

Terms and Conditions
One-Time Passcode Services ("OTP Service") for Identity Authentication

THE FOLLOWING TERMS AND CONDITIONS SHALL GOVERN THE USE OF THE OTP SERVICE. PLEASE READ THESE TERMS AND CONDITIONS CAREFULLY BEFORE USING THE OTP SERVICE. IF YOU DO NOT AGREE TO THESE TERMS AND CONDITIONS, WE MAY NOT BE ABLE TO PROCESS THE IDENTITY AUTHENTICATION

We reserve the right to revise or amend these terms and conditions to govern the use of the OTP Service at any time without notice. By using the OTP Service, You (as defined below) confirm to be bound by the current terms and conditions and to any revisions thereto. Accordingly, please read and review these terms and conditions carefully.

The identity authentication request raised by You through the internet or other communication means requires us to verify and authenticate your identity. As set out in our latest privacy statement, we may need to collect your personal data for effecting requests in order to provide the OTP Service.

For additional security in connection with identity authentication, a One-Time Passcode ("OTP") will be transmitted via SMS text message or email through a licensed telecommunication service provider or Internet service provider to the personal mobile telephone number or email which You have currently registered with AIA. For this purpose, We shall only allow one (1) personal mobile telephone number and one (1) email address per scheme or policy or account (as the case may be) to be registered with us and we will only recognize the personal mobile telephone number or email address that is initially provided by You to us in the application for the scheme or insurance policy or the personal mobile telephone number or email address provided in the account registration or change request (if any). If You subsequently change your personal mobile telephone number or email address and wish to have the OTP transmitted to the new personal mobile telephone number or email address, please submit a request of change in our prescribed form or through our online platform as soon as practicable. We shall only transmit an OTP to the personal mobile telephone number or email address that is registered with us and You assume full responsibility for non-notification to us of any subsequent changes thereto.

The OTP is a randomly generated group of numeric digits consisting of numbers. The OTP is not used for all types of identity authentication. It only applies to selected identity authentication which require special verification and authentication of You as a security process. You will be required to insert the OTP within a prescribed time frame. Where the system determines that the OTP so inserted corresponds with the security setup to verify You, You shall be given access to proceed with and complete the identity authentication.

You hereby authorize and confirm our use of your personal mobile telephone number or email address for the purpose of the identity authentication to verify your identity and You hereby consent that any of your personal information so processed in relation to your use of the OTP Service may be retained, processed and/or transmitted back to You.

You shall be solely responsible for complying with the following in connection with your use of the OTP Service and shall assume full responsibility for any non-compliance:

- You shall ensure that the personal mobile telephone number and email address registered with us is always functionally capable of receiving the OTP. You confirm that You shall update your mobile number and email address registered with us when there is change to make sure it remains current and accurate at all times. If You travelling, in order to receive an OTP via SMS, You shall ensure that the international roaming function of your mobile device is activated.
- You shall not subscribe or enable SMS forwarding service.
- You shall ensure that the aforementioned personal mobile telephone number and email address is protected from unauthorized access or use by any third parties at all times.
- You shall observe and agree to these terms and conditions, and any revisions thereto from time to time, governing the use of the OTP Service.
- You shall NOT disclose the OTP that we transmit to your personal mobile telephone number or email address to a third party.
- You hereby confirm that the identity authentication (whether successful or not) shall be deemed to be effected by You personally if the OTP corresponds with your credentials on our record for processing the identity authentication.
- You shall immediately report to us if your mobile telephone device is lost or stolen.

You also acknowledge and understand that the identity authentication effected through the OTP Service shall be validly constituted as an agreement between You and us and You accept to be bound by any revisions thereto or any other terms and conditions that may relate to the identity authentication. You agree that any electronic record retained by us through the OTP Service, or otherwise, shall be admissible as evidence of the identity authentication completed through your use of the OTP Service.

To the fullest extent permissible pursuant to applicable law:

- the OTP Service is provided "as is" and without warranties of any kind, either expressed or implied, and AIA disclaims all warranties, expressed or implied, including, but not limited to, implied warranties of merchantability and fitness for a particular purpose;
- AIA does not warrant that the OTP Service or the functionality pertaining to the OTP Service will be uninterrupted or error-free, that defects will be corrected, or that the platform through which the OTP Service is made available is free of viruses or other harmful components; and
- AIA does not warrant or make any representations regarding the use of the OTP Service in terms of their correctness, accuracy, reliability, or otherwise.

We are not liable for any loss, damages or expenses of any kind incurred or suffered by You, direct or indirect, arising from or in connection with your use of or inability to use the OTP Service, or any failure or error in transmitting OTPs to your personal mobile number or email address registered with us.

Transmission of OTPs via SMS text message or email address may fail or may be delayed or interrupted due to the outage or connectivity over our telecommunication service provider network or your mobile service provider / Internet service provider. We are not

liable for any loss, damages or expenses of any kind, direct or indirect, incurred or suffered by you arising from or in connection with any failure, delay or interruption in transmitting OTPs or any suspension or unavailability of the OTP Service due to any failure of the mobile service network, Internet service provider or any other force majeure events such as matters which are beyond our reasonable control. Under no circumstances are we liable for any indirect, special, incidental, consequential, punitive or exemplary loss or damages, including loss of profits, loss of business, loss due to business interruption or loss of any software programme or hardware equipment or data in your mobile device or computer equipment and their systems. Notwithstanding anything contained herein, our liability in connection with the OTP Service shall be limited to the re-supply of the OTP Service.

Unless otherwise stated in the relevant scheme or policy or account (as the case may be) document(s), these terms and conditions will be governed by the laws of the Hong Kong Special Administrative Region and You agree to submit to the exclusive jurisdiction of the courts of Hong Kong.

“AIA”, “we”, “us” or “our” means each and every company which is a subsidiary of AIA Group Limited or the issuer of your policy and/or such other AIA affiliate entity (or entities) in their respective capacity, and/or any successor entity (or entities), or the service provider of your scheme, as the case may be.

“You” means the owner of the policy and/or AIA Vitality member and/or scheme member and/or insured member, at the age of 18 or above, who has successfully registered his/her personal mobile telephone number and/or email address with us.