

March 2021



Apple Watch Series 6 (GPS & Cellular)

Apple Watch Series 6 lets you measure your blood oxygen level with a revolutionary new sensor and app¹. Monitor your heart rate. See your fitness metrics on the enhanced Always-On Retina display, now 2.5x brighter outdoors when your wrist is down. Set a bedtime routine and track your sleep. And reply to calls and messages right from your wrist. It's the ultimate device for a healthier, more active, more connected life.

Your Apple Watch will track your workouts and activity to help you earn AIA Vitality Points.

AIA Vitality has partnered with Optus to deliver the Apple Watch Benefit. AIA Vitality and Optus understand health and wellbeing is more important than ever. That's why we've come together to help

you stay connected and motivated on your journey to a healthier, longer, better life.

Why Optus?

500MB of data: It can be used with your Apple Watch if you are an eligible Optus Consumer or SMB Postpaid mobile customer or with any other devices that can host a data SIM.

Stay connected on the combined 4G & 3G Optus mobile networks. Now covering 98.5% of the Australian population.

Get Apple Watch. Get active. Get rewarded.

You can now choose to get an Apple Watch Series 6 (GPS & Cellular) with 24 months of connectivity on the Optus Choice Connected Watch Plan (total value \$869) and use your Active Benefits rewards to earn your Apple Watch in full, by getting active and achieving your weekly Active Benefits targets for 24 months.

How does the benefit work?

You'll need to enter into an agreement with our loan provider, etika for a loan amount of \$649, and set up a direct debit for 24 months. You can reduce your monthly repayments by being active and achieving your weekly Active Benefits targets.

Your weekly Active Benefits target is dynamic, and is based on your target achievements in previous weeks.

Targets met in a month	You earn	You pay
0 weekly targets	\$0	\$27*
1 weekly target	\$5	\$22
2 weekly targets	\$10	\$17
3 weekly targets	\$15	\$12
4 or 5 weekly targets	\$27*	\$0

*The last (24th) monthly payment will be billed at \$28. AIA Vitality will cover the full \$28 in the last month if all physical activity targets are met. You will be billed monthly, on the 17th of the following month.

1. Blood Oxygen app measurements are not intended for medical use, including self-diagnosis or consultation with a doctor, and are only designed for general fitness and wellness purposes.

Once your loan with etika has been approved, you'll receive an Optus Promo Code. Use this Optus Promo Code to redeem your Apple Watch from Optus and sign up to a 24 month Optus Choice Connected Watch Plan. You'll need to follow the provided links to select your Apple Watch on the Optus redemption page.

You'll need to complete an Optus ID and if applicable, credit check as part of the purchase process. Please ensure any personal details (full name, address, DOB, email address) you enter as part of this ID check match your AIA Vitality membership details. Optus may take up to three days to verify your identity as part of this check.

Link your Apple Watch Series 6 (GPS & Cellular) and earn AIA Vitality Points

- Once you receive your Apple Watch device, you need to link your Apple Watch to AIA Vitality. Instructions can be found under the 'Manage Fitness Devices' tab in the 'Profile' section of the AIA Vitality app.
- You can earn a maximum of 100 AIA Vitality Points each day for all fitness-related activities (excluding organised fitness events) including gym session, walking, and other activities tracked using fitness devices or apps synced with AIA Vitality. Should you exercise more than once a day or use more than one activity tracking 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 100 points and will contribute towards the yearly maximum of 15,000 Points for all physical activities.
- Your Points will be reflected on your online AIA Vitality Points Statement within 5 days after your data is synced.

Using your Optus Choice Connected Watch Plan data

Existing Optus Consumer or SMB Postpaid mobile customers will be able to enjoy an extra 500MB of data on their new Apple Watch with the included Optus Choice Connected Watch Plan.

If you are not currently an eligible Optus Consumer or SMB Postpaid mobile customer, you may need to establish a number sharing service with your existing telco provider. Your existing telco provider may charge you a monthly fee. You will need to contact your telco provider directly for specific charges.

Please note that if you do not have an additional eligible Optus Consumer or SMB Postpaid mobile service with Number Share activated (or if you so choose) your SIM can be used in a separate SIM enabled device and the 500MB monthly data to share can be used on that device. The Optus Choice Connected Watch Plan cannot be refunded or returned.

Important points to remember

- If you activate the Apple Watch benefit, you will no longer be eligible to select any of the standard \$5 Active Benefit vouchers, donations or cash deposits for the next 24 months.
- You will receive an Optus Promo Code (total value \$869) for you to redeem your Apple Watch Series 6 (GPS & Cellular) with a 24 month Optus Choice Connected Watch Plan on the Optus redemption page.
- The loan with etika is fixed at \$649, you cannot change the loan amount.
- You may choose the 44mm version of the Apple Watch Series 6 (GPS & Cellular). If you do, you'll need to pay a \$50 differential on your first Optus bill.
- You must ensure your physical activity data is regularly synced with your AIA Vitality account. We recommend syncing (by opening the AIA Vitality app to check your progress against your weekly Active Benefits target) at least twice a week. This will ensure that if you're reaching your weekly Active Benefits targets, AIA Vitality will cover the applicable etika repayments on your behalf.
- To cover repayments to etika, you must achieve your Active Benefits target displayed in the AIA Vitality app each week. Closing the rings on your Apple Watch is a completely separate measure of your activity levels, and is not used to determine if you've successfully achieved your weekly Active Benefits target.
- If you terminate your AIA policy, all outstanding loan repayment amounts for this benefit will need to be settled in full and directly with etika. Please refer to your loan agreement for more details.
- If you decide to cancel your Optus Watch plan the applicable credit on the 24 month plan fees (\$120) will be forfeited. The original offer has a \$869 value and the loan amount of \$649 incorporates a discount, as a result the watch plan fees will not be refunded if you cancel early, and you will lose your connectivity.
- If you are approved for an Apple Watch loan and enter into a loan agreement with etika, you agree that:
 - etika will pay the loaned amount to AIA Australia and AIA Australia will provide you with an Optus Promo Code to fund your purchase of an Apple Watch on the Optus redemption page.
 - you will be solely responsible for payment of amounts that fall due under your loan agreement with etika; and
 - you will no longer be eligible to select any of the standard \$5 Active Benefit vouchers and donations for the duration of the agreement.

- When you activate the Apple Watch benefit, you:
- are consenting to AIA Australia exchanging your personal information with etika for the purpose of administering the AIA Vitality Apple Watch benefit (including for the purpose of making any payments due by you to etika on your behalf).
- you must redeem your Apple Watch Series 6 through the Optus redemption page within 30 days after receiving your loan approval from etika. However, Optus & AIA Vitality recommend redeeming it as soon as the promo code has been issued, to be able to enjoy the full benefit of the offer.
- you agree to the Terms and Conditions available in the AIA Vitality app.
- In case of dispute, the decision of AIA Australia shall be final.
- Use of this benefit is subject to the AIA Vitality Terms and Conditions, AIA Vitality Terms of Use, Optus Watch plan Terms and Conditions, Apple Watch Benefit Terms and Conditions and the AIA Australia Privacy Policy available at aiavitality.com.au. Benefits may be varied or withdrawn at any time.

**Any questions?**

Visit aiavitality.com.au

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