

1. The Essential CyberCare Campaign ("Campaign") is organised by AIA Singapore Private Limited (UEN: 201106386R) ("AIA") and shall run from 3 August 2026 at 1200 hours (SGT) until 31 December 2026 at 2359 hours (SGT) ("Campaign Period") and is open to Eligible Participants (defined below).
2. Essential CyberCare is arranged under a group insurance policy undertaken by AIA Singapore Private Limited and underwritten by Chubb Insurance Singapore Limited. Please note that your enrolment is also subject to you meeting the eligibility requirements of the Essential CyberCare group policy.
3. The Campaign 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 Campaign signifies your agreement to be bound by and comply with these T&Cs in their entirety.
4. Under this Campaign, Eligible Participants who successfully enrol under the Essential CyberCare ("Group Policy") shall be provided cover under the Group Policy for 3 consecutive months from the commencement date stated in the Certificate of Insurance. The relevant documents will be sent via email to Eligible Participants who successfully enrol for coverage under the Group Policy.
5. A summary of the benefits under the Group Policy is set out below. All benefits and coverages are subject to the terms and conditions of the Group Policy. Please refer to the policy wording for the full insuring clauses, definitions, schedule, extensions, terms, conditions, exclusions, and limits of liability of the Group Policy.

BENEFITS	SUM INSURED (S\$)
Social Engineering	1,500
Online Shopping Fraud	

6. All enrolments for the Group Policy under this Campaign are subject to Chubb's acceptance.
7. To be eligible for the Campaign, the Eligible Participant (as the "Applicant"):
 - a. must be a Singapore resident;
 - b. must be aged 18 years of age or older on the coverage commencement date; and
 - c. must provide his/her Marketing Consent (defined below) to AIA.
8. For avoidance of doubt, each Applicant can only apply for the Plan once.
9. Each Eligible Participant who successfully completes a Financial Health Review with our AIA Financial Consultant or Insurance Representative within the following periods shall be eligible for the corresponding gift:

Financial Health Review completion date	Eligible Gift
From 3 August 2026 – 31 December 2026	S\$20 eCapitaVoucher

10. Provision of Marketing Consent by Eligible Participant to AIA means the Eligible Participant (the Applicant) has provided his/her consent to the Marketing Consent clause as set out below:

I [the Applicant] want to know the latest promotions and customer benefits and consent to receiving marketing, advertising and promotional material from, and the conducting of consumer, marketing-related and other similar research and analysis by, AIA Persons[1] and to each of them collecting, using, disclosing, storing, retaining and processing all my personal data in accordance with the terms in this form and the AIA Personal Data Policy (Singapore).

I also consent to AIA Persons disclosing my personal data to independent third parties and their representatives and for them to process my personal data, for such purposes.

Contact me by[2]

- Post
- Email and social media

- Voice Call
- Text message (e.g. SMS/MMS)

I understand that the consent provided by me in this form is in addition to and does not supersede any consent given previously for the above purposes.

I may withdraw one or more consents that I have given, at any time via AIA+ or by completing and submitting the relevant form(s) (<https://www.aia.com.sg/en/marketing-consent-withdrawal>). For further support on withdrawal of consent, I may contact AIA Customer Care Hotline at 1800 248 8000.

[1] "AIA Persons" refers to AIA Singapore Private Limited, its associated persons/organisations, its and their third party service providers its and their representatives, whether within or outside Singapore.

[2] According to the postal and email addresses, and all telephone numbers (of which I confirm that I am the user and/or subscriber) in AIA Persons' records."

- Items given or provided under this Campaign by AIA or any third party is non-transferable unless stated otherwise and non-exchangeable for cash and may be subject to availability. AIA is not obliged to replace any damaged, lost or defaced items. AIA reserves the right to replace any items given or provided under this Campaign with items of similar value without prior notice. All items given or provided under this Campaign will be given or provided on an "as is" basis, and all warranties, express or implied, are disclaimed. AIA does not guarantee nor bear liability regarding the quality, performance, technical specifications, conditions or safety of the items given or provided under this Campaign.
- AIA shall not be responsible for any loss, damage or delay in connection with the processing of enrolment(s) or claim(s) for the Group Policy which an Eligible Participant has qualified to be covered under this Campaign.
- The use of any e-gift card or voucher ("Voucher") shall be subject to the Voucher-issuing merchant's terms of use, which may be amended from time to time. A person is deemed to have accepted and agreed to the relevant terms and conditions if such person purchases, uses, or carries out any activity or transaction or makes any dealing involving such Voucher. Any unused balance of a Voucher will not be refunded. Expired Vouchers will not be replaced.
- 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 Campaign.
- 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.
- AIA reserves the right in its sole and absolute discretion to withdraw or terminate this Campaign at any time without having to give any person any notice or reason.
- AIA's decision on all matters relating to the Campaign (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 Campaign, these T&Cs shall prevail.
- Eligible Participants who participate in this Campaign will still be entitled to participate in other Campaigns organised by AIA unless otherwise prohibited by AIA in its sole and absolute discretion.
- These T&Cs shall be governed by and construed in accordance with the laws of Singapore.
- AIA may, at any time, in its sole discretion and without prior notice or liability to the participant of the Campaign or any person, vary, modify and/or amend these T&Cs.

Last Revision Date: 03 August 2026