



AIA Maturity Campaign 2025 Terms and Conditions

1. The AIA Maturity Campaign 2025 (“**Promotion**”) from AIA Singapore Private Limited (UEN: 201106386R) (“**AIA**”) is only open to select policyholders and insureds (“**Qualifying Customers**”) of AIA policies maturing in 2025 (the “**Maturing Policy**”). The Promotion shall run from 15 November 2024 to 31 December 2025 (both dates inclusive) (“**Offer Period**”).
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. Your participation in the Promotion signifies your agreement to be bound by and comply with these T&Cs in their entirety.
3. Subject to the T&Cs, Qualifying Customers may receive an eCapitaVoucher (“**Voucher**”), being digital shopping vouchers issued by CapitaLand Voucher Pte. Ltd., with the purchase of an Eligible Plan within the Offer Period. The eligible plans for this Promotion (“**Eligible Plans**”) are listed below:

Eligible Plans (S\$ cash plans only)	
AIA Elite Secure Income	AIA Platinum Wealth Elite 2.0
AIA Guaranteed Protect Plus (IV)	AIA Platinum Wealth Legacy
AIA Pro Achiever 3.0	AIA Retirement Saver (IV)
AIA Platinum Gift for Life (II)	AIA Smart Flexi Growth
AIA Platinum Gift for Life Plus	AIA Smart Flexi Rewards (II)
AIA Pro Lifetime Protector (II)	AIA Smart Wealth Builder (II)
AIA Platinum Retirement Elite	

4. Each Qualifying Customer who submits an application for an Eligible Plan (“**Application**”) is eligible to receive a Voucher, subject to the following conditions, that:
 - a) the Application is dated, signed and submitted to AIA:
 - (i) if before or on the maturity date of the Maturing Policy, or no earlier than 90 days before the said maturity date for policies maturing in January to March 2025, or
 - (ii) if after the maturity date of the Maturing Policy, within 120 days thereof;
 - b) the Application is for a new policy and does not relate to an existing policy (such as a top-up, variation of coverage, or an addition of rider(s) or endorsement(s));
 - c) the Application is accepted by AIA;
 - d) the Eligible Plan is not funded by CPF savings;
 - e) the premiums for a RP Eligible Plan are paid on an annual basis;
 - f) there is no cancellation of the Eligible Plan during the free look period;
 - g) the Eligible Plan must remain in force for at least 12 months from its inception date;
 - h) there is no alteration or change to the terms of the Eligible Plan within 12 months from its inception date; and
 - i) the Application is not a resubmission of a previously withdrawn application.
5. The value of the Voucher that each Qualifying Customer is entitled to receive per Application is determined by the First Year’s Premium (for regular premium paying policies) or single premium amount (for single premium policies), and the date the Application is submitted, as follows:



First Year Premium / Single Premium	Voucher Value per Application Submitted	
	<u>Before or on Maturity Date</u>	<u>After Maturity Date</u> Within 120 days after Maturity
(a) All Applications [excluding applications mentioned in section (b) below]		
≥ S\$4,000 / S\$40,000	S\$60	S\$30
≥ S\$6,000 / S\$60,000	S\$120	S\$60
≥ S\$12,000 / S\$120,000	S\$360	S\$180
≥ S\$24,000 / S\$240,000	S\$1,000	S\$500
(b) RP applications with less than 10 years Premium Term for AIA Platinum Gift for Life (II), AIA Retirement Saver (IV), AIA Smart Flexi Growth, AIA Smart Flexi Rewards (II) and AIA Smart Wealth Builder (II)		
≥ S\$4,000	S\$60	S\$30
≥ S\$6,000	S\$120	S\$60
≥ S\$12,000	S\$300	S\$150
≥ S\$24,000	S\$600	S\$300

SP - Single Premium plans, RP - Regular Premium plans

“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 as a result of substandard loadings. No aggregation of premiums among two or more policies will be allowed.

6. Voucher must be accepted through the Qualifying Customer’s AIA+ Account, and a person is deemed to have accepted and agreed to the relevant terms and conditions (including, in particular, the Voucher-issuing merchant’s terms of use, which may be amended from time to time) if such person purchases, uses, or carries out any activity or transaction or makes any dealing involving such Voucher.
7. AIA will issue a letter to each Qualifying Customer entitled to receive a Voucher within 2 months from the policy inception date.
8. Voucher is non-transferable, non-replaceable and may not be exchanged for another item or returned for cash, credit and any other item in whole or in part, and if lost or stolen.
9. AIA reserves the right to recover the cost of the Voucher(s) from a Qualifying Customer if the policy purchased by such customer during the promotion is terminated or allowed to lapse within 12 months from the policy inception date.
10. Items given or provided under this Promotion 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 Promotion with items of similar value without prior notice. All items given or provided under this Promotion 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 Promotion.
11. The use of any 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.

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. 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 Promotion.
13. 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.
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 the Promotion (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 Promotion, these T&Cs shall prevail.
16. This Promotion may not be used in conjunction with other promotions carried out by AIA unless otherwise permitted by AIA in its sole and absolute discretion.
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 the participant of the Promotion 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: 15 November 2024