



RE: CUSTOMER PROMOTION FROM JANUARY TO JUNE 2022

1. Eligibility:

Qualifiers are the policyholders who purchase AIA products ("Products") which are manufactured by AIA (Viet Nam) Life Insurance Co., LTD (AIA Viet Nam) in the promotion period via HSBC Bank (Vietnam) Ltd. ("HSBC Vietnam") branches or transaction offices in Hanoi, Ho Chi Minh, Binh Duong and Danang.

2. Promotion period: From 01/01/2023 to 10/07/2023

3. Details of the Promotion :

4.1. Promotion period:

Batch	Submitted Date of Insurance Application	Issued Date of Insurance Policy
1	01/01 - 31/01/2023	01/01 - 10/02/2023
2	01/02 - 28/02/2023	01/02 - 10/03/2023
3	01/03 - 31/03/2023	01/03 - 10/04/2023
4	01/04 - 30/04/2023	01/04 - 10/05/2023
5	01/05 - 31/05/2023	01/05 - 10/06/2023
6	01/06 - 30/06/2023	01/06 - 10/07/2023

4.2. Term and conditions:

- This Promotion is applicable for the payment of new first year premium of insurance products ("Products") which are manufactured by AIA (Vietnam) Life Insurance Ltd. ("AIA") and distributed via HSBC:
- Criteria & rewards:
 - a. Promotional gifts shall be offered to the policyholders who do not register auto-payment of regular premium via HSBC credit cards ("Card") or HSBC current account / saving account ("Account") if they qualify for the following conditions:
 - b. All qualified policies must be submitted and issued within the above mentioned periods and satisfy the conditions below:

Tier	Total NFYP per customer (VND million) per batch	Reward
1	$12 < \text{NFYP}$	-
2	$12 \leq \text{NFYP} < 15$	Voucher URBOX 0.5M
3	$15 \leq \text{NFYP} < 25$	Voucher URBOX 0.8M
4	$25 \leq \text{NFYP} < 50$	Voucher URBOX 1.5M
5	$50 \leq \text{NFYP}$	Voucher URBOX 2.5M

- Customer needs to buy at least 01 rider product to qualify the above campaign.



5. General Conditions:

- a. Customer is HSBC customer.
- b. By the end of each Batch, the list of customers will be prepared by AIA and sent to HSBC for verification and confirmation. Upon the confirmation of HSBC (T + 5 working days), AIA will calculate and provide who are eligible for rewards.
- c. All qualified policies must be submitted and approved within the above mentioned periods.
- d. NFYP is the new first year premium (excluding FYP top-up). NFYP of cases from one customer submitted & approved within campaign periods will be accumulated per each batch.
- e. Submitted date is based on payment received date which is recorded by AIA system. For new policies which are transferred from cancelled policies, payment received date will be used as submitted date for such new policies.
- f. Within 21 days after the end of each batch, if the customer changes the insurance premium, or the sum insured, or the insurance benefits of the insurance policy which leads to an increase/decrease in the premium then The date when AIA Company completes all the relevant procedures will be the effective date of the increase / decrease of insurance premiums and the additional or reduced fees will be included in the campaign
- g. Any change of premium payment mode, Sum Insured or insured benefits needs to be completed & take effect before:
 - i. Batch 1 (Jan): 03/03/2023
 - ii. Batch 2 (Feb): 31/03/2023
 - iii. Batch 3 (Mar): 01/05/2023
 - iv. Batch 4 (Apr): 31/05/2023
 - v. Batch 5 (May): 01/07/2023
 - vi. Batch 6 (Jun): 31/07/2023
- h. Final result of each batch will be announced after:
 - i. Batch 1 (Jan): 25/03/2023
 - ii. Batch 2 (Feb): 21/04/2023
 - iii. Batch 3 (Mar): 22/05/2023
 - iv. Batch 4 (Apr): 21/06/2023
 - v. Batch 5 (May): 24/07/2023
 - vi. Batch 6 (Jun): 21/08/2023
- i. The awards will be delivered directly to customer and only after the official result is announced. The reward delivery schedules are as follows:
 - i. Batch 1 (Jan): 11/04/2023
 - ii. Batch 2 (Feb): 08/05/2023
 - iii. Batch 3 (Mar): 08/06/2023
 - iv. Batch 4 (Apr): 07/07/2023
 - v. Batch 5 (May): 10/08/2023
 - vi. Batch 6 (Jun): 07/09/2023
- j. AIA Vietnam shall deliver reward to phone number which customer declares on AIA Viet Nam's system at calculation time. The rewards are valid for 3 months since the final result is announced. In case AIA



Vietnam cannot contact the qualifiers within 3 months since the final result is announced, the rewards will be void.

- k. AIA Vietnam reserves the right to decide which vendor(s) to provide the services/rewards.
- l. Cash exchange is not allowed.
- m. Gifts are not applicable for the customers who cancel the policy within 21 days after the end of campaign period of each batch and the policy must be valid at the calculation final result.
- n. AIA Viet Nam has the right to withdraw/ not to deliver promotion gift to customer if there is any change to customer's policy which leads to customer's unqualification to participate in the promotion campaign.
- o. If the promotion is delayed, hold or completely stopped due to any unexpected change in the law that AIA Viet Nam has little to no control over, AIA Viet Nam can (to the extent permitted by law) cancel, terminate, change or delay a part or the whole program after receiving approval from the government or any competent authorities.