HEALTHIER, LONGER, BETTER LIVES

AIA PROTECTING WITH LOVE PROMOTION CAMPAIGN

(QUARTER 3 2026)

CRITICAL ILLNESS PROTECTION - OFFER HIGHLIGHT

Apply successfully for a Specified Critical Illness Insurance Plan **and** a Specified Insurance Plan from **1 July 2026 to 31 August 2026** to enjoy our limited-time offer:

Specified Critical Illness Insurance Plans

- On Your Side Insurance Plan 2 Series[9*¶]

10-year Premium Payment Term

	up to 21 months premium refund[▼]	Base Offer	Extra Offer 1[○] (Same policyholder successfully applies Specified Savings Insurance Plans)	Extra Offer 2[♎] (Same policyholder successfully applies Specified Medical Insurance Plans)	Total Offer (Base Offer + Extra Offer 1 + Extra Offer 2) Up to
Pay Regular Premiums Only	Less than US$8,000	3 months	+3 months	+2 months	8 months
	From US$8,000 - less than US$16,000	3.5 months			8.5 months
	US$16,000 or above	4 months			9 months
Pay Regular Premiums together with a Top-up Premium	Less than US$8,000	8 months	+7 months	+5 months	20 months
	From US$8,000 - less than US$16,000	8.5 months			20.5 months
	US$16,000 or above	9 months			21 months

18-year Premium Payment Term

	up to 21 months premium refund[▼]	Base Offer	Extra Offer 1[○] (Same policyholder successfully applies Specified Savings Insurance Plans)	Extra Offer 2[♎] (Same policyholder successfully applies Specified Medical Insurance Plans)	Total Offer (Base Offer + Extra Offer 1 + Extra Offer 2) Up to
Pay Regular Premiums Only	Less than US$5,000	3 months	+3 months	+2 months	8 months
	From US$5,000 - less than US$10,000	3.5 months			8.5 months
	US$10,000 or above	4 months			9 months
Pay Regular Premiums together with a Top-up Premium	Less than US$5,000	8 months	+7 months	+5 months	20 months
	From US$5,000 - less than US$10,000	8.5 months			20.5 months
	US$10,000 or above	9 months			21 months

25-year Premium Payment Term

	up to 21 months premium refund[▼]	Base Offer	Extra Offer 1[○] (Same policyholder successfully applies Specified Savings Insurance Plans)	Extra Offer 2[♎] (Same policyholder successfully applies Specified Medical Insurance Plans)	Total Offer (Base Offer + Extra Offer 1 + Extra Offer 2) Up to
Pay Regular Premiums Only	Less than US$4,000	3 months	+3 months	+2 months	8 months
	From US$4,000 - less than US$8,000	3.5 months			8.5 months
	US$8,000 or above	4 months			9 months
Pay Regular Premiums together with a Top-up Premium	Less than US$4,000	8 months	+7 months	+5 months	20 months
	From US$4,000 - less than US$8,000	8.5 months			20.5 months
	US$8,000 or above	9 months			21 months

Note:
On Your Side Insurance Plan 2 Series premium refund calculation and the Basic Plan Annualised Premium used to determine the number of Base Offer refund month [including i) pay regular premiums only and ii) pay regular premiums together with a top-up premium] are based on the amount of the regular premium of the policy, and does not include the amount of top-up premium (if any).

Specified Insurance Plans

Specified Savings Insurance Plans	• GlobalFlexi Savings Insurance Plan (5-year premium payment term only)* • Global Power Multi-Currency Savings Insurance Plan 3 (5-year / 10-year premium payment term only)* • Wealth Flexi Savings Insurance Plan (5-year premium payment term only)*
Specified Medical Insurance Plans	• AIA Voluntary Health Insurance Privilege Ultra Scheme[#@] • Privilege Ultra Medical Plan[^@] / Privilege Ultra Pearl Medical Plan[@] • AIA Voluntary Health Insurance SelectWise Scheme[#@] • SelectWise Medical Plan[^@] / SelectWise Pearl Medical Plan[@]

* Can only be purchased as a basic plan.

¶ On Your Side Insurance Plan 2 Series includes: i. On Your Side Insurance Plan 2; ii. On Your Side Insurance Plan 2 – First Gift.

▼ The Extra Offers will only be applicable to the Specified Critical Illness Insurance Plans policy and will not apply to the Specified Savings Insurance Plans policy or the Specified Medical Insurance Plans policy. The maximum premium refund for each eligible On Your Side Insurance Plan 2 Series policy is capped at 9 months (Pay Regular Premiums Only) or 21 months (Pay Regular Premiums together with a Top-Up Premium). On Your Side Insurance Plan 2 Series premium refund calculation and the Basic Plan Annualised Premium used to determine the number of Base Offer refund month [including i) pay regular premiums only and ii) pay regular premiums together with a top-up premium] are based on the amount of the regular premium of the policy, and does not include the amount of top-up premium (if any). The maximum premium refund for each eligible Essence – On Your Side Insurance Plan policy is capped at 9 months.

Available in Hong Kong only. For complete product information, please refer to aia.com.hk.

^ Available in Macau only.

@ Can be purchased as a basic plan or as a rider.

○ The Extra Offer 1 will only be applicable if same policyholder applies Specified Critical Illness Insurance Plans and Specified Savings Insurance Plans within promotion period, the Specified Critical Illness Insurance Plans policy will entitle to Extra Offer 1 premium refund. Specified Savings Insurance Plans means: GlobalFlexi Savings Insurance Plan (5-year premium payment term only) / Global Power Multi-Currency Savings Insurance Plan 3 (5-year / 10-year premium payment term only) / Wealth Flexi Savings Insurance Plan (5-year premium payment term only).

♎ The Extra Offer 2 will only be applicable if same policyholder applies Specified Critical Illness Insurance Plans and Specified Medical Insurance Plans within promotion period, the Specified Critical Illness Insurance Plans policy will entitle to Extra Offer 2 premium refund. Specified Medical Insurance Plans (including Basic Plan, Rider, AIA Vitality Series and Pearl Series, if applicable) means: AIA Voluntary Health Insurance Privilege Ultra Scheme / Privilege Ultra Medical Plan / Privilege Ultra Pearl Medical Plan / AIA Voluntary Health Insurance SelectWise Scheme / SelectWise Medical Plan / SelectWise Pearl Medical Plan.

Specified Critical Illness Insurance Plans

- Essence – On Your Side Insurance Plan[10*]

10-year Premium Payment Term

up to 9 months premium refund ▼	Base Offer	Extra Offer 1[○] (Same policyholder successfully applies Specified Savings Insurance Plans)	Extra Offer 2[△] (Same policyholder successfully applies Specified Medical Insurance Plans)	Total Offer (Base Offer + Extra Offer 1 + Extra Offer 2) Up to
Less than US$8,000	3 months	+3 months	+2 months	8 months
From US$8,000 - less than US$16,000	3.5 months			8.5 months
US$16,000 or above	4 months			9 months

18-year Premium Payment Term

up to 9 months premium refund ▼	Base Offer	Extra Offer 1[○] (Same policyholder successfully applies Specified Savings Insurance Plans)	Extra Offer 2[△] (Same policyholder successfully applies Specified Medical Insurance Plans)	Total Offer (Base Offer + Extra Offer 1 + Extra Offer 2) Up to
Less than US$5,000	3 months	+3 months	+2 months	8 months
From US$5,000 - less than US$10,000	3.5 months			8.5 months
US$10,000 or above	4 months			9 months

25-year Premium Payment Term

up to 9 months premium refund ▼	Base Offer	Extra Offer 1[○] (Same policyholder successfully applies Specified Savings Insurance Plans)	Extra Offer 2[△] (Same policyholder successfully applies Specified Medical Insurance Plans)	Total Offer (Base Offer + Extra Offer 1 + Extra Offer 2) Up to
Less than US$4,000	3 months	+3 months	+2 months	8 months
From US$4,000 - less than US$8,000	3.5 months			8.5 months
US$8,000 or above	4 months			9 months

Specified Insurance Plans

Specified Savings Insurance Plans	• GlobalFlexi Savings Insurance Plan (5-year premium payment term only)* • Global Power Multi-Currency Savings Insurance Plan 3 (5-year / 10-year premium payment term only)* • Wealth Flexi Savings Insurance Plan (5-year premium payment term only)*
Specified Medical Insurance Plans	• AIA Voluntary Health Insurance Privilege Ultra Scheme[#@] • Privilege Ultra Medical Plan[^@] / Privilege Ultra Pearl Medical Plan[@] • AIA Voluntary Health Insurance SelectWise Scheme[#@] • SelectWise Medical Plan[^@] / SelectWise Pearl Medical Plan[@]

Enjoy an additional premium discount of up to 10% with transferrable[π] e-premium coupons!

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* Can only be purchased as a basic plan.

▼ The Extra Offers will only be applicable to the Specified Critical Illness Insurance Plans policy and will not apply to the Specified Savings Insurance Plans policy or the Specified Medical Insurance Plans policy. The maximum premium refund for each eligible On Your Side Insurance Plan 2 Series policy is capped at 9 months (Pay Regular Premiums Only) or 21 months (Pay Regular Premiums together with a Top-Up Premium). On Your Side Insurance Plan 2 Series premium refund calculation and the Basic Plan Annualised Premium used to determine the number of Base Offer refund month [including i) pay regular premiums only and ii) pay regular premiums together with a top-up premium] are based on the amount of the regular premium of the policy, and does not include the amount of top-up premium (if any). The maximum premium refund for each eligible Essence – On Your Side Insurance Plan policy is capped at 9 months.

\# Available in Hong Kong only. For complete product information, please refer to aia.com.hk.

^ Available in Macau only.

@ Can be purchased as a basic plan or as a rider.

○ The Extra Offer 1 will only be applicable if same policyholder applies Specified Critical Illness Insurance Plans and Specified Savings Insurance Plans within promotion period, the Specified Critical Illness Insurance Plans policy will entitle to Extra Offer 1 premium refund. Specified Savings Insurance Plans means: GlobalFlexi Savings Insurance Plan (5-year premium payment term only) / Global Power Multi-Currency Savings Insurance Plan 3 (5-year / 10-year premium payment term only) / Wealth Flexi Savings Insurance Plan (5-year premium payment term only).

△ The Extra Offer 2 will only be applicable if same policyholder applies Specified Critical Illness Insurance Plans and Specified Medical Insurance Plans within promotion period, the Specified Critical Illness Insurance Plans policy will entitle to Extra Offer 2 premium refund. Specified Medical Insurance Plans (including Basic Plan, Rider, AIA Vitality Series and Pearl Series, if applicable) means: AIA Voluntary Health Insurance Privilege Ultra Scheme / Privilege Ultra Medical Plan / Privilege Ultra Pearl Medical Plan / AIA Voluntary Health Insurance SelectWise Scheme / SelectWise Medical Plan / SelectWise Pearl Medical Plan.

π Under any circumstances, the Coupon(s) cannot be exchanged and/or redeemed for cash, and its remaining balance will not be refunded.

Please contact your financial planner or call AIA Customer Hotline for details

Hong Kong (852) 2232 8888
Macau (853) 8988 1822
aia.com.hk

AIA Hong Kong and Macau
AIA_HK_MACAU

Terms & Conditions :

1. This leaflet contains general information only. It does not constitute as an offer and/or insurance product recommendation. Customer must complete the Financial Needs Analysis before applying for any insurance product. **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. The language available for the product materials of the products shown above may vary, and some may only provide English and Traditional Chinese or Simplified Chinese version. And there may have specific eligibility requirements on policy application for certain products. Please contact your financial planner for details.** For detailed features, terms and conditions of AIA Vitality, please refer to aia.com.hk/aiavitality.

2. The Promotional Offers are only applicable to the policies submitted via AIA Financial Planners, AIA's Brokers/Independent Financial Advisors (IFAs) and online application via AIA iShop (if applicable).

3. The Promotional Offers are only applicable to the policies issued in Hong Kong or Macau.

4. The calculation of the premium refund is only applicable to the standard premium and extra premium due to underwriting (if any) of the New Policy. The calculation of the premium discount is only applicable to the standard premium (extra premium due to underwriting (if any) is excluded) of the New Policy. 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 or discount amount.

5. Each New Policy can only enjoy this promotional premium refund or discount offer (if applicable) once during the Promotional Period. If the New Policy fulfils more than one promotional premium refund or discount offer's requirement, the promotional offer with higher premium refund or discount amount will be entitled.

6. The Promotional Offers are not applicable to applicants who have submitted applications before Promotional Period but withdrew the applications or cancelled the issued policies and then re-applied for the same insurance plans within the Promotional Period.

7. Unless otherwise specified or arranged (if any), this Offer is not applicable to plan conversion cases (including basic plans or riders, if applicable), regardless of plan conversion from other insurance plans to the promotional insurance plans or plan conversion from the promotional insurance plans to other insurance plans.

8. 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.

9. **On Your Side Insurance Plan 2 Series Premium Refund**
   a. The promotional period is from 1 July 2026 to 31 August 2026, both days inclusive ("Promotional Period").
   b. The offer is applicable to On Your Side Insurance Plan 2 Series (including AIA Vitality Series) which includes i) On Your Side Insurance Plan 2 and ii) On Your Side Insurance Plan 2 – First Gift ("New Policy") that are:-
      i. successfully applied and submitted within the Promotional Period (based on the application date); and
      ii. issued on or before 30 November 2026.
   c. Premium refund arrangement for the New Policy is as follows:
      i. Pay Regular Premiums only:
         - At the end of the first policy year, the New Policy will entitle 2 months premium refund.
         - At the end of the second policy year, the New Policy will entitle up to 3 months of premium refund (if applicable).
         - At the end of the third policy year, the New Policy will entitle to the remaining balance of premium refund (if applicable).
      ii. Pay Regular Premiums together with a Top-Up Premium:
         - At the end of the first policy year, the New Policy will entitle 6 months premium refund.
         - At the end of the second policy year, the New Policy will entitle up to 7 months of premium refund (if applicable).
         - At the end of the third policy year, the New Policy will entitle to the remaining balance of premium refund (if applicable).
   d. Premium refund will be used to settle premium due on the next premium due date after the policy anniversary stated above. The premium refund is used for settlement of future premium of the New Policy only, withdrawal of the premium refund is not allowed. If the New Policy has no outstanding premium at the time of premium refund, the unused premium refund will be automatically forfeited. Moreover, the New Policy should remain in-force from the issue date to the time of premium refund. Otherwise, the premium refund will be forfeited.
   e. The Extra Offer 1 is only applicable when same policyholder successfully applies for both On Your Side Insurance Plan 2 Series and Specified Savings Insurance Plans within Promotional Period, and that the On Your Side Insurance Plan 2 Series policy and the Specified Savings Insurance Plans policy are both issued on or before 30 November 2026. If the requirements are fulfilled, the On Your Side Insurance Plan 2 Series policy will enjoy the Extra Offer 1. Otherwise the On Your Side Insurance Plan 2 Series policy will not be entitled to the Extra Offer 1. The Extra Offer 1 will only be applicable to the On Your Side Insurance Plan 2 Series policy and will not apply to the Specified Savings Insurance Plans policy. If the On Your Side Insurance Plan 2 Series policy is entitled to the Extra Offer 1, the Specified Savings Insurance Plans policy should remain in-force from the issue date to the time of premium refund. Otherwise the Extra Offer 1 will be forfeited.
   f. The Extra Offer 2 is only applicable when same policyholder successfully applies for both On Your Side Insurance Plan 2 Series and Specified Medical Insurance Plans (including basic plan, supplementary contract, AIA Vitality series and Pearl series, if applicable) within promotional period, and that the On Your Side Insurance Plan 2 Series policy and the Specified Medical Insurance Plans policy is issued on or before 30 November 2026, the On Your Side Insurance Plan 2 Series policy will enjoy the Extra Offer 2. If the Specified Medical Insurance Plans policy is a supplementary contract, the supplementary contract must be attached to a new Basic Plan (except Investment-Linked Assurance Schemes) that is applied and submitted within promotional period and issued by 30 November 2026, and such supplementary contract must also be effective by 30 November 2026. Otherwise the On Your Side Insurance Plan 2 Series policy will not have the Extra Offer 2. The Extra Offer 2 will only be applicable to the On Your Side Insurance Plan 2 Series policy and will not apply to the Specified Medical Insurance Plans policy. If the On Your Side Insurance Plan 2 Series policy entitles to the Extra Offer 2, the Specified Medical Insurance Plans policy should remain in-force from the issue date to the time of premium refund. Otherwise the Extra Offer 2 will be forfeited.
   g. The maximum premium refund for each eligible On Your Side Insurance Plan 2 Series policy is capped at 9 months (pay Regular Premiums only, and including Base Offer, Extra Offer 1 and Extra Offer 2, if applicable) or 21 months (pay Regular Premiums together with a Top-Up Premium, and including Base Offer, Extra Offer 1 and Extra Offer 2, if applicable).
   h. On Your Side Insurance Plan 2 Series premium refund calculation and the Basic Plan Annualised Premium used to determine the number of Base Offer refund month [including i) pay regular premiums only and ii) pay regular premiums together with a top-up premium] are based on the amount of the regular premium of the policy, and does not include the amount of top-up premium (if any).
   i. Calculation of the premium refund on New Policy:

Payment Mode	Premium refund calculation method (calculated by the payment of the latest modal premium of the New Policy at the time of premium refund)
Monthly	= monthly premium 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

10. **Essence – On Your Side Insurance Plan Premium Refund**
   a. The promotional period is from 1 July 2026 to 31 August 2026, both days inclusive ("Promotional Period").
   b. The offer is applicable to Essence – On Your Side Insurance Plan (including AIA Vitality Series) ("New Policy") that are:-
      i. successfully applied and submitted within the Promotional Period (based on the application date); and
      ii. issued on or before 30 November 2026.
   c. Premium refund arrangement for the New Policy is as follows:
      - At the end of the first policy year, the New Policy will entitle 2 months premium refund.
      - At the end of the second policy year, the New Policy will entitle up to 3 months of premium refund (if applicable).
      - At the end of the third policy year, the New Policy will entitle to the remaining balance of premium refund (if applicable).
   d. Premium refund will be used to settle premium due on the next premium due date after the policy anniversary stated above. The premium refund is used for settlement of future premium of the New Policy only, withdrawal of the premium refund is not allowed. If the New Policy has no outstanding premium at the time of premium refund, the unused premium refund will be automatically forfeited. Moreover, the New Policy should remain in-force from the issue date to the time of premium refund. Otherwise, the premium refund will be forfeited.
   e. The Extra Offer 1 is only applicable when same policyholder successfully applies for both Essence – On Your Side Insurance Plan and Specified Savings Insurance Plans within Promotional Period, and that the Essence – On Your Side Insurance Plan policy and the Specified Savings Insurance Plans policy are both issued on or before 30 November 2026. If the requirements are fulfilled, the Essence – On Your Side Insurance Plan policy will enjoy the Extra Offer 1. Otherwise the Essence – On Your Side Insurance Plan policy will not be entitled to the Extra Offer 1. The Extra Offer 1 will only be applicable to the Essence – On Your Side Insurance Plan policy and will not apply to the Specified Savings Insurance Plans policy. If the Essence – On Your Side Insurance Plan policy is entitled to the Extra Offer 1, the Specified Savings Insurance Plans policy should remain in-force from the issue date to the time of premium refund. Otherwise the Extra Offer 1 will be forfeited.
   f. The Extra Offer 2 is only applicable when same policyholder successfully applies for both Essence – On Your Side Insurance Plan and Specified Medical Insurance Plans (including basic plan, supplementary contract, AIA Vitality series and Pearl series, if applicable) within promotional period, and that the Essence – On Your Side Insurance Plan policy and the Specified Medical Insurance Plans policy is issued on or before 30 November 2026, the Essence – On Your Side Insurance Plan policy will enjoy the Extra Offer 2. If the Specified Medical Insurance Plans policy is a supplementary contract, the supplementary contract must be attached to a new Basic Plan (except Investment-Linked Assurance Schemes) that is applied and submitted within promotional period and issued by 30 November 2026, and such supplementary contract must also be effective by 30 November 2026. Otherwise the Essence – On Your Side Insurance Plan policy will not have the Extra Offer 2. The Extra Offer 2 will only be applicable to the Essence – On Your Side Insurance Plan policy and will not apply to the Specified Medical Insurance Plans policy. If the Essence – On Your Side Insurance Plan policy entitles to the Extra Offer 2, the Specified Medical Insurance Plans policy should remain in-force from the issue date to the time of premium refund. Otherwise the Extra Offer 2 will be forfeited.
   g. The maximum premium refund for each eligible Essence – On Your Side Insurance Plan policy is capped at 9 months (including Base Offer, Extra Offer 1 and Extra Offer 2, if applicable).
   h. Calculation of the premium refund on New Policy:

Payment Mode	Premium refund calculation method (calculated by the payment of the latest modal premium of the New Policy at the time of premium refund)
Monthly	= monthly premium 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

11. AIA reserves the right to change any terms and conditions of this promotion without advance notices. All Promotional Offers are valid only when the promotional insurance products are available for application. In the event of any disputes, AIA's decision shall be final and conclusive.

12. AIA Voluntary Health Insurance Standard Scheme (being the Standard Plan under Voluntary Health Insurance Scheme ("VHIS")) provides the basic standardised features for insured, while AIA Voluntary Health Insurance Flexi Scheme, AIA Voluntary Health Insurance Privilege Ultra Scheme and AIA Voluntary Health Insurance SelectWise Scheme (being the Flexi Plan under VHIS) are those that generally provide all protection under a Standard Plan and at the same time provide enhanced protection for the insured.

13. Each taxpayer who purchases certified VHIS plans for themselves or specified relatives may claim tax deductions up to HK$8,000 per insured person for the premiums paid in relation to the Certified Plans in each year of tax assessment. Actual tax deducted depend on the taxable income and tax rates of the taxpayer. The paid premiums of certified VHIS plans (where applicable) can apply for tax deductions whereas the premium refund and premium discount (including e-premium coupon, if any) are not included. AIA does not provide tax advice, for details on tax deductions, please visit www.vhis.gov.hk, www.ia.org.hk or www.ird.gov.hk and consult your own tax and accounting advisors for tax advice.

14. The premium refund offer may be different on the relevant products distributed through different sales channels. Please refer to relevant sales channel's promotional materials.

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 and its intermediaries 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 leaflet is for distribution in Hong Kong/Macau only.

17. This premium refund material will form part of the policy contract if the Terms and Conditions of this premium refund offer are fulfilled as agreed upon and the respective policy is issued and/or the respective supplementary contract becomes effective (where applicable).

"AIA", "the Company" or "we" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).