AIA Vitality Super Wednesday: AIA Carnival 2026 – AIA Community Day Unlimited Ride Tickets Lucky Draw Terms and Conditions:

1. The campaign titled “AIA Vitality Super Wednesday Lucky Draw: AIA Carnival 2026 – AIA Community Day Unlimited Ride Tickets Lucky Draw” (“Campaign”) is organised by AIA International Limited, a company incorporated under the laws of Bermuda with limited liability acting through its Hong Kong branch ("AIA"). The Campaign commences at 3:00 pm on 9 December 2026 and ends on 18 December 2026 at 6p.m. (Hong Kong time) ("Campaign Period"), based on the time recorded by AIA's server.
2. Existing AIA Vitality members are eligible to participate in the Campaign and enter the lucky draw if he/she has provided consent to receiving direct marketing for his/her AIA Vitality membership as of 18 December 2026 before 6p.m.(“Eligible AIA Vitality members”).
3. Employees and financial planners of AIA and its affiliated subsidiaries, and AIA Vitality members whose memberships are linked to group insurance policy, are not eligible for participating in the Campaign.
4. Each Eligible AIA Vitality member is entitled to only one registration for the Campaign.
5. To successfully register to participate in the Campaign, Eligible AIA Vitality members must satisfy all of the following requirements:
    (i) download the AIA+ mobile application and maintain a valid AIA+ account;
    (ii) log in to AIA+ within the Campaign Period and select “[AIA Vitality member exclusive] AIA Carnival 2026 – AIA Community Day Unlimited Ride Tickets Lucky Draw” under the “Hot picks” section;
    (iii) submit the registration form on the Campaign webpage (“Valid Registration”); and
    (iv) fulfil any one of the Lucky Draw Requirements (as defined in Clause 6 below).
6. During the Campaign Period, Eligible AIA Vitality members are required to complete any one of the AIA Vitality point-earning activities listed below to earn a maximum of one (1) lucky draw chance (“Lucky Draw Requirements”):
    (i) Complete any online assessment on AIA Vitality (Health Questionnaire/ Non-smoker’s Declaration); OR
    (ii) Earn at least 50 exercise points (e.g. walk 7,500 steps in a day); OR
    (iii) Complete a “Nutrition Assessment” with AIA’s designated partners; OR
    (iv) Earn at least 20 points from “Eat Well” (e.g. complete “Healthy Food Voucher Purchase” or dine out at AIA Vitality qualified restaurants); OR
    (v) Complete a “AIA Vitality Health Check” (which must include blood pressure, blood glucose, body mass index, and cholesterol); OR
    (vi) Complete any one of the designated advanced screenings below:
        - Mammogram (applicable to female members aged 50 or above); OR
        - Pap Smear (applicable to female members only); OR
        - Prostate-Specific Antigen (PSA) Test (applicable to male members aged 50 or above); OR
        - Fecal Occult Blood Test (FOBT) (applicable to members aged 50 or above); OR
    (vii) Complete any one of eligible vaccinations as follows: Flu Vaccination, Hepatitis B Vaccination, HPV Vaccination (applicable to female members aged 18-26) or Shingrix (applicable to members aged 50 or above); OR
    (viii) Complete the "Sleep Tracking" activity (A minimum of 7 hours within a 24-hour period) and earn at least 5 sleep points.

Each Eligible AIA Vitality member can earn only one (1) lucky draw chance during the Campaign Period, regardless of how many Lucky Draw Requirements are fulfilled. For relevant terms and conditions of the AIA Vitality point-earning activities, please visit aia.com.hk/aiavitality.

7. A total of five hundred (500) winners who have submitted a Valid Registration and fulfilled the Lucky Draw Requirements will be drawn by AIA's system randomly on 23 December 2026 ("Winners").
8. Each Winner is entitled to win two (2) AIA Vitality Unlimited Ride tickets (the "Prize") to AIA Carnival 2026 – AIA Community Day ("Event"), organised by The Great China Entertainment Group (the "Organiser"). Each ticket is valued at HKD1,500. The Prize includes admission to the Event and unlimited access to rides within the Event on 16 January 2026 only. The tickets to the Event are valid for entry and use on 16 January 2027 only. Tokens are not included.
9. Each Winner is entitled to receive the Prize once only.
10. Winners will be notified by AIA via push notification in AIA+ mobile app regarding Prize redemption details and each Winner will receive the Prize through AIA+ mobile app on or before 31 December 2026. The Prize is valid for admission to the Event on 16 January 2027 only. Any unused Prize will be forfeited automatically without compensation, refund, replacement or extension. AIA shall have no obligation to provide any alternative prize or compensation.
11. AIA is not the supplier of the Prize and not the organizer of the Event. AIA shall not be liable for any responsibilities regarding the Prize or the Event. Any disputes arising from the Prize or the Event shall be resolved between the Winner and the Organizer directly. The Prize is subject to terms and conditions determined by the Organizer, and is subject to usage restrictions and operational limitations.
12. By participating in the Campaign, Eligible AIA Vitality members consent to AIA's Personal Information Collection Statement. For AIA's Personal Information Collection Statement, please refer to the AIA corporate website https://www.aia.com.hk/en/privacy-statement.html. Eligible AIA Vitality member acknowledges and agrees that his/her name and contact information registered under AIA's record will be used to participate in this Campaign, and the Winners' partially masked name and the first 4 digits of the Winners' mobile numbers will be published in publications and / or website specified in Clause 13 below.
13. Announcement of the lucky draw results will be made on Sing Tao Daily, The Standard and aia.com.hk on 31 December 2026. The Winners must be existing AIA Vitality members and maintain a valid AIA+ account at the time the Prize is delivered.
14. If any participants or Winners violate these terms and conditions or commit any illegal acts that result in any losses on the part of AIA or any third parties, the relevant participants or Winners shall be liable for all such losses.
15. Any push notification, QR code, electronic ticket or other Prize-related document issued to the Winners will not be re-issued in case of loss or damage. No transfer, exchange, cash redemption or substitution for the Prize is permitted.
16. If for any reason this Campaign is not capable of running 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 this Campaign, AIA reserves the right, at its sole discretion, to disqualify any individual(s) who tamper with the entry process without prior notice. AIA shall not be liable for any loss, damage, or inconvenience arising from technical issues,

system failures, or events beyond its reasonable control, including force majeure circumstances such as extreme weather, epidemic, or government restrictions.

17. Unless stated otherwise, the date-and-time stated in these terms and conditions is Hong Kong time.
18. All data related to this Campaign shall be considered valid according to AIA's records.
19. AIA reserves the right to interpret these terms and conditions. For any dispute arising from the Campaign, AIA reserves the right of final decision.
20. Participants' enrolment for or participation in the Campaign shall constitute their agreement to these terms and conditions.
21. In the event of discrepancies in the terms and conditions between the English and Chinese versions, the English version shall prevail.
22. These terms and conditions are governed by and construed in accordance with the laws of Hong Kong.
23. Trade Promotion Competition Licence Number: XXXXX

"Hong Kong" herein refers to "Hong Kong Special Administrative Region".