



1. AIA 95th Share the Celebration (the “**Campaign**”) is organised by AIA Singapore Private Limited (UEN: 201106386R) (“**AIA**”) and shall run from 6 July 2026 until 14 September 2026 at 2359 hours (SGT) (“**Campaign Period**”) and is open to AIA customers who are Altitude members as of 30 June 2026 (“**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. Under this Campaign, Eligible Customers will be provided accidental death coverage under a complimentary AIA Share the Celebration Cover (“**Plan**”) for a period of 95 days commencing 6 July 2026 and ending on 8 October 2026 (unless otherwise earlier terminated under the terms and conditions set out in the Plan’s policy contract). The policy contract of the Plan and relevant terms and conditions will be sent via email to Eligible Customers.
4. The AIA Share the Celebration Cover is a complimentary policy underwritten by AIA. Please refer to the Plan’s policy contract for the benefits, full terms and conditions, definitions and exclusions. There are certain conditions for which no benefits will be payable.

Benefit under the Plan	Amount Covered Per Insured Person (\$\$)
Accidental Death Benefit	\$10,000

5. Each Eligible Customer will also receive two Premium Discount Vouchers via AIA+ valued at \$95 and \$950. Terms and conditions of use of the Premium Discount Vouchers are set out on AIA+.
6. For the purpose of the Campaign, the Plan and the Premium Discount Vouchers shall collectively be referred to as the “**Anniversary Gift**”.
7. Each Eligible Customer may invite one or more third parties to receive the benefits of the Anniversary Gift. Such third parties must additionally fulfil the applicable participation requirements set out in these T&Cs.
8. Any third party who fulfils the eligibility criteria set out below may participate in the Campaign (each an “**Eligible Participant**”) and, subject to fulfilling the applicable participation requirements set out herein, be eligible to receive the Anniversary Gift:
 - a. is a Singapore Resident (as defined in the Plan’s policy contract);
 - b. aged between 18 years old and 70 years old (age last birthday) as at the date of application for the Anniversary Gift;
 - c. is not a citizen of a sanctioned country, or a Prohibited Person (as defined in the Plan’s policy contract); and
 - d. must provide his/her Marketing Consent (defined below) to AIA.
9. Provision of Marketing Consent by Eligible Participant to AIA means the Eligible Participant (the Applicant) has provided his/her consent to the Marketing Consent clause as set out below:

“I [the Applicant] want to know the latest promotions and customer benefits and consent to receiving marketing, advertising and promotional material from, and the conducting of consumer, marketing-related and other similar research and analysis by, AIA Persons^[1] and to each of them collecting, using, disclosing, storing, retaining and processing all my personal data in accordance with the terms in this form and the AIA Personal Data Policy (Singapore) (<https://www.aia.com.sg/en/index/personal-data->

policy.html). I also consent to AIA Persons disclosing my personal data to independent third parties and their representatives and for them to process my personal data, for such purposes. I may be contacted by^[2] post, electronic transmission to or through my email addresses and social media accounts, voice calls and/or text message (e.g. SMS / MMS).

I understand that the consent provided by me in this form is in addition to and does not supersede any consent given previously for the above purposes.

I may withdraw one or more consents that I have given, at any time via AIA+ (<https://aiaplus.aia.com.sg>) or by completing and submitting the relevant form(s) (<https://www.aia.com.sg/en/marketing-consent-withdrawal>). For further support on withdrawal of consent, I may contact AIA Customer Care Hotline at 1800-248-8000.

^[1] "AIA Persons" refers to AIA Singapore Private Limited, its associated persons/organisations, its and their third party service providers and its and their representatives, whether within or outside Singapore.

^[2] According to the postal and email addresses and all telephone numbers (of which I confirm that I am the user and/or subscriber) in AIA Persons' records."

10. For avoidance of doubt, each Eligible Customer / Eligible Participant may only receive the Anniversary Gift once.
11. Each Eligible Participant who successfully applies for the Anniversary Gift consents to AIA Consultants contacting them via their contact details in AIA's records (including via email, phone call and SMS), for the purpose of marketing eligible plans for which participants may use the Premium Discount Voucher to offset insurance premiums.
12. The Premium Discount Vouchers may only be used in accordance with the applicable campaign mechanics and for eligible plans as determined by AIA, and are not transferable or redeemable for cash, credit or any other item.
13. 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.
14. AIA shall not be responsible for any loss, damage or delay in connection with the processing of application(s) or claim(s) for the policy which an Eligible Customer / Eligible Participant has qualified to be covered under the Campaign.
15. Any unused balance of the Premium Discount Voucher will not be refunded. Expired Premium Discount Vouchers will not be replaced.
16. If any provision of these T&Cs is held to be invalid or unenforceable, 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.
17. AIA reserves the right in its sole and absolute discretion to withdraw or terminate the Campaign at any time without having to give any person any notice or reason.
18. AIA's decision on all matters relating to the Campaign (including the interpretation of these T&Cs) will be at its absolute discretion and 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.
19. These T&Cs shall be governed by and construed in accordance with the laws of Singapore.
20. 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.

SECTION 2: AIA 95TH SHARE THE CELEBRATION PREMIUM DISCOUNT VOUCHER TERMS OF USE

1. The AIA 95th Share the Celebration Premium Discount Voucher (“**Promotion**”) from AIA Singapore Private Limited (UEN: 201106386R) (“**AIA**”) is only valid for the period of 6 July 2026 to 14 September 2026 (both dates inclusive) (“**Promotion Period**”) and may only be used by existing or new-to-AIA customers who have received a Premium Discount Voucher (“**Eligible Customers**”).
2. The Promotion shall be governed by the terms and conditions set out herein (“**Voucher T&Cs**”) and by such terms as AIA may impose from time to time. Understanding these terms and conditions are important because, by participating in this Promotion, you are agreeing to be bound by the Voucher T&Cs in their entirety.
3. Subject to these Voucher T&Cs, an Eligible Customer who purchases any of the selected Eligible Plans during the Promotion Period using a promotional code attached to a Premium Discount Voucher (“**Promo Code**”) shall be eligible to receive a discount on the First Year’s Premium* of an Eligible Plan (“**Discount**”). To receive the Discount, the Eligible Customer must use the Promo Code in the application. The Eligible Plans and Discounts are as follows:

Discount	Minimum First Year’s Premium*
S\$95	S\$1,000
S\$950	S\$10,000

Eligible Plans
PROTECTION PLANS:
AIA ABSOLUTE CRITICAL COVER
AIA BEYOND CRITICAL CARE
AIA DIABETES CARE
AIA GUARANTEED PROTECT PLUS (IV)
AIA PAY PROTECTOR
AIA PREMIER DISABILITY COVER
AIA PRIME CRITICAL COVER
AIA SECURE FLEXI TERM
AIA ULTIMATE CRITICAL COVER
INVESTMENT PLANS:
AIA ELITE SECURE INCOME REGULAR PREMIUM
AIA PLATINUM RETIREMENT ELITE 2.0 REGULAR PREMIUM
AIA PLATINUM WEALTH LEGACY REGULAR PREMIUM
AIA PLATINUM WEALTH VENTURE 2.0
AIA PRO ACHIEVER 3.0
AIA PRO LIFETIME PROTECTOR II
AIA WEALTH VENTURE

***First Year's Premium** means the total amount of gross premium payment due and payable in the first policy year of an Eligible Plan. Eligible Customer must select "annual premium" as premium payment frequency in the application. Where applicable, 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 goods and services tax paid for such policy and the extra premiums payable because of substandard loadings where applicable. No aggregation of premiums among two or more policies will be allowed.

4. This Promotion shall also be subject to the following conditions, that:
 - a) the Eligible Customer's application to purchase an Eligible Plan ("**Application**") is accepted by AIA;
 - b) the Application is dated, signed and submitted to AIA within the Promotion 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; an addition of rider or endorsement; or a change of plan);
 - d) the Application is not a re-submission of a previously withdrawn application;
 - e) the Eligible Plan is inceptioned and the first premium is fully paid by **15 October 2026**;
 - f) there is no cancellation of the Eligible Plan within the free-look period;
 - g) the Eligible Plan must remain 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. An Eligible Customer may purchase and apply the Promo Code to more than 1 Eligible Plan under this Promotion.
6. The Discount in this Promotion are applied on a "per policy" basis.
7. The Promo Codes are not transferable and are also not redeemable for cash or credit.
8. By participating in this Promotion, the Eligible Customer hereby undertakes to immediately upon AIA's request pay AIA the full amount of any item(s) and Discount(s) given to the Eligible Customer under this Promotion, if he/she may no longer be eligible to receive or retain the item(s) and Discount(s). The Eligible Customer further consents and authorises AIA to recover/claw back such amount of item(s) and Discount(s) and set off/deduct such amount against any sums that may be due and payable by AIA under the relevant Eligible Plan, at AIA's discretion.
9. 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 (taking into account the applicable Discount(s) applied) 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.
10. AIA reserves the right in its sole and absolute discretion to replace the Discount(s) or item(s) given under this Promotion with an item of similar value, without having to give any person any notice or reason.
11. This Promotion cannot be used in conjunction with any other promotions carried out by AIA unless otherwise permitted by AIA in its sole and absolute discretion. If any provision of these Voucher 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 Voucher T&Cs without invalidating any of the remaining provisions of these Voucher T&Cs.
12. AIA reserves the right in its sole and absolute discretion to withdraw or terminate this Promotion at any time without having to give any person any notice or reason.

13. AIA's decision on all matters relating to this Promotion (including the interpretation of these Voucher T&Cs) will be final and binding on all persons and no appeals will be entertained. In the event of any inconsistency between these Voucher T&Cs with any other form of publicity collaterals relating to the Promotion, these Voucher T&Cs shall prevail.
14. These Voucher T&Cs shall be governed by and construed in accordance with the laws of Singapore.
15. AIA may, at any time, in its sole discretion and without prior notice or liability to any person, vary, modify and/or amend these Voucher T&Cs.

Last Revision Date: 6 July 2026