



Terms & Conditions:

1. The AIA Better Coverage Better Rewards Campaign (“**Campaign**”) from AIA Singapore Private Limited (Reg. No. RFC20004468) (“**AIAB**”) shall run from 1 November to 30 November 2025 (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 AIAB may impose from time to time. Participation in the Campaign constitutes acceptance of the foregoing terms and conditions in their entirety.
3. Subject to the T&Cs, an Eligible Customer who purchases a selected Eligible Plan during the Campaign Period may be eligible to receive:
 - (i) Eligible plans for this campaign are as follows:
 - a. AIA Absolute Critical Cover
 - b. AIA Multistage Cancer Cover
 - (ii) Shopping Vouchers for the listed Eligible Plan

FIRST YEAR PREMIUM	SHOPPING VOUCHER AMOUNT
Min. \$150	\$50
Min. \$500	\$100

First Year’s Premium means the total amount of gross premium payment due and payable on an Eligible Plan in the first policy year of an Eligible Plan. The calculation of gross premium shall include the amount(s) paid for additional coverage as set out in the supplementary agreement(s) that is attached to the basic policy and which bears the same policy number. It includes the extra premiums payable because of substandard loadings. No aggregation of premiums among two or more policies will be allowed.

4. This Campaign shall also be subject to the following conditions, that:
 - (a) the Eligible Customer’s application to purchase an Eligible Plan (“**Application**”) is accepted by AIAB;
 - (b) the Application is dated, signed and submitted to AIAB during the Campaign Period;
 - (c) the Application must not be in relation to any of the Eligible Customer’s existing plan(s) (such as, but not limited to, a top-up, a variation of coverage or a change of term period of the plan);
 - (d) the Application is not a re-submission of a previously withdrawn application;
 - (e) the Eligible Plan incepts with the first premium fully paid on or before **31 December 2025**;
 - (f) there is no cancellation of the Eligible Plan during the free-look period;
 - (g) the Eligible Plan remains in force for at least 12 months from its inception date; and
 - (h) there is no alteration to the Eligible Plan (such as a change in insured amount) within 12 months from its inception date.
5. If the Eligible Customer cancels an Eligible Plan within the free-look period, he/she will be refunded the premium amount he/she had paid without interest, less all medical expenses incurred in considering the Application, and provided that no claim has been made and no deductions/set offs are applicable.
6. AIAB reserves the right in its sole and absolute discretion to replace the voucher(s) given under this Campaign with an item of similar value, without having to give any person any notice or reason.
7. This Campaign cannot be used in conjunction with any other Campaigns carried out by AIAB unless otherwise permitted by AIAB in its sole and absolute discretion.



8. 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.
9. AIAB reserves the right in its sole and absolute discretion to withdraw or terminate this Campaign at any time without having to give any person any notice or reason.
10. AIAB's decision on all matters relating to this Campaign (including the interpretation of these T&Cs) will be final and binding on all persons and no appeals or correspondence will be entertained. In the event of any inconsistency between these T&Cs with any other form of publicity collaterals relating to the Campaign, these T&Cs shall prevail.
11. These T&Cs shall be governed by and construed in accordance with the laws of Brunei Darussalam.
12. AIAB may, at any time, in its sole discretion and without prior notice or liability to any person, vary, modify and/or amend these T&Cs. Please review these T&Cs periodically for changes and updates. To determine when these T&Cs were last revised, please refer to the "Last Revision Date" stated at the end of these T&Cs.

Last Revision Date: 30 October 2025

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