



**Campaign Period: 1<sup>st</sup> January 2026 to 28<sup>th</sup> February 2026**

**Terms & Conditions:**

1. The AIA Back to School Campaign is organized by AIA Singapore Private Limited – Brunei Branch (Reg. No. RCF20004468) (“AIA”) and shall run from 1<sup>st</sup> January 2026 to 28<sup>th</sup> February 2026 (both dates inclusive) (“**Campaign period**”) and is open to new and existing customers of AIA (“**Eligible Customers**”).
2. The campaign 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 campaign signifies your agreement to be bound by and comply with these T&Cs in their entirety.
3. Subject to the T&Cs, an Eligible Customer who purchases AIA Star Armour Plan during the Campaign Period will be entitled to receive an AIA Lunch bag, provided that:
  - a) the proposal is accepted by AIA;
  - b) the proposal must be dated, signed and submitted within the campaign period;
  - c) the proposal is for new policy and is not a top-up of the insured amount or addition of a rider to an existing policy;
  - d) there is no cancellation of the policy purchased during the free look period;
  - e) there is no alteration to the policy purchased within 12 months from the policy inception date, such as the insured amount.
4. Items given or provided under this Campaign 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 Campaign with items of similar value without prior notice. All items given or provided under this Campaign 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 Campaign
5. A shall not be responsible for the quality or merchantability 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 Campaign.
6. 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.
7. These T&Cs shall be governed by and construed in accordance with the laws of Brunei Darussalam.
8. AIA may, at any time, in its sole discretion and without prior notice or liability to the participant of the Campaign or any person, vary, modify and/or amend these T&Cs.

*Last Revision Date: 12 January 2026*

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