

Winter Delights Lucky Draw - Terms and Conditions

1. Winter Delights Lucky Draw ("Lucky Draw") is organised by AIA International Limited, a company incorporated under the laws of Bermuda with limited liability and acting through its Hong Kong branch ("AIAHK"). The campaign period is from 1 November 2025 at 9 a.m. to 31 December 2025 at 6 p.m. (Hong Kong Time) ("Campaign Period"). All submissions are subject to Hong Kong time and the timestamp recorded by AIA's server. By participating in the Lucky Draw, participants agree to these terms and conditions (the "Terms and Conditions").
2. To qualify for the Lucky Draw, participants must meet all of the following conditions listed under either Condition ONE or Condition TWO:

Condition ONE

- Participants must log in to the AIA+ mobile app and go to the "Hot picks" campaign page, click "Join Now" on the Lucky Draw article and successfully submit within the Campaign Period;
- Participants must be registered users of the AIA+ mobile app;
- Participants must give consent to the use of their information in AIAHK's database including name, phone number and/or email address, for the purpose of administering the Lucky Draw;
- Each phone number or email address of the participants can only be used once. Duplicate submissions will be considered invalid; and
- Participants must be physically present in Hong Kong or Macau when registering their AIA+ account.

OR

Condition TWO

- Participants must receive a unique 1-on-1 hyperlink to the iSay Lucky Draw article from an AIA Financial Planner, click "Join Now" on the Lucky Draw article and successfully submit within the Campaign Period;
- Participants information in the company database including name, phone number and/or email address, will be used for the purpose of administering the Lucky Draw;
- Each phone number or email address of participants can only be used once. Duplicate submissions will be considered invalid; and
- Participants must be physically present in Hong Kong or Macau when receiving the Lucky Draw article and submitting the contact form.

3. Participants who meet either Condition ONE or Condition TWO above and accept these Terms and Conditions will be entitled to one Lucky Draw entry per qualifying condition above, with a maximum of two entries (one per condition).
4. Each phone number or email address can only win a maximum of one prize (please refer to clause 6 below).
5. Employees and Financial Planners of AIA can participate in this Lucky Draw with equal opportunities.
6. Winners will be entitled to receive the following prize (the "Prize"):

Prize	Details	No. of Winners
Prize	"AIA Carnival" x 2 tickets, each ticket contains 10 tokens	100

	<p style="text-align: center;">Value at: HK\$300</p> <p style="text-align: center;">Ticket is valid from 22/12/2025 – 01/03/2026</p> <p>The Prize is subject to the supplier's terms and conditions including blackout dates, and its validity period of it is also subject to the supplier's final arrangement.</p>	
--	--	--

7. AIAHK is not the supplier of the Prize and is not the organizer of the "AIA Carnival". AIAHK shall not be responsible for any liabilities relating to the availability and quality of the Prize or the "AIA Carnival". Any disputes arising from the Prize or the "AIA JevCarnival" shall be resolved directly between the winner and the supplier. The Prize is subject to the supplier's terms and conditions including blackout dates, and its validity period of it is also subject to the supplier's final arrangement.
8. Winners will be randomly drawn by a computer system on 9 January 2026. The winners list will be published on the AIA website (aia.com.hk) and in The Standard and Sing Tao Daily in Hong Kong on 16 January 2026. Winners will be notified about the Prize collection arrangement via email / SMS within seven working days after the announcement. Failure to collect the Prize within the specified collection period, for any reason, will result in disqualification without further notice.
9. In the event of misdelivery of email or SMS notifications due to inaccurate or incorrect participant information, AIAHK will not re-issue the Prize.
10. Participants or winners who violate any rules or commit any illegal acts resulting in losses to AIA or any third parties shall be held liable for all the resulting losses and damages.
11. Email or SMS notification or any other Prize redemption documents issued to the winners will not be re-issued in case of loss or damage. The Prize is non-transferrable, non-exchangeable, and cannot be redeemed for cash or substituted .
12. If for any reason the Lucky Draw cannot proceed as planned, due to infection by computer virus, bugs, worms, trojan horses, denial of service attacks, tampering, unauthorized intervention, fraud, technical failures or any other causes beyond the control of AIAHK that corrupt or affect the administration, security, fairness, integrity, or proper conduct of the Lucky Draw, AIAHK reserves the right, at its sole discretion, to disqualify any tampered entries and take appropriate action without prior notice.
13. AIAHK reserves the right to interpret these Terms and Conditions. For any dispute arising from the Lucky Draw, AIAHK reserves the right to make the final decision.
14. Personal Information Collection Statement

Participation in the Lucky Draw constitute the participant's consent to these Terms and Conditions, AIAHK's Personal Information Collection Statement. Participants agree to receive communications related to the Lucky Draw, including winner notifications. For AIAHK's Personal Information Collection Statement, please refer to the AIA corporate website <https://www.aia.com.hk/en/privacy-statement.html>. AIAHK hereby notifies the Participants that their personal information will be collected and used for the administration of the Lucky Draw. This includes placing entries into the Lucky Draw, conducting the draw, contacting participants on winner notification, announcing the winners list on AIA's website (aia.com.hk) and in The Standard and Sing Tao Daily in Hong Kong. The published winners list will include partially masked personal information, including name and phone number. Personal information will also be used for identity verification of the winner upon Prize redemption.
15. In the event of discrepancies in the terms and conditions between the English and Chinese versions, the English version shall prevail.

16. Trade Promotion Competition Licence No.: 60758-9
17. These Terms and Conditions are governed by the laws of Hong Kong and the Hong Kong courts have exclusive jurisdiction if any dispute arises.
18. "AIA" refers to the Hong Kong Branch and/or Macau Branch of AIA International Limited (incorporated in Bermuda with limited liability). "Hong Kong" and "Macau" refer to the Hong Kong Special Administrative Region and the Macao Special Administrative Region, respectively.