



**MEDICAL  
PROTECTION**

# AIA VOLUNTARY HEALTH INSURANCE STANDARD SCHEME (AVS)

## Plan your family's healthy future

Citibank (Hong Kong) Limited is an appointed insurance agent for AIA International Limited (Incorporated in Bermuda with limited liability). This product brochure is issued by AIA and is for distribution by Citibank (Hong Kong) Limited in Hong Kong only.



**AIA Vitality**

AIA International Limited  
(Incorporated in Bermuda with limited liability)



**HEALTHIER, LONGER,  
BETTER LIVES**

# While you are building a wonderful life

## A proper medical plan can give you protection against financial difficulties when something unpredictable happens

The AIA Voluntary Health Insurance Standard Scheme combines essential medical cover with guaranteed renewal to age 100, and no lifetime benefit limit, plus cover for unknown pre-existing conditions. This plan also offers a no-claims discount on premium up to 15% if you make no claim, plus an instant 10% premium discount for the first year for AIA Vitality members embarking on their healthy-living journey.

AIA Voluntary Health Insurance Standard Scheme is a Certified Plan under Voluntary Health Insurance Scheme (VHIS) with premiums that are eligible to be deducted from your annual taxable income. Taxpayer who is the policyholder can apply for a tax deduction<sup>#</sup> of up to HKD8,000 per insured person, which the insured person of the Certified Plan should be the taxpayer himself or any specified relatives\*, in each assessment year, and there is no cap on the number of specified relatives\*. This way, you can enjoy essential medical cover that meets your needs, with tax deduction benefits.

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<sup>#</sup> Tax deductions is one of the allowable deductions from assessable income, it does not equate to a direct deduction from total tax payable. For details of tax deductions, please visit [www.vhis.gov.hk](http://www.vhis.gov.hk) or Inland Revenue Department (IRD) of HKSAR website at [www.ird.gov.hk](http://www.ird.gov.hk) and consult your tax and accounting advisors for tax advice.

\* Specified relatives are defined under Inland Revenue Ordinance (Chapter 112).

“AIA”, “AIA Hong Kong”, “the Company”, “We”, “our” or “us” herein refers to **AIA International Limited** (Incorporated in Bermuda with limited liability).

## Cover at a glance

Type of the Certified Plan	<b>Standard Plan</b>
Name of the Certified Plan	<b>AIA Voluntary Health Insurance Standard Scheme</b>
Certification Number	S00013-01-000-02
Product Nature	<b>Medical protection insurance plan (Reimbursement)</b>
Plan Type	Basic plan
Insured Person's Age at Application	15 days to age 80
Guaranteed Renewal	Up to the insured person's age of 100
Premium Payment Mode	Annually / Semi-annually / Quarterly / Monthly
Geographical Cover	Worldwide (except for psychiatric treatments)
Lifetime Benefit Limit	Nil
Annual Benefit Limit for Core Benefits	HKD420,000 per policy year
Core Benefits	<ul style="list-style-type: none"> <li>• confinement benefits including room &amp; board and attending doctor's visit fee, etc.</li> <li>• inpatient and day case procedure</li> <li>• prescribed diagnostic imaging tests</li> <li>• prescribed non-surgical cancer treatment</li> <li>• outpatient care before and after confinement or day case procedure</li> </ul>
No Claim Discount	No claim in 3 or more consecutive policy years entitles you with a premium discount on the next policy anniversary, up to 15% of the total premiums paid for the preceding policy year.

For more information, please read the "Benefit schedule for **AIA Voluntary Health Insurance Standard Scheme**" in this brochure.



## Government certified for your assurance

AIA Voluntary Health Insurance Standard Scheme is a **Certified Plan under the Voluntary Health Insurance Scheme (VHIS)**, which complies with the minimum requirements of the VHIS Standard Plan, helping you access private healthcare services for your essential needs while applying for tax deduction to enjoy tax benefit. Value-added tax (VAT) and goods and services tax (GST) incurred for medical services overseas are also covered. Because it is certified by the Health Bureau, you can trust in the level of protection you'll be receiving. For further details on VHIS, please visit [www.vhis.gov.hk](http://www.vhis.gov.hk).



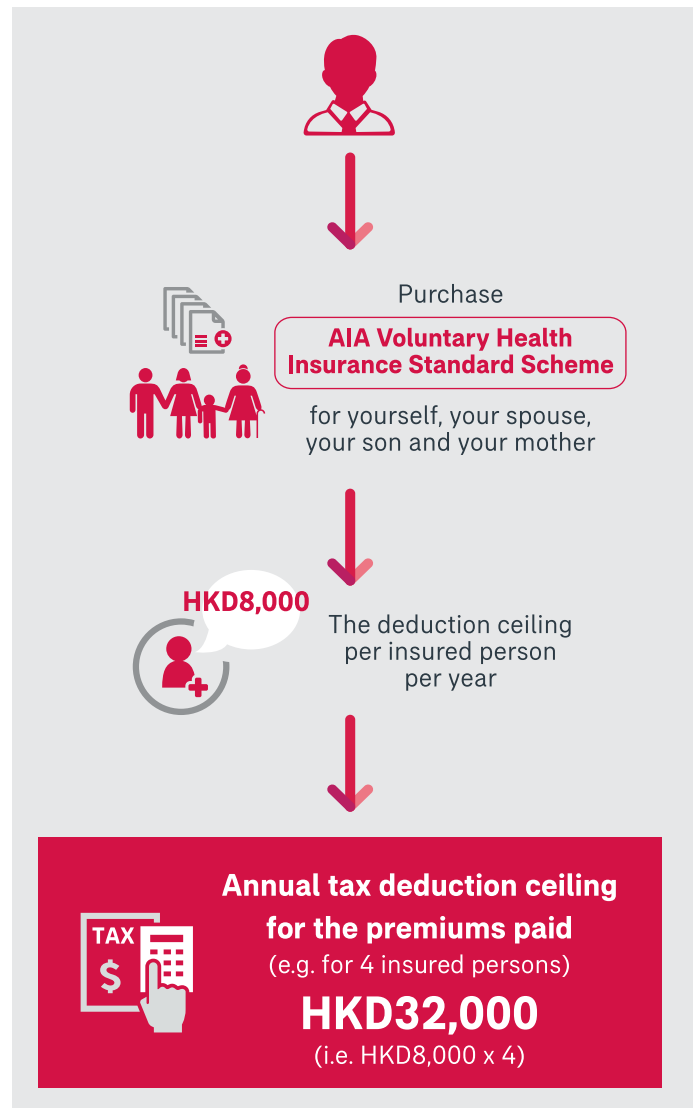
## Protect your whole family and apply for a higher tax deduction amount

To help you budget smarter, the premiums you pay for **AIA Voluntary Health Insurance Standard Scheme** is eligible to be deducted from your annual taxable income. Taxpayer who is the policyholder can apply for a tax deduction of up to HKD8,000 per insured person, which the insured person of the Certified Plan should be the taxpayer himself or any specified relatives\*, in each assessment year.

**There is no cap on the number of specified relatives\* that a taxpayer can use to claim tax deductions, as long as all of the policies are held by the same taxpayer and cover yourself and / or specified relatives\*.** Specified relatives\* include your spouse or child, or a parent, grandparent or sibling of you or your spouse.

In other words, if you take up **AIA Voluntary Health Insurance Standard Scheme** for yourself, your spouse, your son and your mother as an example (i.e. four insured persons) and pay the required premiums in the same tax assessment year, the annual tax deduction amount for you would be up to HKD32,000 (i.e. HKD8,000 x 4).

The illustration below shows the tax deduction amount you could claim if you were the policyholder for four insured persons, for example.



For details on tax deductions, please visit [www.vhis.gov.hk](http://www.vhis.gov.hk) or [www.ird.gov.hk](http://www.ird.gov.hk) and consult your own tax and accounting advisors for tax advice.

\* Specified relatives are defined under Inland Revenue Ordinance (Chapter 112).

## **Guaranteed renewal up to age 100**

**AIA Voluntary Health Insurance Standard Scheme** provides cover immediately right after the policy becomes effective and guarantees that your premium for renewal will not be raised for any claim you have made, or any changes in your health condition. You can renew your cover every year up to age 100. Renewal premium will be based on the prevailing premium rates at the time of renewal. (For details on the first year’s premium, please refer to the Standard Premium Schedule provided by your licensed bank staff, or available online through [www.aia.com.hk](http://www.aia.com.hk) and [www.vhis.gov.hk](http://www.vhis.gov.hk).)

## **Steadfast protection with no lifetime benefit limit**

**AIA Voluntary Health Insurance Standard Scheme** stays with you through the ups and downs of life. There is no lifetime benefit limit, so you won’t have to worry about losing your protection in the future. You can make claims up to the annual benefit limit of HKD420,000. This limit replenishes each policy year, helping you get the treatment you need, again and again.

## **Cover on unknown pre-existing conditions**

At present, pre-existing conditions unknown to insurance applicants are commonly excluded from benefit cover. However, you can trust in your protection under **AIA Voluntary Health Insurance Standard Scheme** even if you turn out to have a pre-existing condition that you were reasonably unaware of at the time of insurance application. This plan provides partial cover during a waiting period of 3 policy years upon policy inception and full cover from the 4th policy year onwards.

Policy Year	Protection for unknown pre-existing conditions
1st	0% cover
2nd	25% cover
3rd	50% cover
4th and onwards	100% cover

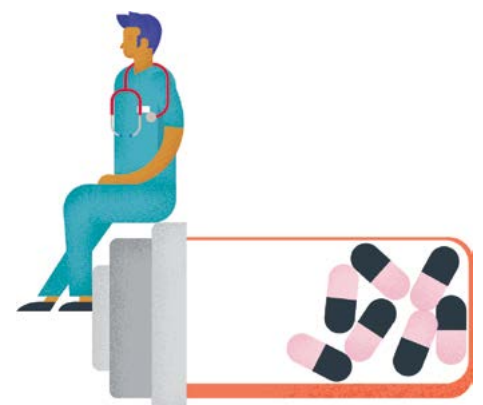
## **No claim discount**

AIA believes in maintaining healthy living habits, and we encourage you to maintain yours by rewarding you with a no claim discount on premium, up to 15% of the total premium paid for the preceding cover year.

If no claim is made for 3 consecutive policy years or more, you will be eligible for this premium discount on the next policy anniversary. Please refer to the following table for no claim discount.

Once any claim has been made, the Claim Free Years will be reset while the no claim discount percentage will be reset to zero.

Claims Free Years	No Claim Discount in the following policy year
3 consecutive policy years	5%
4 consecutive policy years	10%
5 or more consecutive policy years	15%







## AIA “Health and Wellness 360” Taking care of your needs comprehensively from prevention, protection, treatment to recovery

AIA understands that health has become more and more important to you. We strive to do more for you to look out for your health. As your all-round health guardian, we offer an array of extra health and medical services and are there with you to live Healthier, Longer, Better Lives.

We encourage you to build a healthy lifestyle to prevent getting sick. Even if you feel unwell, AIA offers you diverse value-added medical services from treatment to recovery, partnering with top medical specialists and professional service providers around the globe to support you for faster recovery.



### Access a high-quality medical network

Our medical network gives you exclusive access to quality medical services for greater comfort. It comprises carefully selected medical specialists with multi-disciplinary expertise, as well as advanced day case medical centres that are a safe and convenient alternative to hospitals.



With your electronic network surgery card, you can enjoy all the benefits offered under the plan's medical network. Once this plan is in effect, you can book day case procedure at network clinics and day case procedure centres. The network doctor will apply for the medical expense pre-approval service on your behalf.

You can also enjoy the convenience of cashless hospitalisation (also known as Credit Facility Service for Hospitalisation), and a dedicated hotline for centralised booking.



### Hassle-free medical payment at home

When you are facing a health challenge, the last thing you want is the hassle of paying your medical bills. Through AIA, you can enjoy the total convenience of cashless hospitalisation. Once this service has been approved, we will settle the medical expenses incurred during your hospital stay on your behalf, allowing you to focus on your recovery without the stress of paying hospital bills and making subsequent claims. Any shortfall payment resulting from your hospital stay will be settled after your treatment. Once the final claim amount has been settled, any related benefit limits will be reduced accordingly.

For more information and the list of designated hospitals, please refer to our Credit Facility Service for Hospitalisation leaflet.



## Join **AIA Vitality** and enjoy an instant 10% premium discount for the first year

We are excited to introduce **AIA Vitality**, a game changing wellness programme which redefines the traditional concept of insurance, aims to reward customer to live a healthy lifestyle.

Once you join **AIA Vitality**, you can enjoy an instant 10% premium discount for the first year of your **AIA Voluntary Health Insurance Standard Scheme**. As long as you keep up a healthy lifestyle, you can even enjoy a minimum 10% premium discount each year, while at the same time earning **AIA Vitality** Points and enjoying an array of rewards and offers to help you live a healthier lifestyle.

For further information, please refer to the **AIA Vitality** leaflet.

Note: AIA Vitality is not an insurance product and annual membership fee is required for joining.



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## Example

(The following example is hypothetical and for illustrative purposes only. If there are any changes in the values, no separate announcement will be made.)

Policyholder and insured person: Jonathan (age 35, non-smoker)  
 Occupation: Teacher  
 Family status: Married, 1 daughter  
 Current cover: Employer's group medical plan



Jonathan believes health is the most valuable asset. He wants protection for his family and himself against the financial difficulties when something unpredictable happens. He purchases **AIA Voluntary Health Insurance Standard Scheme** for himself, his wife and his daughter.

**Guaranteed renewal up to age 100**

**AIA Voluntary Health Insurance Standard Scheme** offers essential medical protection at an affordable premium with flexibility to complement his employer's group medical plan and reduce the financial impact.

Insured person's age at policy application

Age 35

Age 40

Age 41



### Purchasing AIA Voluntary Health Insurance Standard Scheme

Enjoying both **medical protection** and applying for **tax deductions**



### Jonathan has symptoms that might be from colon cancer, he is recommended for diagnostic tests.

Unfortunately, Jonathan is diagnosed with colon cancer. He is recommended for a partial **laparoscopic colectomy**. After surgery, Jonathan continues to receive non-surgical cancer treatments for recovery.

#### Estimated colon cancer diagnosis and treatment cost:

- Room and board: HKD10,500
- Surgeon's fee (category: complex), anaesthetist's fee and operating theatre charges: HKD99,350
- Prescribed diagnostic imaging tests<sup>^</sup>: HKD30,470
- Prescribed non-surgical cancer treatments: HKD75,000
- Miscellaneous charges: HKD31,588

**Total fees: HKD246,908**

With **AIA Voluntary Health Insurance Standard Scheme**, the **claimable amount is HKD210,140**, protecting Jonathan against financial burdens. Jonathan only has to pay a non-claimable amount of HKD36,768.



### Jonathan continues to receive non-surgical cancer treatment and is fully recovered.

#### Estimated cost:

- Prescribed non-surgical cancer treatments: HKD75,000
- Post-confinement outpatient care: HKD7,740

**Total fees: HKD82,740**

With **AIA Voluntary Health Insurance Standard Scheme**, **total claimable amount is HKD76,740**, Jonathan is well protected on the road to recovery.

Note: Case assumption - Policy anniversary date and date of birth of insured person is 1st January.

- With **AIA Voluntary Health Insurance Standard Scheme**, Jonathan may choose to access private healthcare services for essential medical needs.
- **Prescribed non-surgical cancer treatments** claim is based on per policy year, Jonathan can continue to receive treatment to ensure his peace of mind.

<sup>^</sup> Prescribed diagnostic imaging tests are subject to 30% coinsurance.

Source of Information: The information is extracted from AIA's Research of Cancer and Medical Expenses by GfK Hong Kong, an independent market research company. (Dated March 2019) - Fees and charges from Union Hospital, Hong Kong Sanatorium & Hospital, St. Paul's Hospital, Gleneagles Hong Kong Hospital, St. Teresa's Hospital, Precious Blood Hospital (Caritas), The Government of Hong Kong Special Administrative Region Press Release, Hong Kong Cancer Fund, ESDLife, and Hong Kong Education City Limited.

This document is based on publicly available information and you shall refer to the source of information at the footnote of this document. The purpose of this document is for reference only and shall not be construed as tax advice nor is this document intended to constitute any professional advice, view, attitude, position or opinion provided by AIA. AIA expressly disclaims all warranties of any kind and fitness for a particular purpose in connection with the information contained in this document. AIA do not accept, assume or undertake any legal responsibility to any person or entity for any loss or damage of whatever nature (direct, indirect, consequential or otherwise) whether arising in contract, tort or otherwise, from the use of or reliance on the information contained in this document. AIA does not provide tax or accounting advice and you should consult your own tax and accounting advisors for any tax advice.





# Benefit schedule for AIA Voluntary Health Insurance Standard Scheme

 Recommendation by attending doctor or registered medical practitioner in writing is required.

## Overview

<b>Lifetime benefit limit</b> Applies to items (a) - (l)	Nil
<b>Annual benefit limit</b> Applies to items (a) - (l)	HKD420,000 per policy year
<b>Geographical cover</b>	Worldwide (except for psychiatric treatments)

## Core Benefits

Benefit Item <sup>1</sup>	Benefit Limit	
	HKD	
<b>a. Room and board</b> (per day)	750 Maximum 180 days per policy year	
<b>b. Miscellaneous charges</b> (per policy year)	14,000	
<b>c. Attending doctor's visit fee</b> (per day)	750 Maximum 180 days per policy year	
 <b>d. Specialist's fee<sup>2</sup></b> (per policy year)	4,300	
<b>e. Intensive care</b> (per day)	3,500 Maximum 25 days per policy year	
<b>f. Surgeon's fee</b> (per surgery)  <b>Surgical Procedure of AIA Voluntary Health Insurance Standard Scheme</b> Subject to surgical category for the surgery / procedure in the schedule of surgical procedures. You may browse the website to understand surgical procedure for reference purpose: <a href="https://www.aia.com.hk/content/dam/hk/en/pdf/product-brochure/individuals/vhis-standard/AVS_surgical_procedure_en.pdf">https://www.aia.com.hk/content/dam/hk/en/pdf/product-brochure/individuals/vhis-standard/AVS_surgical_procedure_en.pdf</a>	Complex	50,000
	Major	25,000
	Intermediate	12,500
	Minor	5,000
<b>g. Anaesthetist's fee</b>	35% of surgeon's fee payable <sup>5</sup>	
<b>h. Operating theatre charges</b>	35% of surgeon's fee payable <sup>5</sup>	
 <b>i. Prescribed diagnostic imaging tests<sup>2,3</sup></b> (per policy year)	20,000 subject to 30% coinsurance	
<b>j. Prescribed non-surgical cancer treatments<sup>4</sup></b> (per policy year)	80,000	
 <b>k. Pre- and post-confinement / day case procedure outpatient care<sup>2</sup></b> (per visit)	580 up to HKD3,000 per policy year <ul style="list-style-type: none"> <li>• 1 prior outpatient visit or emergency consultation per confinement / day case procedure</li> <li>• 3 follow-up outpatient visits per confinement / day case procedure (within 90 days after discharge from hospital or completion of day case procedure)</li> </ul>	
<b>l. Psychiatric treatments</b> (per policy year)	30,000	



## Benefit schedule for AIA Voluntary Health Insurance Standard Scheme (continued)

 Recommendation by attending doctor or registered medical practitioner in writing is required.

### Other Benefit

Benefit Item <sup>1</sup>	Benefit Limit
	HKD
a. <b>Compassionate death benefit</b>	8,800

#### Notes

- Eligible Expenses incurred in respect of the same item shall not be recoverable under more than one benefit item in the table above.
- We shall have the right to ask for proof of recommendation e.g. written referral or testifying statement on the claim form by the attending doctor or registered medical practitioner.
- Tests covered here only include computed tomography (“CT” scan), magnetic resonance imaging (“MRI” scan), positron emission tomography (“PET” scan), PET-CT combined and PET-MRI combined.
- Treatments covered here only include radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy.
- The percentage here applies to the Surgeon’s fee actually payable or the benefit limit for the Surgeon’s fee according to the surgical categorisation, whichever is the lower.



## Important Information

*This brochure does not contain the full terms and conditions of the policy. It is not, and does not form part of, a contract of insurance and is designed to provide an overview of the key features of this product. The precise terms and conditions of this plan are specified in the policy contract. Please refer to the policy contract for the definitions of capitalised terms, and the exact and complete terms and conditions of cover. In case you want to read policy contract template before making an application, you can obtain a copy from AIA.*

This brochure should be read along with the illustrative document (if any) and other relevant marketing materials, which include additional information and important considerations about this product. We would like to remind you to review the relevant product materials provided to you and seek independent professional advice if necessary.

This plan is an insurance plan without any savings element. All premiums are paid for the insurance and related costs.

This brochure is for distribution in Hong Kong only.

## Key Product Risks

1. You need to pay the premium for this plan until the age of 100 as long as you renew for this plan. If you do not pay the premium within 30 days of the premium due date, the policy will be terminated and you / the insured person will lose the cover.
2. You may request for the termination of your policy by notifying us in written notice. Also, we will terminate your policy and you / the insured person will lose the cover when one of the following happens:
  - the insured person passes away;
  - you do not pay the premium within 30 days after the premium due date; or
  - the Company has ceased to have the requisite authorisation under the Insurance Ordinance to write or continue to write the plan.
3. We underwrite the plan and you are subject to our credit risk. If we are unable to satisfy the financial obligations of the policy, the insured person may lose his cover and you may lose the remaining premium for that policy year.
4. The future medical costs will be higher than they are today due to inflation. Hence, the benefit amounts and the future premium rate of this plan may be revised to reflect the inflation.

## Key Exclusions

Under this plan, we will not pay any benefits in relation to or arising from the following expenses:

- treatments, procedures, medications, tests or services which are not medically necessary
- solely for the purpose of diagnostic procedures or allied health services, including but not limited to physiotherapy, occupational therapy and speech therapy
- HIV and its related disability, which is contracted or occurs before the policy effective date, except for sexual assault, medical assistance, organ transplant, blood transfusions or blood donation, or infection at birth
- the dependence, overdose or influence of drugs, alcohol, narcotics or similar drugs or agents, self-inflicted injuries or attempted suicide, illegal activity, or venereal and sexually transmitted disease or its sequelae
- services for beautification or cosmetic purposes, unless necessitated by injury caused by an accident, or correcting visual acuity or refractive errors that can be corrected by fitting of spectacles or contact lens, including but not limited to LASIK
- prophylactic treatment or preventive care, including but not limited to general check-ups, routine tests, screening procedures for asymptomatic conditions
- dental treatment and oral and maxillofacial procedures performed by a dentist except for emergency treatment and surgery during confinement arising from an accident
- medical services and counselling services relating to maternity conditions and its complications, including but not limited to abortion or miscarriage, birth control or reversal of birth control
- purchase of durable medical equipment or appliances including but not limited to wheelchairs, hearing aids and over-the-counter drugs
- traditional Chinese medicine treatment including but not limited to herbal treatment, bone-setting and acupuncture and tui na, and other forms of alternative treatment including but not limited to qigong, massage therapy and aromatherapy
- experimental or unproven medical technology or procedure
- congenital condition(s) which have manifested or been diagnosed before the insured person attained the age of 8 years

- eligible expenses which have been reimbursed under any law, or medical program or insurance policy provided by any government, company or other third party
- war (declared or undeclared), civil war, invasion, acts of foreign enemies, hostilities, rebellion, revolution, insurrection, or military or usurped power

The above list is for reference only. Please refer to the policy contract of this plan for the complete list and details of exclusions.

## Premium Adjustment and Product Features Revision

### 1. Premium Adjustment

In order to provide you with continuous protection, we will annually review and adjust the premium of your plan accordingly at the end of policy year if necessary. During the review, we may consider factors including but not limited to the following:

- claim costs incurred from all policies under this plan and the expected claim outgo in the coming year which reflects the impact of medical trend, medical cost inflation and product feature revisions
- historical investment returns and the future outlook of the product's backing asset
- policy surrenders and lapses
- expenses directly related to the policy and indirect expenses allocated to this product

### 2. Product Features Revision

We reserve the right to revise the terms and benefits upon renewal by giving a 30 days advance notice. As long as we maintain the registration as a VHIS provider, we guarantee you the terms and benefits will not be less favourable than the latest version of the Standard Plan terms and benefits published by the Government at the time of renewal.

We will give you a written notice of any revision 30 days before the end of policy year or upon renewal.

## Benefits Covered

Cover of this plan will be effective on the following dates:

Items	Effective Date (after the policy commences)
Injury	Immediately
Sickness / Disease	Immediately
Network Service	Immediately

## Product Limitation

1. We only cover the charges and / or expenses of the insured person on medically necessary and reasonable and customary basis.

“Medically necessary” means the need to have medical service for the purpose of investigating or treating the relevant disability in accordance with the generally accepted standards of medical practice and such medical service must:

- require the expertise of, or be referred by, a registered medical practitioner;
- be consistent with the diagnosis and necessary for the investigation and treatment of the disability;
- be rendered in accordance with standards of good and prudent medical practice, and not be rendered primarily for the convenience or the comfort of the insured person, his family, caretaker or the attending registered medical practitioner;
- be rendered in the setting that is most appropriate in the circumstances and in accordance with the generally accepted standards of medical practice for the medical services; and
- be furnished at the most appropriate level which, in the prudent professional judgment of the attending registered medical practitioner, can be safely and effectively provided to the insured person

“Reasonable and customary” means in relation to a charge for medical service, such level which does not exceed the general range of charges being charged by the relevant service providers in the locality where the charge is incurred for similar treatment, services or supplies to individuals with similar conditions, e.g. of the same sex and similar age, for a similar disability, as reasonably determined by us in utmost good faith. The reasonable and customary charges shall not in any event exceed the actual charges incurred.

In determining whether a charge is reasonable and customary, we shall make reference to the followings (if applicable):

- treatment or service fee statistics and surveys in the insurance or medical industry;
  - internal or industry claim statistics;
  - gazette published by the government; and / or
  - other pertinent source of reference in the locality where the treatments, services or supplies are provided.
2. The maximum limit of surgeon's fee per surgery is subject to the relevant surgical category and the categorisation of such surgical procedure.
  3. Only the eligible expenses charged on the psychiatric treatments during confinement in Hong Kong as recommended by a specialist is payable under psychiatric treatments (see benefit schedule item (l)).
  4. If the eligible expenses have been reimbursed under any law, or medical program or other insurance policy provided by any government, company, other third party or us, such will not be reimbursable by us under this policy.
  5. Medical network services, Credit Facility Service for Hospitalisation, and Medical Expense Pre-approval Service are additional benefits and do not form part of the VHIS Certified Plan. Medical network services are provided by network doctor. AIA shall not be responsible for any act or omission of network doctor in the provision of medical network services. Credit Facility Service for Hospitalisation is provided by third party service provider(s). AIA reserves the right to amend, suspend or terminate these services without further notice.

## Claim Procedure

If you wish to make a claim, you must send us the appropriate forms and proofs within 90 days after discharge from hospital or the date on which relevant medical services are performed and completed. You can get the appropriate claim forms by calling the AIA Customer Hotline (852) 2232 8808 in Hong Kong, or by visiting [aia.com.hk](http://aia.com.hk) or any AIA Customer Service centre. If you wish to know more about claim related matter, you may visit "File A Claim" section under our company website [www.aia.com.hk](http://www.aia.com.hk).

## Warning Statement

**AIA Voluntary Health Insurance Standard Scheme** is an insurance plan without any savings element. All premiums are paid for the insurance and related costs. If you are not happy with your policy, you have a right to cancel it within the cooling-off period and obtain a refund of any premiums and any levy paid. A written notice signed by you should be received by AIA's Customer Service Centre at 12/F, AIA Tower, 183 Electric Road, North Point, Hong Kong within the cooling-off period (that is, 21 calendar days immediately following either the day of delivery of the policy or the Cooling-off Notice to you or your nominated representative, whichever is earlier). After the cooling-off period, you can request cancellation of this policy by giving 30 days prior written notice to us, provided that there has been no benefit payment under this policy during the relevant policy year.



## Additional Important Information

Effective from 1 January 2018, all policy owners are required to pay a levy on each premium payment made for both new and in-force Hong Kong policies to the Insurance Authority (IA). For levy details, please visit our website at [www.aia.com.hk/useful-information-ia-en](http://www.aia.com.hk/useful-information-ia-en) or IA's website at [www.ia.org.hk](http://www.ia.org.hk).

The levy rates and the maximum amount of levy to be paid by policy owners from 2018 till 2021 onwards are listed as below:

Policy Anniversary Date	Levy Rate	Maximum Levy (HKD)
		Long Term Business
From 1 January 2018 to 31 March 2019 (both dates inclusive)	0.04%	\$40
From 1 April 2019 to 31 March 2020 (both dates inclusive)	0.06%	\$60
From 1 April 2020 to 31 March 2021 (both dates inclusive)	0.085%	\$85
From 1 April 2021 onwards (inclusive of that date)	0.1%	\$100

- This product is a medical insurance product issued by AIA. The underwriting risks, financial obligations and support functions associated with the policies issued by AIA are its responsibility.
- All benefits of insurance policy are subject to the credit risk of AIA and the payments of such benefits and performance of the insurance policy are the obligations and liabilities of AIA. In the worst case, you may lose all the premium paid and benefit amount that is unable to claim the benefits which you are entitled under the insurance policy.  
  
Policy benefits are not the obligation of any insurance agency or distributor selling or distributing the policy, or by any of their affiliates, and none of them makes any representation or guarantees regarding the claims-paying ability of AIA. AIA is responsible for its own financial condition and contractual obligations. Policy owners bear the default risk in the event that AIA is unable to satisfy its financial obligations under the insurance policy(ies).
- The above product information should be used with the understanding that neither AIA nor Citibank (Hong Kong) Limited is rendering legal, accounting or tax advice. You are advised to check with your personal tax advisor for advice relevant to your circumstances.
- All benefits described under the **AIA Voluntary Health Insurance Standard Scheme** are not subject to any restriction in the choice of healthcare services providers and ward class.
- The Standard Plan to be offered under Voluntary Health Insurance Scheme provides the basic standardised features for insured, while Flexi Plans under VHIS are those that generally provide all protection under a Standard Plan and at the same time provide enhanced protection for the insured.
- The policyholder is required to pay for coinsurance for prescribed diagnostic imaging tests. Coinsurance is a percentage of eligible expenses that policyholder needs to pay. For example, for an eligible expenses of HKD10,000 with 30% coinsurance, policyholder is responsible for HKD3,000 (i.e. 30% of eligible expenses), while we pay the remaining HKD7,000 (i.e. 70% of eligible expenses). For the avoidance of doubt, coinsurance does not refer to any amount that the policyholder is required to pay if actual expenses exceed the benefit limits under the Terms and Benefits.
- If the policy is terminated due to one of the reasons described under point 2 of "Key Product Risk" above, such termination shall be effective at 00:00 hours of the effective date of termination. For details, please refer to the policy contract of this plan.

8. AIA is the insurance underwriter of this insurance plan and is solely responsible for all approvals, coverage and compensations of their insurance plans. AIA shall assume full responsibility for the contracts of their respective insurance plans. All insurance applications are subject to AIA's underwriting and acceptance. AIA reserves the final right to approve any policy application. In case the policy application is declined, AIA will make full refund of the actual amount of premium and any levy paid by the customer without interest. Upon request, AIA will provide an explanation of their underwriting decisions on declining an application.
9. Any information and statistics quoted from any external source is solely for informational purpose only and shall not be interpreted as having been adopted or endorsed by AIA or Citibank (Hong Kong) Limited as being accurate.
10. If your application omits facts or contains materially incorrect or incomplete facts, AIA has the right to declare the policy void.
11. Whether to apply for insurance coverage is your own individual decision.
12. Your current planned benefit may not be sufficient to meet your future needs since the future medical cost may become higher than they are today due to inflation. Where the actual rate of inflation is higher than expected, you may receive less in real terms even if we meet all of our contractual obligations.
13. Credit Facility Service for Hospitalisation mentioned under Credit Facility Service for Hospitalisation leaflet is not offered or extended by Citibank (Hong Kong) Limited.
14. Citibank (Hong Kong) Limited's role is limited to distributing the insurance product only and Citibank (Hong Kong) Limited shall not be responsible for any matters in relation to the products provided (including but not limited to account / policy maintenance matters).

Please contact the relevant licensed bank staff or call AIA Customer Hotline for details

Hong Kong  **(852) 2232 8808**  
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AIA Hong Kong and Macau



AIA\_HK\_MACAU





AIA International Limited  
(Incorporated in Bermuda with limited liability)

## Standard Premium Schedule for Basic Plan Male (HKD)

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. Premiums stated below are based on the first year premium of the cover according to insured's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give you a written notice before each end of policy year regarding the actual premiums payable of the coming year.

Attained Age	Annual Premium	Semi-annual Premium	Quarterly Premium	Monthly Premium
0 - 4	2,840.80	1,448.80	795.44	250.88
5 - 15	1,615.20	823.76	452.24	142.64
16	1,753.60	894.32	491.04	154.88
17	1,760.00	897.60	492.80	155.44
18	1,786.40	911.04	500.16	157.76
19	1,786.40	911.04	500.16	157.76
20	1,786.40	911.04	500.16	157.76
21	1,845.60	941.28	516.80	162.96
22	1,845.60	941.28	516.80	162.96
23	1,845.60	941.28	516.80	162.96
24	1,878.40	958.00	525.92	165.84
25	1,885.60	961.68	528.00	166.48
26	1,918.40	978.40	537.12	169.36
27	1,938.40	988.56	542.72	171.20
28	1,971.20	1,005.28	551.92	174.08
29	2,004.00	1,022.08	561.12	176.96
30	2,050.40	1,045.68	574.08	181.04
31	2,089.60	1,065.68	585.12	184.48
32	2,122.40	1,082.40	594.24	187.44
33	2,155.20	1,099.12	603.44	190.32
34	2,188.80	1,116.32	612.88	193.28
35	2,241.60	1,143.20	627.68	197.92
36	2,294.40	1,170.16	642.40	202.56
37	2,360.00	1,203.60	660.80	208.40
38	2,419.20	1,233.76	677.36	213.60
39	2,504.80	1,277.44	701.36	221.20
40	2,610.40	1,331.28	730.88	230.48
41	2,762.40	1,408.80	773.44	243.92
42	2,986.40	1,523.04	836.16	263.68
43	3,184.00	1,623.84	891.52	281.12
44	3,388.00	1,727.92	948.64	299.20
45	3,566.40	1,818.88	998.56	314.88
46	3,678.40	1,876.00	1,029.92	324.80
47	3,796.80	1,936.40	1,063.12	335.28
48	3,916.00	1,997.20	1,096.48	345.76
49	4,047.20	2,064.08	1,133.20	357.36
50	4,238.40	2,161.60	1,186.72	374.24
51	4,528.80	2,309.68	1,268.08	399.92
52	4,805.60	2,450.88	1,345.60	424.32
53	5,102.40	2,602.24	1,428.64	450.56
54	5,412.00	2,760.16	1,515.36	477.84
55	5,755.20	2,935.12	1,611.44	508.16

Effective from 15 July 2024

Please read together with the "Note" section.

## Standard Premium Schedule for Basic Plan Male (HKD) (continued)

Attained Age	Annual Premium	Semi-annual Premium	Quarterly Premium	Monthly Premium
56	6,024.80	3,072.64	1,686.96	532.00
57	6,328.00	3,227.28	1,771.84	558.80
58	6,644.80	3,388.88	1,860.56	586.72
59	6,994.40	3,567.12	1,958.40	617.60
60	7,468.80	3,809.12	2,091.28	659.52
61	8,028.80	4,094.72	2,248.08	708.96
62	8,510.40	4,340.32	2,382.88	751.44
63	8,972.00	4,575.76	2,512.16	792.24
64	9,373.60	4,780.56	2,624.64	827.68
65	10,059.20	5,130.16	2,816.56	888.24
66	10,435.20	5,321.92	2,921.84	921.44
67	10,916.00	5,567.20	3,056.48	963.92
68	11,444.00	5,836.48	3,204.32	1,010.48
69	11,991.20	6,115.52	3,357.52	1,058.80
70	12,551.20	6,401.12	3,514.32	1,108.24
71	13,328.80	6,797.68	3,732.08	1,176.96
72	14,179.20	7,231.36	3,970.16	1,252.00
73	15,043.20	7,672.00	4,212.08	1,328.32
74	15,952.80	8,135.92	4,466.80	1,408.64
75	16,644.80	8,488.88	4,660.56	1,469.76
76	17,356.80	8,852.00	4,859.92	1,532.64
77	18,108.00	9,235.12	5,070.24	1,598.96
78	18,912.80	9,645.52	5,295.60	1,670.00
79	19,729.60	10,062.08	5,524.32	1,742.16
80	20,567.20	10,489.28	5,758.80	1,816.08
81*	21,463.20	10,946.24	6,009.68	1,895.20
82*	22,366.40	11,406.88	6,262.56	1,974.96
83*	23,316.00	11,891.20	6,528.48	2,058.80
84*	24,311.20	12,398.72	6,807.12	2,146.64
85*	25,340.00	12,923.44	7,095.20	2,237.52
86*	25,761.60	13,138.40	7,213.28	2,274.72
87*	26,196.80	13,360.40	7,335.12	2,313.20
88*	26,612.00	13,572.16	7,451.36	2,349.84
89*	27,060.00	13,800.64	7,576.80	2,389.36
90*	27,501.60	14,025.84	7,700.48	2,428.40
91*	27,943.20	14,251.04	7,824.08	2,467.36
92*	28,372.00	14,469.76	7,944.16	2,505.28
93*	28,813.60	14,694.96	8,067.84	2,544.24
94*	29,275.20	14,930.32	8,197.04	2,585.04
95*	29,723.20	15,158.80	8,322.48	2,624.56
96*	30,184.80	15,394.24	8,451.76	2,665.28
97*	30,665.60	15,639.44	8,586.40	2,707.76
98*	31,153.60	15,888.32	8,723.04	2,750.88
99+*	31,615.20	16,123.76	8,852.24	2,791.60

Effective from 15 July 2024

\* For renewal only.

Please read together with the “Note” section.

**Note:**

- This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.
- AIA reserves the right to revise the premium schedule.
- This Standard Premium Schedule is for distribution in Hong Kong only.
- Premium payable is based on the insured person's attained age and the applicable premium table at the time of application or renewal of the cover.
- The Standard Premium Schedule is for reference only. Premiums stated above are non-guaranteed and may increase with the increase of age. In order to provide you with continuous protection, we will annually review and adjust the premium of your plan accordingly at the end of policy year if necessary. During the review, we may consider factors including but not limited to the claim costs incurred from all policies under this plan and the expected claim outgo in the coming year which reflects the impact of medical trend, medical cost inflation and product feature revisions.
- The Standard Premium Schedule should be read along with the brochure and other relevant documents, which include additional information and important considerations about this product.
- AIA Voluntary Health Insurance Standard Scheme is Certified Plan under the government's Voluntary Health Insurance Scheme underwritten by AIA. All insurance applications are subject to AIA's underwriting and acceptance. AIA reserves the final right to approve any policy application. In case the policy application is declined, AIA will make full refund of the actual amount of premium and any levy paid by the customer without interest. AIA shall assume full responsibility for the contracts of respective insurance plans.
- Citibank (Hong Kong) Limited is an appointed insurance agent for AIA International Limited (Incorporated in Bermuda with limited liability). Citibank (Hong Kong) Limited's role is limited to distributing the insurance product only and Citibank (Hong Kong) Limited shall not be responsible for any matters in relation to the products provided. The Standard Premium Schedule is issued by AIA and is for distribution by Citibank (Hong Kong) Limited in Hong Kong only.
- "AIA", "AIA Hong Kong", "the Company", "We", "our" or "us" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

## Standard Premium Schedule for Basic Plan Female (HKD)

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. Premiums stated below are based on the first year premium of the cover according to insured's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give you a written notice before each end of policy year regarding the actual premiums payable of the coming year.

Attained Age	Annual Premium	Semi-annual Premium	Quarterly Premium	Monthly Premium
0 - 4	2,274.40	1,159.92	636.80	200.80
5 - 15	1,760.00	897.60	492.80	155.44
16	1,832.80	934.72	513.20	161.84
17	1,859.20	948.16	520.56	164.16
18	1,898.40	968.16	531.52	167.60
19	1,957.60	998.40	548.16	172.88
20	2,024.00	1,032.24	566.72	178.72
21	2,215.20	1,129.76	620.24	195.60
22	2,313.60	1,179.92	647.84	204.32
23	2,412.80	1,230.56	675.60	213.04
24	2,504.80	1,277.44	701.36	221.20
25	2,597.60	1,324.80	727.36	229.36
26	2,722.40	1,388.40	762.24	240.40
27	2,840.80	1,448.80	795.44	250.88
28	2,940.00	1,499.44	823.20	259.60
29	3,045.60	1,553.28	852.80	268.96
30	3,164.00	1,613.68	885.92	279.36
31	3,243.20	1,654.00	908.08	286.40
32	3,322.40	1,694.40	930.24	293.36
33	3,414.40	1,741.36	956.00	301.52
34	3,473.60	1,771.52	972.64	306.72
35	3,566.40	1,818.88	998.56	314.88
36	3,645.60	1,859.28	1,020.80	321.92
37	3,724.80	1,899.68	1,042.96	328.88
38	3,796.80	1,936.40	1,063.12	335.28
39	3,896.00	1,986.96	1,090.88	344.00
40	4,080.80	2,081.20	1,142.64	360.32
41	4,443.20	2,266.00	1,244.08	392.32
42	4,818.40	2,457.36	1,349.12	425.44
43	5,076.00	2,588.80	1,421.28	448.24
44	5,280.00	2,692.80	1,478.40	466.24
45	5,458.40	2,783.76	1,528.32	482.00
46	5,504.00	2,807.04	1,541.12	486.00
47	5,544.00	2,827.44	1,552.32	489.52
48	5,570.40	2,840.88	1,559.68	491.84
49	5,590.40	2,851.12	1,565.28	493.60
50	5,590.40	2,851.12	1,565.28	493.60
51	5,695.20	2,904.56	1,594.64	502.88
52	5,788.00	2,951.92	1,620.64	511.12
53	5,900.00	3,009.04	1,652.00	520.96
54	6,064.80	3,093.04	1,698.16	535.52
55	6,236.00	3,180.40	1,746.08	550.64

Effective from 15 July 2024

Please read together with the "Note" section.

## Standard Premium Schedule for Basic Plan Female (HKD) (continued)

Attained Age	Annual Premium	Semi-annual Premium	Quarterly Premium	Monthly Premium
56	6,361.60	3,244.40	1,781.28	561.76
57	6,526.40	3,328.48	1,827.36	576.32
58	6,710.40	3,422.32	1,878.88	592.56
59	6,974.40	3,556.96	1,952.80	615.84
60	7,369.60	3,758.48	2,063.52	650.72
61	7,864.00	4,010.64	2,201.92	694.40
62	8,312.80	4,239.52	2,327.60	734.00
63	8,793.60	4,484.72	2,462.24	776.48
64	9,202.40	4,693.20	2,576.64	812.56
65	9,894.40	5,046.16	2,770.40	873.68
66	10,336.00	5,271.36	2,894.08	912.64
67	10,797.60	5,506.80	3,023.36	953.44
68	11,305.60	5,765.84	3,165.60	998.32
69	11,832.80	6,034.72	3,313.20	1,044.80
70	12,392.80	6,320.32	3,470.00	1,094.32
71	13,177.60	6,720.56	3,689.76	1,163.60
72	13,981.60	7,130.64	3,914.88	1,234.56
73	14,852.00	7,574.56	4,158.56	1,311.44
74	15,735.20	8,024.96	4,405.84	1,389.44
75	16,447.20	8,388.08	4,605.20	1,452.32
76	17,165.60	8,754.48	4,806.40	1,515.76
77	17,916.80	9,137.60	5,016.72	1,582.08
78	18,695.20	9,534.56	5,234.64	1,650.80
79	19,519.20	9,954.80	5,465.36	1,723.52
80	20,369.60	10,388.48	5,703.52	1,798.64
81*	21,232.80	10,828.72	5,945.20	1,874.88
82*	22,142.40	11,292.64	6,199.84	1,955.20
83*	23,078.40	11,770.00	6,461.92	2,037.84
84*	24,054.40	12,267.76	6,735.20	2,124.00
85*	25,056.00	12,778.56	7,015.68	2,212.48
86*	25,511.20	13,010.72	7,143.12	2,252.64
87*	25,920.00	13,219.20	7,257.60	2,288.72
88*	26,348.00	13,437.52	7,377.44	2,326.56
89*	26,776.80	13,656.16	7,497.52	2,364.40
90*	27,204.80	13,874.48	7,617.36	2,402.16
91*	27,640.00	14,096.40	7,739.20	2,440.64
92*	28,081.60	14,321.60	7,862.88	2,479.60
93*	28,543.20	14,557.04	7,992.08	2,520.40
94*	28,972.00	14,775.76	8,112.16	2,558.24
95*	29,407.20	14,997.68	8,234.00	2,596.64
96*	29,868.00	15,232.72	8,363.04	2,637.36
97*	30,296.80	15,451.36	8,483.12	2,675.20
98*	30,752.00	15,683.52	8,610.56	2,715.44
99+*	31,232.80	15,928.72	8,745.20	2,757.84

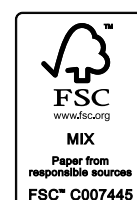
Effective from 15 July 2024

\* For renewal only.

Please read together with the “Note” section.

**Note:**

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- The Standard Premium Schedule is for reference only. Premiums stated above are non-guaranteed and may increase with the increase of age. In order to provide you with continuous protection, we will annually review and adjust the premium of your plan accordingly at the end of policy year if necessary. During the review, we may consider factors including but not limited to the claim costs incurred from all policies under this plan and the expected claim outgo in the coming year which reflects the impact of medical trend, medical cost inflation and product feature revisions.
- The Standard Premium Schedule should be read along with the brochure and other relevant documents, which include additional information and important considerations about this product.
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- "AIA", "AIA Hong Kong", "the Company", "We", "our" or "us" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).





## How to calculate my future payments?

The below tables illustrate the annual premium required for the first seven policy years based on the highest and lowest attainment of AIA Vitality Status by the Insured. Thereafter your annual premium will continue to be calculated in accordance with your AIA Vitality Status achieved on each subsequent Policy Anniversary. No AIA Vitality Insurance Premium Discount will be offered if the Insured's AIA Vitality membership is terminated for whatever reason. The annual premium as shown in the table is "fictitious" for illustrative purposes.

### BEST SCENARIO

- We assume the Insured achieves "Platinum" AIA Vitality Status (i.e. highest status) at the end of each subsequent Policy Year, starting from Policy Year 1
- The maximum attainable **AIA Vitality** Insurance Premium Discount Percentage is 15% and it can be attained starting from Policy Year 6

Policy Year	AIA Vitality Insurance Premium Discount Percentage for the Previous Year (%)	Adjustment to the AIA Vitality Insurance Premium Discount Percentage based on AIA Vitality Status (%)	AIA Vitality Insurance Premium Discount Percentage for the Current Year (%)	Annual Premium <sup>i</sup>	Discounted Annual Premium <sup>i, ii</sup>
1	N/A	N/A	10%	1,000	900
2	10%	+1%	11%	1,100	979
3	11%	+1%	12%	1,200	1,056
4	12%	+1%	13%	1,300	1,131
5	13%	+1%	14%	1,400	1,204
6	14%	+1%	15%	1,500	1,275
7	15%	+1%	15%	1,600	1,360

### WORST SCENARIO

- We assume the Insured achieves "Bronze" AIA Vitality Status (i.e. lowest status) at the end of each subsequent Policy Year, starting from Policy Year 1
- No **AIA Vitality** Insurance Premium Discount will be offered starting from Policy Year 6

Policy Year	AIA Vitality Insurance Premium Discount Percentage for the Previous Year (%)	Adjustment to the AIA Vitality Insurance Premium Discount Percentage based on AIA Vitality Status (%)	AIA Vitality Insurance Premium Discount Percentage for the Current Year (%)	Annual Premium <sup>i</sup>	Discounted Annual Premium <sup>i, ii</sup>
1	N/A	N/A	10%	1,000	900
2	10%	-2%	8%	1,100	1,012
3	8%	-2%	6%	1,200	1,128
4	6%	-2%	4%	1,300	1,248
5	4%	-2%	2%	1,400	1,372
6	2%	-2%	0%	1,500	1,500
7	0%	-2%	0%	1,600	1,600

#### Remarks:

- All premiums (including renewal premiums) shown above are based on the standard premium rate and do not include any extra premiums due to loading. Moreover, the above renewal premiums have not reflected the premium increase due to medical cost inflation (applicable to medical protection insurance plans only) and overall claim experience. The actual renewal premiums will be calculated according to the Insured's attained age and the applicable premium rate at the time of renewal. Such premium rate is non-guaranteed and subject to revision by the Company from time to time.
- The AIA Vitality Insurance Premium Discount is only applicable to standard premiums and shall not apply to any extra premiums due to loading.

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**Important note:**

1. For up-to-date information on each benefit, please visit [aia.com.hk/aiavitality](http://aia.com.hk/aiavitality). Partners and benefits may vary at any time without prior notice. All representations within this document made on behalf of AIA International Ltd have been thoroughly researched, and are verifiable by documentary evidence. Representations within this document made on behalf of our AIA Vitality partners are based upon information that AIA International Ltd has received from them, and such information has been provided to us along with an assurance from our AIA Vitality partners that it is accurate.
2. The AIA Vitality Insurance Premium Discount is only applicable to the specific Basic Policy or Supplementary Contract named under this product brochure. The AIA Vitality Insurance Premium Discount is not extended to any other policies or supplementary contracts unless it is specifically stated otherwise.
3. The AIA Vitality Insurance Premium Discount Percentage is capped at 15% and floored at 0%.
4. The Insured has to be an AIA Vitality member in order to enjoy the AIA Vitality Insurance Premium Discount.
5. An annual membership fee will be charged for AIA Vitality and a member has to renew the AIA Vitality membership annually on time in order to maintain the membership and enjoy AIA Vitality Insurance Premium Discount (if any) in the subsequent policy years.
6. If the AIA Vitality member is insured by more than one policy or supplementary contract under the AIA Vitality Series, the AIA Vitality Insurance Premium Discount or AIA Vitality Power Up Coverage applied, as the case may be, should be calculated independently for each policy or supplementary contract. For the avoidance of doubt, AIA Vitality Insurance Premium Discount and AIA Vitality Power Up Coverage are mutually exclusive. Please check the illustration of each policy or supplementary contract to find out which one applies.
7. Whether to apply for AIA Vitality is your / the insured's own individual decision.
8. Please note that any change / modification of structure or terms of AIA Vitality may possibly affect the accumulation of points, and therefore the AIA Vitality status and also the benefits under a Vitality policy (including without limitation, premium discount).
9. Please note that if an AIA Vitality member is insured by more than one policy or supplementary contract under the AIA Vitality Series, you / the insured is only required to pay the Vitality membership fee once annually to enjoy the related benefits.

## **Citibank (Hong Kong) Limited - Important Notes from the insurance agent**

1. Citibank (Hong Kong) Limited, being registered with the Insurance Authority as a licensed insurance agency, acts as an appointed licensed insurance agent for AIA International Limited (the "Insurance Company").
2. Citibank (Hong Kong) Limited's role is limited to distributing insurance products of the Insurance Company only and Citibank (Hong Kong) Limited shall not be responsible for any matters in relation to the provision of the products.
3. Insurance products are products and obligations of the Insurance Company and not of Citibank (Hong Kong) Limited. Insurance products are not bank deposits or obligations of, or guaranteed or insured by Citibank (Hong Kong) Limited, Citibank, N.A., Citigroup Inc. or any of their affiliates or subsidiaries, or any local governmental agency.
4. AIA Vitality (the "Programme") is not an insurance product. It is a membership programme and obligation of the Insurance Company and not of Citibank (Hong Kong) Limited. Citibank (Hong Kong) Limited's role is limited to introducing the Programme only and you should obtain further details about the Programme directly from the Insurance Company. Citibank (Hong Kong) Limited shall not be responsible for any matters in relation to the Programme provided by the Insurance Company.
5. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between you and Citibank (Hong Kong) Limited out of the selling process of any insurance product conducted by Citibank (Hong Kong) Limited as agent for Insurance Company or the processing of the related transaction, you may enter into a financial dispute resolution scheme process with Citibank (Hong Kong) Limited in accordance with the applicable rules in Hong Kong. However any dispute over the contractual terms of insurance products should be resolved directly between you and the Insurance Company.
6. All insurance applications are subject to Insurance Company's underwriting and acceptance.
7. The Insurance Company is solely responsible for all approvals, coverage, compensations and account maintenance in connection with its insurance products.
8. Citibank (Hong Kong) Limited will not render you any legal, accounting or tax advice. You are advised to check with your own professional advisor for advice relevant to your circumstances.
9. You are reminded to carefully review the relevant product materials provided to you and seek independent advice if necessary.
10. For any policy service enquiries, please contact the relevant licensed bank staff or the Insurance Company.

