIA STAR PROTECTOR PLUS	5% on First Year's Premium
AIA ULTIMATE CRITICAL COVER	5% on First Year's Premium
AIA PAY PROTECTOR	5% on First Year's Premium
AIA PRO LIFETIME PROTECTOR II	2% on First Year's Premium
AIA PREMIER DISABILITY COVER	5% on First Year's Premium
AIA PRIME CRITICAL COVER	5% on First Year's Premium
AIA PLATINUM RETIREMENT ELITE 2.0 REGULAR PREMIUM	2% on First Year's Premium
AIA PLATINUM RETIREMENT ELITE 2.0 SINGLE PREMIUM	0.5% of Single Premium
AIA PLATINUM WEALTH ELITE 2.0 REGULAR PREMIUM	2% on First Year's Premium
AIA PLATINUM WEALTH ELITE 2.0 SINGLE PREMIUM	0.5% of Single Premium
AIA PLATINUM WEALTH LEGACY REGULAR PREMIUM	2% on First Year's Premium
AIA PLATINUM WEALTH LEGACY SINGLE PREMIUM	0.5% of Single Premium

***Single 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. Where applicable, 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 where applicable. No aggregation of premiums among two or more policies will be allowed.

4. Eligible Plans with premium terms of less than 10 years are **not** eligible for this Promotion.
5. Notwithstanding Clause 4 of the Voucher T&Cs above, all single premium plans and regular premium pay-to-age Eligible Plans (including pay-to-age plans with premium terms of less than 10 years) are eligible for this Promotion.
6. This Promotion 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 within the Promotion 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; an addition of rider or endorsement; or a change of plan);
 - d) the Application is not a re-submission of a previously withdrawn application;
 - e) the Eligible Plan is inceptioned and the first premium is fully paid by **31 October 2025**;
 - f) there is no cancellation of the Eligible Plan within the free-look period;
 - g) the Eligible Plan must remain 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.
7. An Eligible Customer may purchase and apply the Promo Code to more than 1 Eligible Plan under this Promotion.
 8. The Discount in this Promotion are applied on a "per policy" basis.
 9. The Promo Codes are not transferable and are also not redeemable for cash or credit.
 10. By participating in this Promotion, the Eligible Customer hereby undertakes to immediately upon AIA's request pay AIA the full amount of any item(s) and Discount(s) given to the Eligible Customer under this Promotion, if he/she may no longer be eligible to receive or retain the item(s) and Discount(s). The Eligible Customer further consents and authorises AIA to recover/claw back such amount of item(s) and Discount(s) and 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 and no deductions/set offs are applicable.
 12. AIA reserves the right in its sole and absolute discretion to replace the Discount(s) or item(s) given under this Promotion with an item of similar value, without having to give any person any notice or reason.
 13. This Promotion cannot be used in conjunction with any other promotions carried out by AIA unless otherwise permitted by AIA in its sole and absolute discretion. If any provision of these Voucher 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 Voucher T&Cs without invalidating any of the remaining provisions of these Voucher T&Cs.
 14. AIA reserves the right in its sole and absolute discretion to withdraw or terminate this Promotion at any time without having to give any person any notice or reason.
 15. AIA's decision on all matters relating to this Promotion (including the interpretation of these Voucher T&Cs) will be final and binding on all persons and no appeals will be entertained. In the event of any inconsistency between these Voucher T&Cs with any other form of publicity collaterals relating to the Promotion, these Voucher T&Cs shall prevail.
 16. These Voucher T&Cs shall be governed by and construed in accordance with the laws of Singapore.



17. AIA may, at any time, in its sole discretion and without prior notice or liability to any person, vary, modify and/or amend these Voucher T&Cs.

Last Revision Date: 7 July 2025