



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

From 1 April 2022 to 30 June 2022, Citigold Private Client, Citigold, Citi Plus, Citi Priority, Citibanking, Citibusiness, Citi Commercial Bank or Citi Credit Card customers<sup>1</sup> who have successfully applied for the below specified medical protection plans and specified protection plans through Citibank and fulfilled the program requirements stated in the Terms and Conditions below can enjoy premium refund offers.

**Premium Refund Offer for Specified AIA Voluntary Health Insurance Scheme<sup>2</sup>:**

Specified AIA Voluntary Health Insurance Scheme	Premium Refund (for each eligible policy)
AIA Voluntary Health Insurance Standard Scheme (including AIA Vitality series) <sup>**</sup>	5 Months
AIA Voluntary Health Insurance Prime Scheme (including AIA Vitality series) <sup>**</sup>	
AIA Voluntary Health Insurance Privilege Plus Scheme (including AIA Vitality series) <sup>**</sup>	
AIA Voluntary Health Insurance Privilege Scheme (including AIA Vitality series) <sup>Δ</sup>	

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

Specified Medical Protection Plan	Premium Refund (for each eligible policy)
Privilege Plus Pearl Medical Plan (including AIA Vitality series) <sup>^</sup>	3 Months
Privilege Pearl Medical Rider (including AIA Vitality series) <sup>Δ</sup>	

**Premium Refund Offer for Specified Protection Plans<sup>4</sup>:**

Specified Protection Plan	Premium Refund (for each eligible policy)
Expert Term Life Plan / Supplementary Contract (Including AIA Vitality series) <sup>#</sup>	3 Months
Wisdom Term Life Plan / Supplementary Contract (Including AIA Vitality series) <sup>#</sup>	

Remarks :

- The product information in this material does not contain the full terms of the products. For details of the product features, terms and conditions, exclusions and key product risks, you may refer to the product brochure and policy contract of relevant products.

<sup>^</sup> These plans can only be purchased through Citibank as basic plan.

<sup>#</sup> These plans can be purchased through Citibank as a basic plan or as a rider.

<sup>Δ</sup> These plans can only be purchased through Citibank as a rider.

\* For complete product information of the Voluntary Health Insurance Schemes, please visit [www.aia.com.hk](http://www.aia.com.hk).

**Note:** Customers should only apply for suitable insurance products based on your own protection needs and affordability.

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



### Terms and Conditions:

1. These promotional offers are only applicable to Citigold Private Client, Citigold, Citi Plus, Citi Priority, Citibanking, Citibusiness, Citi Commercial Bank or Citibank Credit Card customers (“**Eligible Customers**”) who have successfully applied for the relevant New VHIS Policy (refer to Clause 2b below), relevant New Medical Protection Policy (refer to Clause 3b below) and the relevant New Protection Policy (refer to Clause 4b below) via Citibank (Hong Kong) Limited.
2. Premium Refund Offer for Specified AIA Voluntary Health Insurance Scheme:
  - a. This promotional offer starts from 1 April 2022 to 30 June 2022, both dates inclusive.
  - b. This offer is only applicable to the basic plan of AIA Voluntary Health Insurance Standard Scheme (including AIA Vitality series), AIA Voluntary Health Insurance Prime Scheme (including AIA Vitality series), AIA Voluntary Health Insurance Privilege Plus Scheme (including AIA Vitality series) and the rider of AIA Voluntary Health Insurance Privilege Scheme (including AIA Vitality series) (each, “**relevant New VHIS Policy**”) that are:
    - i. successfully submitted and applied for during the relevant promotion period (based on the application date); and
    - ii. issued on or before 31 August 2022.
3. Premium Refund Offer for Specified Medical Protection Plans:
  - c. This promotional offer starts from 1 April 2022 to 30 June 2022, both dates inclusive.
  - d. This offer is only applicable to the basic plan of Privilege Plus Pearl Medical Plan (including AIA Vitality series); and Privilege Pearl Medical Rider (including AIA Vitality series) (each, “**relevant New Medical Protection Policy**”) that are:
    - iii. successfully submitted and applied for during the relevant promotion period (based on the application date); and
    - iv. issued on or before 31 August 2022.
4. Premium Refund Offer for Specified Protection Plans:
  - a. This promotional offer starts from 1 April 2022 to 30 June 2022, both dates inclusive.
  - b. This offer is only applicable to the basic plan and rider of Expert Term Life Plan / Supplementary Contract (Including AIA Vitality series) and Wisdom Term Life Plan / Supplementary Contract (including AIA Vitality series) (each, “**relevant New Protection Policy**”) that are:
    - v. successfully submitted and applied for during the relevant promotion period (based on the application date); and
    - vi. issued on or before 31 August 2022.
5. These promotional offers are not applicable to those plan change cases (basic plans or riders, if applicable) from other insurance plans to the relevant New VHIS Policy / relevant New Medical Protection Policy and relevant New Protection Policy.
6. Each holder of the relevant New VHIS Policy can only enjoy the Premium Refund Offer for Specified AIA Voluntary Health Insurance Scheme once during the relevant promotion period. Each holder of the relevant New Medical Protection Policy can only enjoy the Premium Refund Offer for Specified Medical Protection Plans once during the relevant promotion period. Each holder of the relevant New Protection Policy can only enjoy the Premium Refund Offer for Specified Protection Plans once during the relevant promotion period. All premium refund offers will not be available in conjunction with other AIA premium refund offers. If the relevant New VHIS Policy / relevant New Medical Protection Policy / relevant New Protection Policy is eligible for more than one AIA premium refund offers, holder of the relevant New VHIS Policy / relevant New Medical Protection Policy / relevant New Protection Policy will be entitled to the promotional offer with higher refund.
7. 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 VHIS Policy / relevant New Medical Protection Policy / relevant New Protection Policy. Apart from the premium of the relevant New VHIS Policy / relevant New Medical Protection Policy / relevant New Protection Policy, the premiums of all other basic plan(s) and/ or rider(s) and levy will not be applicable for calculating the premium refund.
8. If the policy date of a new policy is earlier than its application date, the first premium refund may be available beyond the next premium due date after the first policy anniversary.
9. Holder of the relevant New VHIS Policy / relevant New Medical Protection Policy / relevant New Protection Policy will be entitled to a premium refund equivalent to 3 months of its first year annualised premium at the end of the first policy year, and will be entitled to the balance of the premium refund (if any) at the end of the second policy year.
10. The refund will be used for settlement of future premium of the relevant New VHIS Policy / relevant New Medical Protection Policy / relevant New Protection Policy only, withdrawal of the premium refund is not allowed. Moreover, the relevant New VHIS Policy / relevant New Medical Protection Policy / relevant New Protection Policy should remain in force from the issue date to the time of premium refund. Otherwise, the refund will be forfeited.



11. Calculation of the premium refund for the relevant New VHIS Policy / relevant New Medical Protection Policy / relevant New Protection 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 VHIS Policy / relevant New Medical Protection Policy / relevant New Protection Policy at policy issue.

12. These promotional offers are not applicable to applicants who submitted applications before the relevant promotion periods but withdrew the applications or cancelled the policies issued and then re-applied for the same product again within the relevant promotion periods.
13. AIA Voluntary Health Insurance Standard Scheme (being the Standard Plan under Voluntary Health Insurance Scheme (“VHIS”)) provides the basic standardised features for insured, while AIA Voluntary Health Insurance Prime Scheme, AIA Voluntary Health Insurance Privilege Plus Scheme and AIA Voluntary Health Insurance Privilege Scheme (being the Flexi Plan under VHIS) is one of those that generally provide all protection under a Standard Plan and at the same time provide enhanced protection for the insured.
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. **The product information in this leaflet is for reference only, which does not contain the full terms of the product. For details of the product features, terms and conditions, exclusions and key product risks, you may refer to the relevant product brochure and policy contract of relevant products. In case you want to read policy contract sample before making an application, you can obtain a copy from AIA.** For detailed features, terms and conditions of AIA Vitality, please refer to [aiavitality.com.hk](http://aiavitality.com.hk).
15. This document containing the premium refund offers will form part of the policy contract if the Terms and Conditions of the premium refund offers have been fulfilled as agreed upon and the relevant New VHIS Policy / relevant New Medical Protection Policy / relevant New Protection Policy is issued and/or the relevant supplementary contract becomes effective (where applicable).
16. 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.
17. Each taxpayer who purchases certified VHIS plans for themselves or specified relatives is eligible for annual maximum tax deduction of HK\$8,000 per insured. Actual tax deducted depend on the taxable income and tax rates of the taxpayer. Only the paid premiums of certified VHIS plans made can apply for tax deductions whereas the premium refund (including e-premium coupon, if any) are not included. AIA does not provide tax advice, for details on tax deductions, please visit [www.vhis.gov.hk](http://www.vhis.gov.hk), [www.ia.org.hk](http://www.ia.org.hk) or [www.ird.gov.hk](http://www.ird.gov.hk) and consult your own tax and accounting advisors for tax advice.
18. 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.
19. This promotional offer is offered by AIA. Citibank (Hong Kong) Limited shall not be responsible for any of the same.
20. This promotion material is for distribution in Hong Kong only.

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



## **AIA 指定保障計劃推廣優惠**

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

於 2022 年 4 月 1 日至 6 月 30 日期間，Citigold Private Client, Citigold, Citi Plus, Citi Priority, Citibanking, Citibusiness, Citi Commercial Bank 或 Citi 信用卡客戶<sup>1</sup>透過花旗銀行成功申請新以下指定醫療保障計劃及指定保障計劃產品及符合以下有關計劃之條款及細則，可享保費回贈推廣優惠。

#### **指定 AIA 自願醫保計劃保費回贈推廣<sup>2</sup>：**

<b>指定 AIA 自願醫保保障計劃</b>	<b>保費回贈 (每張合資格保單)</b>
AIA 自願醫保標準計劃 (包括 AIA 健康系列) <sup>**</sup>	5 個月
AIA 自願醫保尊尚計劃 (包括 AIA 健康系列) <sup>**</sup>	
AIA 自願醫保尊裕計劃 (包括 AIA 健康系列) <sup>**</sup>	
AIA 自願醫保尊顯計劃 (包括 AIA 健康系列) <sup>Δ*</sup>	

#### **指定醫療保障計劃保費回贈推廣<sup>3</sup>：**

<b>指定醫療保障計劃</b>	<b>保費回贈 (每張合資格保單)</b>
「尊裕明珠」醫療計劃 (包括 AIA 健康系列) <sup>Δ</sup>	3 個月
「尊顯明珠」醫療附加契約 (包括 AIA 健康系列) <sup>Δ</sup>	

#### **指定保障計劃保費回贈推廣<sup>4</sup>：**

<b>指定保障計劃</b>	<b>保費回贈 (每張合資格保單)</b>
尊誠定期壽險計劃 / 附加契約 (包括 AIA 健康系列) <sup>#</sup>	3 個月
摯誠定期壽險計劃 / 附加契約 (包括 AIA 健康系列) <sup>#</sup>	

註：

- 在此文件中的產品資料並不包含保單的完整條款，有關產品特點、條款及細則、不保事項及主要產品風險之詳情，請參閱相關產品之產品簡介及保單契約。

<sup>Δ</sup> 此計劃只可以透過花旗銀行以基本計劃形式投保。

<sup>#</sup> 此計劃可以透過花旗銀行以基本計劃形式獨立投保或作附加契約。

<sup>Δ</sup> 此計劃可以透過花旗銀行以附加契約形式投保。

\*有關自願醫保計劃的完整產品資料，請參閱 [www.aia.com.hk](http://www.aia.com.hk)。

註：客戶應根據自身的保障需要和保費負擔能力而只投保適合的保險產品。

**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：

1. 此推廣優惠只適用於 Citigold Private Client, Citigold, Citi Plus, Citi Priority, Citibanking, Citibusiness, Citi Commercial Bank或Citibank 信用卡客戶 (“合資格客戶”)，並透過花旗銀行(香港)有限公司成功遞交相關新自願醫保保單(定義請見以下條款2b)、相關新醫療保障保單(定義請見以下條款3b)及相關新保障保單(定義請見以下條款4b)申請之客戶。
2. 指定AIA自願醫保計劃保費回贈推廣
  - a. 推廣優惠由2022年4月1日至2022年6月30日，包括首尾兩天。
  - b. 此優惠只適用於AIA自願醫保標準計劃(包括AIA健康系列)、AIA自願醫保尊尚計劃(包括AIA健康系列)、AIA自願醫保尊裕計劃(包括AIA健康系列)之基本計劃；及AIA自願醫保尊顯計劃之附加契約，而該計劃(每張「**相關新自願醫保保單**」)：
    - i. 須於相關推廣期內成功遞交及申請(根據申請日期)；及
    - ii. 於2022年8月31日或之前繕發。
3. 指定醫療保障計劃保費回贈推廣
  - c. 推廣優惠由2022年4月1日至2022年6月30日，包括首尾兩天。
  - d. 此優惠只適用於「尊裕明珠」醫療計劃(包括AIA健康系列)之基本計劃、及「尊顯明珠」醫療附加契約，而該計劃(每張「**相關新醫療保障保單**」)：
    - iii. 須於相關推廣期內成功遞交及申請(根據申請日期)；及
    - iv. 於2022年8月31日或之前繕發。
4. 指定保障計劃保費回贈推廣
  - a. 推廣優惠由2022年4月1日至2022年6月30日，包括首尾兩天。
  - b. 此優惠只適用於尊誠定期壽險計劃及摯誠定期壽險計劃之基本計劃、附加契約及AIA健康系列，而該計劃(每張「**相關新保障保單**」)：
    - v. 須於相關推廣期內成功遞交及申請(根據申請日期)；及
    - vi. 於2022年8月31日或之前繕發。
5. 此推廣優惠並不適用於由其他保險產品轉換計劃至相關新自願醫保保單/相關新醫療保障保單/相關新保障保單(基本計劃或附加契約，如適用)。
6. 每張合資格之相關新自願醫保保單持有人於推廣期內只可獲取指定AIA自願醫保計劃保費回贈優惠一次。每張合資格之相關新醫療保障保單持有人於推廣期內只可獲取指定醫療保障計劃保費回贈優惠一次。每張合資格之相關新保障保單持有人於推廣期內只可獲取指定保障計劃保費回贈優惠一次。此保費回贈推廣不可與其他AIA推廣優惠同時使用。如相關新自願醫保保單/相關新醫療保障保單/相關新保障保單符合多於一項AIA保費回贈推廣優惠，相關新自願醫保保單/相關新醫療保障保單/相關新保障保單持有人將獲取金額較高的保費回贈。
7. 保費回贈之計算只適用於相關新自願醫保保單/相關新醫療保障保單/相關新保障保單之標準保費及因核保而需附加之額外保費(如有)。相關新自願醫保保單/相關新醫療保障保單/相關新保障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。
8. 如新保單之保單日期早於申請日期，首次保費回贈可能會安排後於首個保單週年日後的下一期保費到期日。
9. 相關新自願醫保保單/相關新醫療保障保單/相關新保障保單持有人於第一個保單年度終結時，每張相關新自願醫保保單/相關新醫療保障保單/相關新保障保單將會獲相等於相關新保單的首年年度化保費的3個月保費作為回贈；並於第2個保單年度終結時獲餘下所有之保費回贈(如有)。
10. 保費回贈將會作抵銷相關新自願醫保保單/相關新醫療保障保單/相關新保障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. 相關新自願醫保保單/相關新醫療保障保單/相關新保障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自願醫保保單/相關新醫療保障保單/相關新保障保單繕發時的首期保費計算。

12. 此推廣優惠並不適用於在相關推廣期之前已遞交或已繕發，但其後於相關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。
13. AIA自願醫保標準計劃（屬自願醫保計劃下的「標準計劃」）為受保人提供多項標準化的基本保障，而AIA自願醫保尊尚計劃、AIA自願醫保尊裕計劃及AIA自願醫保尊顯計劃（屬自願醫保計劃下的「靈活計劃」）則為受保人在整體上保持「標準計劃」下所有保障之前提下，提供較高的保障。
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。所有此單張中的產品資料只供參考，並不包含保單的完整條款。有關產品特點、條款及細則、不保事項及主要產品風險之詳情，請參閱相關產品之產品簡介及保單契約。如欲在投保前參閱保險合約之樣本，您可向AIA索取。有關「AIA Vitality 健康程式」的內容、條款及細則，請參閱aiavitality.com.hk。
15. 如相關新自願醫保保單/相關新醫療保障保單/相關新保障保單成功繕發及/或相關附加契約成功生效(按情況適用)並符合有關約定的保費回贈推廣條款及細則，則本文件包含的保費回贈推廣亦會構成保單合約之一部分。
16. 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可以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。
17. 每名納稅人為自己或指定親屬購買經認證的自願醫保計劃，每位受保人每年可獲最高扣稅額為8,000港元。實際扣除的稅款取決於納稅人的應課稅入息和稅率。只有自願醫保計劃下的認可產品的已繳保費可申請稅務扣減，而保費回贈及保費折扣(如有，包括電子保費現金券)不能享有稅務扣減優惠。AIA不會提供稅務建議，有關稅務扣減詳情，請參閱www.vhis.gov.hk、www.ia.org.hk及www.ird.gov.hk，並向您的稅務及會計顧問徵詢稅務意見。
18. 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。
19. 此推廣優惠由AIA提供。花旗銀行（香港）有限公司並不負責任何推廣優惠。
20. 此宣傳單張只於香港派發。

「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）。