



**AIA Voluntary Health Insurance Standard Scheme Promotional Offer for
Citigold Private Client, Citigold, Citi Priority, Citibanking, Citibusiness,
Citi Commercial Bank or Citi Credit Card Customers**

From 1 January to 31 March 2020¹, Citigold Private Client, Citigold, Citi Priority, Citibanking, Citibusiness, Citi Commercial Bank or Citibank Credit Card customers² who have successfully applied for the below Voluntary Health Insurance Scheme (“VHIS”) basic plan through AIA iShop and fulfilled the program requirements stated in the Terms and Conditions below can enjoy a premium refund offer.

Premium Refund Offer³ for VHIS Product:

Basic Plan	Premium Refund
AIA Voluntary Health Insurance Standard Scheme	3 Months

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 January 2020 to 31 March 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 New Policy (refer to Clause 3 below) via AIA iShop.
3. Premium Refund Offer
This offer is only applicable to the basic plan of AIA Voluntary Health Insurance Standard Scheme (including AIA Vitality series) (“**New Policy**”) that is:
 - i. successfully submitted and applied for during the Promotion Period (based on the application date); and
 - ii. issued on or before 31 May 2020.
4. This offer is not applicable to those plan change cases (basic plans or riders, if applicable) from other insurance plans to the New Policy.
5. Each holder of the 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 New Policy is eligible for more than one AIA premium refund offers, holder of the New Policy will be entitled to the promotional offer with higher refund.
6. The calculation of the premium refund is only applicable to the standard premium and extra premium due to underwriting (if any) of the New Policy. Apart from the 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.
7. Holder of the New Policy is entitled to a premium refund equivalent to 1 month of its annualized premium at the end of the first, second and third policy anniversary year.
8. 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 New Policy only, withdrawal of the premium refund is not allowed. Moreover, the New Policy should remain in force from the issue date to the time of premium refund. Otherwise, the refund will be forfeited.
9. Calculation of the premium refund for the New Policy:



Payment mode	Premium refund calculation method*		
	First premium refund	Second premium refund	Third premium refund
Monthly	= monthly premium x 1	= monthly premium x 1	= monthly premium x 1
Annually	= annual premium ÷ 12 x 1	= annual premium ÷ 12 x 1	= annual premium ÷ 12 x 1

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

10. 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.
11. 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.
12. 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.
13. 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 or www.ird.gov.hk and consult your own tax and accounting advisors for tax advice.
14. The Premium Refund Offer is offered by AIA. Citibank (Hong Kong) Limited shall not be responsible for any of the same.
15. If there is any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

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

Citibank (Hong Kong) Limited, being registered with the Insurance Authority as a licensed insurance agency, acts as an appointed licensed insurance agent for AIA International Limited.



AIA 自願醫保標準計劃推廣優惠

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

於 2020 年 1 月 1 日至 3 月 31 日期間¹，Citigold Private Client, Citigold, CitiPriority, Citibanking, Citibusiness, Citi Commercial Bank 或 Citi 信用卡客戶²透過 AIA iShop 友保易成功申請新自願醫保保單及符合以下有關計劃之條款及細則，可享保費推廣優惠。

AIA 自願醫保計劃保費回贈推廣³：

基本計劃	保費回贈
AIA 自願醫保標準計劃	3 個月

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. 推廣優惠由2020年1月1日至3月31日止，包括首尾兩天（「推廣期」）。
2. 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AIA iShop 友保易成功遞交新保單（定義請見以下條款3a）申請之客戶。
3. 保費回贈推廣
此優惠只適用於「AIA自願醫保標準計劃」之基本計劃(包括AIA健康系列)，而該計劃（「**新保單**」）：
 - i. 須於推廣期內成功遞交及申請（根據申請日期）；及
 - ii. 於2020年5月31日或之前繕發。
4. 此優惠並不適用於由其他保險產品轉換至新保單的計劃(基本計劃或附加契約，如適用)。
5. 每張合資格之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。如新保單符合多於一項AIA保費回贈推廣優惠，新保單持有人將獲取金額較高的保費回贈。
6. 保費回贈之計算只適用於新保單之標準保費及因核保而需附加之額外保費（如有）。新保單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。
7. 新保單持有人將於第一個、第二個及第三個保單年度終結時，獲相等於其新保單年繳保費的1個月保費作為回贈。
8. 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，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。



9. 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*		
	第一期保費回贈	第二期保費回贈	第三期保費回贈
月繳	= 月繳保費 x 1	= 月繳保費 x 1	= 月繳保費 x 1
年繳	= 年繳保費 ÷ 12 x 1	= 年繳保費 ÷ 12 x 1	= 年繳保費 ÷ 12 x 1

* 保費回贈則以新保單繕發時的首期保費計算。

10. 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。
11. 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。
12. 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。
13. 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。
14. 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。
15. 如中英文條款有所差異，一概以英文版本為準。

「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）。

花旗銀行(香港)有限公司已於保險業監管局登記為持牌保險代理機構，並獲友邦保險（國際）有限公司委任的持牌保險代理。