

## 【AIA MPF Lucky Draw】 Terms and Conditions (“Terms and Conditions”)

1. The 【AIA MPF Lucky Draw】 ("Promotional Campaign") is organised by the Hong Kong Branch of AIA International Limited and AIA Company (Trustee) Limited (collectively, "AIA"). The Promotional Campaign period runs from 9 a.m., 19 January 2026 to 11:59 p.m., 31 March 2026 (Hong Kong time) ("Campaign Period"), based on the time recorded by AIA's server. By participating in the Promotional Campaign, participants shall be deemed to have read, understood and agreed to be bound by these Terms and Conditions.
2. To participate in the Promotional Campaign, each participant ("Eligible Participant") must fulfil all of the following conditions ("Conditions"):
  - I. be aged 18 or above;
  - II. holder a valid Hong Kong Identity Card;
  - III. complete the registration, required information and survey for the Promotional Campaign and successfully submit these via the designated AIA webpage, agreeing to relevant Terms and Conditions.
3. Each mobile number and/or email address can only be used once to join the Promotional Campaign.
4. Each Eligible Participant will receive an acknowledgement email from AIA within 2 hours of registration. Eligibility to participate in the Promotional Campaign does not guarantee winning any prize.
5. There will be eighty-eight (88) lucky draw winners in total. Each winner ("Winner") will receive one prize ("Prize") as follows:
  - I. Grand prize: The Mercedes-Benz all-electric CLA (valued at HK\$499,000) (1 Winner);
  - II. Second Prize: Klook gift card (valued at HK\$28,000 each) (2 Winners);
  - III. Third prize: Insta360 X5 Standard Bundle (Midnight Black) (valued at HK\$4,099 each) (5 Winners); and
  - IV. Fourth prize: PARKnSHOP e-coupon (valued at HK\$200 each) (80 Winners).
6. Winners will be drawn by computer system of AIA randomly on 17 April 2026. Each mobile number or email address can only win a Prize once. The lucky draw result will be published in The Standard and Sing Tao Daily in Hong Kong and on AIA website ([aia.com.hk](http://aia.com.hk)) on 24 April 2026. Winners will be notified about the Prize collection arrangement via email from AIA ("Prize Collection Notification") using the email address provided at the time of registration of the Promotional Campaign from 24 April 2026 onwards. Winners must present the Prize Collection Notification and their original identification document for verification of identity and age ("Conditions"). In the event that a Winner fails to claim the Prize within three (3) months of the date of notification or fails to meet the Conditions, the Prize will be forfeited and awarded to the next winner on the waiting list. At the time of collection, Winners must agree to have their prize collection photos taken by AIA, and grant AIA the right to use and distribute these photos through any channels for promotional purpose.

7. The Eligible Participants acknowledge, agree and accept that AIA is not the supplier of the Prizes and makes no representation, warranty or undertaking in and shall not be liable in any way for the availability and quality of the Prizes. AIA has the sole and absolute discretion in determining a person's eligibility to receive the Prize. It is the Winners' responsibility to comply (at their own expense) with any laws requiring payment of any tax, duty, levy or similar impost relating to the award of the Prize, and AIA shall have no responsibility in respect thereof. No person other than the Eligible Participant and AIA will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions. Any dispute arising from the Prizes shall be resolved by the Winners and the supplier directly. The Prizes are subject to respective terms and conditions as determined by the suppliers, including the arrangements pursuant to the prevailing disease prevention measures.
8. Email notification or other Prize redemption documents issued to the Winners will not be resent or re-issued in case of loss or damage, as the case may be. No transfer, exchange, cash redemption or substitution for the Prize is permitted.
9. If the Eligible Participants of the lucky draw or Winners violate any of these Terms and Conditions or commit any illegal acts that result in any losses on the part of AIA or any third parties, or make false representation or statement, or violate applicable laws or regulations, AIA reserves the right to deny the Winner to redeem the Prize and there shall be no claim against AIA whatsoever.
10. If for any reason the Promotional Campaign cannot run as planned due to technical issues (ie., 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 Promotional Campaign, AIA reserves the right to disqualify any individual(s) who tamper with the entry process without prior notice.
11. AIA is not liable for any submission delay, loss of information, error in transmitting information, unrecognizable or damaged information that may be caused by any computer, internet network, telephone, and technical problems or any other causes beyond the control of AIA, and the Eligible Participants may not raise any objection.
12. AIA reserves the right to interpret these Terms and Conditions. For any dispute arising from the Promotional Campaign, AIA reserves the right of final decision.
13. Participating in the Promotional Campaign will serve as the participant's consent to accept these Terms and Conditions, AIA Personal Information Collection Statement and agreement to receive communications relating to the Promotional Campaign, including notifications to Winners. For AIA Personal Information Collection Statement, please refer to the AIA corporate website <https://www.aia.com.hk/en/privacy-statement.html>. Participants' personal information including name, date of birth, email and mobile number will be collected and used for participating in and administering the Promotional Campaign including the announcement of the Winners' list, notification of prize redemption arrangements, and identity verification for Prize redemption.
14. These Terms and Conditions shall be construed and governed by the laws of the Hong Kong Special Administrative Region, and each Eligible Participant submits to the exclusive jurisdiction of the courts of Hong Kong.

15. In the event of discrepancies in these Terms and Conditions between the English and Chinese versions, the English version shall prevail.

Trade Promotion Competition Licence No.: 60981 & 60982 (Only applicable to the Hong Kong region and lucky draw activity)