AIA Hong Kong

27/F Hopewell Centre,
183 Queen's Road East,
Hong Kong
T: (852) 2881 3333

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Terms and Conditions for the "AIA Prosperous Retirement Seminar: Strategies for Health, Pathways to Wealth" Campaign

1. The "AIA Prosperous Retirement Seminar: Strategies for Health, Pathways to Wealth" (the "Campaign") is organized by AIA International Limited, a company incorporated in Bermuda with limited liability and acting through its Hong Kong branch ("AIA"). By participating in the Campaign, each participant shall be deemed to have read, understood and agreed to be bound by these Terms and Conditions and all decisions made by AIA, which shall be final and binding.
2. The registration period for the Campaign is from **23 November 2026 (12:00 noon) to 4 December 2026 (12:00 noon)** (Hong Kong time) (the "Registration Period").
3. To be eligible to participate in the Campaign ("Eligible Participant"), a participant must satisfy all of the following requirements:
    a) Download the AIA+ app; and
    b) During the Registration Period, access AIA+ and select "AIA Prosperous Retirement Seminar: Strategies for Health, Pathways to Wealth" from the "Hot pick" section; and
    c) Select whether to participate in the campaign as an "AIA Financial Planner" or a "Customer" on the Campaign page, and complete and submit the registration form by providing the Financial Planner Code and English surname (if applicable), as well as basic personal information as required, including name, mobile phone number, email address, and other relevant information; and
    d) Agree to these terms and conditions and to the use of the personal data collected for event registration, direct marketing purposes, and contact by AIA Financial Planners (if applicable), and successfully submit the registration form.
4. Each AIA+ account, mobile phone number or email address may be used to register for the Campaign once only. Each successful registration will be issued one QR code (the "QR Code").
5. Participation is subject to availability and will be accepted on a first-come, first-served basis while quotas last.
6. AIA reserves the right to disqualify any participant who provides duplicate, incorrect, false, incomplete or invalid information, including but not limited to the AIA+ account used for registration.
7. Campaign Details:
    a) There will be two seminar sessions (350 participants per session, totalling 700 participants) (together referred to as "Seminar")

	Session 1 (Cantonese)	Session 2 (Mandarin)
Date	5 December 2026 (Saturday)	
Seminar Time	2:00 PM – 3:30 PM	4:00 PM – 5:30 PM
On-site Registration Time	Starts at 1:30 PM	Starts at 3:30 PM
Venue	AIA Business Training Centre, 35/F, AIRSIDE, 2 Concorde Road, Kai Tak, Kowloon	

8. Eligible Participants may redeem one exquisite gift (the "Gift"), which includes one AIA tote bag, one AIA OYS Bear and one AIA Power Bank, by presenting the QR Code included in the successful registration email at the

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registered Seminar session and venue. The Gift are available on a first-come, first-served basis while stocks last, with a quota of 350 Gifts per session and 700 Gifts in total for both sessions.

9. AIA will notify Eligible Participants of their registration result through the email address provided during registration. Successfully registered Eligible Participants will receive a successful registration email containing the QR Code and event details. Eligible Participants must present the QR Code at the venue on the confirmed date and time in order to attend the Seminar and redeem the Gift. If an Eligible Participant fails to redeem the Gift on-site immediately after the Seminar for any reason, the redemption entitlement will be forfeited without prior notice. AIA will distribute Gifts only at the designated time and venue and will not reissue, replace or provide alternative arrangements under any circumstances.
10. AIA shall not be responsible for any errors or inaccuracies in the email address or other information provided by Eligible Participants. AIA shall not be liable if any Campaign-related notification cannot be successfully delivered due to incorrect information provided by a participant.
11. The Gift, whether in whole or in part, is non-exchangeable, non-transferable, non-returnable, non-refundable, non-redeemable for cash and must be accepted as awarded. The Gift may not be sold, varied or extended. AIA shall not be responsible for any loss, damage, theft or delay relating to the Gift and will not provide any replacement.
    a) AIA is not responsible for the distribution of, or any matter relating to, the Gift, including the quality, safety or suitability of any product or service. AIA makes no warranty or representation whatsoever in relation to the Gift and shall not be liable for any loss or damage arising directly or indirectly from the use or misuse of the Gift.
    b) AIA is not the manufacturer or supplier of the Gift and shall bear no responsibility or liability in connection with the Gift. Any dispute or claim relating to the Gift shall be resolved directly between the Eligible Participant and the supplier.
    c) AIA reserves the right to replace the Gift with another item of similar value without prior notice.
    d) The use of the Gift is subject to the terms and conditions of the relevant supplier. By accepting the Gift, the Eligible Participant agrees to be bound by such terms and conditions.
12. Seminar
    a) This information is for general reference only and does not constitute and shall not be considered as an invitation, recommendation, investment advice, or any guarantees, and should not be considered as advice regarding any investment products or markets. Investment involves risks; the prices of investment products can rise or fall and may even become worthless. Past performance of investment products does not indicate future performance. Participants should carefully read and understand the sales documents and risk disclosure statements related to the investment products before making any investment decisions, and should prudently consider their personal financial situation, investment experience, and goals, and seek advice from professionals. The views expressed by speakers are personal opinions and do not represent AIA's position.
    b) AIA does not review, verify, or endorse the Seminar content and makes no representations or warranties regarding its accuracy, completeness, or suitability. AIA shall not be held liable for any reliance placed on the Seminar content, and such reliance shall not create any expressed or implied obligations or liabilities on AIA's part. Participants are solely responsible for evaluating the content and bear all risks associated with the use of such content.

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c) AIA shall not be liable for any claims, losses, damages, injuries, costs, or liabilities arising out of or in connection with the Seminar or related matters.

13. Registration and Arrangements for the Campaign
    a) Participants who fail to complete all required steps or who do not comply with these terms and conditions shall be disqualified. AIA has the sole and absolute discretion to determine participant eligibility.
    b) AIA shall not be liable for any failure to register for, participate in, or attend the Campaign, or to present the QR code, due to technical problems, device malfunction, network failure or circumstances beyond AIA's reasonable control.
    c) AIA reserves the right to contact standby Eligible Participants to fill vacancies arising from withdrawals or cancelled registrations. Standby participants shall have no right to object.
    d) Participants must ensure that all information provided is true, accurate and complete, and does not involve impersonation or identity theft. Any false or misleading information may result in disqualification.
    e) AIA may, at its sole and absolute discretion, refuse participation in the Campaign or redemption of the Gift if an Eligible Participant fails to comply with these terms and conditions or any Campaign requirements.
14. If any act or conduct of an Eligible Participant, including participation in the Campaign, use of the Gift, infringement of third-party intellectual property rights, or involvement in unlawful activities, causes or may cause loss, damage, legal claims or reputational harm to AIA or any third party, the Eligible Participant shall indemnify AIA in full against all related losses, damages, liabilities and claims.
15. If an Eligible Participant is found to have used fake or inactive accounts, tampered with software, or participated in the Campaign in any unfair, dishonest, improper or unlawful manner, including soliciting participation for personal benefit without AIA's prior approval, AIA reserves the right to disqualify such Eligible Participant and take legal or other remedial action.
16. Any suspected or confirmed fraudulent or abusive activity relating to Campaign participation or Gift redemption may result in cancellation of registration and/or forfeiture of Gift entitlement.
17. Financial Planners may register for and attend the Campaign, including accompanying customers whom they have invited to the seminar, but they are not eligible to redeem the Gift. AIA employees are not eligible to register for the Campaign.
18. By participating in the Campaign, participants acknowledge and agree that AIA may photograph, audio record, video record or otherwise capture the Campaign for marketing, promotional and other purposes deemed appropriate by AIA. All photographs, videos, audio recordings and other media materials ("Materials") taken at the Campaign venue may be used, published and distributed by AIA or its authorised third parties through various media channels, including print, digital, broadcast and outdoor media, without compensation to participants. All intellectual property rights and proprietary rights in the Materials shall belong exclusively to AIA and/or its designated third parties.
19. If the Campaign is postponed or cancelled due to adverse weather conditions, participants should refer to announcements made through AIA Hong Kong's official social media channels.
20. If the Campaign is cancelled, postponed or delayed due to adverse weather, safety concerns, force majeure events (including but not limited to natural disasters, government restrictions or public health emergencies),

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or any circumstances beyond AIA's reasonable control, AIA shall not provide compensation, alternative arrangements or substitute Gift redemption arrangements, and shall not be liable for any resulting costs, losses or damages.

21. For the avoidance of doubt, AIA shall not be liable for any direct, indirect, incidental, consequential or special loss, injury, damage or claim arising from the termination, suspension, postponement or cancellation of the Campaign.
22. AIA reserves the absolute right to amend, delete or add to these terms and conditions and/or amend, terminate, suspend or cancel the Campaign (including Gift redemption) at any time without prior notice and without liability.
23. AIA reserves the right of final interpretation of these terms and conditions. In the event of any dispute arising from or in connection with the Campaign, AIA's decision shall be final and binding.
24. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region ("Hong Kong"). Any dispute shall be subject to the exclusive jurisdiction of the courts of Hong Kong.
25. Personal Information Collection Statement: By participating in the Campaign, participants agree to comply with these Terms and Conditions and AIA's Personal Information Collection Statement. Participants further agree that their personal information (including AIA+ account name, name, mobile phone number and email address) may be collected and used by AIA for Campaign administration, participant verification, maintenance of the participant list and identity verification for Gift redemption. For AIA's Personal Information Collection Statement, please refer to: https://www.aia.com.hk/en/privacy-statement-main/personal-information-collection-statement-aiahk
26. In the event of any discrepancy or inconsistency between the English and Chinese versions of these terms and conditions, the English version shall prevail.

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