

“10 Million AIA Points Lucky Draw” - Terms and Conditions

1. “10 Million AIA Points 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 (“AIA”). The campaign period is valid from 1 March 2026 at 9 a.m. to 30 April 2026 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 receive a unique 1-on-1 hyperlink to the iSay Lucky Draw article titled “10 Million AIA Points Lucky Draw” from an AIA Financial Planner, click “Join Now” of the Lucky Draw article and successfully submit their entry within the Campaign Period;
- Participants information 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 for entry. 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 entry via the Lucky Draw article.

OR

Condition TWO

- Participants must be registered users of the AIA+ mobile app and have linked at least one valid AIA life insurance policy to their AIA+ account;
 - Participants must log in to the AIA+ mobile app and navigate to the Hot Picks campaign article titled “10 Million AIA Points Lucky Draw”, click “Join Now”, and successfully submit their entry within the Campaign Period. The article “10 Million AIA Points Lucky Draw” will only be visible to users whose AIA+ account is linked to at least one valid AIA life insurance policy;
 - Participants information in the AIA’s 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 for entry. Duplicate submissions will be considered invalid; and
 - Participants must be physically present in Hong Kong or Macau when registering their AIA+ account.
3. Participants who meet either Condition ONE or Condition TWO above will be entitled to one Lucky Draw chance per condition, with a maximum of two chances (one per condition) and are deemed to have accepted the Terms and Conditions.
 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 the Lucky Draw on equal terms.
 6. Winners of the Lucky Draw will be entitled to receive the following prize (the “Prize”):

Prize	Details	No. of Winners
Grand Prize	250,000 AIA Points (Value at: HK\$1,000)	40

7. Winners will be randomly drawn by a computer system on 8 May 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 15 May 2026. Winners will be notified about the Prize collection arrangement via email / SMS registered on AIA's record within seven working days after the announcement. Failure to collect the Prize within the specified Prize collection period for whatever reason will result in disqualified without further notice.
8. Should there be any misdelivery of email / SMS notification resulted from inaccurate / incorrect contact information, AIA will not re-issue the Prize.
9. Participants or winners of the Lucky Draw who violate any rules or commit any illegal acts resulting in losses to AIA or any third parties will be held liable for all the losses and damages.
10. Email / SMS notification or other Prize redemption documents issued to the winners of the Lucky Draw will not be re-issued in case of loss or damage. No transfer, exchange, cash redemption or substitution for the Prize is permitted.
11. 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 AIA that corrupt or affect the administration, security, fairness, integrity, or proper conduct of the Lucky Draw, AIA reserves the right, at its sole discretion, to disqualify any tampering entries and take appropriate action without prior notice.
12. AIA reserves the right to interpret the Terms and Conditions. For any dispute arising from the Lucky Draw, AIA reserves the right to make the final decision.

13. Personal Information Collection Statement

Participation in the Lucky Draw constitute the participant's consent to the Terms and Conditions and AIA's Personal Information Collection Statement. Participants agree to receive communications related to the Lucky Draw, including winner notifications. For AIA's Personal Information Collection Statement, please refer to the AIA corporate website <https://www.aia.com.hk/en/privacy-statement.html>. AIA 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 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.

14. In the event of discrepancies in the Terms and Conditions between the English and Chinese versions, the English version shall prevail.
15. Trade Promotion Competition Licence No.: 61162-3 (only applicable to HKSAR)
16. The Terms and Conditions are governed by and construed in accordance with the laws of Hong Kong and the Hong Kong courts have exclusive jurisdiction if any dispute arises.
17. "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.