

Know Your Fats Lucky Draw Terms and Conditions

1. The Know Your Fats 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 valid from 1 March 2025 at 9 a.m. to 30 April 2025 at 6 p.m. (Hong Kong Time) ("Campaign Period"). It is subject to Hong Kong time and the time received by AIA's server. By participating in the Lucky Draw, participants agree to this terms and conditions (the "Terms and Conditions").
2. Participants must meet at least one of the following conditions to qualify for this Lucky Draw ("Eligible Participant"):

Condition ONE

- Participants must click "Join Now" on eDM to complete the registration process;
- Participants must be users of AIA+ Mobile App with Login ID (including newly registered users or existing AIA+ Mobile App users), will automatically receive one lucky draw chance, do not need to login AIA+ for lucky draw;
- Participants information from the company database including name, phone number and/or email address, will be used for lucky draw purpose;
- Each phone number or email address of participants can only be used for lucky draw once. Any repeated submission will be considered invalid; and
- Participants must be physically present in Hong Kong or Macau when completing the registration of an AIA+ account.

OR

Condition TWO

- Participants must receive an unique 1-on-1 hyperlink to the Lucky Draw article from an AIA Financial Planner, click "Join Now" at the bottom of the article and submit successfully within the Campaign Period;
- Participants information from the company database including name, phone number and/or email address, will be used for lucky draw purpose;
- Each phone number or email address of participants can only be used for lucky draw once. Any repeated submission 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 one of the conditions above will be entitled to one Lucky Draw chance (with a maximum of one Lucky Draw chance for each condition) and will also agree to its Terms and Conditions.
4. Each phone number or email address can only win at most one prize (please refer to clause 6).
5. Employees and Financial Planners of AIA can participate in this Lucky Draw with equal opportunities.
6. Winners will be entitled to the following prizes (the "Prizes"):

Prizes	Details	No. of Winners
Grand Prize	Latest Smart Watch Ultra 2 worth HK\$6,399	10

7. AIAHK is not the supplier of the Grand Prizes and shall not be responsible for any liabilities related to the availability and quality of the Grand Prizes. Any disputes arising from the Grand Prizes shall be resolved by the winner and the supplier directly. The Grand Prizes is subject to terms and conditions determined by the supplier.

8. Winners will be drawn by computer system randomly on 14 May 2025 and announcement of winners will be published on AIA website (aia.com.hk) and in The Standard and Sing Tao Daily in Hong Kong on 21 May 2025. Winners will be notified about the Prize collection arrangement via email / SMS within seven working days after the winner list is published. If the winners fail to collect the Prizes within the specified Prize collection period for whatever reason, he/she will be disqualified without further notice.
9. Should there be any misdelivery of email / SMS notification resulted from inaccurate / incorrect information, AIAHK will not re-issue the Prize.
10. If the participants or winners violate any rules 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 the losses.
11. Email / SMS notification or other Prize redemption documents 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.
12. If for any reason Lucky Draw 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 AIAHK that corrupt or affect the administration, security, fairness, integrity, or proper conduct of Lucky Draw, AIAHK reserves the right, at its sole discretion, to disqualify any individual(s) who tamper with the entry process 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 of final decision.
14. Privacy Policy Statement

Participating in the Lucky Draw will serve as the participant's consent to accept the above Terms and Conditions, "AIA" Privacy Policy Statement and agree to receive communications relating to the Lucky Draw, including winner notifications. For "AIA" Privacy Policy Statement, please refer to the AIA corporate website <https://www.aia.com.hk/en/privacy-statement.html>. AIA hereby notifies the Participants that personal information will be collected and used for the Lucky Draw, the administration of the Lucky Draw, placing in the entry list of the Lucky Draw, drawing the winner, 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 with the partially masked personal information including name and phone number, and 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.: 59683-4
17. These Terms and Conditions are governed by the laws of the Hong Kong Special Administrative Region 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" herein refer to "Hong Kong Special Administrative Region" and "Macao Special Administrative Region", respectively.