

AIA 180-Second Supermarket Sweep Terms and Conditions



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Terms & Conditions

1. The **AIA 180-Second Supermarket Sweep Campaign** ("Campaign") from AIA Singapore Private Limited, Brunei Branch (Reg. No. RFC20004468) ("AIAB") shall run AIA from **1 October 2026 to 30 November 2026 (both dates inclusive)** ("Campaign Period") and is open to new and existing customers of AIA who fulfill the conditions set out the terms and conditions set out herein ("T&Cs") (each an "Eligible Customer").
2. The Campaign shall be governed by the 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. "Eligible Plan" for this campaign means any of the following:
 - a) AIA Guaranteed Protect Plus (III)
 - b) AIA Secure Term Plus (II)
 - c) AIA Absolute Critical Cover
 - d) AIA Centurion PA
 - e) AIA Solitaire PA
 - f) AIA Star Armour
 - g) AIA Multistage Cancer Cover
 - h) AIA Hospital Income
 - i) AIA Living Essentials
 - j) AIA Retirement Saver (IV)
 - k) AIA Optimizer
 - l) AIA Variable Investment Protector
 - m) AIA Smart Wealth Builder (II)
4. Subject to the T&Cs, an Eligible Customer who purchases a selected Eligible Plan during the Campaign Period may be eligible to qualify for the following reward tiers:

Tier	Qualifying First-Year Premium (FYP)	Grocery Reward Value	Sweep Duration
Tier 1	BND 3,000 - 5,999	BND100	180 second
Tier 2	BND 6,000 - 9,999	BND200	180 second
Tier 3	BND 10,000 and above	BND350	180 second

5. For the purpose of Campaign qualification:
 - a) First Year's Premium ("FYP") 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.
 - b) For Single Premium policies, ten percent (10%) of the Single Premium paid will be recognised as FYP for Campaign qualification.
6. Aggregation of premiums from multiple qualifying policies purchased by the same customer during the Campaign Period is allowed.

7. 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 by 15 December 2026;
 - 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) Splitting of cases under the same plan type for the same life assured to increase Campaign qualification benefits is strictly prohibited.
8. Supermarket Sweep Challenge ("Challenge"):
 - a. The Eligible Customer must be either the policy owner or the insured person under the qualifying policy. No other persons shall be eligible to participate in or receive any Campaign reward or entitlement under this Campaign.
 - b. Eligible Customers who fulfil all Campaign requirements will be eligible to participate in the Challenge, with the applicable spending entitlement determined by their qualifying reward tier based on their qualifying reward tier.
 - c. Eligible Customers will be given **one hundred and eighty (180) second** to participate in the Challenge.
9. The Challenge will be conducted at a supermarket and on a date and time designated by AIAB. AIAB reserves the right to determine the venue, event format and operational arrangements at its sole discretion.
10. Each Eligible Customer will be assigned **one (1) shopping trolley at the commencement** of the Supermarket Sweep Challenge. Participants may use additional trolleys during the Challenge if required; however, only one (1) trolley may be used and pushed at any given time. Any change of trolley must be carried out in accordance with the instructions of AIAB and the supermarket operator. All items selected during the Challenge must be placed in the participant's trolley(s) designated for the Challenge.
 - a. Participants may only select items available for sale within the designated supermarket premises during the allotted Challenge period.
11. AIAB reserves the right to exclude certain products, product categories, brands, departments, aisles or promotional items from the Supermarket Sweep Challenge at its sole discretion. Details of any excluded items will be communicated to participants prior to the commencement of the Challenge.
12. The total value of eligible items collected shall be limited to the participant's qualifying reward tier entitlement. Any amount in excess of the applicable reward tier limit shall not be borne by AIAB and must either be removed from the trolley or paid for by the participant.
 - a. No cash, credit, refund, exchange or substitution will be provided for any unused portion of the participant's qualifying reward tier entitlement.
13. Participants must comply with all instructions issued by AIAB representatives and the supermarket operator throughout the event.

14. Any unsafe, disruptive, dishonest or unsportsmanlike conduct may result in immediate disqualification at AIAB's sole discretion.
15. At the end of the one hundred and eighty (180) second period, participants must immediately stop collecting items upon instruction from AIAB.
16. Participants take part in the Supermarket Sweep Challenge at their own risk. AIAB shall not be responsible for any personal injury, loss, damage or expense incurred by participants during or arising from their participation in the Challenge, except where such liability cannot be excluded by law. Participants must comply with all safety instructions issued by AIAB and the supermarket operator.
17. In the event that an Eligible Customer is unable to participate in the Supermarket Sweep Challenge due to medical reasons, AIAB may, at its sole discretion, permit the Eligible Customer to nominate a substitute participant to utilise the Eligible Customer's qualifying reward tier entitlement. The Eligible Customer must provide satisfactory medical documentation as proof of their inability to participate.
 - a. Participants must be at least eighteen (18) years of age on the date of the Supermarket Sweep Challenge.
18. 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.
19. Participation in this Campaign may not be combined with any other promotion, offer, incentive, or campaign conducted by AIAB, unless otherwise determined by AIAB in its sole and absolute discretion.
20. 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.
21. Employees of AIAB and their immediate family members are eligible to participate in this Campaign, provided they satisfy all applicable Campaign eligibility and qualification requirements. However, agents and representative capacity for AIAB are not eligible to participate in the Campaign or receive any Campaign reward or entitlement.
22. 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.
23. 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.
24. These T&Cs shall be governed by and construed in accordance with the laws of Brunei Darussalam.
25. 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.