

APPLE WATCH BENEFIT GUIDE

November 2025



APPLE WATCH SERIES 11

Get Apple Watch. Get active. Get rewarded.

You can now choose to earn an Apple Watch Series 11 (GPS) 42mm with Aluminium Case, (total value \$679) and use your Active Benefits rewards to pay off your Apple Watch. Get active and achieve your weekly physical activity targets for 24 months.

How does the benefit work?

You'll need to enter into a loan with our finance partner, Glow Financial Services (Australia) Pty Ltd (Glow). Your total loan amount with Glow is \$672. Your Apple Watch Benefit Voucher is valued at \$679. AIA Vitality will cover the additional \$7 on your behalf to ensure your monthly loan co-contributions are rounded to the nearest dollar. Any co-contributions required will be charged via direct debit for 24 months. You can reduce your monthly loan co-contributions by being active and achieving your weekly physical activity targets. Your weekly target can change, moving up or down and is based on your previously tracked activity.

How your loan co-contributions work

The more weekly physical activity targets you achieve, the less you pay towards your Apple Watch.

Monthly targets met	You pay Glow
✓✓✓✓ 4+	\$0
✓✓✓ 3	\$13
✓✓ 2	\$18
✓ 1	\$23
None	\$28

When applying for your loan with Glow, please ensure the full name and DOB you enter, as part of the credit check, match your AIA Vitality membership details. If your loan with Glow has been approved, you will receive your Apple Watch Benefit Voucher (valued at \$679) for you to purchase your Apple Watch Series 11 (GPS) 42mm with Aluminium Case, at the Online Apple Store (AU). The loan with Glow is fixed at \$672, you cannot change the loan amount.

Link your Apple Watch Series 11 (GPS) and earn AIA Vitality Points

- Once you receive your Apple Watch device, you'll need to link your Apple Watch to Apple Health, and then link Apple Health to AIA Vitality. Details can be found under the 'Connected apps & devices' section in the 'Account' section of the AIA Vitality app.
- You can earn a maximum of 150 AIA Vitality Points per day for all physical activity, excluding Organised Fitness Events. This can include gym visits, walking, running, cycling you track using a compatible fitness device or app, and synced with AIA Vitality.
- Should you exercise more than once a day or use more than one compatible fitness device, we will record the highest points earning activity.
- If you participate in an Organised Fitness Event, such as a marathon, the points you earn for that event may exceed the daily cap of 150 points and will contribute towards the yearly maximum of 15,000 points for all physical activity
- Your points will be reflected in your online AIA Vitality Points Statement within 5 days, after your data is synced.

Note: Apple Watch Series 11 (GPS) requires iPhone 11 or later with iOS 26 or later.



Important information:

- If you activate the Apple Watch Benefit, you will no longer be able to choose how to use any weekly \$5 Active Benefits rewards you earn for the next 24 months.
- The loan with Glow is fixed at \$672, you cannot change the loan amount.
- Your loan value will cover the cost of an Apple Watch Series 11 (GPS) 42mm with Aluminium Case. If you choose the 46mm, Apple Watch Ultra 3, or add accessories to the same purchase, you will need to pay the difference using your debit or credit card. If you choose the Apple Watch SE 3, with RRP lower than \$679, you can use the balance of the Apple Watch Benefit Voucher towards the purchase of any other products available at the online Apple Store (AU).
- Each week you must open the AIA Vitality app to sync your data and check that your physical activity points are tracking towards your weekly targets.
- The more weekly physical activity targets you achieve, the less you pay towards your Apple Watch. If you achieve all of your weekly targets in a month, AIA Vitality will cover the full \$28 loan co-contribution to Glow. If you miss any weekly targets, you will need to pay the difference.
- Closing the rings on your Apple Watch is a completely separate measure of your activity levels. It is not used to determine if you've successfully achieved your AIA Vitality weekly physical activity target.
- If your AIA Vitality membership is terminated, you are solely responsible for paying any outstanding loan amount.



Need help?

For more information about this or any other benefit you receive through AIA Vitality, please call **1800 848 254** or email queries@aiavitality.com.au