

## 1. AIA VITALITY MEMBERSHIP

### 1.1. Eligibility of an AIA Vitality member

To qualify as a member of AIA Vitality, the following conditions must be met:

- Payment of the Annual Membership Fee;
- You must be aged sixteen (16) and above as of your last birthday; and
- You must be the policy owner of an AIA Singapore insurance policy or be insured under an AIA Singapore insurance policy.

The AIA Vitality member must be an individual and not a company or legal entity. Each individual is entitled to only one AIA Vitality membership.

### 1.2. Rules applicable when joining / termination of AIA

#### Vitality through an Employer

If you are an existing AIA Vitality member and you subsequently join an Employer who has enrolled its employees, members or other individual representatives in AIA Vitality, any obligation to make future payments of the Annual Membership Fees will be switched to the Employer from the date your Employer informs us of the corporate AIA Vitality membership applying to you. Pro-rated refunds will be made for advance payment of the Annual Membership Fee.

If you leave an Employer who has paid for your AIA Vitality membership on your behalf or your Employer decides not to renew corporate AIA Vitality membership, your corporate AIA Vitality membership will be terminated and you will have ninety (90) days from the such date of termination, to continue as an individual retail AIA Vitality member by providing notice to us in writing, provided that you meet the eligibility conditions.

## 2. CONDITIONS OF MEMBERSHIP

### 2.1. Terms of use of AIA Vitality Membership Card and User

#### Account

You are responsible for and shall not be entitled to dispute any activities or transactions carried out using your AIA Vitality Membership Card or under your User Account, whether such activities or transactions are actually carried out or authorised by you, unless you had previously notified us of suspected or actual unauthorised use, loss or theft of your AIA Vitality Membership Card and/or User Account. We are entitled, but not obliged, to treat all use of or access to your User Account, and any instructions, information, data, communications and transactions carried out or issued using your AIA Vitality Membership Card or

under your User Account, as having been transmitted and validly issued by you, and you shall be bound by all such use and/or access.

## User Account

By applying for and using the AIA Vitality Membership Card and User Account, you agree and undertake:

- (a) not to use the AIA Vitality Membership Card and User Account for any commercial, fraudulent or unlawful purposes or purposes which are deemed unacceptable by us or which are prohibited by the AIA Vitality Terms and Conditions;
- (b) to promptly notify us of any unauthorised use, loss or theft of your AIA Vitality Membership Card and/or User Account;
- (c) to keep your password secure;
- (d) to change your password for your User Account immediately and notify us immediately and request a new password if you have reason to suspect that the security and/or confidentiality of your password for your User Account has been compromised;
- (e) pay all fees relating to the use of your AIA Vitality Membership Card as we may prescribe from time to time; and
- (f) to only use your AIA Vitality Membership Card and User Account in accordance with the AIA Vitality Terms and Conditions.

Your AIA Vitality Membership Card is and shall at all times remain our property and shall be surrendered to us immediately upon our request and may be repossessed by us at any time.

Your AIA Vitality Membership Card is non-transferable and shall be used exclusively by you.

In relation to the AIA Vitality Membership Card and User Account, “loss of your AIA Vitality Membership Card and/or User Account” may include a situation where you have lost or forgotten the log-in details and are unable to access and use your AIA Vitality Membership Card and/or User Account, and “theft of your AIA Vitality Membership Card and/or User Account” may include a situation where another entity or person has obtained unauthorized access to your AIA Vitality Membership Card and/or User Account by way of theft of your log-in details or where your log-in details or the verification and security measures associated with access and use of the AIA Vitality Membership Card and/or User Account have been compromised, hacked, bypassed or rendered ineffective in protecting your access and usage of the AIA Vitality Membership Card and/or User Account.

## Physical Card Replacement

Please note that as part of our sustainability efforts, AIA Vitality will no longer issue physical membership cards from October 2018. Please use the Vitality E-Card found in the My AIA SG mobile app.

## Agreement to Terms and Conditions

By paying the Annual Membership Fee to AIA Singapore and participating in AIA Vitality, you confirm that you understand and accept the AIA Vitality Terms and Conditions and any changes that we may make to the AIA Vitality Terms and Conditions from time to time will apply to you.

## 3. AIA VITALITY POINTS

### 3.1. Awarding of AIA Vitality Points

AIA Vitality Points will be awarded to you in accordance with the terms and conditions as determined by AIA Singapore from time to time. It may take up to 14 days for your AIA Vitality Points to be updated on your AIA Vitality Points statement. We assume no control, responsibility or liability as to the awarding of or any delay in the awarding of AIA Vitality Points or posting of transactions into your membership account by the respective Partners.

It is your responsibility to check that all AIA Vitality Points are reflected accurately.

Any disputes in connection with or arising from the AIA Vitality Points awarded must be notified to us as soon as possible and in any event, within 30 days from the date of activity in dispute by email: [support@aiavitality.com.sg](mailto:support@aiavitality.com.sg); or call the AIA Customer Care Hotline at 1800 248 8000. We may need you to provide us with supporting documents wherever applicable to assist us in settling any disputes. If we do not receive any notifications from you of any disputes or inaccuracies on your AIA Vitality Points within the stipulated timeframe, your AIA Vitality Points statement will be taken to be correct, final and binding on you. Our decision on any such dispute is final and conclusive.

### 3.2. Transfer of rights to Benefits or AIA Vitality Points

You may not transfer AIA Vitality Points, membership rights or rights to Benefits to another person.

## 4. VITALITY COINS

### 4.1. Earning Vitality Coins

You may earn Vitality Coins for completing certain activities or making certain purchases as may be set out on our website and/or the AIA Vitality section of the My AIA SG mobile app, or as decided by AIA Singapore from time to time. The Vitality Coins that are awarded to you will be stored in your Wallet.

## 4.2. Using Vitality Coins

You may use the Vitality Coins to acquire vouchers for goods and services as may be displayed in the AIA Vitality website or the AIA Vitality section of the My AIA SG mobile app. The vouchers that have been acquired by you will be displayed in the Wallet of your account on the AIA Vitality section of the My AIA SG mobile app, and will expire on such dates as displayed on the vouchers.

The redemption of the goods and services using the vouchers are subject to the terms and conditions of the respective Partners and you agree and acknowledge that we shall not be responsible for or liable to you in respect of the goods and services that are redeemed through the vouchers, including but not limited to the quality, safety, fitness or condition of the goods and services.

Unused Vitality Coins will expire after certain prescribed periods as may be displayed within the My AIA SG mobile app. Vitality Coins with the earliest expiry date will be automatically used first for relevant transactions.

You must have an active AIA Vitality membership in order to earn and use Vitality Coins.

All Vitality Coins are non-transferable, non-refundable and non-exchangeable for cash, credit or benefit-in-kind, save as set out in this section 4.2.

## 5. VITALITY WHEEL

If you access and play the virtual Vitality Wheel in the My AIA SG mobile app that may be made available to you as part of AIA Vitality, please note that in addition to the other terms and conditions of these AIA Vitality Terms and Conditions, the terms and conditions in this section 5 will also apply to you.

### 5.1. Eligibility

The virtual Vitality Wheel is offered and administered by AIA Singapore Private Limited, with its registered address at 1 Robinson Road #13-00 AIA Tower Singapore 048542. The virtual Vitality Wheel is available from 15 June 2020 to 6 December 2020 ("**Promotion Period**").

During the Promotion Period, the virtual Vitality Wheel will be progressively introduced to all Vitality Members who are AIA Singapore's customers. AIA Singapore will first implement this new wheel to 400-500 selected Vitality members who have completed their weekly fitness targets, completed certain tasks or who otherwise fulfil requirements for selected campaigns in order to earn their Spin(s). The same Vitality Wheel is planned to subsequently be introduced to the rest of our Vitality Members progressively from 20 July 2020. You will be notified via your My AIA SG mobile app when Vitality Wheel has been made available to you.

Only members who have an active AIA Vitality membership will be eligible to earn Spins and play the virtual Vitality Wheel, when they complete their weekly fitness targets, certain tasks or who otherwise fulfil requirements for selected campaigns.

Your participation in Vitality Wheel indicates acceptance of these AIA Vitality Terms & Conditions.

## 5.2. Getting a Spin

You have to be an active AIA Vitality member in order to earn Spins and spin the virtual Vitality Wheel. You may earn Spins by completing weekly fitness challenges, certain tasks or otherwise fulfilling requirements for selected campaigns. The number of Spins that will be awarded for each of the tasks above will be as set out on our website and/or the AIA Vitality section of the My AIA SG mobile app from time to time.

## 5.3. Spinning the Vitality Wheel

You may spin the virtual Vitality Wheel after you have earned a Spin, and if that Spin has not expired, by tapping the “SPIN NOW” call-to-action button on the virtual wheel in your My AIA SG mobile app. The prizes to be won will be displayed on the virtual wheel, which will come to a stop randomly based on certain pre-set algorithms that have been audited and verified by a Certified Public Accountant to be a fair system, with logic put in place to ensure sure-win randomisation prize award to members and is in compliance with paragraphs 4 and 6 of the Remote Gambling (Exempt Persons) Order 2015. The pre-set algorithms mean there is an equal chance for the virtual wheel to come to a stop at each segment of the virtual wheel.

The prize you have won will appear in a pop-up display in the My AIA SG mobile app and you will also be notified via email.

Any earned Spin(s) will expire 2 weeks after they are earned, or immediately upon the termination, suspension or deactivation of your AIA Vitality membership for whatsoever reason, whichever is earlier. Expired Spins will be deemed forfeited.

## 5.4. Prizes and Number of Winners

You may stand to win Vitality Coins or a “Surprise” prize (which includes various products, services and vouchers) for each spin of the virtual Vitality Wheel. The Vitality Coins and prizes you have won will appear in a pop-up notification in the same screen and will be immediately reflected in your Wallet for redemption. You will also subsequently be notified via email.

Vitality Coins, which are a form of reward that can be earned as part of the AIA Vitality programme, can be exchanged for goods and services offered by the programme. The Vitality Coins and prizes that can be won by a member in each spin of the virtual Vitality Wheel, as well as their respective quantities and values, are as follows:

No. of segments on the wheel	Prizes on the segments
1	Surprise prize with minimum value of S\$10 that may be either a prize (from the list below) or at least 200 Vitality Coins
4	100 Vitality Coins
3	80 Vitality Coins
4	60 Vitality Coins
8	40 Vitality Coins

Types of prizes under the “Surprise” category include but not limited to:

- merchandise (e.g. AIA-branded towels, water bottles, stretch bands, sponsored-football club merchandise);
- fitness devices (e.g. from Garmin, Polar, or Apple);
- gym memberships (e.g. one-day passes);
- movie passes and tickets to movie showings, football games and events organised by AIA (which could include the AIA Glow Festival);
- gift cards; or
- vouchers.

## 5.5. Collection of the Prize

Vitality Coins and prizes won will be immediately reflected in members’ Wallet for immediate or future redemption. Vitality Coins won from the virtual Vitality Wheel has a validity of at least 2 months in members’ Wallet and will expire if unused. Each prize won will have a stipulated expiry date, which will be clearly stated in members’ Wallet. A Prize will be forfeited if not redeemed by the stipulated expiry date.

The list of winners for the virtual Vitality Wheel may be accessed on the AIA Vitality website and the AIA Vitality section of the My AIA SG mobile app by AIA Vitality members, as may be published and updated by us from time to time.

By participating in the virtual Vitality Wheel, if you win any prizes, you consent to your name and AIA Vitality membership number being published and displayed in a list of winners on the AIA Vitality website and the AIA Vitality section of the My AIA SG mobile app, which may be viewed by other AIA Vitality members, in compliance with the Remote Gambling (Exempt Persons) Order 2015 and the Personal Data Protection Act 2012 (No. 26 of 2012).

We reserve the rights at any time in our absolute discretion to cancel or modify the virtual Vitality Wheel or any part thereof, or substitute, withdraw or cancel any prize without prior notice and without having to disclose any reason therefor and without any payment or compensation whatsoever.

All prizes are non-transferable, non-refundable and non-exchangeable for cash, credit or benefit in-kind, save as set out section 4.2. The value of prizes is determined based on factors such as the retail price, and these values are

subject to market changes such that the actual value may differ from the stated value, on the date the prize is won or redeemed.

## 5.6. General Terms and Conditions

Our decision on all matters relating to the virtual Vitality Wheel, including but not limited to the eligibility to participate and prizes won, is final, conclusive and binding on all members and winners, and we shall not be obliged to give any reasons or enter into any correspondence with any person(s) on such matters.

We reserve the right to vary the terms and conditions in this section 5 at any time at our absolute discretion without notice. In the event of any inconsistency between the terms and conditions in this section 5 with any other form of publicity collaterals relating to the virtual Vitality Wheel, the terms and conditions in this section 5 shall prevail.

Without prejudice to and in addition to the Marketing Consent (if any) given, you expressly and irrevocably permit and authorise us to disclose, reveal and divulge information regarding your personal particulars to our officers, directors, employees, contractors, sub-contractors and AIA Financial Services Consultants, AIA Financial Advisers, AIA Insurance Representatives (“**AIA Representatives**”) for the purposes of organising, promoting and conducting the virtual Vitality Wheel, and to enable any one of the AIA Representatives to contact and follow up with you as required.

## 6. FEES

### 6.1. Membership fees and renewals

Participation in AIA Vitality is subject to the payment of an Annual Membership Fee that we may determine from time to time. All Annual Membership Fees shall be payable to us on or before your Annual Membership Fee Due Date. If you enrolled in AIA Vitality under your Employer, the terms under this section 6.1 relating to payment of the Annual Membership Fee do not apply to you and additional payment terms as between you and your Employer may apply to you.

You may pay your Annual Membership Fee on an annual or monthly basis using payment methods approved by us. Each monthly payment is an instalment of the current year's Annual Membership Fee.

We reserve the right to change the Annual Membership Fee provided we send you reasonable notice in advance of any such change in Annual Membership Fee. If you are not satisfied with the changes, your sole recourse shall be to end your membership in accordance with the section 7. However, please note that you may still be subject to the notice period of certain Partners and to any other relevant terms and conditions of such Partners.

Subject to sections 7 and 8 and your continued eligibility to be an AIA Vitality member as set out in section 1.1, your AIA Vitality membership will be

automatically renewed for a 12-month period on the membership anniversary date.

If we do not receive payment of your Annual Membership Fees by the end of the Grace Period, your AIA Vitality membership will be automatically terminated. Your AIA Vitality membership will continue to be in force during the Grace Period.

Annual Membership Fees are collected separately from your AIA Singapore insurance policy premiums.

## 6.2. Annual Membership Fee refunds

The Annual Membership Fee is non-transferable and is non-refundable.

# 7. ENDING OF MEMBERSHIP

## 7.1. Ending of Membership

You may only terminate your AIA Vitality membership at the end of the Membership Year. You must provide us with 30 days prior written notice, sent to us at [support@aiavitality.com.sg](mailto:support@aiavitality.com.sg) in order to terminate your AIA Vitality membership. However, please note that you may still be subject to the notice period of certain Partners and to any other relevant terms and conditions of such Partners.

Your AIA Vitality membership will be terminated if you are no longer the policy owner of an AIA Singapore insurance policy or insured under an AIA Singapore insurance policy. If your Employer informs us that corporate AIA Vitality membership no longer applies to you, your corporate AIA Vitality membership will be terminated but you may choose to continue as an individual retail AIA Vitality member by notifying us in accordance with section 1.2.

You may only retain any AIA Vitality Points and AIA Vitality Status you have earned if you pay your Annual Membership Fee within 90 days of your original AIA Vitality membership end date.

In the event that there are any unpaid sums owed to us or to any of our Partners in connection with your AIA Vitality membership, upon the termination of your AIA Vitality membership, we reserve the right to deduct any such unpaid sums from the AIA Vitality Partner Benefits or rewards that you may have earned.

Upon termination of your AIA Vitality membership, all vouchers, prizes and cashback you have earned will be forfeited. You will not be entitled to any refund of the Annual Membership Fee upon termination of your AIA Vitality membership.

## 8. TERMINATION

### 8.1. Termination

We reserve the right to terminate, suspend, cancel, deactivate, recall or revoke AIA Vitality (in whole or in part) at our sole and absolute discretion for any reason whatsoever with reasonable notice.

We further reserve the right to terminate, suspend or deactivate your participation in AIA Vitality (in whole or in part, including your access and right to utilise one or more of the Benefits under AIA Vitality), your transaction(s), AIA Vitality Membership Card, AIA Vitality Points, Vitality Coins or Spins and/or forfeit the accumulated AIA Vitality Points, Vitality Coins or Spins, at our sole and absolute discretion for any reason whatsoever without any prior notice or reasons including without limitation, if we detect any unusual, irregular, suspicious, fraudulent or unauthorised use or activity or any threatened or actual breach by you of the AIA Vitality Terms and Conditions.

## 9. OTHER IMPORTANT INFORMATION

### 9.1. Dishonesty/Fraud

The contract entered into between you and us is based on mutual trust. Where dishonesty or fraud (which includes exaggeration) is picked up, Benefits may not be awarded, your membership may be cancelled and the matter may be referred to the police. This membership may become invalid and we may take other action consistent with our legal rights.

If any claim is dishonest or fraudulent or if any dishonest or fraudulent means or devices are used by you, any member of your household or anyone acting on your or their behalf in relation to AIA Vitality, then all Benefits under AIA Vitality may be lost, your AIA Vitality membership may be cancelled and you may have to return to us any payments already made as a result of any dishonest or fraudulent actions.

### 9.2. Changes to the AIA Vitality Terms and Conditions

The AIA Vitality Terms and Conditions herein and the Benefit rules are subject to change (including without limitation, modification, deletion or replacement thereof) from time to time at our sole and absolute discretion, by posting on our website at <https://myaia.aia.com.sg/en/vitality/faq-vitality.html>. We may elect, at our discretion, to provide notice of such changes to you through e-mail or through other means, but you remain responsible for checking for changed AIA Vitality

Terms and Conditions regularly. If you are not satisfied with the changes, your sole recourse shall be to end your membership in accordance with section 7.

We reserve the right to add, remove or modify Partners, Benefits and the AIA Vitality Status and AIA Vitality Points earning structure from time to time at our sole and absolute discretion.

We will give you reasonable notice of any removal of Partners and Benefits and changes to the Annual Membership Fees.

### **9.3. Acceptance of the AIA Vitality Terms and Conditions**

You have no legal relationship with us, other than being bound by the AIA Vitality Terms and Conditions and consequently, when entitled to do so, to receive any Benefits.

Nothing herein shall be construed as a representation by us that AIA Vitality and/or AIA Vitality Membership Card is available for use in geographic areas or jurisdictions other than Singapore.

The AIA Vitality Terms and Conditions and the use of the AIA Vitality Membership Card shall be governed by and construed in accordance with the laws of Singapore and you agree to submit to the exclusive jurisdiction of the Singapore courts.

If for any reason, any provision or part of the AIA Vitality Terms and Conditions is found to be void or unenforceable, such provision or part of the AIA Vitality Terms and Conditions shall be deemed to be severed from AIA Vitality Terms and Conditions and the remainder of such provision or of the AIA Vitality Terms and Conditions, as the case may be, shall remain in full force and effect and may be enforced to the fullest extent possible.

A person or entity who is not a party to these AIA Vitality Terms and Conditions shall have no right under the Contracts (Rights of Third Parties) Act, Chapter 53B of Singapore or other similar laws to enforce any of these AIA Vitality Terms and Conditions, regardless of whether such person or entity has been identified by name, as a member of a class or as answering a particular description.

In the event of your breach of these AIA Vitality Terms and Conditions, our failure to enforce these AIA Vitality Terms and Conditions shall not constitute a waiver of these AIA Vitality Terms and Conditions, and such failure shall not affect the right later to enforce these AIA Vitality Terms and Conditions. We would still be entitled to use our rights and remedies in any other situation where you breach these AIA Vitality Terms and Conditions.

### **9.4. General Benefits Terms and Conditions**

The Benefits are not valid in conjunction with other promotions, discounts, offers, vouchers and/or coupons.

By using our Benefits, you acknowledge that you have read these terms and conditions, including the disclaimers below, and that you accept and will be bound by the terms hereof.

Your entitlement to, and enjoyment of, the Benefits is subject to the rules herein, the relevant Partners' Benefit terms and conditions and the AIA Vitality Terms and Conditions. In the event of any conflict between the Partners' Benefit terms and conditions and the AIA Vitality Terms and Conditions, the AIA Vitality Terms and Conditions shall prevail.

We make no representations or warranties, express or implied, of any kind with respect to any of our Partner services or advice nor do we assume any legal liability or responsibility for the completeness, accuracy, adequacy or currency of the contents of the Benefits. Any dispute about our Partners' services must be resolved directly with them. We shall not be liable for any loss, injury, claim or damage suffered or incurred as a result of our Partners' services.

By enrolling for the Partner Benefits, you acknowledge that you have read these rules, the relevant Partners' Benefit terms and conditions, the AIA Vitality Terms and Conditions, including the disclaimers below, and that you accept and will be bound by the terms hereof.

AIA Singapore is not an agent of any of the Partners or vice versa.

In the event of dispute, the decision of AIA Singapore or our Partners (as the case may be) shall be final.

## 9.5. How we communicate with you

We shall be entitled from time to time to contact you via electronic transmission (e.g. email), mail, SMS, MMS, telephone, fax or other means of communication (via any of your telephone numbers, whether registered in Singapore or otherwise) in respect of your membership and participation in AIA Vitality.

Any notice or other information to be given to you may be given by electronic transmission (e.g. email), mail, SMS, MMS, telephone, fax or other means of communication (by any of your telephone numbers, whether registered in Singapore or otherwise), at the address as may from time to time be notified by you to us in writing.

## 9.6. Disclosure of information

You hereby agree that any information provided by you for use of AIA Vitality is on a voluntary basis and is only for your membership and participation in AIA Vitality. You also agree that the information provided by you for your membership and participation in AIA Vitality does not constitute disclosure of information for the purposes of an insurance policy contract between us and you. You agree that AIA Singapore may collect, use or disclose your personal data for the purposes of your membership and participation in AIA Vitality, in accordance with our privacy policy set out in <https://www.aia.com.sg/en/index/personal-data-policy.html>.

Notwithstanding the information provided by you for the membership and participation in AIA Vitality, you are still obliged to disclose all relevant and material information in any proposal or claim form for the purchase of an insurance policy or claims under an insurance policy sold by us.

## 9.7. **Exclusion of Liabilities**

To the fullest extent permitted by law, we disclaim all express or implied warranties including, but not limited to, warranties of satisfactory quality, merchantability and fitness for a particular purpose.

We shall not be liable for any damage or loss of any kind directly or indirectly arising from or in connection with AIA Vitality, any information, software, products, services or content obtained through AIA Vitality, or your dealings with third party service providers available through AIA Vitality.

Any third party links provided by us on any of our websites, communication channels and social media are provided for your convenience.

Their inclusion does not imply any approval or endorsement by us.

We have no control over the content of those sites and accept no responsibility or liability in respect of them.

You must evaluate and bear all risks associated with the use of the content downloaded and acquired through our/third party websites.

We shall not be liable for any damage or loss of any kind directly or indirectly arising from or in connection with your use or inability to access our website /third party links and/or use any related documents.

Please note that the material (including, without limitation, workout and exercise tips, and information contained in applications and video clips), provided on any of our websites, communication channels and social media, including all text, photographs, images, illustrations, graphics, audio, video and audio-video clips, is provided by way of information only.

Whilst we, (including our holding company, subsidiaries and/or the subsidiaries of our holding company), endeavour to ensure that the contents of the material are accurate, errors or omissions may occur and we do not accept any liability in respect of them. We recommend that you consult with your physician before you undertake to follow any health and fitness instructions you may receive from AIA Vitality, our websites, communication channels and social media. We are not a licensed medical provider and have no expertise in diagnosing, examining, or treating medical conditions of any kind, or in determining the effect of any specific exercise on a medical condition. AIA Vitality is not intended to be a substitute for professional medical advice, diagnosis, treatment or management of care following an assessment in the event of abnormal health screen results. Should you have any health related questions, please call or see your healthcare provider promptly.

Should you have an emergency, call your healthcare provider immediately. You expressly agree that your athletic activities carry certain inherent and significant

risks of property damage, bodily injury or death and that you voluntarily assume all known and unknown risks associated with these activities even if caused in whole or part by the action, inaction or negligence of us or by the action, inaction or negligence of others. You also expressly agree that we do not assume responsibility for the inspection, supervision, preparation, or conduct of any race, contest, group athletic activity or event that may earn you AIA Vitality Points.

If you ever start to feel unwell or have discomfort at any time after trying the workout or exercise, stop immediately and seek further advice from your healthcare professionals. Do not disregard, avoid or delay obtaining medical or health related advice from your healthcare professional because of what you may have read on any of our website, communication channels and social media.

Current health and fitness research may exist that could impact the information provided by us, and any tips may not be based on the most recent findings or developments.

We will not be held responsible for any injuries and/or damages that may result from your participation in or engagement of the workout or exercise or any health and wellness programme, of which the information has been provided to or shared with you on any of our websites, communication channels and social media.

AIA Vitality, its website and mobile application are intended for use only for general wellbeing purposes or to encourage or maintain a healthy lifestyle, and are not intended to be used for any medical purpose (such as the detection, diagnosis, monitoring, management or treatment of any medical conditions or disease). Any health-related information provided by AIA Vitality in its website or app should not be treated as medical advice. Please consult a physician for any medical advice required.

You hereby agree to fully indemnify and hold us and the directors, officers, employees and assignees thereof (the “**Indemnified Parties**”) harmless from and against any and all claims, loss or damage (including but not limited to economic loss, loss of or damage to any property or injury to or death of any person and any legal costs) that may be suffered or incurred by any of the Indemnified Parties arising whether directly or indirectly from:

- (a) any negligent act or omission or wilful default, misconduct or fraud by you;
- (b) any action or claim whatsoever brought against you in connection with any breach of the terms and conditions hereunder; and
- (c) any claim by a third party against any Indemnified Parties in respect of (a) and (b) above.

We shall not be held liable for any failure or omission to offer AIA Vitality in accordance with these AIA Vitality Terms and Conditions or for any loss or damage suffered by you if such failure, omission, loss or damage arises out of or in connection with any event of force majeure, including without limitation any calamity or conditions, acts of God, war or warlike hostilities, civil commotion, riots, blockades, embargoes, sabotages, strikes, fires, lockouts, shortages of material or labour, terrorist activity, epidemic, quarantine restrictions, health risk or any defect, failure, interruption, breakdown or malfunction of any machine,

computer system, data processing system or transmission link, or any other occurrence beyond our reasonable control, as the case may be.

## 9.8. **Others**

In the AIA Vitality Terms and Conditions, unless the context otherwise requires, the headings are inserted for convenience only and shall not affect the construction of these terms and conditions.

Please review the AIA Vitality Terms and Conditions periodically for changes and updates. To notify you of when the AIA Vitality Terms and Conditions were last revised, please refer to the date stated at the end of the AIA Vitality Terms and Conditions.

## 9.9. **Definitions and Interpretation**

The following expressions have the following meanings:

### **AIA Singapore, we, our, us**

AIA Singapore Private Limited and/or its holding company and/or its subsidiaries and/or the subsidiaries of its holding company.

### **AIA Vitality**

The AIA Vitality programme administered and offered by AIA Singapore.

### **AIA Vitality Membership Card**

The physical or electronic membership card (called the “Vitality E-Card”) issued to AIA Vitality members.

### **AIA Vitality Terms and Conditions**

The terms and conditions which govern an AIA Vitality member’s participation in AIA Vitality including the terms and conditions herein.

### **AIA Vitality Points**

The AIA Vitality points awarded to a member for doing certain healthy activities, health screenings, dental screenings, and or vaccines. AIA Vitality Points add up to help the member achieve an AIA Vitality Status.

### **AIA Vitality Status**

The status level on AIA Vitality that a member can achieve due to the number of AIA Vitality points he/she may have earned. Status levels are Bronze, Silver, Gold and Platinum. Members start on Bronze and progress to Platinum as they earn AIA Vitality Points while engaging in healthy activities.

### **Annual Membership Fee**

The annual membership fee that must be paid to enjoy rights of membership on AIA Vitality, as may be set out on our website or otherwise notified to you from time to time.

**Annual Membership Fee Due Date**

Refers to the date when your Annual Membership Fee payment is due.

**Benefits**

The discounts, rewards, benefits, goods and/or services available to members through AIA Vitality.

**Employer**

A corporation or legal entity which has successfully purchased AIA Vitality membership for and on behalf of all or part of its employees, staff, members, or other individual representatives.

**Grace Period**

The extra 90 days that we give to you, from the Annual Membership Fee Due Date, for you to pay your fee.

**Membership Year**

The 12-month period starting from the date your AIA Vitality membership begins.

**Partner**

A retailer, or any other person, firm or corporation which has been contracted with us to provide Benefits to AIA Vitality members.

**Partner Benefits**

Discounts, rewards, benefits, goods and/or services available to members through AIA Vitality offered by our Partners.

**You, your**

An individual who has applied and been granted membership in AIA Vitality.

**User Account**

Your online account on the Vitality website: [www.aiavitality.com.sg](http://www.aiavitality.com.sg) and/or the My AIA SG mobile application.

**Vitality Wheel**

The game offered to members to spin a virtual wheel on the AIA Vitality section of the My AIA SG app to win prizes.

**Vitality Coins**

The coins awarded to a member for participating in certain activities, attaining goals or as a form of cashback for making certain purchases.

**Wallet**

The electronic wallet in a member's AIA Vitality account used to store vouchers and Vitality Coins awarded or acquired by the member.

## Spin

The opportunity to play Vitality Wheel, which is awarded to a member for participating in certain activities.