

**AIA Hong Kong**

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## Memo

Attn: Business Partners

From: Roy Suen

Dept.: Partnership Distribution

Date: 29 March 2021

Total page: 14

Subject: (A2021100) Insurance Authority GL25 Guideline on Offering of Gifts: Documentation on Premium Refund Offers  
保險業監管局”送贈禮品指引(指引25)” - 保費回贈推廣的紀錄

繼公司較早前發佈之通告 A2020339 有關保險業監管局(「保監局」)於 2019 年 9 月推出了送贈禮品指引(指引 25)，根據當中 6.2 段，保費回扣需納入於保險合約內，而在 2020 年 9 月已發表的釋義文件中，保監局將保費回贈推廣定義為保費回扣，並列出相關條例要求，當中要求保費回贈之相關條款及細則必需構成保單合約之一部分，若相關條款及細則只訂明於推廣宣傳單張，則獲授權保險人或持牌保險中介人需於冷靜期內給予保單持有人一份推廣宣傳單張以作紀錄之用(訂明推廣宣傳單張內的條款及細則構成保單合約之一部分)。為了遵從指引 25 之規管要求，以下條款已新增至相關文件：

1. 適用於保費回贈推廣宣傳單張的通用條款

以下通用條款已增加於保費回贈推廣宣傳單張的條款及細則內。

*“如相關保單成功繕發及/或相關附加契約成功生效(按情況適用)並符合有關約定的保費回贈推廣條款及細則，則本保費回贈推廣亦會構成保單合約之一部分。”*

2. 適用於長期保險業務相關的投保申請書(銷售投資相連壽險計劃除外)的通用條款

以下通用條款已增加於長期保險業務相關的投保申請書(銷售投資相連壽險計劃除外)的聲明內，包括 iPoS、iShop、紙本申請書等。

*“本人/我們清楚明白列明於保費回贈推廣(如有)資料亦會構成保單合約之一部分，有關資料之詳情，可登入友邦之網頁([www.aia.com.hk](http://www.aia.com.hk))、銷售銀行或銷售渠道之網頁、由友邦發出之電子通訊(包括但不限於電郵及短訊)及/或友邦客戶專頁網站閱覽或下載，或透過財務策劃顧問或持牌業務代表索取。”*

此外，於 2021 年 3 月 31 日或以後交付保單及有機會獲享保費回贈之客戶，將會於保單繕發日後(約 20 日內)獲發一封有關保費回贈推廣宣傳單張之信件(樣本見附錄一)，內文通知客戶可透過附上之超連結下載及列印有關保費回贈宣傳單張，以作參考及保存。選擇了電子保單的客戶會獲發電郵提示有關信件經已上載至「友邦客戶專頁」(樣本見附錄二)。若客戶並沒有選擇電子保單，

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該信件會以郵寄方式發送及不會獲發電郵。該信件不會取替現行之「保費回贈推廣優惠」通知書，客戶依舊會獲發「保費回贈推廣優惠」通知書以確認最終可享有之保費回贈詳情。

如客戶投保設有「保費回贈推廣」之產品，業務代表必須將相關保費回贈推廣之宣傳單張介紹並給予客戶，以作參考及保存。

業務代表(通過 AIA Partner, PES 及 iPoS 的入口點)和客戶(通過友聯繫的入口點)的 Chatbot 服務將會加強，提供指引 25 的常見問題以解答相關查詢(樣本見附錄三)。

請將以上訊息傳達予相關合資格業務代表。如有任何疑問，請致電保險及理財顧問熱線 3972 8899。

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Further to Company's memo regarding the Insurance Authority ("IA") issued the Guideline on Offering of Gifts (GL25) in September 2019, according to Clause 6.2 of GL25, premium rebate should be incorporated by reference into the contract of insurance, and the interpretation note of IA's GL25 which was issued in September 2020 further stated that premium refund offer is defined as premium rebate and listed out relevant regulatory requirements, in which the terms and conditions of premium rebate must form part of the contract of insurance. If relevant terms and conditions are only stated in the promotional material, the authorized insurer or the licensed insurance intermediary is expected to deliver a copy of the promotional material to the policy holder within the cooling off period for his/her record keeping (for the terms and conditions in the promotional material are stated to form part of the insurance contract). In order to comply with the relevant regulatory requirements of GL25, the following clauses were added to the relevant documents:

**1. Generic clause for all promotion leaflets of Premium Refund offers**

The following generic clause has been added onto the Terms and Conditions of the promotion leaflets of premium refund offers.

*"This premium refund material will form part of the policy contract if the Terms and Conditions of this premium refund offer are fulfilled as agreed upon and the respective policy is issued and/or the respective supplementary contract becomes effective (where applicable)."*

**2. Generic clause for all Long Term Business related Application Forms (except Investment-Linked Assurance Scheme)**

The following generic clause has been added onto the Long Term Business related Application Forms (except Investment-Linked Assurance Scheme), which including iPoS, iShop, paper application form etc.

*"I/We understand and agree that premium refund offers (if any), which will be stated in the promotion leaflets, form part of the policy contract. Such materials can be viewed/ downloaded from AIA website (www.aia.com.hk) or websites of selected bank partners and distributors, electronic notification (including but not limited to email and SMS) from AIA and/or AIA customer portal or obtained through my/our financial planners/technical representative."*

Besides, a letter regarding premium refund promotional leaflets (see Appendix I for sample) will be issued within 20 days after the policy issue date to those customers who may be entitled to premium refund and with policy delivery date is on or after 31 March 2021. The letter will serve the purpose of advising customers to download the promotion leaflets and print them out through accessing the hyperlink(s) for their reference and record keeping. For those customers who selected iContract, they will receive an email notifying them the letter is available in Customer Corner (see Appendix II for sample). If customers did not select iContract, they will receive such letter by mail and will not receive any notification email. The letter will not supersede the existing

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「Premium Refund Notification Letter」 and the customer will still receive the 「Premium Refund Notification Letter」 which will confirm the details of entitled premium refund.

If customers apply for insurance products with premium refund offers, Technical Representatives are required to introduce and provide the promotion leaflets of such premium refund offers to the customers for reference and record keeping.

Chatbot services for technical representatives (via entry points in AIA Partner, PES and iPoS) and customers (via entry point in AIA Connect) to cover FAQs for GL25 in order to answer related enquiries (see Appendix III for sample).

Kindly convey the above message to all your fellow qualified Technical Representatives. For any enquiries, please feel free to call our Brokerage & IFA Hotline 3972 8899.

Best regards,

Roy Suen  
Chief Partnership Distribution Officer



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### 附錄一：有關保費回贈推廣宣傳單張之信件(樣本)

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«owner_name» «owner_addr1» «owner_addr2» «owner_addr3» «owner_addr4» «owner_addr5»	保單號碼：«policy_number» 受保人：«insured_name»
親愛的客戶：	
<b>保費回贈推廣宣傳單張</b>	
多謝您選擇友邦！	
就閣下有機會享有適用於已續發保單的保費回贈推廣(按情況適用)，您可透過以下超連結下載及列印有關宣傳單張，以作參考及保存。	
請注意，如符合約定的保費回贈推廣條款及細則，則有關宣傳單張亦會構成保單合約之一部分。	
推廣活動名稱	宣傳單張之超連結
<<推廣活動名稱 1>>	<<宣傳單張之超連結 1>>
<<推廣活動名稱 2>>	<<宣傳單張之超連結 2>>
此外，本函所載保費回贈推廣的一般條款及細則亦會適用於合資格保單。	
如對本函有任何疑問，歡迎聯絡您的保險顧問／理財顧問 <<broker_name>>，或致電友邦客戶熱線22328888。我們隨時樂意為您服務。	



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2. AIA Vitality健康程式會籍（如有）須於結發日至保費回贈時持續生效，方可就受保人成為AIA Vitality健康程式會員而享有之額外保費回贈（如適用）。否則，該額外保費回贈資格將被取消。
3. 按年續保的產品是以保單結發時的首期保費及相關推廣優惠計算其保費回贈金額，而其他產品則以保費回贈時的最近一期保費金額及相關推廣優惠計算其保費回贈金額。
4. 優惠詳情及細則，請參閱有關宣傳單張。
5. 如有任何爭議，友邦保留最終決定權。

### 注意事項：

(香港法律第 41 章 J)《保險業(徵費)令》規定保單須根據每筆保費付款繳付徵費，而保費回贈(其優惠非為避免或減低風險而設)並不會導致任何保費徵費退款。詳情請瀏覽 [www.aia.com.hk](http://www.aia.com.hk)。

「AIA」、「我們」或「本公司」是指友邦保險(國際)有限公司(於百慕達註冊成立之有限公司)。



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### Appendix I : Letter regarding Premium Refund Promotional Leaflets (Sample)



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«date»

«owner\_name»  
«owner\_addr1»  
«owner\_addr2»  
«owner\_addr3»  
«owner\_addr4»  
«owner\_addr5»

Policy No: «policy\_number»  
Insured : «insured\_name»

Dear [Mr][Ms] [Owner],

**Re: Premium Refund Promotion Leaflet(s)**

Thank you for choosing AIA!

Regarding the premium refund offers (where applicable) on your issued AIA policy(ies) to which you may be entitled, you can download the promotion leaflet(s) and print it/them out through accessing the hyperlink(s) below for your reference and record keeping.

Please note that the relevant promotion leaflet(s) will form part of the policy contract if the Terms and Conditions of the premium refund offers are fulfilled.

Campaign Name	Hyperlink of Promotion Leaflet
<< Campaign Name 1>>	<<Hyperlink of Promotion Leaflet 1>>
<< Campaign Name 2>>	<<Hyperlink of Promotion Leaflet 2>>

In addition, please note that the enclosed General Terms and Conditions of the premium refund offers will apply to the eligible policy(ies).

If you have any questions regarding this letter, please contact your Broker/IFA <<broker\_name>> or the AIA Customer Hotline on 22328888 at your convenience. We are always ready to help.



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### General Terms and Conditions:

1. Eligible policy(ies) and all the relevant riders (if any) must remain in-force from the respective policy issue date(s) to the time of premium refund. Otherwise, the premium refund will be forfeited.
2. The AIA Vitality membership, if any, must remain in-force from the issue date to the time of premium refund in order to enjoy the extra premium refund (if applicable) which is offered in consideration for the insured becoming an AIA Vitality member. Otherwise, the extra premium refund will be forfeited.
3. The refund amount of yearly renewable plan is calculated by the payment of the first modal premium at policy issue and corresponding campaign offer, whereas the refund amount of other insurance plans is calculated by the payment of the latest modal premium at the time of premium refund and corresponding campaign offer.
4. Please refer to the relevant promotion leaflet(s) for details.
5. In the event of any disputes, AIA's decision shall be final and conclusive.

### Important Notes:

Insurance (Levy) Order (Cap. 41J, Laws of Hong Kong) prescribes that levy is payable for each premium payment made under the policy, and our "premium refund offer" (which is not made in respect of any avoidance or reduction of risks) shall not trigger any refund of levy. Please visit [www.aia.com.hk](http://www.aia.com.hk) for detailed information.

"AIA", "our" or "we" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability)





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## 附錄二：提示客戶有關信件經已上載至「AIA Connect友聯繫」之電郵(樣本)

(Subject) 登入「AIA Connect 友聯繫」查閱及確認收訖保單

親愛的[客戶]

感謝您選擇友邦作為您的財務策劃夥伴，我們很高興通知閣下的保單經已繕發。

您的保單及有關信件\*經已上載至「AIA Connect 友聯繫」(<https://aiaproduct.appgreen.com/AIA-Connect.html>)。您可登入以詳閱及確認收訖保單。

新用戶可在應用程式內的「新用戶登記」登記 AIA EASY LOGIN ID 及使用「賬戶維護」功能來聯繫你的保單。

現有用戶請直接用現有賬戶號碼和密碼登入應用程式。

(請留意在 xxxx 年 xx 月 xx 日 (冷靜期)前，您有權重新考慮是否投保並以書面通知我們。如果您於前述日期前取消保單，我們將向您退回已繳保費及已繳保費徵費。投資連繫壽險保單(如適用)將會根據市場價值作出調整。)

如對本函有任何疑問，歡迎致電 您的保險顧問／理財顧問<<broker\_name>>，或致電友邦客戶熱線 22328888。我們隨時樂意為您服務。

\*有關信件可能包括與你的申請相關可享項目(按情況適用)的通知

友邦保險(國際)有限公司

## Appendix II : Email which reminds customers the letter is available on AIA Connect mobile app (Sample)

(Subject) View and Acknowledge your contract on AIA Connect

Dear [Policy Owner],

Thank you for choosing AIA as your financial planning partner. We are pleased to let you know that we have issued your policy.

Your policy and related letters\* are now available on AIA Connect mobile app (<https://aiaproduct.appgreen.com/AIA-Connect.html>). You may now access to view and acknowledge receipt it.

For new users, simply press 'New User Registration' to register your own AIA EASY LOGIN ID and use 'Account Maintenance' function to link up your policy.

Existing users can login with your existing login id and password.

(Remarks: You have the right to reconsider your decision to purchase the policy until DD/MM/YYYY (the cooling off period). If you change your mind within this period and notify us in writing, we will refund any premium paid and any levy paid to you; for investment-linked policies (if applicable), the refund will be adjusted according to market value.)

If you have any questions regarding this letter, please contact your Broker/IFA <<broker\_name>> or the AIA Customer Hotline on 22328888 at your convenience. We are always ready to help.

\*related letters may include notification on your entitlements (where applicable) in your application

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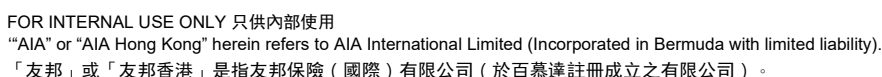
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### 附錄三: Chatbot服務 — 指引25常見問題 (樣本)

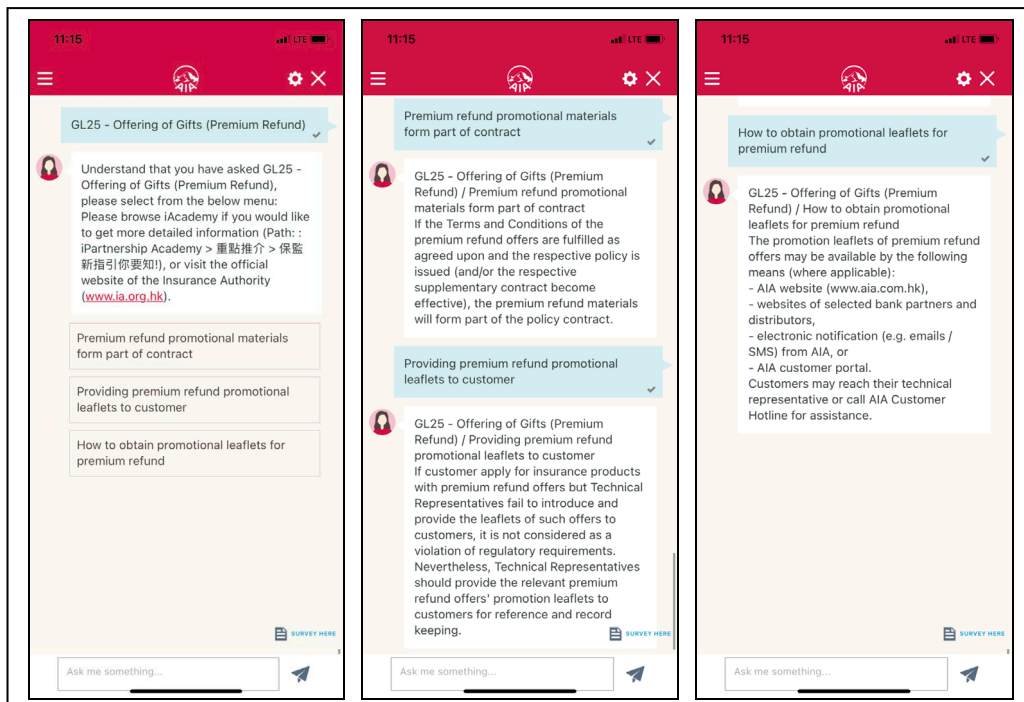
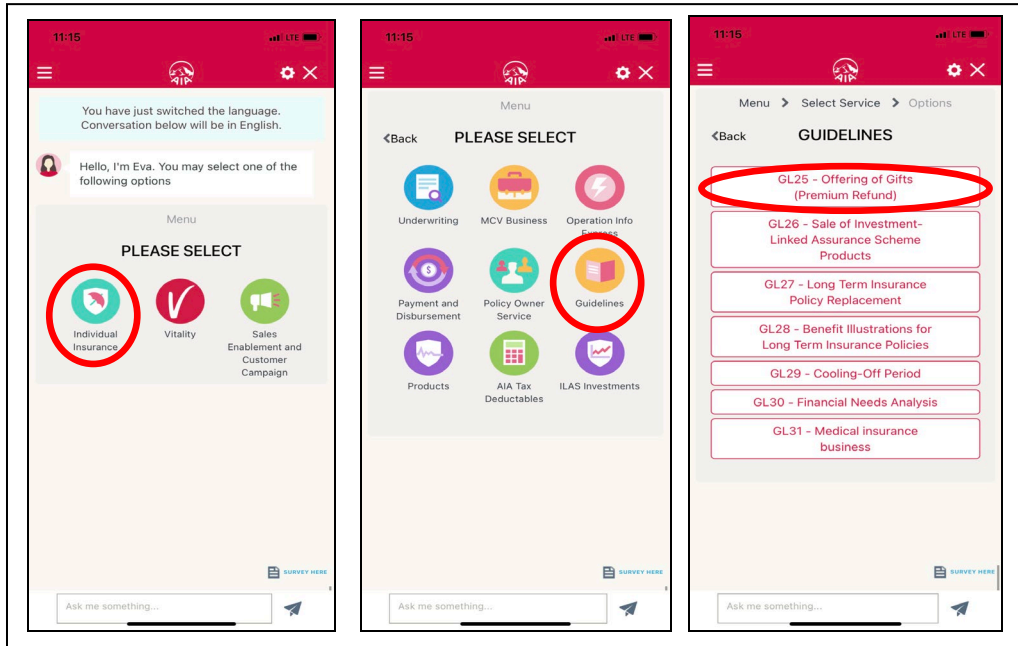




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### Appendix III : Chatbot Services – GL25 (Sample)



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