



Terms and Conditions for the AIA Vitality Anniversary – New Member Promotion (“Promotion”)

1. This Promotion from AIA Singapore Private Limited (UEN: 201106386R) (“AIA”) shall run from 1 July 2022 to 31 July 2022, both dates inclusive (“Promotion Period”) and is open to new and existing AIA customers who are not AIA Vitality members at the point of membership application (“Eligible Members”).
2. The Promotion shall be governed by the terms and conditions set out herein (“T&Cs”) and by such terms as AIA may impose from time to time. Your participation in the Promotion signifies your agreement to be bound by the foregoing terms and conditions in their entirety, and the prevailing AIA Vitality Membership full terms and conditions (<https://myaia.aia.com.sg/en/vitality/faq-vitality.html>), all of which may be amended from time to time.
3. Subject to the T&Cs, an Eligible Member who (i) fulfils all the eligibility criteria for AIA Vitality membership; (ii) signs up for AIA Vitality membership during the Promotion Period; (iii) makes payment for one year of AIA Vitality membership (currently retailing at S\$96), and (iv) activates the AIA Vitality membership during the Promotion Period, shall be eligible to receive 100 Vitality Coins (“Welcome Bonus”).
4. This Promotion can be used in conjunction with the AIA Vitality 1-For-1 Special Promotion. For avoidance of doubt, this Promotion cannot be used in conjunction with other promotions carried out by AIA unless otherwise permitted by AIA in its sole and absolute discretion.
5. The Welcome Bonus will be awarded via the in-app wallet in My AIA SG app by 31 August 2022.
6. AIA reserves the right to disqualify or reject any application for AIA Vitality membership.
7. Applications for AIA Vitality membership are deemed void if AIA determines the applications are illegible, incomplete, damaged, irregular, altered, counterfeit, produced in error or obtained through fraud or theft.
8. The Welcome Bonus is non-transferable, not exchangeable or refundable for cash, credit or any other item, in whole or in part.
9. AIA reserves the right in its sole and absolute discretion to replace the Welcome Bonus with items of similar without having to give any person any prior notice or reason for such replacement.
10. AIA is not obliged to replace any damaged, lost or defaced items. All items given under this Promotion will be given on an “as is” basis, and all warranties, express or implied, are disclaimed. Where any item contains specific date(s) during which the item should be redeemed or utilized, no requests for extensions or replacements whatsoever will be entertained. AIA do not guarantee nor bear liability regarding the quality, performance, technical specifications, conditions or safety of the items given under this Promotion. Items may be subject to additional terms and conditions, and participants agree to comply with such additional terms and conditions. In the event any item incurs any tax liability, such tax is the sole responsibility of the participant.
11. AIA shall not be responsible for the quality, merchantability or the fitness for any purpose or any other aspect of the products and/or services provided by third parties. Notwithstanding anything herein, AIA shall not at any time be responsible or held liable for any loss, injury, damage or harm suffered by or in connection with the products and/or services provided by third parties under this Promotion
12. AIA reserves the right to disqualify an otherwise eligible person from participating in the Promotion, receiving any item given under the Promotion if AIA in its absolute discretion believes that such person may have contravened, will contravene or has contravened any of these T&Cs and/or may bring AIA into disrepute. In the event such item has already been awarded to such a person, the item must be returned to AIA at such person’s cost and expense. AIA reserves the right to refuse entry, or refuse to award any item given under the Promotion, to anyone in breach of these T&Cs.
13. THIS PROMOTION IS VOID WHERE PROHIBITED BY APPLICABLE LAWS. To the extent permitted by law, the right to litigate, to seek injunctive relief or to make any other recourse to judicial or any other procedure in case of disputes or claims resulting from or in connection with this Promotion are hereby excluded and any participant expressly waives any and all such rights. Certain restrictions may apply.



14. Each participant is solely responsible for ensuring that participating in the Promotion is not illegal or prohibited by the laws or regulations of any country relevant or applicable to such participant.
15. To the fullest extent permitted by applicable laws, AIA, on behalf of its directors, officers, employees, suppliers, licensors, and service providers, excludes and disclaims liability for any losses and expenses of whatever nature and howsoever arising including, without limitation, any and all direct and indirect loss, liability, costs and/or damage in respect of any matter howsoever arising (whether in tort, negligence or otherwise) under and in connection with the Promotion, including loss of profit, loss of business, loss of use, loss of data, economical loss, general, special, punitive, incidental, direct and indirect and consequential damages.
16. By participating in this Promotion, all participants agree to release, discharge, and hold harmless AIA and its partners, affiliates, subsidiaries, advertising agencies, agents and their employees, officers, directors, and representatives from any claims, losses, and damages arising out of their participation in this Promotion or any Promotion-related activities or for (i) any printing or typographical errors in any materials or communication associated with the Promotion, (ii) any technical malfunction and/or problem with the Welcome Bonus, and (iii) any use of the Welcome Bonus.
17. Acceptance of the Welcome Bonus under this Promotion shall constitute a release and discharge of AIA by each participant from any and all liability, claims, demands, causes of action, and/or damages which the participant may have, whether known or unknown at the present time, of any nature whatsoever, arising out of or relating to:
 - (i) the Promotion, (ii) property damage, theft or loss suffered by the participant as a result of the use and/or enjoyment of the Welcome Bonus, and/or (iii) any tax liabilities in relation to the Promotion, Welcome Bonus and/or use or enjoyment of the same. AIA makes no representation or warranty on the merchantability or fitness for purpose of the Welcome Bonus.
18. If any provision of these T&Cs is held to be invalid or unenforceable, then such provision shall (so far as it is invalid or unenforceable) be given no effect and shall be deemed not to be included in these T&Cs without invalidating any of the remaining provisions of these T&Cs.
19. Failure by AIA to enforce any of its rights at any stage does not constitute a waiver of those rights.
20. AIA reserves the right in its sole and absolute discretion to withdraw or terminate this Promotion at any time without having to give any person any notice or reason.
21. AIA's decision on all matters relating to the Promotion (including the interpretation of these T&Cs) will be at its absolute discretion and will be final and binding on all persons and no appeals will be entertained. In the event of any inconsistency between these T&Cs with any other form of publicity collaterals relating to the Promotion, these T&Cs shall prevail.
22. These T&Cs shall be governed by and construed in accordance with the laws of Singapore.
23. AIA may, at any time, in its sole discretion and without prior notice or liability to any person, vary, modify and/or amend these T&Cs. Please review these T&Cs periodically for changes and updates. To determine when these T&Cs were last revised, please refer to the "Last Revision Date" stated at the end of these T&Cs.

Last Revision Date: 1 July 2022