



AIA 2022 Q4 Promotion Campaign for The Bank of East Asia, Limited

From 16 November 2022 to 31 December 2022, 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[#]

Annualized Premium of Basic Plan		Premium Refund (Total % of annualized premium)
Bonus Power Vantage	Global Power Multi-Currency Plan 2	5-Years / 10-Years* Premium Payment Term
Below USD 10,000	Below USD/AUD/CAD 10,000 Below HKD 75,000 Below RMB 60,000 Below GBP 6,000	16%
USD 10,000 - less than USD 25,000	USD/AUD/CAD 10,000 – less than USD/AUD/CAD 25,000 HKD 75,000 – less than HKD 187,500 RMB 60,000 – less than RMB 150,000 GBP 6,000 – less than GBP 15,000	17%
USD 25,000 - less than USD 100,000	USD/ AUD/ CAD 25,000 - less than USD/AUD/CAD 100,000 HKD 187,500 - less than HKD 750,000 RMB 150,000 - less than RMB 600,000 GBP 15,000 - less than GBP 60,000	23%
USD 100,000 or above	USD/ AUD/ CAD 100,000 or above HKD 750,000 or above RMB 600,000 or above GBP 60,000 or above	25%

* 10-Years Premium Payment term only applicable to Bonus Power Vantage

Annualised Premium of Basic Plan	Premium Refund (Total % of annualised premium)
Simply Love Encore 5	5-Years /10-Years Premium Payment Term
Below USD 30,000 Below HKD 225,000	10%
USD 30,000 - less than USD 50,000 HKD 225,000 – less than HKD 375,000	11%
USD 50,000 - less than USD 75,000 HKD 375,000 – less than HKD 562,500	12%
USD 75,000 - less than USD 100,000 HKD 562,500 - less than 750,000	13%
USD 100,000, or above HKD 750,000 or above	15%



Annualised Premium of Basic Plan	Premium Refund (Total % of annualised premium)
Specified Insurance Plan	6-Years/ 10-Years/ 15-Years/ 20-Years Premium Payment Term
Forever Love Coupon Plan 5 [^]	15%

[^] Promotion Period for Forever Love Coupon Plan 5 is from 23 November 2022 to 31 December 2022 (both days inclusive)

[#] Please refer to Clause 12 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 2	
Below USD 100,000	Below USD/AUD/CAD 100,000 Below HKD 750,000 Below RMB 600,000 Below GBP 60,000	2%
USD 100,000 – less than USD 300,000	USD/ AUD/ CAD 100,000 – less than USD/ AUD/ CAD 300,000 HKD 750,000 – less than HKD 2,250,000 RMB 600,000 – less than RMB 1,800,000 GBP 60,000 – less than GBP 180,000	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	4%
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	5%
USD 1,000,000 – less than USD 3,500,000	USD/ AUD/ CAD 1,000,000 – less than USD/ AUD/ CAD 3,500,000 HKD 7,500,000 – less than HKD 26,250,000 RMB 6,000,000 – less than 21,000,000 GBP 600,000 – less than 2,100,000	7%
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	8%

One-Time Premium Payment	Premium Discount
Simply Love Encore 5	
Below USD 300,000 Below HKD 2,250,000	1%
USD 300,000 – less than USD 600,000 HKD 2,250,000 – less than HKD 4,500,000	2%
USD 600,000 – less than USD 1,000,000 HKD 4,500,000 – less than HKD 7,500,000	3%
USD 1,000,000 – less than USD 3,000,000 HKD 7,500,000 – less than HKD 22,500,000	6%
USD 3,000,000 – less than USD 8,000,000 HKD 22,500,000 – less than HKD 60,000,000	7%
USD 8,000,000 or above HKD 60,000,000 or above	8%



One-Time Premium Payment	Premium Discount
Wealth Enrich	1%

One-Time Premium Payment	Premium Discount
Wealth Elite 2 – Sapphire[^]	
Sum Assured of US\$1,000,000 or above	1%

[^] Promotion Period for Wealth Elite 2 - Sapphire is from 30 November 2022 to 31 December 2022 (both days inclusive)

^{##} Please refer to Clause 13 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)	2 Months of premium refund in the 1 st policy year end (if applicable)	If same policyholder successfully applies for Specified Insurance Plan [∞] during the promotion period, On Your Side Plan series will entitle to extra 2 months premium refund in the 2 nd policy year end (if applicable)
The maximum premium refund for each eligible On Your Side Plan series policy is up to 4 months		

[@] Please refer to Clause 14 of the Terms and Conditions below.

[∞] Specified Insurance Plan refers to:

1. Bonus Power Vantage (5 years / 10 years premium payment term) [▼] / Bonus Power Vantage (one-time premium payment plan) [▼]
2. Global Power Multi-Currency Plan 2 (5 years premium payment term) [▼] / Global Power Multi-Currency Plan 2 (one-time premium payment plan) [▼]

[▼] 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 Insurance Plan policy.

Offer 4 – Specified Protection Plan Premium Refund Offer[^]

Specified Protection Plan	Premium Refund (for each eligible policy)
Wisdom Term Life Plan Wisdom Term Life Plan (with AIA Vitality)	5 Months 3 months in the 1 st policy year end and 2 months in the 2 nd policy year end (if applicable)
Expert Term Life Plan Expert Term Life Plan (with AIA Vitality)	

[^] Please refer to Clause 15 of the Terms and Conditions below.

Offer 5 – Wealth Preserver 5 Reduction of Premium Charge Offer^{^^}

Reduction of Premium Charge Offer
Reduce from 6.5% to 1.5%

^{^^} Please refer to Clause 16 of the Terms and Conditions below.

Offer 6 – Specified Medical Protection and Critical Illness Protection Plan Premium Refund Offer[■]

Specified Medical Protection and Critical Illness Protection Plan	Premium Refund (Total % of annualised premium)
CEO Medical Plan 5 / CEO Medical Plan (Worldwide)5	1%
CEO Pearl Medical Plan 5 / CEO Pearl Medical Plan (Worldwide) 5	
EasyGuard Care Essence	

[■] Please refer to Clause 17 of the Terms and Conditions below.



Offer 7 – AIA Deferred Annuity Plan Premium Refund Offer**

AIA Deferred Annuity Plan Annualised Premium of Basic Plan	Premium Refund (Total % of annualised premium)
USD 5,000 or above	17% 9% in the 1 st policy year end and 8% in the 2 nd policy year end (if applicable)

** Please refer to Clause 18 of the Terms and Conditions below.

Note: 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:

- The Promotion Offers are only applicable to the policies submitted via BEA.
- The promotion period is from 16 November 2022 to 31 December 2022, both days inclusive ("Promotion Period").
- The Promotion Offers are only applicable to the basic plan of Specified Insurance Plan that are:
 - successfully applied and submitted (based on the application date) during the Promotion Period, and
 - issued on or before 28 February 2023.
- 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.
- Each New Policy can only enjoy this promotional premium refund or discount offer once during the Promotion 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.
- The Promotion Offers are not applicable to applicants who have submitted applications before Promotion Period but withdrew the applications or cancelled the issued policies during the Promotion Period and then re-applied for the same products.
- The Promotion Offers are not applicable to those plans change cases (basic plan or riders, if applicable) from other insurance plans to the insurance plans in this promotion.
- 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.
- AIA Vitality (the "Membership Programme") is not an insurance product. It is a membership programme and obligation of the AIA and not of BEA. BEA's role is limited to introducing the Membership Programme only and you should obtain further details about the Membership Programme directly from AIA. BEA shall not be responsible for any matters in relation to the Membership Programme provided by AIA.
- The premium discount and premium refund are non-transferrable and cannot be exchange for cash or other offers.
- 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.

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

- Specified Savings Insurance Plans are Bonus Power Vantage, Global Power Multi-Currency Plan 2, Simply Love Encore 5 and Forever Love Coupon Plan 5 (Collectively "New Savings Policy")
- The premium refund 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.
- 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



13. 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), Global Power Multi-Currency Plan 2 (one-time premium payment plan only), Simply Love Encore 5 (one-time premium payment plan only), Wealth Enrich and Wealth Elite 2 – Sapphire (Collectively “New Policy”).
- b. New Savings 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 2	
Below USD 100,000	Below USD/AUD/CAD 100,000 Below HKD 750,000 Below RMB 600,000 Below GBP 60,000	2%
USD 100,000 – less than USD 300,000	USD/ AUD/ CAD 100,000 – less than USD/ AUD/ CAD 300,000 HKD 750,000 – less than HKD 2,250,000 RMB 600,000 – less than RMB 1,800,000 GBP 60,000 – less than GBP 180,000	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	4%
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	5%
USD 1,000,000 – less than USD 3,500,000	USD/ AUD/ CAD 1,000,000 – less than USD/ AUD/ CAD 3,500,000 HKD 7,500,000 – less than HKD 26,250,000 RMB 6,000,000 – less than RMB 21,000,000 GBP 600,000 – less than GBP 2,100,000	7%
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	8%
Premium Amount (one-time premium payment plan)		Premium Discount
Simply Love Encore 5		
Below USD 300,000 Below HKD 2,250,000		1%
USD 300,000 - less than USD 600,000 HKD 2,250,000 - less than HKD 4,500,000		2%
USD 600,000 - less than USD 1,000,000 HKD 4,500,000 - less than HKD 7,500,000		3%
USD 1,000,000 – less than USD 3,000,000 HKD 7,500,000 – less than HKD 22,500,000		6%
USD 3,000,000 – less than USD 8,000,000 HKD 22,500,000 – less than HKD 60,000,000		7%
USD 8,000,000 or above HKD 60,000,000 or above		8%
One-time Premium Payment Plan		Premium Discount
Wealth Enrich		1%
one-time premium payment plan		Premium Discount
Wealth Elite 2 - Sapphire		
Sum assured of US\$1,000,000 or above		1%



14. 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 arrangement for the New Policy is as follows:
 - At the end of the first policy year, the New Policy will entitle 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 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 Policy only, withdrawal of the 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.
- d. The Extra Offer is only applicable when same policyholder successfully applies for both On Your Side Plan Series and Specified Insurance Plan within promotion period, and that the Specified Insurance Plan policy is issued on or before 28 February 2023, the On Your Side Plan series policy will enjoy the premium refund of extra 2 months. The Extra Offer will only be applicable to the On Your Side Plan series policy and will not apply to the Specified Insurance Plan policy.
- e. The maximum premium refund for each eligible On Your Side Plan series policy is capped at 4 months.
- f. If the On Your Side Plan series 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.
- 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 month of premium refund
Quarterly	= quarterly premium ÷ 3 x total number of month of premium refund
Semi-annually	= semi-annual premium ÷ 6 x total number of month of premium refund
Annually	= annual premium ÷ 12 x total number of month of premium refund

15. Offer 4 – Specified Protection Plan Premium Refund Offer

- a. Specified Protection Plan are Wisdom Term Life Plan, Wisdom Term Life Plan (with AIA Vitality), Expert Term Life Plan and Expert Term Life Plan (with AIA Vitality) (“New Policy”).
- b. Premium refund arrangement for the New Policy is as follows:
 - At the end of the first policy year, the New Policy will entitle to 3 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 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.
- d. Calculation of the premium refund on New Policy:

Payment mode	Premium refund calculation method (Calculated by the payment of the first modal premium (after discount, if any) of the New Policy at policy issue)
Monthly	= monthly premium x total number of month of premium refund
Quarterly	= quarterly premium ÷ 3 x total number of month of premium refund
Semi-annually	= semi-annual premium ÷ 6 x total number of month of premium refund
Annually	= annual premium ÷ 12 x total number of month of premium refund

16. Offer 5 – Wealth Preserver 5 Reduction of Premium Charge Offer

- a. The Reduction of Premium Charge Offer is only applicable to Wealth Preserver 5 (“New Policy”) that is:
 - i. successfully applied and submitted within the Promotion Period (based on the application date); and
 - ii. received full premium and issued the policy on or before 31 March 2023.
- b. For the avoidance of doubt, there will be no reduction on the premium charge on any additional premium received after 31 March 2023 (i.e. and therefore the premium charge will remain at 6.5%).

17. Offer 6 – Specified Medical Protection and Critical Illness Protection Plan Premium Refund Offer

- a. Specified Medical Protection and Critical Illness Protection Plans are CEO Medical Plan 5 / CEO Medical Plan (Worldwide) 5, CEO Pearl Medical Plan 5 / CEO Pearl Medical Plan (Worldwide) 5 and EasyGuard Care Essence (“New Policy”).
- b. The premium refund of New Policy 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 first Policy Anniversary. 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.



- c. 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)
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

18. Offer 7 – AIA Deferred Annuity Plan Premium Refund Offer

- a. This offer is only applicable to the basic plans of AIA Deferred Annuity Plan ("New Policy")
- b. Premium refund arrangement for the New Policy is as follows:
- At the end of the first policy year, the New Policy will entitle to 9% premium refund.
 - At the end of the second policy year, the New Policy will entitle to 8% premium refund.
- c. The premium refund 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 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.
- d. 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 the New Policy at the time of premium refund)
	Annualised Premium (USD) 5,000 or above
	Upon 1 st anniversary
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

19. 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.
20. 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/aia vitality.

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; however, any dispute over the contractual terms of the product should be resolved between AIA and the customer directly.

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. For life insurance products, an insurance plan 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 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.

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).