



Campaign Period: 19 June to 31 August 2026

Terms & Conditions:

1. The AIA+ Lucky Draw Campaign (“**Campaign**”) from AIA Singapore Private Limited, Brunei Branch (Reg. No. RCF20004468) (“**AIAB**”) shall run from 19 June 2026 to 31 August 2026 (both dates inclusive) (“**Campaign Period**”) and is open to new and existing customers of AIAB (“**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, any AIAB client who holds an existing policy still in-force may register and signup for AIA+ and earn lucky draw chances during the Campaign Period.
4. Lucky Draw chances may be earned as follows:

Criteria (Applicable during the Campaign Period only)	Lucky Draw Chances
If registration is completed anytime on or before 31 July 2026	3X
Registration completed from 1 to 31 August 2026	1X
Submit at least 1 service request	1x

5. There will be a total of 15 prizes to be won at the end of the Campaign Period as follows:

No	Prizes	No. of winners
1.	50,000 Royal Skies Miles	1
2.	10,000 Royal Skies Miles	14

6. The prizes are non-transferable, non-exchangeable and not redeemable for cash.
7. Winners will be notified via SMS within 7 days of the draw.
8. Winners must be a Royal Brunei Airlines Royal Skies member at the point of disbursement of the prizes.
9. Winners must continue to be registered for AIA+ at the point of disbursement of the prizes.
10. AIAB shall not be liable for any loss, damage, or injury suffered as a result of participation or prize usage.
11. AIAB reserves the right to rescind the rewards, revise or amend any terms herein, if needed.

12. AIA reserves the right in its sole and absolute discretion to replace the prizes given under this Campaign with an item of similar value, without having to give any person any notice or reason.
13. 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.
14. 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.
15. 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.
16. 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 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.
17. These T&Cs shall be governed by and construed in accordance with the laws of Brunei Darussalam.
18. 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 refer to 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: 18 June 2026