

Be Healthier. Be Happier. Be Smarter. Discount Terms and Conditions



Life's better with the right partner®

- 1 AIA Australia Ltd ABN 79 004 837 861, AFSL 230043 ("**AIA Australia**") is offering a lifetime 5% discount off the gross premium amount payable on Eligible Policies ("**Be Healthier. Be Happier. Be Smarter. Discount**") to eligible clients who:
 - a) submit a new business application to AIA Australia for an Eligible Policy via a financial adviser of a participating licensee (each known as an "**Eligible Advisers**"); and
 - b) have their new business application received by AIA Australia between 9.00am AEDT 26 January 2017 and 5.00pm AEDT 28 February 2017 (or, in the case of paper applications, have their application received by AIA Australia by 5:00pm AEDT 14 March 2017, provided the quote was performed and the application signed before 5.00pm AEDT 28 February 2017) ("**Campaign Period**").
- 2 Eligible Policies are:
 - a) Any Priority Protection Policy with AIA Vitality or a Priority Protection for Platform Investors Policy with AIA Vitality that is applied for and issued in accordance with these Terms and Conditions,excluding:
 - b) any cancel and replace policies;
 - c) any alterations to existing policies (including without limitation, policy increases and Consumer Price Index (CPI) increases);
 - d) any portion of the policy relating to Crisis Recovery, Double Crisis Recovery, Crisis Recovery Buy-back, Crisis Recovery Reinstatement or Forward Underwriting, Business Safeguard Forward Underwriting, Family Protection, Life Cover Purchase, Total and Permanent Disablement, Universal Total and Permanent Disablement or Accidental Total and Permanent Disablement (where the rider is linked to a Crisis Recovery benefit or the Crisis Recovery Standalone Plan);
- e) any Income Protection Plan, Business Expenses Plan or Superannuation Income Protection Plan;
- f) Priority Protection Express policies or Professional Insurance Portfolio (DPM) policies; or
- g) any policies that are cancelled during the cooling off period (an "**Eligible Policy**").
- 3 The 'Be Happier. Be Healthier. Be Smarter. Discount' will cease to be applied to Eligible Policies from the date of cancellation, lapse or maturity, and will not be re-applied if the Eligible Policy is reinstated.
- 4 Clients who take any steps to redeem their 'Be Happier. Be Healthier. Be Smarter. Discount' (for example by completing a new business application form via Eligible Advisers for an Eligible Policy within the Campaign Period) will be bound by these Terms and Conditions. In the unlikely event that a client does not wish to receive the 'Be Happier. Be Healthier. Be Smarter. Discount' or participate in the 'Be Healthier. Be Happier. Be Smarter.' campaign, they must notify AIA Australia at the time of submitting their application to AIA Australia.
- 5 In the event that a licensee wishes to opt out of the 'Be Healthier. Be Happier. Be Smarter.' campaign, they must notify AIA Australia on or before the commencement of the Campaign Period.
- 6 At AIA Australia's absolute discretion, incomplete, inaccurate, ineligible or dishonest applications, or those which, in AIA Australia's opinion do not meet the criteria set out in these Terms and Conditions, or infringe these Terms and Conditions, will be ineligible for the 'Be Healthier. Be Happier. Be Smarter. Discount'.

- 7 The 'Be Healthier. Be Happier. Be Smarter. Discount' is off the gross premium amount payable for the life of the Eligible Policy only (and not off the total premium payable for the client's entire policy or any other policy) and is applied before and in addition to any other discounts applicable to the policy (including without limitation any bundled or AIA Vitality discounts as mentioned in the relevant PDS and set out in further detail in the Premium Adjustment Rules located at www.aiavitality.com.au). The 'Be Healthier. Be Happier. Be Smarter. Discount' is not transferable or redeemable for cash and cannot be transferred to another policy.
 - 8 AIA Australia will not be responsible for late, lost or misdirected applications and all applications are deemed to be received at the time of receipt by AIA Australia and not at the time of transmission.
 - 9 All applications are subject to meeting AIA Australia's underwriting criteria as determined by AIA Australia in its sole and absolute discretion.
 - 10 Employees, contractors and other staff members, and their immediate families of AIA Australia are eligible to enter this 'Be Healthier. Be Happier. Be Smarter.' campaign.
 - 11 By participating in the 'Be Healthier. Be Happier. Be Smarter.' campaign, clients and Eligible Advisers acknowledge that their personal and sensitive information will be collected, used (including handling and storage) and disclosed in the manner described in the AIA Australia Privacy Policy available at www.aia.com.au which may be updated from time to time. Clients and Eligible Advisers also acknowledge and agree to be contacted by AIA Australia by mail, email or telephone for the purposes set out in its Privacy Policy, including but not limited to, this 'Be Healthier. Be Happier. Be Smarter. Discount' and for marketing and other promotional purposes in respect of AIA Australia's products and services.
 - 12 AIA Australia reserves the right to vary these Terms and Conditions (including without limitation, to vary or extend the Campaign Period) by posting updated terms and conditions at www.aia.com.au/AdviserSite or by emailing the Eligible Advisers or their licensee to advise and may withdraw the 'Be Healthier. Be Happier. Be Smarter.' campaign at any time at its discretion. In the event that AIA Australia cancels or varies the 'Be Healthier. Be Happier. Be Smarter.' campaign, it shall not be liable to any person for any costs, loss or damage (including costs, loss or damage caused by negligence) arising out of, or in connection with, such cancellation, variation or withdrawal or be required to conduct the 'Be Healthier. Be Happier. Be Smarter.' campaign at any other time.
 - 13 The information contained in these Terms and Conditions is of a general nature only and has been prepared without taking into account factors like your objectives, financial situation or needs. Before making any decision or recommendation you should consider the appropriateness of the information, having regard to these factors to the relevant individual. Before purchasing such products, view the PDS and terms and conditions available at www.aia.com.au and consider if it's right for you.
- Eligible Advisers should contact their AIA Australia client development manager for details regarding commission payable in relation to this 'Be Healthier. Be Happier. Be Smarter.' campaign.