



**AIA Specified Modular Cover Promotional Offer for
Citigold, Citi Plus, Citi Priority, Citibanking, Citibusiness,
Citi Commercial Bank or Citi Credit Card Customers**

From 1 July 2022 to 30 September 2022¹, Citigold, Citi Plus, Citi Priority, Citibanking, Citibusiness, Citi Commercial Bank or Citi Credit Card customers² who have successfully applied for the below specified modular covers through Citibank and fulfilled the program requirements stated in the Terms and Conditions below can enjoy a premium refund offer.

Premium Refund Offer³ for Specified Modular Covers:

Specified Modular Covers	Premium Refund (for each eligible policy of specified modular covers stated on the left)
AIA iEasy Protect - Term Life Protection~	3 Months
AIA iEasy Protect - Accident Protection~	
AIA iEasy Protect - Hospital Cash Protection~	
AIA iEasy Protect - Critical Illness Protection~	

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.

~ AIA iEasy Protect is a modular insurance protection plan with a range of modular covers, including term life protection, accident protection, hospital cash protection and critical illness protection. Modular covers are optional benefits exclusively available under AIA iEasy Protect.

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 2022 to 30 September 2022, both dates inclusive ("**Promotion Period**").
2. This promotional offer for the modular covers of AIA iEasy Protect (namely, term life protection, accident protection, hospital cash protection and critical illness protection) is only available to Citigold, Citi Plus, Citi Priority, Citibanking, Citibusiness, Citi Commercial Bank or Citibank Credit Card customers (who are principal cardholders of Citi Prestige Card, Citi PremierMiles Card, Citi Cash Back Card, Citi Rewards Card, Citi Octopus Platinum Card, Citi HKT/mall Card, Citi Plus Card, Citi Clear Card and Citi The Club Credit Card issued by Citibank (Hong Kong) Limited but excluding Citi Cash Back American Express® Card and Citi Rewards UnionPay Card).
3. Premium Refund Offer
This offer is only applicable to the modular covers of AIA iEasy Protect (namely, term life protection, accident protection, hospital cash protection and critical illness protection) (each, "**relevant New Policy**") that are:
 - i. successfully submitted and applied for via Citibank (Hong Kong) Limited during the Promotion Period (based on the application date); and
 - ii. issued on or before 30 November 2022.
4. This promotional offer is not applicable to those plan change cases (basic plans or riders, if applicable) from other insurance plans to the relevant New Policy.
5. Each 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 or Citibank's AIA iEasy Protect: First-year Premium Discount (if any). 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.
6. 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.
7. 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.
8. Holder of the relevant New 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.



9. 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.

10. 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.

11. This promotional 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.
12. This leaflet contains general information only. It does not constitute any offer and/ or insurance product recommendation. Customers must complete the required medical needs analysis before applying for AIA iEasy Protect. **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. Life insurance policies are long-term contracts of insurance. Should you surrender the policy early, you may receive an amount considerably less than the total amount of premiums paid.**
13. This document containing the Premium Refund Offer will form part of the policy contract if the Terms and Conditions of the Premium Refund Offer have been fulfilled as agreed upon and the relevant New Policy is issued and/or the relevant supplementary contract becomes effective (where applicable).
14. 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.
15. 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.
16. This promotional offer is offered by AIA. Citibank (Hong Kong) Limited shall not be responsible for any of the same.
17. 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).