



Terms & Conditions:

1. The AIA Secure Your Sparkle Promotion 2024 (“**Promotion**”) from AIA Singapore Private Limited (UEN: 201106386R) (“**AIA**”) shall run from 4 October 2024 to 30 November 2024 (both dates inclusive) (“**Promotion Period**”) and is open to new and existing customers of AIA (“**Eligible Customers**”).
2. The Promotion 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 Promotion constitutes acceptance of the foregoing terms and conditions in their entirety.
3. Subject to the T&Cs, an Eligible Customer who purchases a selected Eligible Plan during the Promotion Period may be eligible to receive:
 - (i) additional unit allocation in the form of Welcome Bonus (“**Additional Welcome Bonus**”); or
 - (ii) a discount on the premium(s) of the Eligible Plan (“**Discount**”).

Eligible Plans	Additional Welcome Bonus [^] / Discount	Minimum ANP/ SA for the Event ^{^^}
AIA PRO ACHIEVER 3.0 [^] IIP 10, IIP 15 & IIP 20 – ANP ≥\$10,000 to \$19,999	Additional Welcome Bonus: 10% of the First Year’s Regular Premium ^{##}	Minimum ANP ≥\$7,200
AIA PRO ACHIEVER 3.0 [^] IIP 10, IIP 15 & IIP 20 – ANP ≥\$20,000	Additional Welcome Bonus: 20% of the First Year’s Regular Premium ^{##}	
AIA PLATINUM WEALTH ELITE 2.0 ^{^^} – SINGLE PREMIUM (SGD/USD) - SA ≥\$600,000 to \$1,199,999	1% of Single Premium*	Minimum SA ≥\$600,000
AIA PLATINUM WEALTH ELITE 2.0 ^{^^} – SINGLE PREMIUM (SGD/USD) - SA ≥\$1,200,000	1.5% of Single Premium*	
AIA PLATINUM WEALTH ELITE 2.0 ^{^^} – REGULAR PREMIUM (SGD/USD) - SA ≥\$600,000 to \$1,199,999	5% on First Year’s Premium [#]	
AIA PLATINUM WEALTH ELITE 2.0 ^{^^} – REGULAR PREMIUM (SGD/USD) - SA ≥\$1,200,000	15% on First Year’s Premium [#]	
AIA PRO LIFETIME PROTECTOR II	5% on First Year’s Premium [#]	Minimum ANP ≥\$2,400
AIA GUARANTEED PROTECT PLUS IV	15% on First Year’s Premium [#]	Minimum ANP ≥\$2,400
AIA SECURE FLEXI TERM	15% on First Year’s Premium [#]	Minimum ANP ≥\$2,400
AIA ULTIMATE CRITICAL COVER	15% on First Year’s Premium [#]	Minimum ANP ≥\$2,400
AIA ABSOLUTE CRITICAL COVER	15% on First Year’s Premium [#]	Minimum ANP ≥\$2,400



^To receive the Additional Welcome Bonus for AIA Pro Achiever 3.0, the minimum annual premium (“ANP”) set out in the table above must be met.

^^ To receive the Discount for AIA PLATINUM WEALTH ELITE 2.0, the minimum Sum Assured (“SA”) set out in the table above must be met.

^^^ To be invited for the Event (defined below), the minimum ANP / SA set out in the table above must be met.

***Single 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. Applicant must select “single premium” as premium payment frequency when making the Application.

#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.

##First Year’s Regular Premium means the basic Regular Premium paid for the first policy year and Regular Premium refers to the amount of premium payable as shown in the Policy Schedule or endorsement (excluding any ad-hoc top-up premiums paid and premiums payable for extra benefits set out in the supplementary agreements).

4. Additional Vitality discount, PowerUp Dollar or a basic health screening at no charge may be applicable to the Eligible Plans and selected riders that are integrated with AIA Vitality, subject to relevant requirements being met. Visit <https://myaia.aia.com.sg/en/vitality/dashboard/partner-benefits/insurance-discount.html> for more information on AIA Vitality.
5. Vitality discount will not be applicable on any extra premiums due to loading (where applicable).
6. Further, an Eligible Customer may also receive an invitation to attend to a private shopping event at Tang Plaza on 10 December 2024 (“Event”), if he/she (i) purchases an Eligible Plan in the period of 4 October 2024 to 31 October 2024 (both dates inclusive), (ii) meets the minimum ANP or SA for the Event as set out in the table above, and (iii) the Eligible Plan incept with the first premium fully paid on or before **31 October 2024**.
7. Eligible Customers who receive an invitation to the Event, respond accordingly to indicate their attendance, and attend the Event will receive a TANGS shopping voucher worth S\$100 (“Voucher”) at the Event. For avoidance of doubt, each Eligible Customer may only receive 1 invitation to the Event and is only entitled to 1 Voucher if he/she attends the Event.
8. 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 during 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 or a change of plan);
 - (d) the Application is not a re-submission of a previously withdrawn application;
 - (e) the Eligible Plan incept with the first premium fully paid on or before **31 December 2024**;
 - (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.
9. The Discount in this Promotion is applied on a “per policy” basis, and an Eligible Customer may purchase more than 1 Eligible Plan under this Promotion but may only receive 1 invitation to the Event and 1 Voucher.
 10. 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.
 11. By participating in this Promotion, 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 Promotion, 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 of discount(s) and/or 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.
 12. AIA reserves the right in its sole and absolute discretion to replace the discount(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.
 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 Promotion at any time without having to give any person any notice or reason.
 16. AIA’s decision on all matters relating to this Promotion (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 Promotion, these T&Cs shall prevail.
 17. These T&Cs shall be governed by and construed in accordance with the laws of Singapore.
 18. 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: 4 October 2024

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