

Terms and Conditions for the “AIA Presents: SCMP’s International Schools Festival 2026 – Hong Kong Island – AIA Exclusive Experience” registration (“Campaign”)

1. The “AIA Presents: SCMP’s International Schools Festival 2026 – Hong Kong Island – AIA Exclusive Experience” registration (this “**Campaign**”) is organised by AIA International Limited (“**AIA**”), a company incorporated under the laws of Bermuda with limited liability acting through its Hong Kong branch. By participating in this Campaign, each participant shall be deemed to have read, understood and agreed to be bound by these Terms and Conditions, and by all decisions made by AIA relating to the Campaign, which shall be final and binding to the fullest extent permitted by law.
2. To be eligible to participate in this Campaign, an individual must meet all of the following criteria (each, an “**Eligible Participant**”):
 - a. Download the AIA+ app;
 - b. Access AIA+ and select “AIA Presents: SCMP’s International Schools Festival 2026 – Hong Kong Island” from the “Hot picks” section;
 - c. Complete and submit the registration form on the Campaign page, including the Financial Planner Code and English surname (if available); individuals who have not logged into AIA+ shall provide basic personal information (including name, phone number and email address); and
 - d. Provide consent for the use of personal data collected for marketing purposes and for contact purposes by AIA financial planners.
3. **AIA Exclusive Experience**
 - a. Each person aged 12 years or above must hold a valid Exhibition Hall Access Ticket to enter the Exhibition Hall. Children under 12 may enter without an admission ticket. The SOUTH CHINA MORNING POST PUBLISHERS LIMITED (the “**Event Organiser**”) reserves the right to request proof of age for children claiming admission without a ticket.
 - b. Each AIA+ account, phone number or email address may be used once for registration under this Campaign. Each AIA+ account, phone number or email address will only receive one access QR code for each registration.
 - c. Participation is subject to availability and will be accepted on a first-come, first-served basis while quotas last. Submission of a registration form does not guarantee successful registration or admission to the “AIA Presents: SCMP’s International Schools Festival 2026 – Hong Kong Island” (the “**Event**”).
 - d. Event arrangements may be subject to change (e.g. extended hours). Guests are encouraged to check the organiser’s website for the latest updates prior to visiting.
 - e. AIA is not the organiser for the Event or any sessions, programmes, experiences or activities conducted as part of the Event. AIA shall not be responsible or liable for the organisation, operation, content, safety, security or quality of the Event, including any programme information, schedules, ticketing, facilities, admission policies, cancellation, postponement, interruption or any other aspect of the Event. All matters relating to the Event shall remain the sole responsibility of the Event Organiser and/or venue operator.
4. AIA reserves the right to disqualify any participant who provides duplicate, incorrect, false, incomplete, misleading or invalid information, including but not limited to the AIA+ account used for registration.
5. AIA will notify Eligible Participants of the outcome of their registration via the email address provided during registration. Successfully registered participants will receive a confirmation email containing a QR code and details for attending the Event. Participants must present the QR code in the confirmation email and QR code of their AIA+ account at the venue on the confirmed date and time to attend the Event.
6. AIA shall not be responsible for any errors or inaccuracies in the email address or other information provided by Eligible Participants. AIA disclaims any liability for any misdelivery or non-receipt of campaign notifications due to inaccurate or incorrect information submitted by participants.
7. **Registration and Arrangements for this Campaign**
 - a. Participants who fail to complete all required steps or do not meet these Terms and Conditions may be disqualified. AIA reserves the sole and absolute discretion to determine eligibility and registration status.
 - b. AIA shall not be responsible for any failure to register or participate in this Campaign, or to display the QR code, due to technical issues, device malfunctions, software incompatibility, internet interruptions, network failures, or any circumstances beyond AIA’s control. AIA is not responsible for verifying the accuracy or validity of the AIA+ accounts used during this Campaign.
 - c. Participants must ensure that all information provided is true, accurate, and not misleading. Any false, inaccurate or misleading information will result in disqualification. If such conduct causes loss or damage to AIA or any third party, the participants shall be fully liable for all resulting losses.
 - d. If an Eligible Participant fails to comply with these Terms and Conditions or otherwise fails to meet the requirements of this Campaign, AIA may, at its sole and absolute discretion and without prior notice, reject, suspend or cancel the participant’s registration or participation.
8. If any act or behaviour of an Eligible Participant (including participation in this Campaign, infringement of third-party intellectual property rights, or involvement in criminal activity) that may result in reputational harm, legal claims, or damages to AIA or any third party, the Eligible Participant shall assume full liability and indemnify AIA against all resulting losses, claims, or damages.
9. If an Eligible Participant is found to have used a fake or empty account, hacked or modified software, or

- engaged in any unfair, dishonest, improper, or illegal conduct, including soliciting others to participate for personal gain without AIA's prior consent, AIA reserves the right to disqualify the participant and pursue legal or remedial action for interference or disruption of this Campaign.
10. Any suspected or confirmed case of fraud, misuse or abuse or violation of these Terms and Conditions may result in immediate cancellation of registration.
 11. By participating in this Campaign, participants acknowledge and agree that AIA may photograph, film, record or otherwise capture this Event for marketing, promotional, and other purposes as AIA deems appropriate. All photos, videos, audio recordings, and other media ("Materials") taken during or in connection with this Event, whether or not participants actively participate, may be used, published, and disseminated by AIA and/or its authorized third parties across various platforms (including print, digital, broadcast, and outdoor media) without compensation to the participants. All intellectual property and proprietary rights in the Materials shall be wholly and exclusively owned by AIA and/or its designated third parties. By participating, participants irrevocably waive all rights to object to or claim against AIA in relation to the use of these Materials, to the maximum extent permitted by law.
 12. In the event that the Event Organiser or venue operator needs to cancel, postpone, or delay this Event due to adverse weather, safety concerns, force majeure events (including but not limited to natural disasters, government restrictions, public health emergencies), or any other circumstances beyond their reasonable control, AIA shall have no obligation to provide any compensation, rescheduling, substitute benefits or alternative arrangements or other remedy. AIA shall not be liable for any costs, losses, or damages incurred by participants as a result.
 13. For the avoidance of doubt, AIA is not the organiser, operator or manager of this Event or any sessions, programmes, experiences or activities conducted as part of the Event and shall not be liable for any direct, indirect, incidental, consequential, or special loss, injury, damage, or claims suffered by participants arising from or in connection with the termination, suspension, modification, postponement, or cancellation of this Campaign, regardless of the cause.
 14. AIA reserves the absolute discretion to amend, delete, or add to these Terms and Conditions, and/or to amend, terminate, suspend, or cancel this Campaign at any time, without prior notice and without incurring any liability.
 15. AIA reserves the right to interpret these Terms and Conditions. In the event of any dispute arising from or in connection with this Campaign, AIA's decision shall be final and binding on all parties.
 16. These Terms and Conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region. Any disputes arising from or in connection with these Terms and Conditions shall be subject to the exclusive jurisdiction of the courts of Hong Kong.
 17. Personal Information Collection Statement: By participating in this Campaign, participants agree to comply with all the above Terms and Conditions and the "AIA" Personal Information Collection Statement. Participants also agree that their personal data (including AIA+ account name, name, phone number, and email address) will be collected by AIA for administrative purposes of this Campaign, included in the participant list for this Campaign, verified for participation, and used to confirm identity to participate in the Campaign. For details on the "AIA" Personal Information Collection Statement, please visit <https://www.aia.com.hk/en/privacy-statement-main/privacy-statement-hk>.
 18. In case of discrepancies or inconsistencies between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

「AIA呈獻：《南華早報》『香港國際學校展2026』AIA 尊屬體驗」登記活動（「本登記活動」）條款及細則

1. 「《南華早報》『香港國際學校展 2026』－AIA 尊屬體驗」登記活動（「本登記活動」）由友邦保險（國際）有限公司（於百慕達註冊成立之有限公司）（「AIA」）主辦，並透過其香港分行行事。參加者一旦參與本登記活動，即被視為已閱讀、理解並同意遵守本條款及細則，以及 AIA 就本登記活動相關事宜所作出的所有決定，該等決定在法律允許的最大範圍內均為最終及具約束力。
2. 參加者必須同時符合以下所有條件，方可成為「合資格參加者」並參與本登記活動：
 - a. 下載 AIA+ 應用程式；
 - b. 進入 AIA+，於「熱門推介」版面選擇「AIA 呈獻：《南華早報》『香港國際學校展 2026』」；
 - c. 於本登記活動網頁填妥並提交登記表格，包括財務策劃顧問編號及英文姓氏（如適用）；未登入 AIA+ 的人士須提供基本個人資料（包括姓名、電話號碼及電郵地址）；及
 - d. 同意本登記活動所收集之個人資料可用作市場推廣及供 AIA 旗下的財務策劃顧問作聯絡用途。
3. AIA 尊屬體驗
 - a. 12 歲或以上人士均須持有有效的展覽大廳入場門票，方可進入展覽大廳。12 歲以下毋須持票即可入場。SOUTH CHINA MORNING POST PUBLISHERS LIMITED（「活動主辦方」）有權要求聲稱毋須門票入場的兒童出示年齡證明文件。
 - b. 每個 AIA+ 賬戶、電話號碼或電郵地址最多可登記本登記活動一次，每個 AIA+ 賬戶、電話號碼或電郵每次登記只會獲得一個入場二維碼。
 - c. 本登記活動名額有限，登記將以先到先得方式處理，額滿即止。提交登記表格並不保證申請獲接納，亦不保證可獲准出席「AIA 呈獻：《南華早報》『香港國際學校展 2026』」（「活動」）。
 - d. 活動安排或會有所調整（例如延長開放時間）。請於出發前查閱主辦單位活動網站，以了解最新安排。
 - e. AIA 並非活動之主辦方，亦非活動項下任何相關環節、節目、體驗或活動之主辦方。AIA 不對活動的組織、營運、內容、安全、保安或質量，包括節目資訊、日程安排、票務、設施、入場政策、活動取消、延期、中斷或任何其他方面承擔責任。所有與活動有關的事宜均由活動主辦方及 / 或場地營運者全權負責。
4. 如參加者提供的資料（包括用作登記的 AIA+ 賬戶）有重複、不正確、不真實、不完整、誤導或無效，AIA 有權取消其參加資格。
5. AIA 將根據合資格參加者於登記時提供的電郵地址發送電郵通知其登記結果。成功登記的合資格參加者將收到確認電郵，內附二維碼及活動詳情。合資格參加者必須於確認的日期及時間在活動場地出示該二維碼及其 AIA+ 賬戶二維碼。
6. AIA 不會就合資格參加者所提供的電郵地址或其他資料的錯誤或不準確負責。如因參加者提交的資料錯誤導致本登記活動通知未能成功送達，AIA 概不負責。
7. 本登記活動登記及安排
 - a. 未能完成所有指定步驟或不符合本登記活動條款及細則的參加者可能會被取消參加資格。AIA 擁有唯一及絕對決定權以釐定參加資格及登記狀態。
 - b. 如因技術問題、裝置故障、軟件不相容、網絡中斷、網絡失效或任何非 AIA 所能控制的情況，導致參加者未能成功登記、參與本登記活動或出示二維碼，AIA 概不負責。AIA 亦不負責核實參加者於本登記活動期間所使用的 AIA+ 賬戶的真確性或有效性。
 - c. 參加者須確保所提供的所有資料均為真實、準確，並未冒用或盜用任何第三方身份。如提供虛假或具誤導性的資料，將被取消參加資格。如因此導致 AIA 或任何第三方蒙受損失，參加者須承擔全部責任。
 - d. 如合資格參加者未能遵守本條款及細則或不符合本登記活動要求，AIA 保留唯一及絕對酌情權拒絕、暫停或取消該參加者登記或參與本登記活動，並毋須事先通知。

8. 如合資格參加者的任何行為（包括參與本登記活動、侵犯第三方知識產權或涉及任何違法行為）可能導致 AIA 或任何第三方名譽受損、遭受法律索償或損害，該合資格參加者須承擔全部責任，並就所有相關損失、索償或損害向 AIA 作出全數賠償。
9. 如發現合資格參加者使用虛假或空白賬戶、入侵或修改軟件，或以任何不公平、不誠實、不正當或非法方式參與本登記活動，包括在未獲 AIA 事先同意下以個人利益為目的招攬他人參加本登記活動，AIA 有權取消其參加資格，並保留就干擾或破壞本登記活動之行為採取法律或其他補救行動的權利。
10. 任何懷疑或證實涉及詐騙、不當使用、濫用或違反本條款及細則的行為，均可能導致登記被即時取消。
11. 參加本登記活動即表示參加者明確知悉並同意 AIA 可就市場推廣、宣傳及其他 AIA 認為合適之用途，對活動進行拍攝、錄影、錄音或其他形式的記錄。於本活動期間或與本活動相關而取得的所有照片、影片、音訊及其他媒體（「材料」），不論參加者是否主動參與，均可由 AIA 及 / 或其授權第三方於各種媒體平台（包括印刷、數碼、廣播、戶外媒體等）使用、發布及傳播，毋須向參加者支付任何報酬。所有材料的知識產權及專有權利均由 AIA 及 / 或其指定第三方全權擁有。參加者一旦參與本登記活動，即不可撤銷地放棄就該等材料的使用向 AIA 提出任何異議或索償的權利。
12. 如活動主辦方及 / 或場地營運者因惡劣天氣、安全考慮、不可抗力事件（包括但不限於自然災害、政府限制、公共衛生緊急情況）或其他其無法合理控制的情況而需取消、延期或延後活動，AIA 將不提供任何補償、改期、替代優惠、或替代安排或其他補救措施。AIA 亦不會就參加者因此而產生的任何費用、損失或損害負責。
13. 為免存疑，AIA 並非活動之主辦方，亦非活動項下任何相關環節、節目、體驗或活動之主辦方，AIA 不會就活動終止、暫停、更改、延期或取消所引致的任何直接、間接、附帶、後果性或特殊損失、傷害、損害或索償承擔任何責任。
14. AIA 絕對有權隨時更改、移除或添加任何本登記活動條款及細則及 / 或更改、終止、暫停或取消本登記活動，而毋須事先通知或承擔任何責任。
15. AIA 保留對本條款及細則的最終解釋權。如有任何因本登記活動引起或與本登記活動相關的爭議，AIA 的決定將為最終並具約束力。
16. 本條款及細則受香港特別行政區法律管轄並按其解釋。任何因本條款及細則引起或其相關的爭議須提交香港法院專屬管轄。
17. 個人資料收集聲明：參加者只要參加本登記活動，即表示同意遵守以上所有條款及細則及「AIA 個人資料收集聲明」，亦同意參加者的個人資料（包括 AIA+ 賬戶名稱、姓名、電話號碼及電郵地址）會被 AIA 收集並用作本登記活動的行政用途、放進本登記活動的參加名單、核實參加者及於參加者參與本登記活動時核實身份之用。有關「AIA」個人資料收集聲明，請參閱 <https://www.aia.com.hk/zh-hk/privacy-statement-main/privacy-statement-hk>
18. 若本條款及細則的英文版及中文版有差異或不一致，則以英文版為準。