

AIA VITALITY SILVER STATUS REWARD



HEALTHIER, LONGER,
BETTER LIVES

Member Terms and Conditions

April 2024

In these terms, “we” or “us” or “our” means AIA Australia Limited (ABN 79 004 837 861, AFSL 230043, Level 6, 509 St Kilda Road Melbourne VIC 3004) and its employees, agents, contractors, and related bodies corporate (but does not include our partners in the AIA Vitality Program) and “you” or “your” or “member” means the person who proposes to be, is, or has been, an AIA Vitality Member (and, if you are under 18, includes your parent or guardian).

AIA Vitality Member qualification and eligibility

The AIA Vitality Silver Status Reward (the Reward) is offered by us to an eligible AIA Vitality member who meets the qualifying criteria for this reward as defined in these terms and conditions.

Subject to other terms and conditions, limitations and exclusions noted in this document, eligibility for the Reward applies to the following AIA Vitality members;

- A member who commences a new AIA Vitality membership, attached to an AIAA Priority Protection policy with a risk commencement date of 1 April 2024 or after,
- An existing AIAA Priority Protection Insured person who commences a new AIA Vitality membership for the first time from 1 April 2024 onwards,
- An existing AIAA Health Insurance customer with AIA Vitality membership who extends membership to a new AIAA Priority Protection policy with a risk commencement date of 1 April 2024 onwards, or;
- An existing AIA Vitality member who holds membership under a Commonwealth Bank or other AIA corporate partner membership arrangements¹ who extends their membership to a new AIAA Priority Protection policy with a risk commencement date of 1 April 2024 or after.

Further to the above member eligibility, to qualify for the Reward you must achieve Silver Status within the AIA Vitality program by the later of the following dates;

- six months² from the risk commencement date of the AIAA Priority Protection policy to which your AIA Vitality membership was attached, and;
- six months² from the commencement³ of your AIA Vitality membership.

You will be provided with an additional seven days after the six month deadline to load any residual AIA Vitality Points earned to your member account. If you need any help or support with loading AIA Vitality Points, please contact the Member Services Team on 1800 848 254.

Achievement of qualifying Silver Status must be in accordance with the Terms and Conditions of the AIA Vitality program.

When will an eligible member receive the Reward payment?

Subject to meeting the above qualification and eligibility criteria and the availability of your bank account details in the AIA Vitality app, we will attempt to make the Reward payment to you on the later of the following dates;

- No longer than 30 days after the 6 month policy anniversary of the AIAA Priority Protection policy to which your AIA Vitality membership has been attached, and;
- No longer than 30 days after the 6 month anniversary of the commencement³ of your AIA Vitality membership.

1. If this existing membership is under AIA Vitality Starter, then membership must be extended to full membership and linked to the new AIAA Priority Protection policy for the member to be eligible..

2. 6 months is defined as 180 calendar days.

3. Commencement is defined as the date we receive the first payment for your AIA Vitality membership

Other qualifying criteria for payment of the Reward

The Reward payment will be paid in a single, one-off payment of \$500 to your bank account as detailed in the Cashback Account section of your AIA Vitality app. No other options for receipt of the payment will be offered by us. If your bank account details have not been updated in your AIA Vitality app at the time that a payment is due, then we will write to you to request that you complete your bank account details in the AIA Vitality app. If, after 30 days of the date of this communication, we are still unable to process the payment due to incomplete bank account details, then you will forfeit the right to the Reward payment.

At the time the Reward payment is due, the following conditions must apply for the payment to be made;

- The AIAA Priority Protection policy under which you are insured and which provides eligibility for the Reward, must be in force and must not be in any payment arrears.
- Your AIA Vitality membership must be active.

The Reward payment will only be paid once to any individual AIA Vitality member.

In the event of the Cancel and Replacement of an existing, qualifying AIAA Priority Protection policy, the existing AIA Vitality membership account will be carried over to the new, replacement policy. In this case, for the purpose of the Reward qualifying criteria, we will refer to the risk commencement date of the original AIAA Priority Protection policy under which you were insured.

For the avoidance of doubt, AIA Vitality members not eligible for this offer include:

- AIA Vitality members who joined the AIA Vitality program through AIAA Priority Protection prior to 1 April 2024.
- Previous AIA Vitality members who have cancelled membership and re-joined the AIA Vitality program on or after 1 April 2024.
- AIA Vitality Starter Members (unless that membership is extended to full membership under a new AIAA Priority Protection policy).

Other important conditions for the Reward

At our discretion, any member who achieves the qualifying criteria through ineligible or dishonest means, or in our reasonable opinion, does not meet the criteria set out in these Terms and Conditions, or infringes these Terms and Conditions, will be ineligible for the benefits under the Reward.

We will not be responsible for late, lost or misdirected AIA Vitality Points and all points earned are deemed to be received at the time of receipt by us and not at the time of transmission.

We reserve the right to vary these and the AIA Vitality Member Terms and Conditions (including without limitation, to vary the period of the Reward, the benefits under it and to otherwise vary or extend the circumstances in which a policy is eligible) by posting updated terms and conditions at aia.com.au. We may withdraw the Reward or terminate the eligibility from any member at any time at our discretion by notifying the member or by posting updated terms and conditions at aia.com.au.

In the event that we vary these Terms and Conditions or withdraw the Reward, we will, subject to applicable law, 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 and will not be required to conduct the Reward offer or pay the benefit under the Reward offer at any other time.

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