

AIA Voluntary Health Insurance Standard Scheme Promotional Offer

From 1 April to 30 September 2019¹, Citigold Private Client, Citigold, Citi Priority, Citibanking, Citibusiness, Citi Commercial Bank or Citi Credit Card customers² who have successfully applied for the New VHIS Policy through AIA iShop and fulfilled the program requirements stated in the Terms and Conditions below can enjoy the promotional offer.

Only applicable to the first 10,000 eligible new policies!

“Lowest Price in Town” Premium Refund⁹

During the Promotion Period, if there is a first year premium lower than that of AIA after comparing the premium rates among listed Standard Plans under Voluntary Health Insurance Scheme (“VHIS”) on the webpage of the Food and Health Bureau, we guarantee that your new policy will be entitled to a refund of the difference in premiums, and will refund to your policy premiums at the policy year after renewal.[#]

The difference in premiums compared will be based on insured persons under the same gender and age at application. The New VHIS Policy will be entitled to the refund to be used for premium settlement in the next premium due date after the first policy anniversary.

And enjoy “Personal Medical Case Management Services for 3 years¹⁰”

If the insured person of the New VHIS Policy is diagnosed with a serious illness within 3 years¹⁰, AIA will arrange for its medical specialists (designated service provider) to provide you with personal medical case management services for a period of up to 90 days per case. The service provider will assess and provide medical recommendation for the customer’s diagnosis and treatment. This is a comprehensive and personalized service, which is more than a second medical opinion, accompanying the customer throughout his/her medical journey.

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 April 2019 to 30 September 2019, 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 Citi Credit Card customers who have successfully applied the New VHIS Policy (refer to Clause 6 below) via AIA iShop.
3. This promotional offer is only applicable to the first 10,000 eligible new policies issued in Hong Kong within the Promotion Period (based on the policy issue date).
4. Each New VHIS Policy can only enjoy this promotional offer once during the Promotion Period. This promotional offer will not be available in conjunction with other AIA promotional offers. If the New VHIS Policy is eligible to more than one promotional offer, holder of the New VHIS Policy will be entitled to the promotional offer with higher premium refund or discount amount.
5. This promotional offer is not applicable to applicants who change cases from other insurance plans to the Specified Protection Plans (refer to Clause 6 below).
6. This offer is only applicable to the Specified Protection Plans as listed in clause 7 of the Terms and Conditions below (“New VHIS Policy”) that are:
 - successfully applied and submitted to AIA within the Promotion Period (based on the application date); and
 - issued on or before 30 November 2019.
7. Specified Protection Plans are:
 - i. AIA Voluntary Health Insurance Standard Scheme ; and
 - ii. AIA Vitality Series: AIA Voluntary Health Insurance Standard Scheme
8. The rider of the above Specified Protection Plans (if applicable) must be attached to a new basic plan that is applied within the Promotion Period and issued on or before 30 November 2019 in order to be eligible for this premium refund offer.
9. “Lowest Price in Town” – Premium Refund
 - i. The mechanism of premium comparison will be as follows:
 - The offer is based on the premiums amount of Standard Plans under Voluntary Health Insurance Scheme on the webpage of the Food and Health Bureau (<https://www.fhb.gov.hk>) during the Promotion Period;
 - The offer only applies to the first year standard premium and will not be applied to the renewal premium for subsequent years;
 - The lowest first year non-smoker (if applicable) premiums (annual premium payment) of respective basic plan/rider in accordance with the gender and age at application for the same insured person between AIA and all other listed insurers will be compared;

- The premium comparison is only applicable to the standard premium of the related VHIS plans. Extra premium due to underwriting (if any) and other promotional offers (including but not limited to premium discount and premium refund), will not be applied for calculating the premium differences.
- ii. Holder of the New VHIS Policy will be entitled to a refund on the premiums difference if the premiums of other insurance companies are lower than that of AIA's Specified Protection Plans.
 - iii. The calculation of the premium refund is only applicable to the standard premium of the New VHIS Policy. Extra premium due to underwriting (if any), other promotion offers (including but not limited to premium discount and premium refund), the premiums of all other basic plan(s) and/or add-on plan(s) and levy will not be applied for calculating the premium refund.
 - iv. The premium refund will be used for premium settlement in the next premium due date after the first policy anniversary. The premium refund will be used for settlement in the future premium of the New VHIS Policy only, withdrawal of the premium refund is not allowed. Moreover, the New VHIS Policy needs to remain in-force from the issue date to the time of premium refund. Otherwise, the refund will be forfeited.
 - v. A notification letter of offer eligibility for the premium refund will be sent to customers within three months after issuance of the New VHIS Policy.
10. "Personal Medical Case Management Services" for 3 Years:
 - i. This offer will be started from policy effective date for 3 years (while the policy is in force).
 - ii. This offer is a value-added service and does not form part of the contractual benefit of the Specified Protection Plans. AIA reserves the right to amend or cancel the service at any time without prior notice at its absolute discretion.
 - iii. AIA shall not be responsible or liable for any medical service, product or solicitation effort provided by AIA's designated service provider, which is not sold or marketed by AIA.
 - iv. Eligibility for the services is subject to evaluation by AIA and its designated service provider and the services to be provided are subject to the terms and conditions of the service provider.
 - v. Additional charges might be incurred for some particular services.
 - vi. With customer's informed consent, their medical history will be passed to the designated service provider for the purpose of medical assessment.
 - vii. For details of the scope of the service, please refer to the "Personal Medical Case Management Services" leaflet and the designated service provider's terms and conditions at www.aia.com/medix.
 11. This leaflet contains general information only. It does not constitute any offer and/or insurance product recommendation. 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 and premium discount (if applicable) 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. If there is any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.
 15. This promotional 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).