



**Specified Protection Plan Promotional Offer for  
Citigold Private Client, Citigold, Citi Priority, Citibanking, Citibusiness,  
Citi Commercial Bank or Citi Credit Card Customers**

From 1 July 2020 to 30 September 2020<sup>1</sup>, Citigold Private Client, Citigold, Citi Priority, Citibanking, Citibusiness, Citi Commercial Bank or Citi Credit Card customers<sup>2</sup> who have successfully applied for the below specified protection plans through Citibank and fulfilled the program requirements stated in the Terms and Conditions below can enjoy a premium refund offer.

**Premium Refund Offer<sup>3</sup> for Specified Protection Plan:**

Specified Protection Plan	Premium Refund <sup>3</sup> (for each eligible policy)		
	Same Policyholder successfully applied for		Exclusive Offer <sup>4</sup> for Serving Civil Servants, Serving Non-civil Servants employed by the Hong Kong Government and their spouses*
	One or more policies of the same specified protection plan stated on the left	Two or more policies of different specified protection plans stated on the left	
- AIA Voluntary Health Insurance Standard Scheme (including AIA Vitality series)	3 Months	4 Months	N/A
- AIA Voluntary Health Insurance Prime Scheme (including AIA Vitality series)			Extra 1 Month

Remarks : If the Same Policyholder has successfully applied for more than 1 policies of the same plan, the total number of different products will only be counted as one. For premium refund examples, please refer to Appendix 1.

\* Each insured person is entitled to one **free medical check-up** in the second policy year, no matter whether the insured person has made any claims before. Terms and conditions apply. If the insured person is entitled to no claim medical check-up services as well as the above-mentioned free medical check-up in the same policy year under the same product, the higher value medical check-up will be offered.

**Please contact any Citibank staff or call AIA Citibank Customer Hotline at (852) 2232 8808 for details.**

**Terms and Conditions:**

1. This promotional offer starts from 1 July 2020 to 30 September 2020, both dates inclusive (“**Promotion Period**”).
2. This promotional offer is only applicable to Citigold Private Client, Citigold, Citi Priority, Citibanking, Citibusiness, Citi Commercial Bank or Citibank Credit Card customers who have successfully applied for the relevant New Policy (refer to Clause 3 below) via Citibank (Hong Kong) Limited.
3. Premium Refund Offer  
This offer is only applicable to the basic plan of AIA Voluntary Health Insurance Standard Scheme and AIA Voluntary Health Insurance Prime Scheme (including AIA Vitality series) (“**relevant New Policy**”) that are:



- i. successfully submitted and applied for during the Promotion Period (based on the application date); and
  - ii. issued on or before 30 November 2020.
4. The Exclusive Offer is only applicable to serving civil servants, serving non-civil servants employed by the Hong Kong Government and their spouses, who have successfully applied for the AIA Voluntary Health Insurance Prime Scheme (including AIA Vitality series) for themselves and/or their family members<sup>#</sup> as the insured persons.  
<sup>#</sup>“Family members” means spouse and children (including children of divorced/legally separated spouse, step-children, adopted children and illegitimate children who are unmarried and under the age of 21). In the case of children aged 19 or 20, they must also be in full time education or in full time vocational training, or dependent on the officer as a result of physical or mental infirmity.
  5. This offer is not applicable to those plan change cases (basic plans or riders, if applicable) from other insurance plans to the relevant New Policy.
  6. Each holder of the relevant New Policy can only enjoy the Premium Refund Offer once during the Promotion Period. The Premium Refund Offer will not be available in conjunction with other AIA premium refund offers. If the relevant New Policy is eligible for more than one AIA premium refund offers, holder of the relevant New Policy will be entitled to the promotional offer with higher refund.
  7. Each insured person of AIA Voluntary Health Insurance Prime Scheme who has attained age 2 at the first policy anniversary, is entitled to one free medical check-up service in the second policy year, no matter whether he/she has made any claims before (if the insured person is entitled to more than 1 medical check-up service in the same policy year under the same product, the medical check-up with higher price will be offered). The check-up includes a blood test and urine test. AIA will send the redemption letter for the medical check-up service within the second policy year.
  8. The calculation of the premium refund is only applicable to the standard premium and extra premium due to underwriting (if any) of the relevant New Policy. Apart from the premium of the relevant New Policy, the premiums of all other basic plan(s) and/ or rider(s) and levy will not be applicable for calculating the premium refund.
  9. Holder of the relevant New Policy is entitled to a premium refund equivalent to 1 month of the relevant Policy’s annualized premium at the end of the first and second policy year; and will entitle to the balance of the premium refund entitled at the end of the third policy year.
  10. The premium refund will be used for the premium settlement in the next premium due date after the first policy anniversary. The refund will be used for settlement of future premium of the relevant New Policy only, withdrawal of the premium refund is not allowed. Moreover, the relevant New Policy should remain in force from the issue date to the time of premium refund. Otherwise, the refund will be forfeited.
  11. If holder of the relevant New Policy is entitled to any extra premium refund, the total number of different products should remain unchanged from the issue date to the time of premium refund. Otherwise the extra premium refund will be forfeited.
  12. Calculation of the premium refund for the relevant New Policy:

Payment mode	Premium refund calculation method*
Monthly	= monthly premium x 1 x total number of month of premium refund
Quarterly	= quarterly premium ÷ 3 x total number of month of premium refund
Semi-annually	= semi-annual premium ÷ 6 x total number of month of premium refund
Annually	= annual premium ÷ 12 x total number of month of premium refund

\* The premium refund is calculated by the payment of the first modal premium of the relevant New Policy at policy issue.

13. The Premium Refund Offer is not applicable to applicants who submitted applications before the Promotion Period but withdrew the applications or cancelled the policies issued and then re-applied for the same product again within the Promotion Period.
14. This leaflet contains general information only. It does not constitute any offer and/ or insurance product recommendation. Customers must complete the Financial Needs Analysis before applying for any insurance product. For detailed features, terms, conditions and exclusions of the relevant specified insurance products, please refer to the relevant product brochure(s) and policy provision(s). For detailed features, terms and conditions of AIA Vitality, please refer to aiavitality.com.hk.
15. AIA reserves the right to change any terms and conditions of this promotion without advance notices. All promotional offers are valid only when the insurance products under promotion are available for application. In the event of any disputes, AIA’s decision shall be final and conclusive.
16. You may claim for tax deduction only on the paid premiums of certified plans under the Voluntary Health Insurance Scheme, whereas the premium refund are excluded from tax deductions. For details on tax deductions, please visit [www.vhis.gov.hk](http://www.vhis.gov.hk) or [www.ird.gov.hk](http://www.ird.gov.hk) and consult your own tax and accounting advisors for tax advice.



17. The purpose of this document is for reference only and shall not be construed as tax advice nor is this document intended to constitute any professional advice, view, attitude, position or opinion provided by AIA. AIA expressly disclaims all warranties of any kind and fitness for a particular purpose in connection with the information contained in this document. AIA do not accept, assume or undertake any legal responsibility to any person or entity for any loss or damage of whatever nature (direct, indirect, consequential or otherwise) whether arising in contract, tort or otherwise, from the use of or reliance on the information contained in this document. AIA and its intermediaries do not provide tax or accounting advice and you should consult your own tax and accounting advisors for any tax advice.
18. The Premium Refund Offer is offered by AIA. Citibank (Hong Kong) Limited shall not be responsible for any of the same.

“AIA”, “AIA Hong Kong”, “the Company” or “we” herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).



## Appendix 1: Specified Protection Plan Premium Refund Examples

Example 1:

Policy	Product	Total No. of Different Products	Premium Refund
1	AIA Voluntary Health Insurance Standard Scheme	1	3 months

Note: Total no. of different products = 1, the policy is eligible for 3 months premium refund.

Example 2: **Same Policyholder** successfully applied for:

Policy	Product	Total No. of Different Products	Premium Refund
1	AIA Voluntary Health Insurance Standard Scheme	2	4 months
2	AIA Voluntary Health Insurance Prime Scheme		4 months

Note: Policy 1 and 2 are different products. Total no. of different product = 2, each policy is eligible for 4 months premium refund.

Example 3: **Same Policyholder** successfully applied for:

Policy	Product	Total No. of Different Products	Premium Refund
1	AIA Voluntary Health Insurance Standard Scheme	1	3 months
2	AIA Voluntary Health Insurance Standard Scheme		3 months

Note: Policy 1 and 2 are the same product. Total no. of different product = 1, each policy is eligible for 3 months premium refund.



## 指定保障計劃推廣優惠

### — Citigold Private Client, Citigold, Citi Priority, Citibanking, Citibusiness, Citi Commercial Bank 客戶或 Citi 信用卡客戶

於 2020 年 7 月 1 日至 2020 年 9 月 30 日期間<sup>1</sup>，Citigold Private Client, Citigold, Citi Priority, Citibanking, Citibusiness, Citi Commercial Bank 或 Citi 信用卡客戶<sup>2</sup>透過花旗銀行成功申請新以下指定保障計劃產品及符合以下有關計劃之條款及細則，可享保費推廣優惠。

#### 指定保障計劃保費回贈推廣<sup>3</sup>：

指定保障計劃	保費回贈 <sup>3</sup> (每張合資格保單)		
	同一保單持有人成功投保		
	左列任何 1 種指定保障計劃的一份或多份保單	左列任何 2 種或多種不同的指定保障計劃的兩份或更多份保單	在職公務員、政府聘用的在職非公務員及他們的配偶* 尊享優惠
- AIA 自願醫保標準計劃 (包括 AIA 健康系列)	3 個月	4 個月	不適用
- AIA 自願醫保尊尚計劃 (包括 AIA 健康系列)			額外 1 個月

註：如同一保單持有人成功投保多於一張相同種類的保單，保單種類的總數只會算作一種。有關保費回贈例子說明，請參閱附錄 1。

\* 每名受保人可於第 2 個保單年度享有一次免費醫療檢查服務，無論受保人曾否提出索償。優惠受條款及細則約束。如受保人於同一保單年度內就同一產品享有無索償醫療檢查服務及免費醫療檢查服務，將可享價值較高之醫療檢查。

**請即聯絡任何花旗銀行職員或致電友邦保險花旗銀行客戶專線(852) 2232 8808 瞭解詳情。**

#### 條款及細則：

- 推廣優惠由2020年7月1日至2020年9月30日，包括首尾兩天（「推廣期」）。
- 此推廣優惠只適用於Citigold Private Client, Citigold, Citi Priority, Citibanking, Citibusiness, Citi Commercial Bank或Citibank 信用卡客戶，並透過花旗銀行（香港）有限公司成功遞交有關新保單（定義請見以下條款3）申請之客戶。
- 保費回贈推廣  
此優惠只適用於AIA自願醫保標準計劃及AIA自願醫保尊尚計劃之基本計劃（包括AIA健康系列），而該計劃（「**相關新保單**」）：
  - 須於推廣期內成功遞交及申請（根據申請日期）；及
  - 於2020年11月30日或之前繕發。



4. 尊享優惠只適用於在職公務員、政府聘用的在職非公務員及他們的配偶，並成功為自己或他們的家屬\*申請AIA自願醫保尊尚計劃(包括AIA健康系列)為保單受保人。

\* 「家屬」指有關人員的配偶及未滿21歲的未婚子女(包括父母已離婚/依法分居配偶、繼子女、領養子女及非婚生子女)。如果子女是19或20歲，則必須正在接受全時間教育或全時間職業訓練，或由於身體衰弱或精神欠妥而倚賴有關人員供養。

5. 此優惠並不適用於由其他保險產品轉換計劃至相關新保單(基本計劃或附加契約，如適用)。
6. 每張合資格之相關新保單持有人於推廣期內只可獲取保費回贈優惠一次。此保費回贈推廣不可與其他AIA推廣優惠同時使用。如相關新保單符合多於一項AIA保費回贈推廣優惠，相關新保單持有人將獲取金額較高的保費回贈。
7. AIA自願醫保尊尚計劃的受保人於第1個保單週年日達2歲，無論他曾否提出索償，可於第2個保單年度享一次免費醫療檢查服務(如受保人於同一保單年度內就同一產品享有多於一次醫療檢查服務，將可享費用較高之醫療檢查)。醫療檢查包括驗血及驗尿。AIA將於第2個保單年度發出有關醫療檢查服務的換領信。
8. 保費回贈之計算只適用於關新保單之標準保費及因核保而需附加之額外保費(如有)。相關新保單保費以外之其他基本計劃及/或附加契約之保費及保費徵費，均不會被納入於計算保費回贈金額之內。
9. 相關新保單持有人將於第一個及第二個保單年度終結時，每次分別獲相等於相關保單的首年年度化保費的1個月保費作為回贈；並於第3個保單年度終結時獲餘下所有之保費回贈。
10. 保費回贈將於首個保單週年日後的下一期保費到期日時用作抵銷保費。保費回贈將會作抵銷相關新保單的未來保費之用，該保費回贈將不可提取。此外，相關新保單須於繕發日至保費回贈時持續生效，方可享有此保費回贈。否則，保費回贈資格將被取消。
11. 如相關新保單持有人獲得任何額外之保費回贈，其相關之總產品數目(以不同之產品計算)須於繕發日至保費回贈時維持不變，其指定保障計劃方可享有有關之額外保費回贈。否則，有關之額外保費回贈將被取消。
12. 相關新保單保費回贈之計算方法：

繳款方式	保費回贈之計算方法*
月繳	= 月繳保費 x 總保費回贈月份數目
季繳	= 季繳保費 ÷ 3 x 總保費回贈月份數目
半年繳	= 半年繳保費 ÷ 6 x 總保費回贈月份數目
年繳	= 年繳保費 ÷ 12 x 總保費回贈月份數目

\* 保費回贈則以相關新保單繕發時的首期保費計算。

13. 此保費回贈推廣並不適用於在推廣期之前已遞交或已繕發，但其後於推廣期內撤回投保申請或取消保單，並再次投保相同產品計劃之客戶。
14. 本單張只載有一般資料，並不構成任何銷售建議及/或有關產品之推介。於投保保險產品之前，客戶須完成財務需要分析。所有產品資料只供參考。就有關保險產品特色、內容、條款、細則及不保事項，請參閱相關產品簡介及保單條款。有關「AIA Vitality 健康程式」的內容、條款及細則，請參閱aiavitality.com.hk。
15. AIA有權隨時更改本推廣活動的條款及細則而毋須另行通知。各推廣優惠均只在推廣保險產品仍然接受投保申請時有效。如對本推廣活動有任何爭議，AIA保留最終決定權。
16. 你只可以向自願醫保計劃下的認可產品的已繳保費申請稅務扣減，而保費回贈及保費折扣(如有)不能享有稅務扣減優惠。有關稅務扣減詳情，請參閱www.vhis.gov.hk及www.ird.gov.hk，並向您的稅務及會計顧問徵詢稅務意見。
17. 此文件僅供參考之用，閣下不應將之視作為任何稅務建議，本文件亦不構成任何友邦香港的專業建議、觀點、詮釋、立場或意見。友邦香港明確表明概不保證所有就此文件資料相關的任何特定用途之形式及適用性。在任何情況下，友邦香港不會就任何人士或團體，因任何性質的使用(包括但不限於任何直接、非直接、延伸或其他使用)該等資料而涉及合約、侵權或其他方式而招致或與之相關的虧損或損失承擔任何法律責任。友邦香港及其中介不會提供任何稅務或會計建議。就任何稅務建議，閣下應諮詢您的稅務和會計顧問。
18. 此保費回贈推廣由AIA提供。花旗銀行(香港)有限公司並不負責任何推廣優惠。「AIA」、「AIA香港」、「本公司」或「我們」是指友邦保險(國際)有限公司(於百慕達註冊成立之有限公司)。



### 附錄 1：指定保障計劃保費回贈例子說明

例子 1：

保單	產品	總產品數目 (以不同之產品計算)	保費回贈
1	AIA 自願醫保標準計劃	1	3 個月

註：產品數目=1，保單可獲 3 個月保費回贈。

例子 2：同一保單持有人成功投保：

保單	產品	總產品數目 (以不同之產品計算)	保費回贈
1	AIA 自願醫保標準計劃	2	4 個月
2	AIA 自願醫保尊尚計劃		4 個月

註：保單 1 及 2 均為不同之產品，因此總產品數目=2，每張保單可獲 4 個月保費回贈。

例子 3：同一保單持有人成功投保：

保單	產品	總產品數目 (以不同之產品計算)	保費回贈
1	AIA 自願醫保標準計劃	1	3 個月
2	AIA 自願醫保標準計劃		3 個月

註：保單 1 及 2 為相同之產品，因此總產品數目=1，每張保單可獲 3 個月保費回贈。