

PROMOTION DETAILS

SMART INSURANCE WITH CASHBACK UP TO VND 12,000,000

1. Promotion Name:

“SMART INSURANCE WITH CASHBACK UP TO VND 12,000,000”

2. Promotion Period:

From 01/05/2023 to 30/06/2023

3. Eligible Cardholders:

- Cardholders of Public Bank Vietnam Visa Credit Card in active status.
- Cardholders who apply for Public Bank Vietnam AIA product with minimum from VND15 million and make the payment of new first year premium of products by Public Bank Vietnam Visa Credit Card during the promotion period.
- Cardholders who apply for Public Bank Vietnam AIA product and make the payment for 2nd year premium by Public Bank Vietnam Visa Credit Card during the promotion period.

4. Promotion Service:

E-commerce transactions performed by Public Bank Vietnam Visa Credit Card via AIA’s website at: <https://aia.com.vn>

5. Promotion Mechanism:

i. Cashback promotion for New First Year Premium

- Period:

Batch	Submission	Issuance
1	01/05 – 31/05/2023	01/05 - 10/06/2023
2	01/06 - 30/06/2023	01/06 - 10/07/2023

- Audience: PBVN Credit cardholders who bought AIA products via PBVN during campaign period
- Award & Qualification:

Total New First Year Premium per policy (VND million) per batch	Offer details (*)
From VND15 million and above	Cashback amount equals 5% of New First Year Premium and capped at VND12 million per customer per batch

(*)To qualify for the above campaign, the customer needs to purchase at least 02 riders.

ii. Cashback promotion for Renewal Year Premium:

- Period:

Batch	Payment date	Policy effective date
1	01/05 - 31/05/2023	01/02/2022 – 30/06/2022
2	01/06 - 30/06/2023	

- Audience: PBVN Credit cardholders who make payment for 2nd year premium via PBVN credit card

- Payment mode: Quarterly, Semi-Annually, Annually
- Award & Qualification:

Renewal Year Premium of basic product per policy (VND million) per batch	Offer details (*)
From VND10 million and above	Cashback amount equals 6% of total Renewal Year Premium (including First Year Premium of basic and riders (if any))

Note: Qualified policy must complete the 2nd year premium of the basic product.

6. Term and Condition:

- Each Cardholder can only receive this promotion offer per batch, applicable for Primary and Supplementary Cardholders at the same time.
- All qualified policies must be submitted and approved within the above-mentioned periods.
- List of customers make payment via PBVN Credit card will be provided by PBVN following the below schedule:

AIA sent list all customers in each batch (21 days after the end of campaign period per batch) to PBVN	PBVN confirm customer
5 working days after issued date 21 days	3 working days after (but not later than 10 days)

- NFYF is new first year premium (which is excluded top-up). NFYP of cases submitted & approved within campaign period will be counted per each policy per each batch.
- Submitted date is based on AIA first received payment date which is recorded by AIA system. Transferred policies from cancelled policies, first received payment date will be used as submitted date for the new policies.
- Within 21 days after the end of each batch, if the customer changes the insurance premium, or the sum insured, or the insurance benefits of the insurance policy which leads to an increase/decrease in the premium then The date when AIA Company completes all the relevant procedures will be the effective date of the increase / decrease of insurance premiums and the additional or reduced fees will be included in the campaign.
- The awards will be delivered directly to qualifiers and only after the official result is announced. The reward delivery schedules are as follows:

• Cashback promotion:

Batch	21 dates after the last issuance date ends	Final Result date	PBVN cashback date to customer
1	01/07/2023	11/07/2023	28/07/2023
2	31/07/2023	10/08/2023	27/08/2023

• **Renewal year premium promotion:**

Batch	End date	Final Result date	AIA Payment date	Delivery start date
1	31/05/2023	25/06/2023	15/07/2023	21/07/2023
2	30/06/2023	25/07/2023	15/08/2023	20/08/2023

- h. The rewards are valid for 3 months since the final result announced. In case AIA cannot contact the qualifiers for 3 months since the final result announced, the rewards will be void.
- i. Cash exchange is not allowed.
- j. Gifts are not applicable for the customer who cancel the policy within 21 days after end of each batch and the policy must be valid at the calculating date.
- k. AIA have the right to withdraw/ not to deliver promotion gifts to customer if there are any changed in conditions to participate in the promotion due to change of policy
- l. If the promotion is delayed, hold or completely stop due to any unexpected changes in the law that AIA has little to no control over, AIA can (to the extent permitted by law) cancel, terminate, change or delay a part or the whole program after receiving approval from the government or any competent authorities.

7. Contact details:

Should the customer have any inquiries related to the promotion program, kindly contact to all Branches/TBs of PBVN nationwide or contact Card Services Hotline: 1800 599 930.