



AIA 2025 Q2 Promotion Campaign for
The Bank of East Asia, Limited

From 1 April 2025 to 30 June 2025 (unless otherwise specified), customers who have successfully applied for any of the specified Insurance Plans through The Bank of East Asia, Limited ("BEA") and fulfilled the program requirements stated in the Terms and Conditions below can enjoy the promotion offer.

Offer 1 – Specified Savings Insurance Plan Premium Refund Offer[#]
Bonus Power Vantage (5-Year / 10-Year Premium Payment Term)

Annualised Premium of Basic Plan	Premium Refund (Total % of annualised premium)		
Bonus Power Vantage	Base Offer	Extra Offer (same policyholder successfully applies for Specified Insurance Product [§])	Total [¶]
USD 5,000 - Less than USD 10,000	2%	+2%	4%
USD 10,000 - less than USD 30,000	3%		5%
USD 30,000 - less than USD 50,000	5%		7%
USD 50,000 - less than USD 100,000	7%		9%
USD 100,000 or above	10%		12%

Global Power Multi-Currency Plan 3 (5-Year / 10-Year Premium Payment Term)

Annualized Premium of Basic Plan	Premium Refund (Total % of annualized premium)		
Global Power Multi-Currency Plan 3	Base Offer	Extra Offer (same policyholder successfully applies for Specified Insurance Product [§])	Total [¶]
USD / AUD / CAD 5,000 – Less than USD / AUD / CAD 10,000 HKD 37,500 - Less than HKD 75,000 RMB 30,000 - Less than RMB 60,000 GBP 3,000 - Less than GBP 6,000 EUR 3,500 - Less than EUR 7,000 SGD 6,000 - Less than SGD 12,000	2%	+2%	4%
USD / AUD / CAD 10,000 – less than USD / AUD / CAD 30,000 HKD 75,000 – less than HKD 225,000 RMB 60,000 – less than RMB 180,000 GBP 6,000 – less than GBP 18,000 EUR 7,000 – less than EUR 21,000 SGD 12,000 – less than SGD 36,000	3%		5%
USD / AUD / CAD 30,000 – less than USD / AUD / CAD 50,000 HKD 225,000 – less than HKD 375,000 RMB 180,000 – less than RMB 300,000 GBP 18,000 – less than GBP 30,000 EUR 21,000 – less than EUR 35,000 SGD 36,000 – less than SGD 60,000	5%		7%
USD / AUD / CAD 50,000 – less than USD / AUD / CAD 100,000 HKD 375,000 – less than HKD 750,000 RMB 300,000 – less than RMB 600,000 GBP 30,000 – less than GBP 60,000 EUR 35,000 – less than EUR 70,000 SGD 60,000 – less than SGD 120,000	7%		9%



USD/AUD/CAD 100,000 or above HKD 750,000 or above RMB 600,000 or above GBP 60,000 or above EUR 70,000 or above SGD 120,000 or above	10%		12%
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[§]Specified Insurance Plan refers to:

- On Your Side Plan* series (includes On Your Side Plan, On Your Side Plan – First Gift and On Your Side Plan (with AIA Vitality))
- *Can only be purchased as a basic plan

■ The Total Offer (i.e. Base Offer and Extra Offer) does not apply to the Specified Insurance Plan. The maximum premium refund for each eligible policy is capped at 12% (including Base Offer and Extra Offer, if applicable). The Extra Offer is only applicable to the 5-year premium payment term or 10-year premium payment term of Global Power Multi-Currency Plan 3 or Bonus Power Vantage policy when the same policyholder successfully applies for the Specified Insurance Plan within the Promotional Period.

FlexiAchiever Savings Plan (5-Year Premium Payment Term)

Annualised Premium of Basic Plan	Premium Refund (Total % of annualised premium)
USD 10,000 - less than USD 30,000	2%
USD 30,000 - less than USD 50,000	3%
USD 50,000 - less than USD 100,000	5%
USD 100,000 or above	8%

Please refer to Clause 11 of the Terms and Conditions below.

Offer 2 – Specified Savings Insurance Plan Premium Discount Offer^{##} (for one-time premium payment plan only)

One-Time Premium Payment		Premium Discount
Bonus Power Vantage	Global Power Multi-Currency Plan 3	
USD 300,000 – less than USD 600,000	USD / AUD / CAD 300,000 – less than USD / AUD / CAD 600,000 HKD 2,250,000 – less than HKD 4,500,000 RMB 1,800,000 – less than RMB 3,600,000 GBP 180,000 – less than GBP 360,000 EUR 210,000 – less than EUR 420,000 SGD 360,000 – less than SGD 720,000	3%
USD 600,000 – less than USD 1,000,000	USD / AUD / CAD 600,000 – less than USD / AUD / CAD 1,000,000 HKD 4,500,000 – less than HKD 7,500,000 RMB 3,600,000 – less than RMB 6,000,000 GBP 360,000 – less than GBP 600,000 EUR 420,000 – less than EUR 700,000 SGD 720,000 – less than SGD 1,200,000	4%
USD 1,000,000 – less than USD 2,000,000	USD / AUD / CAD 1,000,000 – less than USD / AUD / CAD 2,000,000 HKD 7,500,000 – less than HKD 15,000,000 RMB 6,000,000 – less than RMB 12,000,000 GBP 600,000 – less than GBP 1,200,000 EUR 700,000 – less than EUR 1,400,000 SGD 1,200,000 – less than SGD 2,400,000	5%
USD 2,000,000 – less than USD 3,500,000	USD / AUD / CAD 2,000,000 – less than USD / AUD / CAD 3,500,000 HKD 15,000,000 – less than HKD 26,250,000 RMB 12,000,000 – less than RMB 21,000,000 GBP 1,200,000 – less than GBP 2,100,000 EUR 1,400,000 – less than EUR 2,450,000 SGD 2,400,000 – less than SGD 4,200,000	6%



USD 3,500,000 or above	USD / AUD / CAD 3,500,000 or above HKD 26,250,000 or above RMB 21,000,000 or above GBP 2,100,000 or above EUR 2,450,000 or above SGD 4,200,000 or above	7%
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Please refer to Clause 12 of the Terms and Conditions below.

Offer 3 – On Your Side Plan Series[▼] Premium Refund Offer[@]

Basic Plan	Premium Refund (each eligible policy)	
	Base Offer	Extra Offer [†]
On Your Side Plan On Your Side Plan – First Gift On Your Side Plan (with AIA Vitality)	1 Month of premium refund in the 1 st policy year end (if applicable)	If same policyholder successfully applies for On Your Side Plan series and Specified Savings Insurance Plan [∞] during the promotional period, On Your Side Plan series will entitle to extra 2 months premium refund.
The maximum premium refund for each eligible On Your Side Plan series policy is up to 3 months		

[∞] Specified Savings Insurance Plan refers to:

1. Bonus Power Vantage (5-year / 10-year premium payment term)[▼]
2. Global Power Multi-Currency Plan 3 (5-year / 10-year premium payment term)[▼]

[▼] These plans can only be purchased as a basic plan in BEA.

[†] The Extra Offer will only be applicable to the On Your Side Plan series policy and will not apply to the Specified Savings Insurance Plan policy.

[@] Please refer to Clause 13 of the Terms and Conditions below.

Offer 4 – AIA Deferred Annuity Plan 2 Premium Refund Offer (For Hong Kong Only)[!]

Specified Insurance Plan	Premium Refund (for each eligible policy)
AIA Deferred Annuity Plan 2* Basic Plan with annualised premium of US\$5,000 or above	20% 5% premium refund in each year from 1 st policy year end to 4 th policy year end
Only the paid premiums of Qualifying Deferred Annuity policies can apply for tax deductions whereas the premium refund and premium discount (including e-premium coupon, if any) are not included.	

* Can only be purchased as a basic plan

[!] The promotional period is from 25 April 2025 to 30 June 2025, both dates inclusive. Please refer to Clause 14 of the Terms and Conditions below.

Note:

1. e-Premium Coupon is not applicable to AIA Deferred Annuity Plan 2.
2. Customers should apply suitable insurance products based on your own protection needs and affordability.

Please visit BEA or call AIA BEA Customer Hotline at (852) 2232 8968 for details.



Terms and Conditions:

1. The Promotion Offers are only applicable to the policies submitted via BEA.
2. The promotional period is from 1 April 2025 to 30 June 2025, both days inclusive ("Promotional Period"), unless otherwise specified.
3. The Promotion Offers are only applicable to the basic plan of Specified Insurance Plan that are:
 - i. successfully applied and submitted (based on the application date) during the Promotional Period, and
 - ii. issued on or before 31 August 2025.
4. The calculation of the premium refund is only applicable to the standard premium and extra premium due to underwriting (if any) of the New Policy. The calculation of the premium discount is only applicable to the standard premium (extra premium due to underwriting (if any) is excluded) of the New Policy. The premiums of all other basic plan(s) and/or add-on plan(s) and levy will not be applied for calculating the premium refund or discount amount.
5. Each New Policy can only enjoy this promotional premium refund or discount offer (if applicable) once during the Promotional Period. If the New Policy fulfils more than one promotional premium refund or discount offer's requirement, the promotion offer with higher premium refund or discount offer will be entitled.
6. The Promotion Offers are not applicable to applicants who have submitted applications before Promotional Period but withdrew the applications or cancelled the issued policies and then re-applied for the same insurance plans within the Promotional Period.
7. The Promotion Offers are not applicable to the plans change cases from other insurance plans to specified insurance plans (including basic plan or riders, if applicable) under this promotion.
8. If the policy date of a New Policy is earlier than its application date, the first premium refund may be available beyond the next premium due date after the first policy anniversary.
9. The premium discount and premium refund are non-transferrable and cannot be exchange for cash or other offers.
10. Customers will only receive a refund of the paid premium (not including the premium discount amount) and paid levy if they cancel their policies within the cooling-off period.

11. Offer 1 – Specified Savings Insurance Plan Premium Refund Offer

- a. Specified Savings Insurance Plans are Bonus Power Vantage (5-year / 10-year premium payment term), Global Power Multi-Currency Plan 3 (5-year / 10-year premium payment term) and FlexiAchiever Savings Plan (5-Year Premium Payment Term) (Collectively "New Savings Policy").
- b. The premium refund (Base Offer and Extra Offer, if applicable) of New Savings Policy is one-off refund based on the first year premium of the basic plan and will be used for the premium settlement in the next premium due date after the first Policy Anniversary. The premium refund is used for settlement of future premium of the New Savings Policy only, withdrawal of the premium refund is not allowed. Moreover, the New Savings Policy should remain in-force from the issue date to the time of premium refund. Otherwise, the premium refund will be forfeited.
- c. New Savings Policy is entitled to a premium refund as follows:

Payment Mode	Premium Refund Calculation Method (Calculated by the payment of the latest modal premium of its Basic Plan at the time of premium refund)
Monthly	= monthly premium x 12 x specified percentage
Quarterly	= quarterly premium x 4 x specified percentage
Semi-annually	= semi-annual premium x 2 x specified percentage
Annually	= annual premium x specified percentage

- d. The Bonus Power Vantage (5-year / 10-year premium payment term) and Global Power Multi-Currency Plan 3 (5-year / 10-year premium payment term) Extra Offer are only applicable when same policyholder successfully applies for Bonus Power Vantage (5-year / 10-year premium payment term) or Global Power Multi-Currency Plan 3 (5-year / 10-year premium payment term) and Specified Insurance Plan (including basic plan and AIA Vitality series, if applicable) within Promotional Period, and that the Specified Insurance Plan policy is issued on or before 31 August 2025, the Bonus Power Vantage (5-year / 10-year premium payment term) or Global Power Multi-Currency Plan 3 (5-year / 10-year premium payment term) policy will enjoy the extra 2% premium refund. The Base Offer and Extra Offer will only be applicable to the Bonus Power Vantage (5-year / 10-year premium payment term) or Global Power Multi-Currency Plan 3 (5-year / 10-year premium payment term) policy and will not apply to the Specified Insurance Plan policy.
- e. If the Bonus Power Vantage (5-year / 10-year premium payment term) or Global Power Multi-Currency Plan 3 (5-year / 10-year premium payment term) policy entitles to the Extra Offer, the Specified Insurance Plan policy should remain in-force from the issue date to the time of premium refund. Otherwise the Extra Offer will be forfeited.
- f. The maximum premium refund for each eligible Bonus Power Vantage (5-year / 10-year premium payment term) or Global Power Multi-Currency Plan 3 (5-year / 10-year premium payment term) policy is capped at 12% (including Base Offer and Extra Offer, if applicable). The maximum premium refund for each eligible FlexiAchiever Savings Plan (5-year premium payment term) policy is capped at 8%.



12. Offer 2 – Specified Savings Insurance Plan and Life Protection Plan Premium Discount Offer (for one-time premium payment plan only)

- a. Specified Savings Insurance Plans are Bonus Power Vantage (one-time premium payment plan only) and Global Power Multi-Currency Plan 3 (one-time premium payment plan only)(Collectively “New Policy”).
- b. New Policy will entitle to a premium discount (the “Discount”) as follows:

Premium Amount (one-time premium payment plan)		Premium Discount
Bonus Power Vantage	Global Power Multi-Currency Plan 3	
USD 300,000 – less than USD 600,000	USD / AUD / CAD 300,000 – less than USD / AUD / CAD 600,000 HKD 2,250,000 – less than HKD 4,500,000 RMB 1,800,000 – less than RMB 3,600,000 GBP 180,000 – less than GBP 360,000 EUR 210,000 – less than EUR 420,000 SGD 360,000 – less than SGD 720,000	3%
USD 600,000 – less than USD 1,000,000	USD / AUD / CAD 600,000 – less than USD / AUD / CAD 1,000,000 HKD 4,500,000 – less than HKD 7,500,000 RMB 3,600,000 – less than RMB 6,000,000 GBP 360,000 – less than GBP 600,000 EUR 420,000 – less than EUR 700,000 SGD 720,000 – less than SGD 1,200,000	4%
USD 1,000,000 - less than USD 2,000,000	USD / AUD / CAD 1,000,000 – less than USD / AUD / CAD 2,000,000 HKD 7,500,000 – less than HKD 15,000,000 RMB 6,000,000 – less than RMB 12,000,000 GBP 600,000 – less than GBP 1,200,000 EUR 700,000 – less than EUR 1,400,000 SGD 1,200,000 – less than SGD 2,400,000	5%
USD 2,000,000 – less than USD 3,500,000	USD / AUD / CAD 2,000,000 – less than USD / AUD / CAD 3,500,000 HKD 15,000,000 – less than HKD 26,250,000 RMB 12,000,000 – less than RMB 21,000,000 GBP 1,200,000 – less than GBP 2,100,000 EUR 1,400,000 – less than EUR 2,450,000 SGD 2,400,000 – less than SGD 4,200,000	6%
USD 3,500,000 or above	USD / AUD / CAD 3,500,000 or above HKD 26,250,000 or above RMB 21,000,000 or above GBP 2,100,000 or above EUR 2,450,000 or above SGD 4,200,000 or above	7%

13. Offer 3 – On Your Side Plan Series Premium Refund Offer

- a. This offer is only applicable to the basic plans of On Your Side Plan, On Your Side Plan – First Gift and On Your Side Plan (with AIA Vitality) (“New Policy”)
- b. Premium refund (Base offer and Extra Offer, if applicable) arrangement for the New Policy is as follows:
 - At the end of the first policy year, the New Policy will entitle up to 2 months premium refund.
 - At the end of the second policy year, the New Policy will entitle to the remaining balance of premium refund (if applicable).
- c. The premium refund of the New Policy will be used to settle the premium due on the next premium due date after the policy anniversary stated above. The premium refund is used for the settlement of future premium of the New Policy only, withdrawal of the Refund is not allowed. If the New Policy has no outstanding premium at the time of the premium refund, the unused premium refund will be automatically forfeited. Moreover, the New Policy should remain in-force from the issue date to the time of the premium refund. Otherwise, the premium refund will be forfeited.
- d. The Extra Offer is only applicable when same policyholder successfully applies for both On Your Side Plan Series and Specified Savings Insurance Plan within Promotional Period, and that the On Your Side Plan Series policy and the Specified Savings Insurance Plan policy are both issued on or before 31 August 2025. If the requirements are fulfilled, the On Your Side Plan series policy will enjoy the premium refund of extra 2 months. Otherwise, the On Your Side Plan Series policy will not be entitled to the Extra Offer. The Extra Offer will only be applicable to the On Your Side Plan series policy and will not apply to the Specified Savings Insurance Plan policy.
- e. The maximum premium refund for each eligible On Your Side Plan series policy is capped at 3 months.
- f. If the On Your Side Plan series policy is entitled to the Extra Offer, the Specified Savings Insurance Plan policy should remain in-force from the issue date to the time of premium refund. Otherwise the Extra Offer will be forfeited.



g. Calculation of the premium refund on New Policy:

Payment Mode	Premium Refund Calculation Method (Calculated by the payment of the latest modal premium of its Basic Plan at the time of premium refund)
Monthly	= monthly premium x total number of months of premium refund
Quarterly	= quarterly premium ÷ 3 x total number of months of premium refund
Semi-annually	= semi-annual premium ÷ 6 x total number of months of premium refund
Annually	= annual premium ÷ 12 x total number of months of premium refund

14. **Offer 4 – AIA Deferred Annuity Plan 2 Premium Refund Offer (For Hong Kong Only)**

- The promotional period is from 25 April 2025 to 30 June 2025, both days inclusive (“Promotional Period”).
- This offer is only applicable to the basic plans of AIA Deferred Annuity Plan 2 with annualised premium of US\$5,000 or above (“New Policy”).
- Premium refund arrangement for the New Policy is as follows:
 - At the end of the first policy year to fourth policy year, the New Policy will entitle to 5% of premium refund in each year.
- The premium refund is based on the first year premium of the basic plan and will be used for the premium settlement in the next premium due date after the Policy Anniversary stated above. The premium refund is used for settlement of future premium of the New Policy only, withdrawal of the premium refund is not allowed. Moreover, the New Policy should remain in-force from the issue date to the time of premium refund. Otherwise, the premium refund will be forfeited.
- This premium refund offer cannot be used in conjunction with other marketing offers (including but not limited to ePremium Coupon, if applicable). ePremium Coupon is not applicable to AIA Deferred Annuity Plan 2.
- The New Policy is entitled to a premium refund as follows:

Payment Mode	Premium refund calculation method (calculated by the payment of the latest modal premium of its Basic Plan at the time of premium refund)
	Annualised Premium (USD) 5,000 or above
	Each year from 1 st policy anniversary to 4 th policy anniversary
Monthly	= monthly premium x 12 x 5%
Semi-annually	= semi-annual premium x 2 x 5%
Annually	= annual premium x 5%

- AIA reserves the right to change any terms and conditions of this promotion without advance notices. All Promotion Offers are valid only when the promotion insurance products are available for application. In the event of any disputes, AIA's decision shall be final and conclusive.
- Each taxpayer may apply for a maximum HK\$60,000 each year in tax deductions for both Qualifying Deferred Annuity policies and MPF tax deductible voluntary contributions. Actual tax deducted depend on the taxable income and tax rates of the taxpayer. Only the paid premiums of Qualifying Deferred Annuity policies and the MPF tax deductible voluntary contributions made (where applicable) can apply for tax deductions whereas the premium refund and premium discount (including e-premium coupon, if any) are not included. AIA does not provide tax advice, for details on tax deductions, please visit www.vhis.gov.hk, www.ia.org.hk or www.ird.gov.hk and consult your own tax and accounting advisors for tax advice.
- This premium refund material will form part of the policy contract if the Terms and Conditions of this premium refund offer are fulfilled as agreed upon and the respective policy is issued and/or the respective supplementary contract becomes effective (where applicable).

This promotion leaflet is for distribution in Hong Kong only. This leaflet contains general information only. It does not constitute as an offer and/or insurance product recommendation. Customer must complete the financial needs analysis process before applying for any insurance product. **The product information in this leaflet is for reference only, which does not contain the full terms of the product. For details of the product features, terms and conditions, exclusions and key product risks, you may refer to the relevant 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. Life insurance policies are long-term contracts of insurance. Should you surrender the policy early, you may receive an amount considerably less than the total amount of premiums paid.** For detailed features, terms and conditions of AIA Vitality, please refer to aia.com.hk/aiavitality.

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”). The above insurance plans are products of AIA but not BEA.



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.

Customers should read and understand the details of the insurance plan(s) (including but not limited to exact terms, conditions, coverage and exclusions) before any enrollment to assure the insurance products meet their personal needs. Specific details, terms and conditions applicable to insurance products are set out in respective insurance policies to be issued by the relevant insurance companies. Policyholders are subject to the credit and insolvency risk of the insurer. The life insurance plans are underwritten by AIA and they are 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 placed by the Deposit Protection Scheme in Hong Kong. The life insurance plans may comprise savings element. All (applicable to term life insurance plan without any savings element)/Part of the premium pays for the insurance and related costs. If the customer is not happy with the customer's policy, the customer has 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 the customer 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 the cooling-off notice (informing the customer/the customer's 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 the customer cancels the policy before the end of the term, the projected total cash/ surrender value may be substantially less than the total premium the customer has paid, whereas customer will not receive the refund of premiums paid for those term life insurance plan without any savings element.

This material does not constitute advice to buy or sell or an offer with respect to any insurance products. BEA is an authorized distributor / an agent of the relevant product issuer (i.e. AIA). The insurance products are issued and underwritten by AIA. AIA will be responsible for providing insurance cover and handling claims under their respective policies. AIA is authorized and regulated by the Insurance Authority to carry out life insurance business in Hong Kong respectively.

Tax Implication of Qualifying Deferred Annuity Policy (QDAP)

AIA Deferred Annuity Plan 2 has been certified by the Insurance Authority as Qualifying Deferred Annuity Policy ("QDAP").

Please note that the qualifying deferred annuity policy (QDAP) status of this product does not necessarily mean you are eligible for the tax deduction available for QDAP premiums paid. This product's QDAP status is based on the features of the product as well as certification by the Insurance Authority (IA) and not the facts of your own situation. You must also meet all the eligibility requirements set out under the Inland Revenue Ordinance and any guidance issued by the Inland Revenue Department (IRD) of HKSAR before you can claim these tax deductions.

Any general tax information provided is for your reference only, and you should not make any tax-related decisions based on such information alone. You should always consult with a professional tax advisor if you have any doubts. Please note that tax law, regulations or interpretations are subject to change and may affect related tax benefits including the eligibility criteria for tax deduction. We do not take any responsibility to inform you about any changes in the laws regulations or interpretations, and how they may affect you. Further information may be found in IA's website at www.ia.org.hk.

Please note that under this plan, the policyholders / policy owners can be aged 65 or above and who may be retirees. Such persons will not be subject to salary tax or tax under personal assessment in Hong Kong and will therefore not be eligible for tax deduction benefits.

Certification by Insurance Authority (IA)

The IA certification is not a recommendation or endorsement of the policy nor does it guarantee the commercial merits of the policy or its performance. It does not mean the policy is suitable for all policyholders / policy owners nor is it an endorsement of its suitability for any particular policyholder / policy owner or class of policyholders / policy owners. The policy has been certified by the IA but such certification does not imply official recommendation. The IA does not take any responsibility for the contents of the product brochure of the policy, makes no representation as to its accuracy or completeness, expressly disclaims any liability whatsoever for any loss howsoever arising from or in reliance upon the whole or any part of the contents of the product brochure of the policy.

"AIA", "AIA Hong Kong", "the Company" or "we" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).



AIA 2025 第二季推廣活動

- 東亞銀行有限公司

由 2025 年 4 月 1 日至 2025 年 6 月 30 日(除特別註明外)，客戶透過東亞銀行有限公司(“東亞銀行”)成功申請以下任何指定保險計劃及符合以下有關計劃之條款及細則，可享此推廣。

優惠 1 - 指定儲蓄保險計劃保費回贈推廣[#]

「充裕未來・盈尚」(5 年/10 年保費繳付期)

基本計劃之年度化保費	保費回贈 (年度化保費的總百分比)		
「充裕未來・盈尚」	基本優惠	額外優惠 (同一保單持有人成功投保指定保險計劃 ⁵)	總優惠 [#]
5,000 美元 - 少於 10,000 美元	2%	+2%	4%
10,000 美元 - 少於 30,000 美元	3%		5%
30,000 美元 - 少於 50,000 美元	5%		7%
50,000 美元 - 少於 100,000 美元	7%		9%
100,000 美元 或以上	10%		12%

「盈御多元貨幣計劃 3」(5 年/10 年保費繳付期)

基本計劃之年度化保費	保費回贈 (年度化保費的總百分比)		
「盈御多元貨幣計劃 3」	基本優惠	額外優惠 (同一保單持有人成功投保指定保險計劃 ⁵)	總優惠 [#]
5,000 美元/澳元/加元 — 少於 10,000 美元/澳元/加元 37,500 港元 — 少於 75,000 港元 30,000 人民幣 — 少於 60,000 人民幣 3,000 英鎊 — 少於 6,000 英鎊 3,500 歐元 — 少於 7,000 歐元 6,000 新加坡元 — 少於 12,000 新加坡元	2%	+2%	4%
10,000 美元/澳元/加元 — 少於 30,000 美元/澳元/加元 75,000 港元 — 少於 225,000 港元 60,000 人民幣 — 少於 180,000 人民幣 6,000 英鎊 — 少於 18,000 英鎊 7,000 歐元 — 少於 21,000 歐元 12,000 新加坡元 — 少於 36,000 新加坡元	3%		5%
30,000 美元/澳元/加元 — 少於 50,000 美元/澳元/加元 225,000 港元 — 少於 375,000 港元 180,000 人民幣 — 少於 300,000 人民幣 18,000 英鎊 — 少於 30,000 英鎊 21,000 歐元 — 少於 35,000 歐元 36,000 新加坡元 — 少於 60,000 新加坡元	5%		7%
50,000 美元/澳元/加元 — 少於 100,000 美元/澳元/加元 375,000 港元 — 少於 750,000 港元 300,000 人民幣 — 少於 600,000 人民幣 30,000 英鎊 — 少於 60,000 英鎊 35,000 歐元 — 少於 70,000 歐元 60,000 新加坡元 — 少於 120,000 新加坡元	7%		9%



100,000 美元/澳元/加元或以上 750,000 港元或以上 600,000 人民幣或以上 60,000 英鎊或以上 70,000 歐元 或以上 120,000 新加坡元或以上	10%		12%
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\$指定保險計劃指:

- 「愛伴航」系列* (包括「愛伴航」, 「愛伴航 - 首護摯寶」及「愛伴航」(AIA 健康系列))

*只可以基本計劃形式投保

■總優惠 (即基本優惠及額外優惠) 皆不適用於指定保險計劃保單。每張合資格保單的保費回贈最高上限為 12% (包括基本優惠及額外優惠, 如適用)。額外優惠只適用於「盈御多元貨幣計劃 3」或「充裕未來 • 盈尚」之 5 年保費繳付期或 10 年保費繳付期保單, 而同一保單持有人於推廣期內成功投保指定保險計劃。

活享儲蓄計劃 (5 年保費繳付期)

基本計劃之年度化保費	保費回贈 (年度化保費的總百分比)
10,000 美元 - 少於 30,000 美元	2%
30,000 美元 - 少於 50,000 美元	3%
50,000 美元 - 少於 100,000 美元	5%
100,000 美元 或以上	8%

詳情參閱以下條款及細則第 11 點

優惠 2 - 指定儲蓄保險計劃保費折扣推廣## (只限於一次性繳付保費計劃)

一次性繳付保費		保費折扣
「充裕未來 • 盈尚」	「盈御多元貨幣計劃 3」	
300,000 美元 - 少於 600,000 美元	300,000 美元/澳元/加元 - 少於 600,000 美元/澳元/加元 2,250,000 港元 - 少於 4,500,000 港元 1,800,000 人民幣 - 少於 3,600,000 人民幣 180,000 英鎊 - 少於 360,000 英鎊 210,000 歐元 - 少於 420,000 歐元 360,000 新加坡元 - 少於 720,000 新加坡元	3%
600,000 美元 - 少於 1,000,000 美元	600,000 美元/澳元/加元 - 少於 1,000,000 美元/澳元/加元 4,500,000 港元 - 少於 7,500,000 港元 3,600,000 人民幣 - 少於 6,000,000 人民幣 360,000 英鎊 - 少於 600,000 英鎊 420,000 歐元 - 少於 700,000 歐元 720,000 新加坡元 - 少於 1,200,000 新加坡元	4%
1,000,000 美元 - 少於 2,000,000 美元	1,000,000 美元/澳元/加元 - 少於 2,000,000 美元/澳元/加元 7,500,000 港元 - 少於 15,000,000 港元 6,000,000 人民幣 - 少於 12,000,000 人民幣 600,000 英鎊 - 少於 1,200,000 英鎊 700,000 歐元 - 少於 1,400,000 歐元 1,200,000 新加坡元 - 少於 2,400,000 新加坡元	5%



2,000,000 美元 - 少於 3,500,000 美元	2,000,000 美元/澳元/加元 - 少於 3,500,000 美元/澳元/加元 15,000,000 港元 - 少於 26,250,000 港元 12,000,000 人民幣 - 少於 21,000,000 人民幣 1,200,000 英鎊 - 少於 2,100,000 英鎊 1,400,000 歐元 - 少於 2,450,000 歐元 2,400,000 新加坡元 - 少於 4,200,000 新加坡元	6%
3,500,000 美元或以上	3,500,000 美元/澳元/加元或以上 26,250,000 港元或以上 21,000,000 人民幣或以上 2,100,000 英鎊或以上 2,450,000 歐元或以上 4,200,000 新加坡元或以上	7%

###詳情參閱以下條款及細則第 12 點

優惠 3 - 「愛伴航」系列▼保費回贈推廣®

基本計劃	保費回贈 (每張合資格保單)	
	基本優惠	額外優惠 [†]
「愛伴航」 「愛伴航 - 首護摯寶」 「愛伴航」(AIA 健康系列)	1 個月 於第一個保單年度終結時作出回贈 (如適用)	如以同一保單持有人身份於推廣期內成功投保 「愛伴航」系列保單及指定儲蓄保險計劃 [∞] ， 「愛伴航」系列將可獲得額外 2 個月保費回贈
每張合資格「愛伴航」系列保單最高可達 3 個月保費回贈		

[∞]指定儲蓄保險計劃指：

1. 「充裕未來•盈尚」(5 年/10 年保費繳付期)▼
2. 「盈御多元貨幣計劃 3」(5 年/10 年保費繳付期)▼

▼以上計劃只可以於東亞銀行以基本計劃形式投保。

[†]額外優惠只適用於「愛伴航」系列保單而並不適用於指定保險儲蓄計劃保單

@詳情參閱以下條款及細則第 13 點

優惠 4 - AIA 延期年金計劃 2 保費回贈推廣(只適用於香港)[†]

指定產品	保費回贈 (每張合資格保單)
AIA 延期年金計劃 2* 基本計劃年度化保費 (美元) 5,000 或以上	20% 於第 1 個保單年度終結至第 4 個保單年度終結時， 每年獲得保費回贈 5%
只有合資格延期年金計劃的已繳保費可申請稅務扣減，而保費回贈及保費折扣(如有，包括電子保費現金券)不能享有稅務扣減優惠。	

*只可以基本計劃形式投保

[†]推廣優惠由 2025 年 4 月 25 日至 2025 年 6 月 30 日止，包括首尾兩天。詳情參閱以下條款及細則第 14 點。

註：

1. 電子保費現金券並不適用於AIA延期年金計劃2。
2. 客戶應根據自身的保障需要和保費負擔能力投保適合的保險產品。

請即到東亞銀行或致電友邦保險東亞銀行客戶專線 (852) 2232 8968 瞭解詳情。

**條款及細則：**

1. 此推廣只適用於透過東亞銀行提交之投保申請。
2. 推廣優惠期由 2025 年 4 月 1 日至 2025 年 6 月 30 日止，包括首尾兩天(「推廣期」)(除特別註明外)。
3. 優惠只適用於指定保險計劃之基本計劃，並：
 - i. 須於推廣期內成功申請及遞交(根據申請日期)；及
 - ii. 須於 2025 年 8 月 31 日或之前繕發。
4. 保費回贈之計算包括新保單之標準保費及因核保而需附加之額外保費(如有)在內。保費折扣之計算只包括新保單之標準保費(因核保而需附加之額外保費(如有)並不計算在內)。其他基本計劃及/或附加契約之保費及保費徵費均不會被納入於計算此優惠之內。
5. 每張新保單於推廣期內只可獲取保費回贈或折扣推廣優惠(如適用)一次。如新保單符合多於一項保費回贈或折扣推廣優惠之要求，客戶可獲取金額較高的保費回贈或折扣推廣優惠。
6. 此推廣並不適用於推廣期之前已遞交或已繕發但其後於推廣期內撤回投保申請或取消保單，並再次投保相同保險計劃之客戶。
7. 此推廣並不適用於由其他保險產品轉換計劃至推廣保險產品之基本計劃或附加契約(如適用)之保單。
8. 如新保單之保單日期早於申請日期，首次保費回贈可能會安排後於首個保單週年日後的下一期保費到期日。
9. 保費折扣及保費回贈不可轉讓，亦不可兌換現金或者其他優惠。
10. 若客戶於冷靜期內取消保單，客戶只可獲退還已繳保費及保費徵費(不包括保費折扣金額)。

11. 優惠 1 - 指定儲蓄保險計劃保費回贈推廣

- a. 指定儲蓄保險計劃指「充裕未來・盈尚」(5 年/10 年保費繳付期)，「盈御多元貨幣計劃 3」(5 年/10 年保費繳付期) 及活享儲蓄計劃(5 年保費繳付期)(統稱「新儲蓄保單」)。
- b. 新儲蓄保單之一次性保費回贈金額(基本優惠及額外優惠，如適用)只適用於基本計劃之首年保費，並將於首個保單週年日後的下一期保費到期日時用作抵銷保費。保費回贈金額只可作抵銷新儲蓄保單的未來保費之用，該保費回贈金額將不可提取。此外，新儲蓄保單須於繕發日至保費回贈時持續生效，方可享有此優惠。否則，保費回贈將被取消。
- c. 新儲蓄保單保費回贈之計算方法：

繳款方式	保費回贈之計算方法 (以保費回贈時的最近一期新保單基本計劃保費金額計算)
月繳	= 月繳保費 x 12 x 指定百分比
季繳	= 季繳保費 x 4 x 指定百分比
半年繳	= 半年繳保費 x 2 x 指定百分比
年繳	= 年繳保費 x 指定百分比

- d. 「充裕未來・盈尚」(5 年/10 年保費繳付期) 及「盈御多元貨幣計劃 3」(5 年/10 年保費繳付期) 額外優惠只適用於客戶以同一保單持有人身份於推廣期內成功投保「充裕未來・盈尚」(5 年/10 年保費繳付期) 或「盈御多元貨幣計劃 3」(5 年/10 年保費繳付期) 及指定保險計劃(包括基本計劃及 AIA 健康系列，如適用)，而該指定保險計劃保單須於 2025 年 8 月 31 日或之前繕發，其「充裕未來・盈尚」(5 年/10 年保費繳付期) 或「盈御多元貨幣計劃 3」(5 年/10 年保費繳付期) 保單將可獲得額外 2% 保費回贈。基本優惠及額外優惠只適用於「充裕未來・盈尚」(5 年/10 年保費繳付期) 或「盈御多元貨幣計劃 3」(5 年/10 年保費繳付期) 保單而並不適用於指定保險計劃保單。
- e. 如「充裕未來・盈尚」(5 年/10 年保費繳付期) 或「盈御多元貨幣計劃 3」(5 年/10 年保費繳付期) 保單獲得額外優惠，其相關之指定保險計劃保單亦須於繕發日至保費回贈時持續生效，其「充裕未來・盈尚」(5 年/10 年保費繳付期) 或「盈御多元貨幣計劃 3」(5 年/10 年保費繳付期) 保單方可享有此額外優惠。否則，額外優惠資格將被取消。
- f. 每張合資格「充裕未來・盈尚」(5 年/10 年保費繳付期) 或「盈御多元貨幣計劃 3」(5 年/10 年保費繳付期) 保單的保費回贈最高上限為 12% (包括基本優惠及額外優惠，如適用)。每張合資格活享儲蓄計劃(5 年保費繳付期) 保單的保費回贈最高上限為 8%。

12. 優惠 2 - 指定儲蓄保險計劃及人壽保障計劃保費折扣優惠(只限於一次性繳付保費計劃)

- a. 指定儲蓄保險計劃指「充裕未來・盈尚」(一次性保費繳付計劃之保單) 及「盈御多元貨幣計劃 3」(一次性保費繳付計劃之保單)(統稱「新保單」)。



b. 新保單將可獲享保費折扣(「折扣」)：

保費金額(一次性繳付保費計劃)		保費折扣
「充裕未來・盈尚」	「盈御多元貨幣計劃3」	
300,000 美元 - 少於 600,000 美元	300,000 美元/澳元/加元 - 少於 600,000 美元/澳元/加元 2,250,000 港元 - 少於 4,500,000 港元 1,800,000 人民幣 - 少於 3,600,000 人民幣 180,000 英鎊 - 少於 360,000 英鎊 210,000 歐元 - 少於 420,000 歐元 360,000 新加坡元 - 少於 720,000 新加坡元	3%
600,000 美元 - 少於 1,000,000 美元	600,000 美元/澳元/加元 - 少於 1,000,000 美元/澳元/加元 4,500,000 港元 - 少於 7,500,000 港元 3,600,000 人民幣 - 少於 6,000,000 人民幣 360,000 英鎊 - 少於 600,000 英鎊 420,000 歐元 - 少於 700,000 歐元 720,000 新加坡元 - 少於 1,200,000 新加坡元	4%
1,000,000 美元 - 少於 2,000,000 美元	1,000,000 美元/澳元/加元 - 少於 2,000,000 美元/澳元/加元 7,500,000 港元 - 少於 15,000,000 港元 6,000,000 人民幣 - 少於 12,000,000 人民幣 600,000 英鎊 - 少於 1,200,000 英鎊 700,000 歐元 - 少於 1,400,000 歐元 1,200,000 新加坡元 - 少於 2,400,000 新加坡元	5%
2,000,000 美元 - 少於 3,500,000 美元	2,000,000 美元/澳元/加元 - 少於 3,500,000 美元/澳元/加元 15,000,000 港元 - 少於 26,250,000 港元 12,000,000 人民幣 - 少於 21,000,000 人民幣 1,200,000 英鎊 - 少於 2,100,000 英鎊 1,400,000 歐元 - 少於 2,450,000 歐元 2,400,000 新加坡元 - 少於 4,200,000 新加坡元	6%
3,500,000 美元或以上	3,500,000 美元/澳元/加元或以上 26,250,000 港元或以上 21,000,000 人民幣或以上 2,100,000 英鎊或以上 2,450,000 歐元或以上 4,200,000 新加坡元或以上	7%

13. 優惠 3 - 「愛伴航」系列保費回贈推廣

- 此優惠只適用於「愛伴航」，「愛伴航 - 首護摯寶」及「愛伴航」(AIA 健康系列)之基本計劃(「新保單」)。
- 新保單之保費回贈(基本優惠及額外優惠，如適用)安排如下：
 - 於第 1 個保單年度終結時，保單將獲得最多 2 個月保費回贈。
 - 於第 2 個保單年度終結時，保單將獲得餘下所有保費回贈(如適用)。
- 新保單之保費回贈金額將於上述保單週年日後的下一期保費到期日時用作抵銷保費。保費回贈金額只可作抵銷相關新保單的未來保費之用，該保費回贈金額將不可提取。如新保單於保費回贈時並無未繳付保費，該未使用之保費回贈將自動被取消。此外，新保單須於繕發日至保費回贈時持續生效，方可享有此優惠。否則，保費回贈資格將被取消。
- 額外優惠只適用於客戶以同一保單持有人身份於推廣期內成功投保「愛伴航」系列及指定儲蓄保險計劃，而指定「愛伴航」系列保單及指定儲蓄保險計劃保單均須於 2025 年 8 月 31 日或之前繕發。如符合此要求，其「愛伴航」系列保單將可獲得額外 2 個月保費回贈。否則，指定「愛伴航」系列保單將不會獲得額外優惠。額外優惠只適用於「愛伴航」系列保單而並不適用於指定儲蓄保險計劃保單。



- e. 每張合資格「愛伴航」系列保單的保費回贈最高上限為 3 個月。
- f. 如「愛伴航」系列保單獲得額外優惠，其相關之指定儲蓄保險計劃保單亦須於繕發日至保費回贈時持續生效，其「愛伴航」系列保單方可享有此額外優惠。否則，額外優惠資格將被取消。
- g. 新保單保費回贈之計算方法：

繳款方式	保費回贈之計算方法 (以保費回贈時的最近一期新保單基本計劃保費金額計算)
月繳	= 月繳保費 x 總保費回贈月份數目
季繳	= 季繳保費 ÷ 3 x 總保費回贈月份數目
半年繳	= 半年繳保費 ÷ 6 x 總保費回贈月份數目
年繳	= 年繳保費 ÷ 12 x 總保費回贈月份數目

14. 優惠 4 - AIA 延期年金計劃 2 保費回贈推廣 (只適用於香港)

- a. 推廣優惠由 2025 年 4 月 25 日至 2025 年 6 月 30 日止，包括首尾兩天（「推廣期」）。
- b. 此優惠只適用於年度化保費達 5,000 美元或以上之 AIA 延期年金計劃 2 之基本計劃（「新保單」）。
- c. 新保單之保費回贈安排如下：
- 於第 1 個保單年度至第 4 個保單年度終結時，保單將每年獲得 5% 保費回贈。
- d. 保費回贈金額將於上述保單週年日後的下一期保費到期日時用作抵銷保費。保費回贈金額只可作抵銷相關新保單的未來保費之用，該保費回贈金額將不可提取。此外，新保單須於繕發日至保費回贈時持續生效，方可享有此優惠。否則，保費回贈將被取消。
- e. 此保費回贈優惠不可與其他推廣優惠同時使用(包括但不限於電子保費優惠券，如適用)。電子保費優惠券不適用於 AIA 延期年金計劃 2。
- f. 新保單保費回贈之計算方法：

繳款方式	保費回贈之計算方法 (以保費回贈時的最近一期新保單基本計劃保費金額計算)
	年度化保費 (美元) 5,000 或以上
	於第 1 個保單年度至第 4 個保單年度每年獲得
月繳	= 月繳保費 x 12 x 5%
半年繳	= 半年繳保費 x 2 x 5%
年繳	= 年繳保費 x 5%

15. 友邦有權隨時更改本推廣活動的條款及細則而毋須另行通知。各推廣優惠均只在推廣保險產品仍然接受投保申請時有效。如對本推廣活動有任何爭議，友邦保留最終決定權。
16. 每位納稅人每年可就合資格延期年金保單及強積金可扣稅自願性供款申請最高 60,000 港元的稅務扣減。實際扣除的稅款取決於納稅人的應課稅入息和稅率。只有合資格延期年金計劃的已繳保費和已作的強積金可扣稅自願性供款(如適用)可申請稅務扣減，而保費回贈及保費折扣(如有，包括電子保費現金券)不能享有稅務扣減優惠。AIA 不會提供稅務建議，有關稅務扣減詳情，請參閱 www.vhis.gov.hk、www.ia.org.hk 及 www.ird.gov.hk，並向您的稅務及會計顧問徵詢稅務意見。
17. 如相關保單成功繕發及/或相關附加契約成功生效(按情況適用)並符合有關約定的保費回贈推廣條款及細則，則本保費回贈推廣亦會構成保單合約之一部分。

此宣傳單張只於香港派發。本單張只載有一般資料，並不構成任何銷售建議及/或有關產品之推介。於投保保險產品之前，客戶須完成財務需要分析。所有此單張中的產品資料只供參考，並不包含保單的完整條款。有關產品特點、條款及細則、不保事項及主要產品風險之詳情，請參閱相關產品之產品簡介及保單契約。如欲在投保前參閱保險合約之樣本，您可向 AIA 索取。人壽保險保單屬長期的保險合約。如於早年退保，您所收取的金額可能大幅少於已繳的保費。有關「AIA Vitality 健康程式」的內容、條款及細則，請參閱 aia.com.hk/aiavitality。



東亞銀行有限公司（「東亞銀行」）已於保險業監管局註冊為持牌保險代理機構，並擔任友邦保險(國際)有限公司（於百慕達註冊成立之有限公司）（「友邦保險」）的指定持牌保險代理人。此保險計劃是友邦保險而非東亞銀行的產品。

對於東亞銀行與客戶之間因銷售過程或處理有關交易而產生的合資格爭議（定義見金融糾紛調解計劃的金融糾紛調解的中心職權範圍），東亞銀行須與客戶進行金融糾紛調解計劃程序。

客戶應在投保保障計劃前，先閱讀及了解其有關資料及詳情(包括但不限於具體條款、細則、保障範圍及不保事項)以確定是否切合個人需要。保險合約的細節及條文將詳列於所屬保險公司所發出之保單上。保單持有人受保險公司的信貸和破產風險所影響。人壽保險計劃由友邦保險承保，且不是具有免費人壽保險保障的銀行儲蓄計劃。繳付之保費並不是銀行儲蓄存款，故不受香港存款保障計劃的保障。保險計劃有機會包含儲蓄成分。全部（適用於不含儲蓄成分的定期人壽保險計劃）/部分保費將付作保險及相關費用。若客戶不滿意保單，客戶有權在冷靜期內取消保單，並獲退還已繳付的所有保費及保費徵費。客戶須於冷靜期內（即由交付新保單或冷靜期通知書給客戶或客戶指定代表之日緊接起計的 21 個曆日內（以較早者為準））將已簽署的書面通知送達友邦保險(國際)有限公司之客戶服務中心：香港北角電氣道 183 號友邦廣場 12 樓。冷靜期結束後，若客戶在期滿前取消保單，預計的總現金/退保價值可能大幅少於客戶已付的保費總額；但若保單為不含任何儲蓄成分的定期人壽保險計劃，客戶並不會獲發還任何已繳付的保費總額。

本文件的資料並不構成買賣任何保險產品的建議或要約。有關東亞銀行是獲相關產品發行商(即友邦) 的授權分銷商/代理人。友邦為上述人壽保險產品的發行及承保人，並會負責按保單條款提供保險保障以及處理索償申請。友邦已獲保險業監管局授權及受其分別監管於香港所經營之人壽保險業務。

合資格延期年金保單的稅務定義

AIA 延期年金計劃 2 已獲保險業監管局認證為合資格延期年金保單。

請注意此產品之合資格延期年金保單的狀況，並不表示您為合資格延期年金保單已繳付的保費可符合資格申領稅務扣減。此合資格延期年金保單的狀況是基於產品的特性與及保險業監管局的認證，並非您的個人事實情況而定。您必須同時符合稅務條例中列明的合資格條件，以及香港稅務局制定的指引，才可申請認領這些稅務扣減。

在此提供的任何一般稅務資訊只僅供參考之用，您不應僅按此作出任何稅務決定。如有疑問，必需諮詢合資格的專業稅務顧問。請注意稅務法律、規定或詮釋可能會隨時更改，或會影響申領稅務扣減的合資格條件等任何有關稅務優惠的內容。對於未能適時知會您有關這些法律、規定或詮釋的更改，以及其對您所帶來的影響，我們概不承擔任何責任。更多資訊或可於保險業監管局網站 www.ia.org.hk 查詢。

請注意此計劃下的保單持有人可為 65 歲或以上及為退休人士。該等人士毋須繳付香港之薪俸稅或個人入息課稅，因此將無法符合享有稅項扣減優惠的資格。

保險業監管局的認證

保險業監管局的認證並非等同推薦或支持此計劃，亦不保證計劃的商業利益或表現。這不代表此計劃適合所有保單持有人，亦不代表適合任何特定保單持有人或一類保單持有人。此計劃已獲保險業監管局的認證，但此認證並不意味官方的推薦。保險業監管局對本計劃的產品簡介內容並不負上任何責任，對其準確度及完整性亦不發表任何聲明，並明確表示概不對因本計劃的產品簡介內容而產生或因倚賴該等內容而引致的任何損失承擔任何法律責任。

「友邦」、「AIA 香港」、「本公司」或「我們」是指友邦保險（國際）有限公司（於百慕達註冊成立之有限公司）。