



**AIA 2021 Q4 Promotion Campaign for
The Bank of East Asia, Limited**

During respective promotion period of the offers, 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[#]

Offer 1a: Promotion Period: From 1 December 2021 to 31 December 2021(both days inclusive)

Annualized Premium of Basic Plan		Premium Refund (Total % of annualized premium)
Bonus Power Vantage	Global Power Multi-Currency Plan	5-Years / 10-Years* Premium Payment Term
Below USD 5,000	Below USD/AUD/CAD 5,000 Below HKD 37,500 Below RMB 30,000 Below GBP 3,000	4%
USD 5,000 - less than USD 10,000	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	7%
USD 10,000 - less than USD 30,000	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	10%
USD 30,000 – less than USD 50,000	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	12%
USD 50,000 - less than 75,000	USD/ AUD/ CAD 50,000 - less than USD/AUD/CAD 75,000 HKD 375,000 - less than HKD 562,500 RMB 300,000 - less than RMB 450,000 GBP 30,000 - less than GBP 45,000	14%
USD 75,000 or above	USD/ AUD/ CAD 75,000 or above HKD 562,500 or above RMB 450,000 or above GBP 45,000 or above	16%

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



Offer 1b: Promotion Period: From 15 October 2021 to 31 December 2021(both days inclusive)

Annualised Premium of Basic Plan	Premium Refund (Total % of annualised premium)
Simply Love Encore 5	5-Years /10-Years Premium Payment Term
Below USD 5,000 Below HKD 37,500	2%
USD 5,000 - less than USD 10,000 HKD 37,500 – less than HKD 75,000	3.5%
USD 10,000 - less than USD 50,000 HKD75,000 – less than HKD375,000	5%
USD 50,000 or above HKD 375,000 or above	7%

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)

Offer 2a: Promotion Period: From 1 December 2021 to 31 December 2021(both days inclusive)

One-Time Premium Payment		Premium Discount
Bonus Power Vantage	Global Power Multi-Currency Plan	
USD300,000 – less than USD600,000	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	2%
USD600,000 – less than USD1,000,000	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	3%
USD1,000,000 - less than USD2,000,000	USD/ AUD/ CAD 1,000,000 – less than USD/ AUD/ CAD 2,000,000 HKD 7,500,000 - less than HKD15,000,000 RMB 6,000,000 - less than RMB 12,000,000 GBP 600,000 - less than GBP 1,200,000	4%
USD2,000,000 or above	USD/ AUD/ CAD 2,000,000 or above HKD 15,000,000 or above RMB 12,000,000 or above GBP 1,200,000 or above	5%



Offer 2b: Promotion Period: From 1 December 2021 to 31 December 2021(both days inclusive)

One-Time Premium Payment	Premium Discount
Simple Love Encore 5	
USD300,000 – less than USD600,000 HKD2,250,000 – less than HKD4,500,000	1%
USD600,000 - less than USD1,000,000 HKD4,500,000 – less than HKD7,500,000	2%
USD1,000,000 - less than USD2,000,000 HKD7,500,000 - less than HKD15,000,000	4%
USD2,000,000 or above HKD15,000,000 or above	5%

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

Offer 3 – Protect Elite Ultra 3 Series Premium Refund Offer®

Promotion Period: From 1 October 2021 to 31 December 2021(both days inclusive)

Basic Plan	Premium Refund
Protect Elite Ultra 3 Protect Elite Ultra 3 – First Gift Protect Elite Ultra 3 (with AIA Vitality)	0.5 Month

© Please refer to Clause 14 of the Terms and Conditions below.

Remarks:

- **Protect Elite Ultra 3 Series** can only be purchased as a basic plan in BEA.

Offer 4 – Specified Protection Plan Premium Refund Offer^

Promotion Period: From 1 October 2021 to 31 December 2021(both days inclusive)

Specified Protection Plan	Premium Refund (for each eligible policy)
Wisdom Term Life Plan Wisdom Term Life Plan (with AIA Vitality)	3 Months
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^^

Promotion Period: From 30 September 2021 to 31 December 2021(both days inclusive)

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

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

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 promotion period of the Promotion Offers 1a, 2a and 2b is from 1 December to 31 December 2021; Promotion Offers 1b is from 15 October to 31 December 2021; Promotion Offers 3-4 is from 1 October to 31 December 2021; Promotion Offer 5 is from 30 September to 31 December 2021, both days inclusive (“Promotion Period”).
3. The Promotion of Offers 1-4 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 Promotion Period, and
 - ii. issued on or before 28 February 2022.
4. The calculation of the premium refund or discount is only applicable to the standard premium and extra premium due to underwriting (if any) of the New Policy. Apart from 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 offer.
5. 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.
6. 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.
7. 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.
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. 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.
10. The premium discount and premium refund are non-transferrable and cannot be exchange for cash or other offers.
11. 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

- a. Specified Savings Insurance Plans are Bonus Power Vantage, Global Power Multi-Currency Plan and Simply Love Encore 5 (Collectively “New Savings Policy”)
- b. The premium refund of New Savings 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 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

13. Offer 2 – Specified Savings Insurance Plan Premium Discount Offer (for one-time premium payment only)

- a. Specified Savings Insurance Plans are Bonus Power Vantage (one-time premium payment plan only), Global Power Multi-Currency Plan (one-time premium payment plan only) and Simply Love Encore 5 (one-time premium payment plan) (Collectively “New Savings Policy”).
- b. New Savings Policy will entitle to a premium discount (the “Discount”) deducted upfront upon policy issue:

Premium Amount (one-time premium payment)		Premium Discount
Bonus Power Vantage	Global Power Multi-Currency Plan	
USD300,000 – less than USD600,000	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	2%
USD600,000 – less than USD1,000,000	USD/ AUD/ CAD 600,000 – less than USD/ AUD/ CAD 1,000,000	3%



	HKD 4,500,000 – less than HKD7,500,000 RMB 3,600,000 – less than RMB 6,000,000 GBP 360,000 – less than GBP 600,000	
USD1,000,000 - less than USD2,000,000	USD/ AUD/ CAD 1,000,000 - less than USD/ AUD/ CAD 2,000,000 HKD 7,500,000 - less than HKD15,000,000 RMB 6,000,000 - less than RMB 12,000,000 GBP 600,000 - less than GBP 1,200,000	4%
USD2,000,000 or above	USD/ AUD/ CAD 2,000,000 or above HKD 15,000,000 or above RMB 12,000,000 or above GBP 1,200,000 or above	5%

Premium Amount (one-time premium payment)	Premium Discount
Simply Love Encore 5	
USD300,000 - less than USD600,000 HKD2,250,000 - less than HKD4,500,000	1%
USD600,000 - less than USD1,000,000 HKD4,500,000 - less than HKD7,500,000	2%
USD1,000,000 - less than USD2,000,000 HKD7,500,000 - less than HKD15,000,000	4%
USD2,000,000 or above HKD15,000,000 or above	5%

14. Offer 3 – Protect Elite Ultra 3 Series Premium Refund Offer

- This offer is only applicable to the basic plans of Protect Elite Ultra 3, Protect Elite Ultra 3 – First Gift and Protect Elite Ultra 3 (with AIA Vitality) (“New Policy”)
- Premium refund arrangement for the New Policy is as follows:
 - At the end of the first policy year, the New Policy will entitle to 0.5 months premium refund.
- The premium refund will be used for the premium settlement in the next premium due date after the 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.
- 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 0.5
Quarterly	= quarterly premium ÷ 3 x 0.5
Semi-annually	= semi-annual premium ÷ 6 x 0.5
Annually	= annual premium ÷ 12 x 0.5

15. Offer 4 – Specified Protection Plan Premium Refund Offer

- 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”).
- New Policy will entitle to premium refund equivalent to 3 months of its first year annualised premium at the end of the first policy year.
- 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.
- 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 2022.
17. 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.
18. 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.** For detailed features, terms and conditions of AIA Vitality, please refer to aia.com.hk/aivitality.

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 a 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 insurer’s Hong Kong Main Office 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 to you or your nominated representative, whichever is the earlier). Such notice must be signed by you and submitted to the Customer Service Centre of AIA International Limited at 12/F, AIA Tower, 183 Electric Road, North Point, Hong Kong. After the expiration of the cooling off period, if the customer cancels the policy before the end of the term, the total cash/ surrender value payable may be 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.

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