



**AIG Voluntary Employee Benefits – Referral Promotion 2022-3Q**

**DEFINITIONS:**

“AIG” – AIG Insurance Hong Kong Limited (Macau Branch).

“VEB” – Voluntary Employee Benefits

“Promotion” – Referral Promotion 2022-3Q.

“Promotion Period” – From 1-May-2022 to 31-Oct-2022 (both dates inclusive)

“Referral Plan” – AIG Voluntary Employee Benefits – Referral Plan (REMV / REMS / REM 3 / REM4).

“Referral” – Existing AIG VEB policyholders referring their relatives or friends to AIG to apply for the Referral Plan.

“Referrer” – Existing AIG VEB policyholders who refer their relatives or friends to AIG to apply for the Referral Plan.

“Referee” – Applicants who are referred by the Referrer to AIG to apply for the Referral Plan.

“Successful Referral” – the Referral is received by AIG within the Promotion Period and the application for the Referral Plan is subsequently accepted by AIG.

**REWARDS**

**Reward to the Referrer:**

1. (“Referrer Reward”) For each Successful Referral, the Referrer will get one (1) \$50 supermarket cash voucher.
2. (“Extra Referrer Reward”) For every 3 Successful Referrals, the Referrer will get one (1) extra \$50 supermarket cash voucher.
3. The more Successful Referrals, the more rewards Referrer will get. The maximum number of Successful Referrals for reward per each Referrer is 50; any Referral after the first 50 will not be rewarded. For example:

Total no. of Successful Referral	Referrer Reward	Extra Referrer Reward	Total Reward
1	\$50 x 1	Nil	\$50 x 1
2	\$50 x 2	Nil	\$50 x 2
3	\$50 x 3	\$50 x 1	\$50 x 4
4	\$50 x 4	\$50 x 1	\$50 x 5
5	\$50 x 5	\$50 x 1	\$50 x 6
6	\$50 x 6	\$50 x 2	\$50 x 8
:	:	:	:
50 (Maximum per Referrer)	\$50 x 50	\$50 x 16	\$50 x 66

**Reward to the Referee:**

1. (“Referee Reward”) For each Successful Referral, the Referee will get one (1) \$50 supermarket cash voucher. Any person will get this reward once only.
2. (“Extra Referee Reward 1”) If the monthly premium of the Referral Plan payable is at or higher than \$200, the Referee will get one (1) extra \$50 supermarket cash voucher. Any person will get this reward once only.
3. (“Extra Referee Reward 2”) If the monthly premium of the Referral Plan payable is at or higher than \$300, the Referee will get one (1) extra \$50 supermarket cash voucher. Any person will get this reward once only.
4. The maximum reward per each Referee is three (3) \$50 supermarket cash vouchers. For example:

Monthly premium payable	Referee Reward	Extra Referee Reward 1	Extra Referee Reward 2	Total Reward
less than \$200	\$50 x 1	Nil	Nil	\$50 x 1
At or above \$200	\$50 x 1	\$50 x 1	Nil	\$50 x 2
At or above \$300	\$50 x 1	\$50 x 1	\$50 x 1	\$50 x 3



**REFERRAL PROCEDURE:**

1. Referee shall complete the Referral Application Form including Referrer's information (Name, Contact No. and Policy No. of the Referrer), and send to AIG. The form can be obtained from AIG office, AIG Customer Service Hotline, or downloaded from AIG website at <https://www.aig.com.mo/personal-insurance/auto-and-home/personal-accident-and-health>.



2. For enquiries, please contact our Customer Service Hotline at (853) 2835 5602 (Mondays to Fridays 8:45am to 5:15pm, except public holidays).

**TERMS & CONDITIONS**

**General Conditions:**

1. This Promotion is only applicable to applications by Referral for the Referral Plan underwritten by AIG.
2. This Promotion is only valid for Referrals received by AIG within the Promotion Period.
3. The Referral is **invalid** if the Referrer and the Referee are the same person.
4. AIG has the final decision to accept or decline the application for the Referral Plan. These terms and conditions are related to the Promotion only and no reference has been made to any coverage of the Referral Plan. For the coverage and other details of the Referral Plan, please refer to the relevant brochure and policy wordings.
5. AIG reserves full rights of final interpretation of all the terms and conditions, and decision on any dispute arisen from this Promotion.

**Referrer Reward and Extra Referrer Reward:**

6. The Referrer must be the policyholder of an active VEB policy in good status, including but not limited to premium payment status. **No** reward will be given if the Referrer is not the policyholder of an active VEB policy, or if the VEB policy of the Referrer is not in good status as determined by AIG, as at Referral Count Date.
7. AIG VEB team, and insurance intermediaries, including but not limited to agents and brokers, are **not** eligible for Referrer Reward and Extra Referrer Reward.
8. The Referral Plan policy of the Referee must be active and in good status, including but not limited to premium payment status. The Referral will **not** be counted if the Referee's policy is not in good status as determined by AIG, as of Referral Count Date.
9. AIG will count the total number of Successful Referrals on the Referral Count Date. AIG will contact and inform eligible Referrer of the final number of Successful Referrals and arrange for reward collection, according to the schedule below:

Promotion Period Ends	Referral Count Date	Reward collection begins:
31-Oct-2022	28-Apr-2023	20-May-2023 and onwards

**Referee Reward and Extra Referee Reward:**

10. The Referee must **not** be an existing VEB policyholder. **No** reward will be given if the Referee has cancelled a VEB policy within 18 months before the Referral.
11. The Referral Plan policy of the Referee must be active and in good status, including but not limited to premium payment status. **No** reward will be given if the Referee's policy is not in good status as determined by AIG, as of Policy Check Date.



12. AIG will check the status of the Referral Plan policy on the Policy Check Date and contact the eligible Referees to arrange for reward collection, according to the schedule below:

1 <sup>st</sup> month of premium payment	Policy Check Date	Reward collection begins:
Jun 2022	31-Oct-2022	20-Nov-2022 and onwards
July 2022	30-Nov-2022	20-Dec-2022 and onwards
August 2022	31-Dec-2022	20-Jan-2023 and onwards
September 2022	31-Jan-2023	20-Feb-2023 and onwards
October 2022	28-Feb-2023	20-Mar-2023 and onwards
November 2022	31-Mar-2023	20-Apr-2023 and onwards
December 2022	30-Apr-2023	20-May-2023 and onwards

**Extra Referee Reward 1:**

13. The monthly premium payable must remain “At or above \$200” as at Policy Check Date.  
14. If the monthly premium payable has changed between “At or above \$200” and “Less than \$200”, before the Policy Check Date, Extra Referee Reward 1 will not be given.

**Extra Referee Reward 2:**

15. The monthly premium payable must remain “At or above \$300” as at Policy Check Date.  
16. If the monthly premium payable has changed between “At or above \$300”, “At or above \$200” and “Less than \$200”, before the Policy Check Date, Extra Referee Reward 2 will not be given.

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**AIG 僱員自購保障 – 轉介推廣 2022-3Q**

**定義:**

“AIG” – 美亞保險香港有限公司（澳門分行）。

“VEB” – 僱員自購保障。

“本推廣” – 轉介推廣 2022-3Q。

“推廣期” – 由 2022 年 5 月 1 日至 2022 年 10 月 31 日 (包括首尾兩日)。

“轉介保障計劃” – AIG 僱員自購保障 - 轉介計劃 (REMV / REMS / REM 3 / REM4)。

“轉介” – 現有 AIG VEB 保單持有人可轉介同事、朋友或親友給 AIG，讓他們可以申請轉介保障計劃。

“轉介人” – 轉介同事、朋友或親友給 AIG 以申請轉介保障計劃的現有 AIG VEB 保單持有人。

“新申請人” – 被轉介給 AIG 申請轉介保障計劃的人士。

“成功轉介” – 於推廣期內 AIG 收到的轉介，並於其後有關的“轉介保障計劃”申請獲得 AIG 接納。

**獎賞**

**轉介人的獎賞:**

1. (“轉介人獎賞”) 每一個成功轉介，轉介人將獲得一 (1) 張 \$50 超級市場現金券。
2. (“轉介人額外獎賞”) 每三個成功轉介，轉介人將額外獲得一 (1) 張 \$50 超級市場現金券。



3. 越多成功轉介，越多獎賞。每位轉介人可獲獎賞的最高成功轉介為頭五十 (50) 個；超過頭 50 個成功轉介之後的轉介將不會獲得獎賞。例子如下：

成功轉介總數	獎賞	額外獎賞	總獎賞
1	\$50 x 1	無	\$50 x 1
2	\$50 x 2	無	\$50 x 2
3	\$50 x 3	\$50 x 1	\$50 x 4
4	\$50 x 4	\$50 x 1	\$50 x 5
5	\$50 x 5	\$50 x 1	\$50 x 6
6	\$50 x 6	\$50 x 2	\$50 x 8
:	:	:	:
50 (每人上限)	\$50 x 50	\$50 x 16	\$50 x 66

#### 新申請人的獎賞：

1. (“新申請人獎賞”) 每一個成功轉介，新申請人將獲得一 (1) 張\$50 超級市場現金券。任何人士只能獲得此項獎賞一次。
2. (“新申請人額外獎賞 1”) 如新申請人於轉介保障計劃選擇的每月應繳保費為 \$200 或以上，新申請人將獲得 **額外一 (1) 張\$50 超級市場現金券**。任何人士只能獲得此項獎賞一次。
3. (“新申請人額外獎賞 2”) 如新申請人於轉介保障計劃選擇的每月應繳保費為 \$300 或以上，新申請人將獲得 **額外一 (1) 張\$50 超級市場現金券**。任何人士只能獲得此項獎賞一次。
4. 每位新申請人最多可獲得的獎賞為三 (3) 張\$50 超級市場現金券。例子如下：

每月應繳保費	獎賞	額外獎賞 1	額外獎賞 2	總獎賞
少於 \$200	\$50 x 1	無	無	\$50 x 1
\$200 或以上	\$50 x 1	\$50 x 1	無	\$50 x 2
\$300 或以上	\$50 x 1	\$50 x 1	\$50 x 1	\$50 x 3

#### 轉介步驟：

1. 新申請人可填寫轉介計劃申請表格，連同轉介人的資料（轉介人的姓名、聯絡電話號碼及保單號碼），交回 AIG。該表格可向 AIG 或透過 AIG 客戶服務熱線索取，或於 AIG 網站下載 <https://www.aig.com.mo/zh/personal-insurance/auto-and-home/personal-accident-and-health>。



2. 如有任何查詢，請聯絡客戶服務熱線 (853) 2835 5602 (星期一至五，8:45am 至 5:15pm，公眾假期除外)。

#### 條款及細則

##### 一般條款：

1. 本推廣只適用於申請由 AIG 所承保的轉介保障計劃。
2. 本推廣的轉介必須於推廣期內交到 AIG 方為有效，並以 AIG 所接收的日期為準。
3. 如轉介人及新申請人為同一人，該轉介將被視為**無效**。
4. 有關轉介保障計劃的申請，AIG 可能接納或拒絕而且擁有最終決定權。本文中的條款及細則只應用於本推廣，並未提及轉介保障計劃的任何保障範圍，有關轉介保障計劃的承保範圍及其他詳情，請參閱其保單條款。



5. AIG 保留一切對本文中的條款及細則之最終解釋權，及由本推廣引致的任何爭議之最終決定權。

**轉介人獎賞及轉介人額外獎賞：**

6. 轉介人必須為現時有效的 VEB 保單持有人，而該保單的狀況必須良好，包括但不限於保費支付狀況。如於“轉介結算日”，轉介人不是有效的 VEB 保單持有人，或該保單的狀況被 AIG 確定為不良，轉介人將不會獲得任何獎賞。
7. AIG VEB 員工，及保險中介人，包括但不限於代理及經紀，將不可獲得任何轉介人獎賞及轉介人額外獎賞。
8. 新申請人的轉介保障計劃保單必須有效及狀況良好，包括但不限於保費支付狀況。如於“轉介結算日”，新申請人的轉介保障計劃保單的狀況被 AIG 確定為不良，該轉介不會被計算。
9. AIG 將於“轉介結算日”計算成功轉介的總數。AIG 會根據下列日期，聯絡並通知合資格的轉介人之最終成功轉介的總數，以及有關獎賞發放的安排：

推廣期完結	“轉介結算日”	獎賞發放
2022 年 10 月 31 日	2023 年 4 月 28 日	2023 年 5 月 20 日起

**新申請人獎賞及新申請人額外獎賞：**

10. 新申請人不可以為現有 VEB 保單持有人。如新申請人於過往 18 個月內曾經取消 VEB 保單，新申請人將不會獲發任何獎賞。
11. 新申請人的轉介保障計劃保單必須有效及狀況良好，包括但不限於保費支付狀況。如於“保單檢核日”，新申請人的轉介保障計劃保單的狀況被 AIG 確定為不良，新申請人將不會獲發任何獎賞。
12. AIG 將於“保單檢核日”檢核有關新申請人的轉介保障計劃保單狀況。AIG 會根據下列日期，聯絡並通知合資格的新申請人有關獎賞發放的安排：

第一次繳交保費月份	“保單檢核日”	獎賞發放
2022 年 6 月	2022 年 10 月 31 日	2022 年 11 月 20 日起
2022 年 7 月	2022 年 11 月 30 日	2022 年 12 月 20 日起
2022 年 8 月	2022 年 12 月 31 日	2023 年 1 月 20 日起
2022 年 9 月	2023 年 1 月 31 日	2023 年 2 月 20 日起
2022 年 10 月	2023 年 2 月 28 日	2023 年 3 月 20 日起
2022 年 11 月	2023 年 3 月 31 日	2023 年 4 月 20 日起
2022 年 12 月	2023 年 4 月 30 日	2023 年 5 月 20 日起

**新申請人額外獎賞 1：**

13. 於保單檢核日，新申請人的轉介保障計劃保單每月應繳保費必須維持在“\$200 或以上”。
14. 如於“保單檢核日”前，每月應繳保費曾經更改並曾於不同時間分別符合“\$200 或以上”及“少於 \$200”的範圍，新申請人將不會獲發額外獎賞 1。

**新申請人額外獎賞 2：**

15. 於保單檢核日，新申請人的轉介保障計劃保單每月應繳保費必須維持在“\$300 或以上”。
16. 如於“保單檢核日”前，每月應繳保費曾經更改並曾於不同時間分別符合“\$300 或以上”，“\$200 或以上”及“少於 \$200”的範圍，新申請人將不會獲發額外獎賞 2。