

### **Promo Code Offer for Secure First**

From 1<sup>st</sup> January to 30<sup>th</sup> June 2025, customers who have successfully applied for Secure First through BEA Mobile of The Bank of East Asia, Limited ("BEA") and fulfilled the program requirements stated in the Terms and Conditions below can enjoy the promotion offer.

#### **Promo Code Offer for Secure First**

| <b>Promo Code</b> | <b>First Annual Premium Discount</b> |
|-------------------|--------------------------------------|
| SF30YAH           | 30%                                  |

#### **Terms and Conditions:**

1. The first annual premium discount (the "Premium Discount") only applies to Secure First via BEA Mobile of The Bank of East Asia, Limited ("BEA") with annual premium payment only.
2. The Premium Discount will be deducted from the initial payment.
3. To qualify for the 30% Premium Discount, customers must enter the promo code "SF30YAH" when submitting the application through BEA Mobile of BEA between 1<sup>st</sup> January and 30<sup>th</sup> June 2025, both dates inclusive, and the relevant policy must be successfully issued by AIA International Limited (Incorporated in Bermuda with limited liability) ("AIA").
4. BEA and AIA reserve the right to reclaim the amount from a customer who is not eligible for the received Premium Discount amount.
5. The Premium Discount cannot be redeemed for cash and is non-replaceable, non-refundable, and non-returnable.
6. The Premium Discount cannot be enjoyed in conjunction with any other promotional offers for this plan, unless otherwise specified.
7. Customers will only receive a refund of the paid premium (not including the amount of Premium Discount) and paid levy if they cancel their policies within the cooling off period.
8. BEA and AIA reserve the sole right to vary or cancel this promotional programme and/or amend or alter these Terms and Conditions at any time without prior notice. In the event of any dispute, the decision of BEA and AIA shall be final and conclusive.
9. This promotion leaflet is for reference only. The product information in this material does not contain the full terms of the product, for the details of the product features, terms and conditions, exclusions and key product risks, you may refer to the product brochure and policy contract of relevant products. In case you want to read policy contract sample before making an application, you can obtain a copy from AIA.
10. Should there be any discrepancy between the English and the Chinese versions of this promotion leaflet and these terms and conditions, the English version shall apply and prevail.

The Bank of East Asia, Limited ("BEA"), being registered with the Insurance Authority as a licensed insurance agency, act as an appointed licensed insurance agent for AIA International Limited

(Incorporated in Bermuda with limited liability) ("AIA"). This insurance plan is a product of AIA but not BEA.

Secure First is underwritten by AIA and it is not a bank savings plan with free life insurance coverage. The premium paid is not a placement of a savings deposit with the bank and hence is not protected by the Deposit Protection Scheme in Hong Kong. Secure First is an insurance plan without any savings element. All premiums are paid for the cost of premium refund, insurance and other related costs. If you are not happy with your policy, you have a right to cancel it within the cooling-off period and obtain a refund of any premiums and levy paid. A written notice signed by you should be received by the Customer Service Centre of AIA International Limited at 12/F, AIA Tower, 183 Electric Road, North Point, Hong Kong within the cooling-off period (that is, 21 calendar days immediately following either the day of delivery of the policy or cooling-off notice (informing you / your nominated representative about the availability of the policy and expiry date of the cooling-off period, whichever is earlier). After the expiration of the cooling-off period, if you cancel the policy before the end of the term, you will not receive the full refund of premium paid.

In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between BEA and the customer out of the selling process or processing of the related transaction, BEA is required to enter into a Financial Dispute Resolution Scheme process with the customer.

**For the benefits mentioned throughout BEA's webpage and Important Notes, please note that the policy owner is subject to the credit risk of AIA. If the policy owner discontinues and / or cancels this policy, the amount of benefits he / she will get back may be considerably less than the total premiums he / she has paid.**

This material is not and shall not be construed as an advice or recommendation to purchase the product referred to herein.