

## **AIA Club Alta Terms and Conditions**

### **Governing Documentation and Membership Conditions**

- 1.1 AIA Club Alta programme is administered, managed and distributed in Hong Kong & Macau by AIA Hong Kong & Macau (a member of the AIA group of companies).
- 1.2 These terms and conditions apply to AIA Club Alta programme in Hong Kong & Macau and the provision of any privileges thereunder.
- 1.3 The most up-to-date version of these terms and conditions is available on AIA Club Alta website. Alternatively, you can request a hard copy by contacting us at (852) 2200 6628 or AIA Club Alta dedicated international toll-free telephone number. We suggested that you periodically check these terms and conditions, the information of membership and privileges on AIA Club Alta website and the AIA Hong Kong & Macau Privacy Policy on AIA Club Alta website. The date of the latest version of these terms and conditions can be found at the bottom of this page under the heading 'Last Updated'.
- 1.4 You must read these terms and conditions when you become a member of AIA Club Alta programme. These terms and conditions contain important information.
- 1.5 If you do not understand these terms and conditions or have any questions about these terms and conditions, please email to [clubalta@aia.com](mailto:clubalta@aia.com) or call (852) 2200 6628 or AIA Club Alta dedicated international toll-free telephone number. Our representatives will be happy to assist you and answer any question you may have.
- 1.6 By participating in AIA Club Alta programme or by accessing any privileges, you will be deemed to have:
  - i. Read and agreed to be bound by these terms and conditions, these terms and conditions applicable to AIA Club Alta website, information, materials and contents relevant to AIA Club Alta programme; and
  - ii. consented to the collection, use (including without limitation, handling and processing) and disclosure of your personal information in accordance with the AIA Hong Kong & Macau Privacy Policy; and
  - iii. acknowledged and agreed that AIA Hong Kong & Macau may make changes to these terms and conditions, the information of membership and privileges on AIA Club Alta website and AIA Hong Kong & Macau Privacy Policy at any time; and
  - iv. agree to be bound by these documents as amended and any other rules, regulations, policies, or procedures that may be adopted, promulgated, implemented, modified or varied by AIA Hong Kong & Macau from time to time.

AIA Hong Kong & Macau has the sole right to interpret, apply and disapply these terms and conditions, the information of membership and privileges on AIA Club Alta website, AIA Hong Kong & Macau Privacy Policy and any other rules, regulations, policies or procedures.

- 1.7 Once you become a member of AIA Club Alta, you have a choice of whether to access or use the privileges under AIA Club Alta programme. If you choose to access or use any of the privileges, in addition to these terms and conditions, the information of membership and privileges on AIA Club Alta website and the AIA Hong Kong & Macau Privacy Policy, you will be bound by any additional terms and conditions set out on AIA Club Alta website, as well as any other requirements which may be stipulated in writing by a partner and/or a service provider (collectively, "partner") of AIA Club Alta programme from time to time.
- 1.8 Any revised version of these terms and conditions shall be effective as at the date of publication on the website. Any continuous participation in AIA Club Alta programme or access of any privileges by you will be deemed as your unequivocal acceptance of any amendment to these terms and conditions.
- 1.9 It is your responsibility to keep yourself up to date in respect of AIA Club Alta programme and these terms and conditions.

### **Changes to the AIA Club Alta Programme, Partners and Benefits**

- 2.1 AIA Hong Kong & Macau shall have the sole discretion to unilaterally:
  - i. modify, in whole or in part, AIA Club Alta programme structure (including AIA Club Alta membership tier and eligibility requirement(s) for each tier), privileges, rules, regulations, procedures, conditions of participation or other content, including these terms and conditions, the information of membership and privileges on AIA Club Alta website, the AIA Hong Kong & Macau Privacy Policy and any other terms and conditions communicated in any other materials relating to AIA Club Alta programme, even though changes may affect the privileges entitlement;
  - ii. terminate, suspend, cancel, deactivate, recall or revoke AIA Club Alta programme, in whole or in part, at any time, upon reasonable notice where it is possible and/or practical to give such notice.AIA Hong Kong & Macau and the AIA group of companies and their partners shall not be liable for any loss or damage resulting from any amendment to these terms and conditions.
- 2.2 We or our partners may offer other privileges, special discounts, exclusive offers etc. These privileges (if any) may be subject to additional terms and conditions, which may be communicated to you by mail, email, SMS, or AIA Club Alta website.
- 2.3 AIA Hong Kong & Macau reserves the right to change the identity, scope of partners and structure of privileges provided by partners (including thresholds for accessing privileges, eligibility, and redemption methods ) at any time.

For example, AIA Hong Kong & Macau may, among other things:

- i. change the privileges entitled to access or use in membership tiers; or
- ii. change the ways in which privileges may be redeemed; or
- iii. add, limit, change, replace or remove partners; or
- iv. add, limit, change, replace, terminate, suspend, cancel, deactivate, recall or revoke any privileges of AIA Club Alta programme; or

- v. adopt or implement any legal requirement, decision, recommendation, regulatory guidance or standard of any court, tribunal, ombudsman service or regulator.
- 2.4 We shall use reasonable effort to notify you of any changes or variations to AIA Club Alta programme by posting details on AIA Club Alta website. When there are significant changes to AIA Club Alta programme, we shall endeavour to provide you with reasonable notice of the changes in advance. This notice may be provided electronically, including by email or SMS.
- 2.5 If you are not satisfied with any changes or variations to AIA Club Alta programme, you may terminate your membership under clause 7 (Termination of membership) of these terms and conditions.

#### **AIA Club Alta Membership and Qualification as an AIA Club Alta Member**

- 3.1 AIA Club Alta membership is granted based on the sole discretion of AIA Hong Kong & Macau.
- 3.2 AIA Club Alta is available to new and existing customers of AIA Hong Kong and Macau who met the requirement of Aggregate Annualized Premium of Eligible policy(ies) and new policy issuance. "Eligible policy(ies)" refers to the individual life insurance policy(ies) issued by AIA International Limited in Hong Kong and/or Macau to the member as the policyholder, which:
- i. is/are effective after the cooling-off period; and
  - ii. exclude(s) (a) investment-linked assurance schemes (ILAS) policies issued after 31 August 2023 and (b) general insurance policies.

"Aggregate Annualized Premium" refers to the aggregate sum of the annualized premium of all the Eligible Policies and shall be expressed in United States dollars. The % amount of premium paid per each Eligible Policy shall be calculated in the Aggregate Annualized Premium as follows:

- i. 10% for the single premium; or
  - ii. 100% for the annual premium.
- 3.3 AIA Hong Kong and Macau shall have the sole discretion to revise from time to time the requirement on Eligible Policy(ies), Aggregate Annualized Premium and new policy issuance for approval of any policyowner as member of AIA Club Alta.
- 3.4 The membership of AIA Club Alta is valid for a period of 12 months ("Membership Year") starting from the first calendar day of the next calendar month once the requirements of the relevant membership tier of AIA Club Alta are met.
- 3.5 AIA Hong Kong & Macau may, in its absolute discretion, allow certain individuals to become an AIA Club Alta member (exclusive memberships) through alternative methods, even if they do not meet the qualifying conditions set out above. Please refer to clause 9 (Exclusive memberships) of these terms and conditions for further information relating to exclusive memberships.
- 3.6 The AIA Club Alta member must be a living individual, and membership is not available to corporations or other legal entities. Membership is granted at the sole discretion of AIA Hong Kong & Macau. Each individual is entitled to only one AIA Club Alta membership in each jurisdiction.

#### **AIA Club Alta Programme Benefits**

- 4.1 Unless otherwise specified in the relevant privileges information, only member of AIA Club Alta can enjoy the privileges. Privileges may only be used for personal and not commercial purposes.
- 4.2 As a general rule, you will be eligible to access the privileges when you become a member of AIA Club Alta programme. The relevant privileges information on the AIA Club Alta website will explain when those privileges will be available and the relevant terms and conditions applicable to obtaining each privilege.
- 4.3 Additional fees, including but not limited to, activation fees, surcharge, monthly fees and subscription fees, may be payable for the utilisation of certain privileges. The fees may be payable directly to the partner or to AIA Hong Kong & Macau. Please refer to the privileges information on the AIA Club Alta website for more information. Where possible, we will endeavour to give you advance notice of the introduction of, or increase to, any fees payable for the utilisation of certain privileges. This notice may be provided electronically, including by email, SMS or by posting details of the change(s) on AIA Club Alta website. If you are not satisfied with the introduction of, or increase to, any fees payable for the utilisation of certain privileges, you may terminate your membership under clause 7 (Termination of membership) of these terms and conditions.
- 4.4 On some privileges you may be required to utilise and/or purchase the partner's facility, goods and/or services a specified minimum number of times or amounts. Failure to meet these minimum utilisation rules could result in your rights to the privilege being altered or terminated.
- 4.5 Benefits are provided by our partners. These partners are separate and independent entities, and AIA Hong Kong & Macau shall not be responsible for the nature or quality of products or services provided by those partners, nor for any solicitation efforts by those partners. The products and services offered by our partners are not sold or marketed by AIA Hong Kong & Macau, and the provision of the same may also be subject to certain terms and conditions of our partners.
- 4.6 AIA Hong Kong & Macau makes no representations or warranties, express or implied, of any kind with respect to any privileges provided by our partners, including price, availability, quantity, quality, accuracy, timeliness, usefulness,

merchantability or fitness of any product or service provided as part of a benefit, including without limitation, success rate, fitness for a particular purpose and quality.

- 4.7 AIA Hong Kong & Macau will not be liable for any loss, injury, claim or damage suffered or incurred as a direct or indirect result of the advice provided by members of AIA Club Alta regarding the use of any products or services offered by partners or reliance on any privileges provided by partners. AIA Hong Kong & Macau shall have no liability for any withdrawal of partners from AIA Club Alta program, changes to privileges, or termination of partner services for any reason, and shall bear no liability in such cases.
- 4.8 Any dispute about any products or services provided as part of a privilege must be resolved directly with the relevant partner.
- 4.9 By participating in AIA Club Alta programme or by accessing any privileges, you understand and acknowledge that your name, address and certain other personal data of yours may be shared with some or all of our partners and that you may receive promotional materials, mailings or emails from AIA Hong Kong & Macau. You may, however, opt out of receiving such materials by advising AIA Hong Kong & Macau. However, if you choose to opt out, you are not able to receive useful information about the membership and privileges etc. under the AIA Club Alta programme. For details, please refer to clause 8.10 below, AIA Hong Kong & Macau Privacy Policy.
- 4.10 A partner (alone or jointly with AIA Hong Kong & Macau) may issue a privilege information which sets out the rules governing the use and access to a privilege. You can obtain the full set of privilege information if you email a request to clubalta@aia.com or call (852) 2200 6628 or AIA Club Alta dedicated international toll-free telephone number. The privileges information are also available on AIA Club Alta website.
- 4.11 Representations in the benefit guides made on behalf of our partners are based upon information that AIA Hong Kong & Macau has received from them, such information having been provided to us along with assurances from our partners that it is accurate.
- 4.12 AIA Hong Kong & Macau does not assume any legal liability or responsibility for the completeness, accuracy, adequacy or currency of the contents of any benefit guide or any other advice or information provided with respect to any benefit provided by our partners.
- 4.13 All information in a benefit guide and other information provided with respect to any benefit is general information only and are not in any way intended to be financial, medical, nutritional, health, fitness, legal or other advice or as a substitute for such advice. Any such information is not provided to promote or influence you to acquire any product or service.

#### **AIA Club Alta Membership Tier and Upgrade, Renewal and Downgrade**

- 5.1 There are three (3) tiers under AIA Club Alta programme:
  - I. Solar Tier Membership
  - II. Luna Tier Membership
  - III. Stellar Tier Membership

You will be granted with the relevant membership tier in accordance with the requirement of Aggregate Annualized Premium of Eligible policy(ies) and new policy issuance of each membership tier.
- 5.2 If the membership tier is upgraded, the Membership Year will be adjusted starting from the first calendar day of the next calendar month upon the member meets the requirements of the respective higher tier for a period of 12 months ("New Membership Year"). All the privileges entitled before the upgrade of the membership in the lower tier will be forfeited on the date of the upgrade without prior notice. The privileges entitled in the upgraded tier will be available for enjoyment in the New Membership Year.
- 5.3 If the member can meet the requirements of the current membership tier on the last date of the Membership Year, the membership in the current tier will be renewed for a further period of 12 months after the last date of the Membership Year ("Renewed Membership Year"). All the privileges entitled before the renewal of the membership will be forfeited on the date of the renewal without prior notice and cannot be carried forward in the Renewed Membership Year.
- 5.4 If the member fails to meet the requirements of the current membership tier but can meet the requirements of the lower tier on the last date of the Membership Year, the membership tier will be downgraded to a lower tier with the membership being renewed for a further period of 12 months after the last date of the Membership Year ("Renewed Membership Year"). All the privileges entitled in the higher tier before the renewal of the membership will be forfeited on the date of the renewal without prior notice and cannot be carried forward in the Renewed Membership Year. The privileges entitled in the downgraded tier shall be available for enjoyment in the Renewed Membership Year.
- 5.5 As your tier changes, the privileges you are entitled to and the terms relating to those privileges may change. Please refer to the privileges information for further information.

#### **Termination of Membership**

- 6.1 If you fails to meet the requirements of all the membership tiers on the last date of the Membership Year, the membership together with all the entitled privileges will be terminated after the end of the Membership Year without any prior notice.

- 6.2 When all the Eligible Policies have been terminated, the membership together with all the entitled privileges will be automatically terminated on the date of all the Eligible Policies being terminated.
- 6.3 Membership is also automatically terminated in the event of member's demise before the end of the relevant AIA Club Alta membership year.
- 6.4 You may terminate your AIA Club Alta membership at any time. You must provide us with 30 days' prior written notice, sent to us by email at [clubalta@aia.com](mailto:clubalta@aia.com) in order to terminate your AIA Club Alta membership.
- 6.5 On termination of your AIA Club Alta membership, you may not automatically terminate your existing relationship with partners, you may still be subject to the notice period of certain partners and to any other relevant terms and conditions of such partners.
- 6.6 We further reserve the right to terminate, suspend or deactivate your AIA Club Alta membership (in whole or in part, including your access and right to utilise one or more of the privileges) for reasons which include (but are not limited to):
- I. if we detect or suspect any unusual, irregular, suspicious, fraudulent or unauthorised use or activity or any conduct/misconduct; or
  - II. any act/misconduct that may adversely affect the interests of AIA Hong Kong & Macau, any actual or potential violation of the terms and conditions of AIA Club Alta programme or its privileges; or
  - III. if you do not or no longer qualify (or we suspect that you do not or no longer qualify) for AIA Club Alta membership under these terms and conditions; or
  - IV. if we believe that you are abusing or misusing the privileges of AIA Club Alta programme.
- 6.7 In the event of termination of AIA Club Alta programme or the cancellation of membership in the AIA Club Alta programme, we shall notify you in writing of such termination or cancellation by posting details on the AIA Club Alta website, and/or by sending an email to the last notified email address as specified by you.
- 6.8 Subject to the terms of our agreement with relevant partners, we shall use reasonable endeavours to allow members of AIA Club Alta to access their privileges ordered as at the date of termination of AIA Club Alta programme for a period of 45 days from when we issue notification of the termination of AIA Club Alta programme.
- 6.9 If your membership is terminated for any reason, subject to the terms of our agreements with the relevant partners and any other relevant terms and conditions of the relevant partners, your rights to privileges will cease upon the termination of your AIA Club Alta membership.

#### **Exclusive memberships**

- 7.1 From time to time and in our sole and absolute discretion, we may select individuals and offer exclusive memberships to them for AIA Club Alta programme. In such circumstances the individual will be deemed to satisfy the eligibility criteria in these terms and conditions and other additional eligibility criteria as may be determined by us for the exclusive membership offer at our sole and absolute discretion. We may at our sole and absolute discretion waive of AIA Club Alta membership. Whether a selected individual is offered an exclusive membership and the eligibility and rules applicable to such exclusive membership are in the absolute discretion of AIA Hong Kong & Macau.
- 7.2 These terms and conditions apply to such exclusive memberships, except where the terms and conditions are inconsistent with this clause 9 (Exclusive memberships), in which case this clause 9 (Exclusive memberships) will prevail to the extent of any inconsistency. If an exclusive membership is offered, other terms and conditions may apply, which may be notified by AIA Club Alta website, mail, email, SMS or such other facility as AIA Hong Kong & Macau determines in its sole and absolute discretion. We reserve the right to terminate, suspend, cancel, deactivate, recall or revoke an exclusive membership offered at any time.
- 7.3 Where a selected individual has an exclusive membership with AIA Hong Kong & Macau, AIA Hong Kong & Macau may, in its absolute discretion, determine if the selected individuals are eligible for privileges which may otherwise be available under AIA Club Alta programme.
- 7.4 Without in any way limiting the termination rights of AIA Hong Kong & Macau or other rights contained in these terms and conditions or rights under rules, regulations, policies, procedures and other documentations relating to AIA Club Alta programme, where a selected agent or a selected personnel of our business partner has been granted an exclusive membership, the exclusive membership may, in the absolute discretion of AIA Hong Kong & Macau be terminated on the occurrence of the earliest of one of the following applicable events: cessation of business, revocation of requisite license to distribute insurance products, cessation to be the agent or business partner (as the case may be) to distribute AIA Hong Kong & Macau insurance policies, retirement or death. AIA Hong Kong & Macau reserves the right, and retains the sole discretion, to terminate or suspend the exclusive membership at any time without the need to provide reasons.
- 7.5 Other terms and conditions shall continue to apply to exclusive memberships and other rules, policies or procedures applicable to exclusive memberships may be adopted, implemented, amended or varied by us from time to time.

#### **Other Important Information**

- 8.1 Membership of AIA Club Alta programme does not give rise to any legal relationship with AIA Hong Kong & Macau, other than being bound by these terms and conditions and the other governing documentation referred to in clause 1 (Governing Documentation and Membership Conditions) of these terms and conditions, and when entitled to do so, to receive any benefits.

- 8.2 Nothing herein shall be construed as a representation by us that AIA Club Alta programme is available for use in geographic areas or jurisdictions other than Hong Kong & Macau.
- 8.3 The terms and conditions of AIA Club Alta and other governing documentation (including but not limited to the AIA Club Alta Terms of Use, Privacy Policy and benefit guides) shall be governed by and construed in accordance with the laws of Hong Kong.
- 8.4 If for any reason, any provision or part of the AIA Club Alta terms and conditions or any provision or part of any other governing documentation is found to be void or unenforceable, such provision or part of the AIA Club Alta terms and conditions or of any other governing documentation shall be deemed to be severed from the AIA Club Alta terms and conditions or such other governing documentation and the remainder of such provision or of the AIA Club Alta terms and conditions or such other governing documentation, as the case may be, shall remain in full force and effect and may be enforced to the fullest extent possible.
- 8.5 You consent to receive documents and other information in relation to your AIA Club Alta membership and any other arrangements you have with us by electronic communication to the most recent email address we have for you in our records and authorise us to act on instructions received electronically. You also consent to us communicating electronically the fact that some information can be obtained by following a hyper-link or by accessing an electronic address set out in the communication. You acknowledge that these consents and authority have effect to the maximum extent that we are permitted by law to act and provide information to you in accordance with these consents and authority.
- 8.6 We shall be entitled from time to time to contact you via electronic transmission (e.g. email), mail, SMS, MMS, telephone, fax and other means of communication (via any of your telephone numbers, whether registered in Hong Kong & Macau or otherwise) in respect of your membership and participation in the programme. You acknowledge that hard copy documents and information may not be given and that electronic communications must be regularly checked. Notwithstanding these consents, we may still decide to send you hard copy documents and information in certain circumstances.
- 8.7 We shall use reasonable endeavours to transmit notices and other material relevant to members of AIA Club Alta to advise you of various matters of interest, including changes to the programme, but we shall not be responsible for correspondence lost or destroyed. Any notice or other material shall be deemed to have been given by us if it is uploaded to AIA Club Alta website or if it is sent to the email address last notified to us by the member of AIA Club Alta for AIA Club Alta programme. You are responsible for advising us of any change in your contact details, including email and physical mail address, and ensuring that your email address remains current and unblocked and that communications from us are not filtered or placed in a location where you do not see them so that we can provide documents and other information to you. AIA Hong Kong & Macau shall not be liable for failure to deliver a notice to you where you have failed to comply with the foregoing.
- 8.8 By way of summary, we collect personal and sensitive information in a range of circumstances when you contact us, make an enquiry or use or request our products or services or the products or services of our partners. The types of personal and sensitive information we collect includes (amongst other things) your name and contact details, identifying information (e.g. date of birth), demographic and profile information (sex, age, etc.) and health and medical-related information. We also collect personal information about your interactions with us, including any contact we have with you by telephone, email or online. You hereby agree that any information provided by you for use in relation to AIA Club Alta programme is on a voluntary basis for your membership and participation in AIA Club Alta programme.
- 8.9 AIA Hong Kong & Macau (and for the avoidance of doubt, its related bodies, corporate, and affiliates) may also use and disclose your personal information to provide marketing communications that may be of interest to you, including without limitation, about new AIA Club Alta benefits as well as partner products and services or any changes/enhancements to the benefits. Communications may be provided on an ongoing basis by telephone, electronic messages (e.g. email and pop-ups), online (including websites and mobile apps) and other means. Before using your personal data for the marketing purposes, we must obtain your consent, and only after having obtained such consent may we use and/or provide your personal data for any promotional or marketing purpose. If you do not wish to receive direct marketing communications please indicate this where prompted (e.g. by contacting us on (852) 2200 6628 (Hong Kong customers) or or AIA Club Alta dedicated international toll-free telephone number. Please refer to the AIA Hong Kong & Macau Privacy Policy for more information.
- 8.10 If any act or omission by you is dishonest or fraudulent or constitutes an abuse of AIA Club Alta programme benefits, or if any dishonest or fraudulent or improper means or devices are used by you, any member of your household or anyone acting on your or their behalf in relation to the AIA Club Alta programme, then all benefits under AIA Club Alta programme may be lost or forfeited, your AIA Club Alta membership may also be cancelled and you may have to return to us any payments made by us and benefits provided by us, or any of our partners (or by any other party under our direction) as a result of your actions or the actions of any member of your household or anyone acting on your or their behalf as a result of any dishonest or fraudulent actions.
- 8.11 Under no circumstances, including as a result of its negligent acts or omissions or those of its officers, employees, directors, agents, advisers, contractors, partners or other persons for whom in law it may be liable, shall AIA Hong Kong & Macau be liable for any loss or damage of any nature which you, your beneficiaries or any third parties may sustain as a result of engagement in AIA Club Alta programme. By agreeing to these terms and conditions you, your beneficiaries and any third parties indemnify AIA Hong Kong & Macau accordingly.
- 8.12 All liability of AIA Hong Kong & Macau and/or partners and their respective officers, employees, directors, agents, advisers and/or contractors for any loss, damage, claim or expense (including but not limited to indirect, incidental, special, punitive or consequential liability, economic loss, loss of profits and loss of opportunity) you may incur or suffer that

arises directly or indirectly out of these terms and conditions, any other governing documentation as set out in clause 1 of these terms and conditions or AIA Club Alta programme (regardless of whether we have any control over circumstances giving rise to the claim or not) including termination or suspension of your AIA Club Alta membership, termination of AIA Club Alta programme and/or termination of any partner benefit, is hereby excluded to the maximum extent permitted by law. To the extent permitted by law, this applies even if we have been informed that the liability, loss, damage or expense will or may result. AIA Hong Kong & Macau and/or partners and their respective officers, employees, directors, agents, advisers and/or contractors disclaim all warranties, express or implied, in connection with AIA Club Alta programme and the benefits. If AIA Hong Kong & Macau and/or partners are liable to you in any way, our liability shall be limited to allocating to your AIA Club Alta membership tier which we consider is appropriate in connection with which the relevant claim arose.

- 8.13 To the fullest extent permitted by law, AIA Hong Kong & Macau disclaims all express or implied warranties including, but not limited to, warranties of availability, price, satisfactory quality, merchantability and fitness for a particular purpose. AIA Hong Kong & Macau shall not be liable for any damage or loss of any kind directly or indirectly arising from or in connection with the AIA Club Alta programme, any information, software, products, services, benefits or content obtained through AIA Club Alta programme, or your dealings with our partners and third party service providers available through AIA Club Alta programme.
- 8.14 AIA Hong Kong & Macau shall not be liable for any disruption to AIA Club Alta programme or any delay to or inability to provide any of the benefits caused by circumstances beyond the control of AIA Hong Kong & Macau including, but not limited to, failure of any service provider or other third party, merchant closure, strikes or industrial disputes, acts of God, flood, weather, natural disaster, unavailability, war, hostilities (whether war be declared or not) terrorism, rebellion, revolution, insurrection, military or usurped power or confiscation or civil disturbance.
- 8.15 Any third party links (including those of partners) provided by us on any of our websites, communication channels and social media are provided for your convenience. Their inclusion does not imply any approval or endorsement by us. We have no control over the content of those sites and accept no responsibility or liability in respect of them.
- 8.16 You must evaluate and bear all risks associated with the use of the content downloaded and acquired through our/third party (including partner) websites. We shall not be liable for any damage or loss of any kind directly or indirectly arising from or in connection with your use or inability to access our website /third party (including partner) links and/or use any related documents. Please note that the material (including, without limitation, workout and exercise tips, and information contained in applications and video clips), provided on any of our websites, communication channels and social media, including all text, photographs, images, illustrations, graphics, audio, video and audio-video clips, is provided by way of general information only. Whilst we, (including our holding company, subsidiaries and/or the subsidiaries of our holding company and any joint venture partners or affiliates), endeavour to ensure that the contents of the material are accurate, errors or omissions may occur and we do not accept any liability in respect of them.
- 8.17 You may incur a tax liability or disclosure obligation through joining or use of AIA Club Alta programme. You should obtain your own financial or tax advice regarding any benefit you may receive through AIA Club Alta programme. AIA Hong Kong & Macau is not liable for any financial or tax consequences that may arise. AIA Hong Kong & Macau reserves the right to provide any tax authorities with full details of any member's accrual and redemption of benefits, upon request of a tax authority. AIA Hong Kong & Macau excludes all liability for cooperating with tax authorities in this matter.
- 8.18 These terms and conditions, benefit guides and other documentations issued by us relating to AIA Club Alta programme are not intended to, and do not give any person who is not our member any right to enforce any of the provisions.
- 8.19 If any provision of these terms and conditions is prohibited by law or judged by a court or tribunal to be unlawful, void or unenforceable, the provision shall, to the extent required, be severed from these terms and conditions and rendered ineffective as far as possible without modifying the remaining provisions, and shall not in any way affect any other circumstances of or the validity or enforcement of these terms and conditions.
- 8.20 No failure or delay by AIA Hong Kong & Macau in exercising any or enforcing any right, power or privilege shall impair the same or operate as a waiver of the same nor shall any single or partial exercise of any right, power or privilege preclude any further exercise of the same or the exercise of any other right, power or privilege.
- 8.21 These terms and conditions and the relationship between you and AIA Hong Kong & Macau are governed by Hong Kong laws. By joining AIA Club Alta programme, you agree to submit to the exclusive jurisdiction of the Hong Kong courts.
- 8.22 If this English version of the terms and conditions do not conform to the other language version, or there is any conflict in meaning between the English version and any version or translation in other language, the English version shall prevail. In the event of dispute, AIA Hong Kong & Macau reserves the right to final decision.

#### **Definitions and Interpretation**

- 9.1 In the terms and conditions, unless the context otherwise requires, the headings are inserted for convenience only and shall not affect the construction of these terms and conditions.

The following expressions have the following meanings:

AIA Hong Kong & Macau, we, our, us	Refers to AIA International Limited (Hong Kong and Macau Branches) and/or where appropriate, its related bodies corporate and affiliates.
AIA Club Alta member	As set out in clause 4 (Qualification as an AIA Club Alta Member) of these terms and conditions.
AIA Club Alta programme	AIA Club Alta programme is offered and administered by, or on behalf of, AIA Hong Kong & Macau.

AIA Club Alta website	AIA Club Alta website at <a href="http://www.aia.com.hk/en/aia-alta">www.aia.com.hk/en/aia-alta</a> .
Privilege	Refers to discounts, exclusive offers, and other benefits relating to goods and/or services offered by our partners from time to time and available to AIA Club Alta members through the AIA Club Alta programme.
Privilege Information	A guide setting out the rules governing the use of and access to a privilege. You can obtain the full set of privilege information by emailing a request to <a href="mailto:clubalta@aia.com">clubalta@aia.com</a> , call (852) 2200 6628 or AIA Club Alta dedicated international toll-free telephone number. The privilege information could also be found on AIA Club Alta website.
Membership year	The 12-month period starting from the commencement of your AIA Club Alta membership. Exceptions to this duration shall be clearly notified by AIA Hong Kong & Macau
Partner	Means a retailer, association, or any other person, entity, firm or corporation who offers products or services or benefits as awards in the AIA Club Alta programme. The partners are separate and independent persons or entities from AIA Hong Kong & Macau.
Partner benefit	Refers to discounts, rewards, benefits, goods and/or services available to members through AIA Club Alta programme offered by our Partners.
Policy owner	The entity or person who contracts with AIA Hong Kong & Macau and owns the insurance policy.
Membership Tier	The membership tier of AIA Club Alta programme that a member can achieve in accordance with the requirement of Aggregate Annualized Premium of Eligible policy(ies) and new policy issuance of each membership tier. Membership Tiers are Solar Tier Membership, Luna Tier Membership and Stellar Tier Membership.
terms and conditions	These terms and conditions and, where applicable, any other terms and conditions which govern an AIA Club Alta member's participation in the AIA Club Alta programme, including where applicable and without limitation, the AIA Club Alta Terms of Use, the applicable Privacy Policy benefit guides, and promotional rules.
You, your	Refers to a living individual who has been granted membership in AIA Club Alta programme.

"AIA Hong Kong", "AIA Macau", "AIA", the "Company", "we", "us" or "our" as used in this webpage refers to AIA International Limited (Incorporated in Bermuda with limited liability)

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