

AIA Vitality Terms and Conditions

1. Governing Documentation and Membership Conditions

AIA Vitality (formerly Philam Vitality) is operated in the Philippines by AIA Philippines (formerly AIA Philam Life, a member of the AIA group of companies) and its subsidiaries and affiliates (collectively, "AIA Vitality Operator"). AIA Vitality Operator shall receive ongoing support by Discovery, the global operator of the Vitality program.

These terms and conditions apply to AIA Vitality in the Philippines and the provision of any benefits thereunder.

The most up-to-date version of these terms and conditions is available on the AIA Vitality application. Alternatively, you can request a hard copy by contacting us at ask@aiavitality.com.ph or calling (02) 8528-2000 for AIA Philippines or (02) 8528-5501 for BPI AIA. We recommend that you periodically check these terms and conditions, the AIA Vitality Application Terms of Use, the AIA Vitality **Personal Information Collection Statement (PICS)**, the AIA Philippines Privacy Policy and the benefit guides on the AIA Vitality application. The date of the latest version of these terms and conditions can be found at the bottom of this page under the heading.

You must read these terms and conditions before you apply to become a member of AIA Vitality. These terms and conditions contain important information.

If you do not understand these terms and conditions or have any questions about these terms and conditions, please email this address ask@aiavitality.com.ph or call (02) 8528-2000 for AIA Philippines or (02) 8528-5501 for BPI AIA. Our representatives will be happy to assist you and answer any questions you may have.

By applying to become a AIA Vitality member by paying the annual Vitality membership fee to AIA Philippines or BPI AIA, by participating in the AIA Vitality program or by accessing any benefit or reward, you will be deemed to have read and agreed to be bound by these terms and conditions, the AIA Vitality Application Terms of Use applicable to our applications, portals, online facilities, smart phone/tablet applications, tools, information, materials and contents relevant to AIA Vitality and the benefit guides; consented to the collection, use (including without limitation, handling and processing) and disclosure of your personal information in accordance with the [AIA Philippines Privacy Policy and AIA Vitality PICS](#) applicable to AIA Vitality; and acknowledged and agreed that AIA Vitality Operator may make changes to the terms and conditions, AIA Vitality Application Terms of Use, benefit guides, AIA Vitality PICS, AIA Philippines Privacy Policy at any time and 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 Vitality Operator from time to time. AIA Vitality Operator has the sole right to interpret, apply and disapply the terms and conditions, AIA Vitality Application Terms of Use, benefit guides, AIA Vitality PICS, AIA Vitality Privacy Policy and any other rules, regulations, policies or procedures.

Once you are an AIA Vitality member, you have a choice on whether or not to access or use the benefits on offer under AIA Vitality. If you choose to access or use a benefit, in addition to these terms and conditions, the AIA Vitality Application Terms of Use, AIA Vitality PICS and the AIA Vitality Privacy Policy, you will be bound by any additional terms and conditions set out in the relevant benefit guides, as well as any other requirements which may be stipulated in writing by a partner of AIA Vitality from time to time. You can obtain the full set of benefit guides if you email this address: ask@aiavitality.com.ph or call us at (02) 8528-

2000 for AIA Philippines or (02) 8528-5501 for BPI AIA. The benefit guides will also be available and updated on the AIA Vitality application.

2. Changes to AIA Vitality, Partners and Benefits

AIA Vitality Operator shall have the sole discretion to unilaterally (1) modify AIA Vitality structure, make changes, in whole or in part, with or without notice, to any aspect of the AIA Vitality program, benefits, rules, regulations, policies, procedures, conditions of participation or other features including these terms and conditions, the AIA Vitality Application Terms of Use, the AIA Vitality PICS, the AIA Vitality Privacy Policy, the benefit guides and any other terms and conditions communicated in any other materials relating to AIA Vitality, even though changes may affect the points earned (or to be earned) and accumulated and the benefits entitlement; and (2) terminate, suspend, cancel, deactivate, recall or revoke AIA Vitality (in whole or in part) at any time, upon reasonable notice where it is possible and/or practical to give such notice. Any revised version of the terms and conditions shall be effective as at the date of publication on the application. Any continuous subscription or use of, or participation in, AIA Vitality by you will be deemed as your unequivocal acceptance of any amendment to these terms and conditions. AIA Vitality Operator, AIA Vitality, 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.

It is your responsibility to keep yourself up to date in respect of AIA Vitality and these terms and conditions.

AIA Vitality Operator also reserves the right to change the identity and range of partners, benefits structure / incentives / discounts / cash back (including status thresholds, benefit, and reward entitlements) and eligibility conditions at any time.

For example, AIA Vitality Operator may, among other things:

- i. change the ways in which AIA Vitality Points and AIA Vitality Status levels (also known as points and status throughout these terms and conditions) are earned, credited, accumulated or structured;
- ii. change the number of points required to access or use a benefit;
- iii. change the ways in which points or benefits may be redeemed;
- iv. add, limit, change, replace or remove partners;
- v. add, limit, change, replace, limit, cancel, withdraw or remove any benefit, incentive or cash back;
- vi. change the annual membership fees;
- vii. change any other features, concessions or benefits of AIA Vitality;
- viii. change the platforms where the AIA Vitality program can be accessed; and/or
- ix. adopt or implement any legal requirement, decision, recommendation, regulatory guidance or standard of any court, tribunal, ombudsman service or regulator.

We shall use reasonable effort to notify the AIA Vitality members of changes or variations to AIA Vitality by posting details of the changes on the AIA Vitality application and other digital assets. Where we consider that changes to AIA Vitality will be significant, we shall endeavour to provide AIA Vitality members with reasonable notice of the changes in advance. This notice may be provided electronically, including by email (sent to your last notified email address) or by posting details of the change(s) on the AIA Vitality application.

If you are not satisfied with any changes or variations to AIA Vitality, you may terminate your membership under clause 9 (Termination of membership) of these terms and conditions.

3. AIA Vitality Membership

AIA Vitality membership is granted based on the sole discretion of AIA Vitality Operator and AIA Vitality Operator may refuse membership to any applicant.

AIA Vitality membership year commences on the date that the AIA Vitality membership begins and runs for a 12-month period. The AIA Vitality membership year can start on any day of the calendar year.

Billing will be issued 28 days before the membership fee due date. [This does not apply to members under Corporate Solutions policies, unless we have received the confirmation from your employer]

You are eligible to, and may, apply for AIA Vitality membership in one of three ways:

- i. You are named as a life insured under a new eligible plan. Your AIA Vitality membership will be activated upon the inception of your eligible plan and following registration and receipt of payment details for the payment of your annual membership fee.
- ii. You are named as a life insured under an existing non-eligible plan. You may apply for AIA Vitality membership at any time by completing the relevant documentation according to the conversion rules applicable at the time of application. Your AIA Vitality membership will only be activated following registration and receipt of payment details for the payment of your annual membership fee.
- iii. If you join an employer who has an AIA Vitality employee offering, the commencement date of your AIA Vitality membership will fall on the date your AIA Vitality membership is enrolled in the system. If you are already an existing AIA Vitality member by reason of (i) or (ii) above, and you subsequently join an employer, you will be given a choice to either continue paying your own AIA Vitality membership fee or switch to the employer sponsored program. In the latter case, any obligation to make future payments of the annual membership fee will be switched to the employer from your plan change completion date. Any payments for the annual membership fee made in advance by you will not be refunded, charging to the company will take effect on the next billing cycle in accordance with the day when the change of membership type is effective. If you leave an employer who has paid your AIA Vitality membership on your behalf, you will have a grace period from the date your employer notifies us of your leaving to continue your AIA Vitality membership, provided you meet the eligibility conditions as set out in clause 4.

AIA Vitality Operator may, in its absolute discretion, allow other methods of applying for an exclusive membership of AIA Vitality. Please refer to clause 10.6 of these terms and conditions for further information relating to exclusive memberships.

4. Qualification as an AIA Vitality Member

To qualify as AIA Vitality member, an applicant has to meet the following requirements:

- i. You must be 18 years or older (as of last birthday), whereas the maximum member's age is based on the underlying insurance policy;
- ii. You must be the current life-insured of an eligible plan or insured member under your employer's Corporate Solutions policy; or
- iii. You convert an existing eligible plan / non-eligible plan, or upgrade benefits from an existing non-eligible plan to an eligible plan, all subject to conversion rules applicable at the time of your application;
- iv. You must provide a valid unique email address and identification number;
- v. Your annual membership fee is duly paid; and
- vi. You must be located in the Philippines during the AIA Vitality member registration process.

The AIA Vitality 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 Vitality Operator. Each individual is entitled to only one AIA Vitality membership in each jurisdiction. Standalone purchase of AIA Vitality membership is allowed for non-Vitality integrated product policy holders

AIA Vitality Operator may, in its absolute discretion, allow certain individuals who do not meet the qualifying conditions set out above to become a AIA Vitality member (exclusive memberships). Please refer to clause 10.6 of these terms and conditions for further information relating to exclusive memberships.

5. AIA Vitality Membership Card

AIA Vitality members will be issued a membership number and membership card. The use of this number/card or associated benefits is deemed to be an acceptance of these terms and conditions and any other applicable rules, regulations, policies or procedures related to the benefit provided by AIA Vitality Operator, AIA Vitality and their partners.

You can access your AIA Vitality membership card after AIA Vitality Operator accepts your application and you have successfully activated your membership. AIA Vitality Operator shall not be responsible in the event of any error in your application or your failure to access your AIA Vitality membership card due to the provision of incomplete or inaccurate particulars or information (including payment details).

You may need to present your AIA Vitality membership card and/or your AIA Vitality membership number at our partners to earn points and enjoy benefits. If you fail to present your AIA Vitality membership card at our partners when requested, you may not be able to claim such points and benefits retrospectively.

AIA Vitality membership and AIA Vitality membership card are non-transferable and non-assignable, and will be used exclusively only by you. You will remain liable for all transactions incurred from usage of the AIA Vitality membership card (whether authorized or otherwise), where investigations made by AIA Vitality Operator reveal that you are a party to any actions regarding any transactions effected through the use of the AIA Vitality membership card.

You will not be entitled to dispute any transaction using your AIA Vitality membership card or under your username and password, unless AIA Vitality Operator has previously confirmed the receipt of your notification on the suspected or actual unauthorized use, loss or theft of your AIA Vitality membership card. AIA Vitality Operator is entitled, but not obliged, to rely on all instructions and transactions carried out using your AIA Vitality membership card or under your username and password.

By applying for and using the AIA Vitality membership card, you agree and undertake:

- i. not to use the AIA Vitality membership card for any commercial, fraudulent or unlawful purposes or purposes which are deemed unacceptable by AIA Vitality Operator or which are prohibited by these terms and conditions;
- ii. to promptly notify AIA Vitality Operator of any unauthorized use, loss or theft of the AIA Vitality membership card;
- iii. to change your password immediately and notify AIA Vitality Operator immediately and request a new password if you have reason to suspect that the security and/or confidentiality of your password has been compromised;

- iv. to pay all fees relating to the use of your AIA Vitality membership card as AIA Vitality Operator may prescribe from time to time; and
- v. to only use the AIA Vitality membership card in good faith and in accordance with these AIA Vitality terms and conditions.

Your AIA Vitality membership card is and will at all times remain AIA Vitality Operator's property and will be surrendered to AIA Vitality Operator immediately upon termination of your AIA Vitality membership or on our request due to a breach by you of these terms and conditions, the AIA Vitality Application Terms of Use or for breach of any benefit guide the terms or conditions of any other membership documentation.

6. AIA Vitality Program Benefits

6.1 Benefits of the AIA Vitality program

- a) AIA Vitality is a health and wellness program that aims to reward AIA Vitality members who are proactive about improving their health and general well-being by providing benefits which may include discounts, exclusive offers, cash back rewards and other benefits relating to goods and/or services offered by AIA Vitality Operator and our partners from time to time. For more information, please refer to the AIA Vitality application.
- b) Unless otherwise set out in the relevant benefit guide, only a AIA Vitality member can enjoy the benefits. Benefits may only be used for personal and not business purposes.
- c) As a general rule, you will be eligible to access benefits when you activate your AIA Vitality membership. Certain benefits may not be accessible immediately and may be subject to a processing or waiting period. The relevant benefit guide will explain when that benefit will be available and the relevant terms and conditions applicable to obtaining each benefit. If you do not activate your AIA Vitality membership, you may not be able to access benefits. Please refer to the benefit guides on the AIA Vitality application for more information.
- d) In some cases, certain benefits or partner discounts will not be applied at the point of sale. Instead these benefits or discounts may be consolidated on a periodic basis in the form of rebates. Where applicable, you will receive such rebates by electronic funds transfer or vouchers, or such other method as may be determined by us from time to time at our sole discretion and subject to applicable laws. For more information, please refer to the relevant benefit guide on the AIA Vitality application.

6.2 Additional fees for using benefits

- a) Additional fees, including but not limited to, activation fees, monthly fees and subscription fees, may be payable for the utilization of certain benefits. The fees may be payable directly to the partner or to AIA Vitality Operator. Please refer to the benefit guides on the AIA Vitality application 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 utilization of certain benefits. This notice may be provided electronically, including by email (sent to your last notified email address) or by posting details of the change(s) on the AIA Vitality application.

- b) If you are not satisfied with the introduction of, or increase to, any fees payable for the utilization of certain benefits, you may terminate your membership under clause 9 (Termination of membership) of these terms and conditions.

6.3 Important information about benefits

- a) Benefits are provided by our partners. These partners are separate and independent entities, and AIA Vitality Operator 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 Vitality Operator, and the provision of the same may also be subject to certain terms and conditions of our partners. Our partners may apply additional terms and conditions with regard to the availability and eligibility of earning AIA Vitality points.
- b) AIA VITALITY OPERATOR makes no representations or warranties, express or implied, of any kind with respect to any benefit, 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.
- c) AIA Vitality Operator will not be liable for any loss, injury, claim or damage suffered or incurred as a direct or indirect result of a AIA Vitality member's use of a product or service or reliance upon advice with respect to any benefit. AIA Vitality Operator shall have no liability for partner withdrawals from AIA Vitality or for award changes or cancellations caused by partner withdrawals, discontinued partner service, or award or point accrual cancellations for any reason.
- d) Any dispute about any products or services provided as part of a benefit must be resolved directly with the relevant partner.
- e) By joining and participating in AIA Vitality, 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 Vitality Operator or our partners with respect to the partners' products and services. You may, however, opt out of receiving such materials by advising AIA Vitality Operator. However, if you choose to opt out, you are not able to receive useful information about reward etc. under AIA Vitality. For details, please refer to clause 10.3 below, AIA Vitality PICS and AIA Vitality Privacy Policy.

6.4 Benefit guides and other documentation

- a) A partner (alone or jointly with AIA Vitality Operator) may issue a benefit guide which sets out the rules governing the use and access to a benefit. You can obtain the full set of benefit guides if you email a request to ask@aiavitality.com.ph or call (02) 8528-2000 for AIA Philippines or (02) 8528-5501 for BPI AIA. The benefit guides are also available on the AIA Vitality application.
- b) Representations in the benefit guides made on behalf of our partners are based upon information that AIA Vitality Operator has received from them, such information having been provided to us along with assurances from our partners that it is accurate.
- c) AIA Vitality Operator 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.
- d) 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.

- e) Benefit guides and other information provided in respect of benefits do not take into account your personal circumstances and are subject to change. You should obtain professional advice from a medical practitioner, pharmacist, dentist, nutritionist or other appropriate health professional in relation to your own personal circumstances or in relation to the diagnosis or treatment of any medical condition. If necessary, you should consult with such a professional. Importantly, the results of any benefits, devices, services, software available, assessments, health checks, consultations or tools cannot replace any advice a doctor or other health professional gives. You should not change or discontinue any assistance or treatment you may be receiving on the basis of information provided in relation to any benefits, devices, services, software available, assessments, health checks, consultations or tools accessed or used without first consulting your healthcare provider. Medicines you use for your physical or mental health may also affect the results of any benefits, devices, services, software available, assessments, health checks, consultations or tools accessed or used. You should also seek professional advice immediately should any symptoms you may be experiencing persist or change.

6.5 AIA Vitality Fitness Assessment

- a) By taking part in the AIA Vitality Fitness Assessment with a AIA Vitality gym partner (and/or its franchisees) and/or by using the AIA Vitality gym partner's and/or its franchisees' services and/or facilities (**Activity**) you:
 - i. authorize, agree and consent to AIA Vitality Operator collecting, using (including handling and storing) and/or disclosing personal and sensitive information in connection with the Activity or AIA Vitality in accordance with the AIA Vitality PICS and AIA Vitality Privacy Policy available on the AIA Vitality application.
 - ii. authorize, agree and consent to the relevant gym partner collecting, using (including handling and storing) and/or disclosing personal and sensitive information in connection with the Activity or AIA Vitality in accordance with its Privacy Policy available on its application and in the absence of such a provision, in all cases to AIA Vitality Operator;
 - iii. acknowledge and agree that to the extent permitted by law, AIA Vitality Operator and the relevant gym partner exclude any and all liability to you under contract, tort, statute, equity or in any other manner, for any injury (including without limitation death, personal, bodily or mental injury), damage or loss of any kind whatsoever (including without limitation, any liability for direct, indirect, special or consequential loss or damage) sustained by you or any other person, or for any costs, charges or expenses incurred by you or any other person arising from or in connection with the Activity and/or any act or omission of AIA Vitality Operator and/or the relevant gym partner, except to the extent that such injury, damage or loss is caused by the gross negligence (meaning that the act was done or omitted to be done with reckless disregard, with or without consciousness for the consequences of the act or omission) of AIA Vitality Operator and/or the relevant gym partner. In such case, the liability of the respective party will be limited to the injury, damage or loss directly caused by that party's gross negligence. This clause does not exclude, or intend to exclude, any consumer guarantees applicable to the Activity and to the extent that it does this clause has no effect;
 - iv. represent that you are in good physical and mental condition and have no health and medical reason, impairment or disability that might prevent you from

- undertaking the Activity. You acknowledge that neither AIA Vitality Operator nor the gym partner is in a qualified position to provide you with medical advice related to your physical condition and/or inability to undertake the Activity;
- v. agree to obtain professional advice from a medical practitioner, pharmacist, nutritionist or other appropriate health professional in relation to your own personal circumstances or in relation to the diagnosis or treatment of any health / medical condition. If necessary, you agree that you will regularly consult with such a professional. You also agree to seek professional advice immediately should any symptoms you may be experiencing persist or change; and
 - vi. acknowledge and agree that the results of the Activity are not a substitute for medical advice or treatment and must not be used for diagnosing or treating a health problem or to replace your doctor or healthcare professional. You agree not to change or discontinue any assistance, medication or treatment you may be receiving on the basis of information provided in relation to the Activity without first consulting your doctor or health professional. Medicines you use for your physical or mental health may affect the results of the Activity. Any reliance by you on the information provided in undertaking the Activity will be at your own risk. AIA Vitality Operator and the gym partner make no express or implied representation or warranty regarding the completeness, accuracy, reliability or currency of the information or results provided.

7. AIA Vitality Status and AIA Vitality Points

7.1 AIA Vitality Status

- a) As a new AIA Vitality member, your default status will be bronze. Points earned throughout your AIA Vitality membership year are added towards your status. The more points you earn, the higher the status you will achieve. The different status levels are: bronze, silver, gold and platinum. To move up a status, you will need to accumulate a sufficient number of points to reach the relevant status. The table below sets out how many points are needed for each status at the date of these terms and conditions.

AIA Vitality Status	AIA Vitality Points
Bronze	0 – 9,999
Silver	10,000 – 19,999
Gold	20,000 – 29,999
Platinum	30,000 +

- b) As your status changes, the benefits you are entitled to and the terms relating to those benefits may change. Please refer to the benefit guides for further information.

7.2 Earning AIA Vitality Points

- a) You will earn points for completing certain activities if you are a AIA Vitality member. Additional rules such as age and gender rules apply to some activities. Please refer to the partner benefit guides on our application for further details. The number of points you can earn will depend on a range of factors such as the activity you are doing and your

health goals and risk factors. We may adjust the number of points you can earn for each activity depending on your individual health status or how important the activity is to your health status. Certain activities and/or groups/categories of activities may have limits as to how many points you can earn over a certain time period.

- b) Additional terms and conditions may apply to each activity. Please refer to the relevant benefit guides for further details.

7.3 Awarding of AIA Vitality Points

- a) AIA Vitality Points will be awarded to you in accordance with the terms and conditions as determined by us and the respective partner from time to time. In some cases, it may take approximately 30 days for your points to be reflected. We assume no control, responsibility or liability as to the awarding of or any delay in the awarding of points or posting of transactions into your membership account by the respective partners.
- b) AIA Vitality Operator and its partners may run promotions from time to time offering bonus AIA Vitality Points. Qualification for these bonus points is subject to terms and conditions of each individual promotion. Where a promotion requires pre-registration, bonus points will only be credited if members complete the registration process at our application prior to purchase or consumption of our partner's products and services.
- c) AIA Vitality Operator and its partners may exclude specific activities from the crediting of AIA Vitality Points with or without notice to members. In some cases, AIA Vitality Points may not be earned in conjunction with other promotions or discounts offered by AIA Vitality Operator and/or its partners. You are advised to check with us and/or our partners.
- d) It is your responsibility to check that all points are reflected accurately.
- e) AIA Vitality Operator reserves the right to audit any and all your activities to ensure compliance with these terms and conditions and other applicable rules, regulations, policies or procedures relating to AIA Vitality, without notice to you. During the course of audit or investigation, we may share your account information with our partners and also third parties with whom we have contracted to assist in perform such audit or investigation. In the event that an audit reveals discrepancies or possible violations, we may delay the processing of the awarding of AIA Vitality Points, cancel any outstanding redemption, without statements or suspend your account pending completion of an audit. Upon completion of an audit, if discrepancy or violation has been determined by us, in addition to any other remedies we may have, the AIA Vitality Points may be removed from your account and/or your AIA Vitality Status may be downgraded to remedy any such discrepancy or violation with or without notice to you.
- f) Any disputes in connection with or arising from the points awarded must be notified to us as soon as possible and in any event, within 30 days from the date of activity, by email at ask@aiavitality.com.ph or by calling (02) 8528-2000 for AIA Philippines or (02) 8528-5501 for BPI AIA. We may need you to provide us with supporting documents wherever applicable to assist us in settling any disputes. If we do not receive any notifications from you within the stipulated timeframe of any disputes or inaccuracies on your points, the points statement will be taken to be correct, final and binding on you. Our decision on any such dispute shall be final and conclusive.

7.4 Monitor your AIA Vitality Points

- a) You can monitor your points by logging on to the AIA Vitality application or by calling (02) 8528-2000 for AIA Philippines or (02) 8528-5501 for BPI AIA.

- b) There may be a delay for points to be loaded and / or reflected on your points statement or on any of the above platforms.

7.5 Validity and expiry of AIA Vitality Points

- a) Your status will remain in place from the time you earn the relevant status until the end of the next AIA Vitality membership year unless changes are made to your membership. At the anniversary of your AIA Vitality membership, AIA Vitality members will carry over their status earned from the previous year. However, in the year after that AIA Vitality membership year, you will lose your status if you do not earn enough points to maintain it.
- b) Your points will expire at the end of the AIA Vitality membership year in which the points are earned. No points will be carried over into the subsequent year. .

7.6 Transfer of rights

- a) The membership of AIA Vitality is personal to you and will not be assigned at law or in equity. Accrued AIA Vitality Points do not constitute your property.
- b) AIA Vitality Points generated under AIA Vitality apply to certain qualified benefits offered by the partners in AIA Vitality AIA Vitality Operator only. They are not transferrable to other AIA Vitality schemes operated elsewhere in the world (and vice versa).
- c) Except as provided otherwise in these terms and conditions or in any other documents relating to AIA Vitality, you cannot transfer, assign, sell, barter or pledge your points, your status, membership rights or rights to benefits or points to another person or another membership. AIA Vitality Points cannot be bequeathed or devised. Points cannot be redeemed for cash and cannot be returned for any other consideration.
- d) If points, awards or benefits are purchased from an unauthorized source, such transactions are voidable and you will be liable for the full, unrestricted value of awards issued as a result of improper or fraudulent transfers and/or redemptions and otherwise in violation of the terms of AIA Vitality.

7.7 Underutilization rules

- a) On some benefits, you may be required to utilize and/or purchase the partner's facility, goods and/or services a specified minimum number of times or amounts. Failure to meet these minimum utilization rules could result in your rights to the benefit being altered or terminated.
- b) Please see the relevant benefit guide on the AIA Vitality Philippines application for more details.

8. Annual Membership Fee

Participation and membership in AIA Vitality is subject to the payment of an annual membership fee. All annual membership fee will be payable to us on or before your annual membership fee due date. Annual membership fees may be collected together with, or separately from, your AIA Philippines or BPI AIA insurance policy premiums as determined by AIA Vitality Operator.

For Corporate Solutions policies, the membership fee may be payable on a monthly instead of an annual basis, in which case we generally allow grace period of 30 days with respect to any inadvertent failure to settle the fee.

Where required by AIA Vitality Operator and where permitted by law, you must procure that the policy owner of the eligible plan or Corporate Solutions policy will pay the annual

membership fee for the AIA Vitality membership and agree to pay the Annual membership fee to AIA Philippines or BPI AIA yourself if the policy owner refuses to, or defaults on paying the annual membership fee.

The annual membership fee for the following year will be advised to you on initial application and prior to the annual membership fee due date. We reserve the right to vary the annual membership fee provided we notify you in advance of the new annual membership fee prior to the annual membership fee due date. If you are not satisfied with the revised fee amount, you may terminate your membership in accordance with clause 9 of these terms and conditions.

You must pay your annual membership fee on an annual or such other periodic basis and using such payment methods as may be approved by us. Each periodic payment is an instalment of the current year's annual membership fee.

If we do not receive payment of your annual membership fee by the end of the grace period, your AIA Vitality membership will automatically terminate. Your AIA Vitality membership, points and status will remain in force during the grace period.

9. Termination of Membership

9.1 Automatic termination if you cease to be insured by us

- a) Subject to our rules and any extension that may be allowed by us, your AIA Vitality membership will automatically terminate at the end of the relevant AIA Vitality membership year if you are no longer the life insured under an eligible plan or insured under a Corporate Solutions policy as elected by that insured's employer.
- b) Membership is also automatically terminated in the event of member's demise, and all AIA Vitality Points accumulated by the deceased member will be abolished.
- c) If your AIA Vitality membership is cancelled during the initial application due to the cooling off of the last underlying eligible plan, you will then be entitled to a full refund of the paid annual membership fee.

9.2 Cancellation by you

- a) You may terminate your AIA Vitality membership at the end of the AIA Vitality membership year. You must provide us with 30 days' prior written notice, sent to us by email at ask@aiavitality.com.ph in order to terminate your AIA Vitality membership. Save as described in section 9.1 above, no full or partial refund of the paid annual membership fee shall be allowed by us in the event that you choose to terminate your AIA Vitality membership.
- b) On termination of your AIA Vitality membership, you may or 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.

9.3 Termination of AIA Vitality or your membership by us

- a) We reserve the right to terminate, suspend, cancel, deactivate, recall or revoke AIA Vitality (in whole or in part) at any time and do not guarantee that the AIA Vitality will continue indefinitely or that it will be managed and owned by us.
- b) We further reserve the right to terminate, suspend or deactivate your AIA Vitality membership (in whole or in part, including your access and right to utilize one or more of the benefits), your transaction(s), AIA Vitality membership card, points and/or forfeit the accumulated points, for reasons which include (but are not limited to):

- i. if we detect or suspect any unusual, irregular, suspicious, fraudulent or unauthorized use or activity or any conduct/misconduct;
- ii. detrimental to the interests of AIA Vitality Operator, any threatened or actual breach by you of the AIA Vitality terms and conditions, AIA Vitality Application Terms of Use or of any benefit guides;
- iii. if you do not or no longer qualify (or we suspect that you do not or no longer qualify) for an AIA Vitality membership under these terms and conditions;
- iv. if you do not pay the annual membership fee or any other fees payable to us or any of our partners;
- v. if we believe that you are abusing or misusing the benefits, awards or privileges of the program; or
- vi. if you are no longer a life insured of an eligible plan to which the AIA Vitality membership is linked, or the member insured of Corporate Solutions policy.

In the event of termination of AIA Vitality or the cancellation of membership in AIA Vitality, we shall notify you in writing of such termination or cancellation by posting details on the AIA Vitality application, and/or by sending an email to the last notified email address as specified by you.

Subject to the terms of our agreement with relevant partners, we shall use reasonable endeavors to allow AIA Vitality members to access their benefits ordered as at the date of termination of AIA Vitality for a period of 45 days from when we issue notification of the termination of AIA Vitality.

9.4 If your membership terminates

If your membership is terminated for any reason:

- vii. 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 benefits will cease upon the termination of your AIA Vitality membership.
- viii. You may be entitled to any outstanding partner cash back that you earned less any outstanding fees due to AIA Vitality Operator, subject to the terms and conditions of the applicable partner cash back program.
- ix. In the event that there are any unpaid sums owed to AIA Vitality Operator or any of our partners in connection with your AIA Vitality membership, upon the termination of your AIA Vitality membership, we reserve the right to deduct any such unpaid sums from the benefits that you may have earned.
- x. Any discounts which may have applied in respect to your existing eligible plan will permanently cease from the next policy anniversary date onwards, irrespective of whether you subsequently re-join AIA Vitality and subscribe to the AIA Vitality membership.
- xi. Any points and status will cease upon the termination of your AIA Vitality membership.

10. Other Important Information

10.1 General information

- a) Membership of AIA Vitality does not give rise to any legal relationship with AIA Vitality Operator or AIA Vitality, other than being bound by these terms and conditions and the other governing documentation referred to in clause 1 of these terms and conditions, and when entitled to do so, to receive any benefits.

- b) Nothing herein shall be construed as a representation by us that AIA Vitality and/or AIA Vitality membership card is/are available for use in geographic areas or jurisdictions other than Philippines.
- c) The AIA Vitality terms and conditions and other governing documentation (including but not limited to the AIA Vitality Application Terms of Use, AIA Vitality PICS, Privacy Policy and benefit guides) and the use of the AIA Vitality membership card shall be governed by and construed in accordance with the laws of Philippines.
- d) If for any reason, any provision or part of the AIA Vitality 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 Vitality terms and conditions or of any other governing documentation shall be deemed to be severed from the AIA Vitality terms and conditions or such other governing documentation and the remainder of such provision or of the AIA Vitality 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.
- e) Other benefit promotions, special discounts, competitions, exclusive offers etc. may be offered from time to time, including from us, our partners or affiliates. If they are offered, other terms and conditions may apply, which may be notified by mail, email, SMS, the AIA Vitality application or the AIA Philippines website www.aia.com.ph or BPI AIA website www.BPIAIA.com or any other facility.

10.2 How we communicate with you and consent to electronic communication

- a) You consent to receive documents and other information in relation to your AIA Vitality 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 authorize 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.
- b) 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 Philippines or otherwise) in respect of your membership and participation in the program. 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.
- c) Any notice or other information to be given to you may be given by updates through the AIA Vitality application, portals, online facilities, electronic transmission (e.g. email), mail, SMS, MMS, telephone, fax and other means of communication (by any of your telephone numbers, whether registered in Philippines or otherwise), at the address as may from time to time be notified in writing.
- d) We shall use reasonable endeavors to transmit statements, notices and other material relevant to AIA Vitality members to advise you of various matters of interest, including changes to the program, but we shall not be responsible for correspondence lost or

destroyed. Any statement, notice or other material shall be deemed to have been given by us if it is uploaded to the AIA Vitality application or if it is sent to the email or physical mail address last notified to us by the AIA Vitality member for the AIA Vitality program. 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 Vitality Operator shall not be liable for failure to deliver a notice to you where you have failed to comply with the foregoing.

10.3 Disclosure of information

- a) By way of summary, we collect personal and sensitive information in a range of circumstances, including on registration, 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 Vitality is on a voluntary basis for your membership and participation in AIA Vitality.
- b) Your subscription of AIA Vitality membership and certain related information will have to be disclosed by us to those persons who have insurable interest in your life and intend to take out (or have already taken out) a life or medical insurance policy with us on your life (i.e. applicants or policy owners). The servicing agents of these insurance policies under which you are named as the life insured will also have access to the said information in order to provide proper advice and service to the applicants and policy owners with respect to the availability of integrated products.
- c) AIA Vitality Operator (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 Vitality products and services as well as partner products and services, changes in your membership fees 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 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. on the application form, by following unsubscribe instructions in the communications themselves or by contacting us on (02) 8528-2000 for AIA Philippines or (02) 8528-5501 for BPI AIA. Please refer to the AIA Vitality PICS and AIA Vitality Privacy Policy for more information.
- d) Any health or medical-related personal information you provide as part of your AIA Vitality membership will not be provided to the underwriting or claims departments of AIA Philippines or BPI AIA and therefore will not be used in the making of any future underwriting or claims decisions. Under no circumstances shall AIA Vitality Operator be deemed to have knowledge of any AIA Vitality program related information in respect of its underwriting and claims functions. In accordance with your duty of disclosure, you are still therefore obliged to disclose any of this information to the extent it may be relevant in the event of any future application for insurance cover, changes to existing insurance cover or claims under an insurance policy with AIA Philippines or BPI AIA.

10.4 Dishonesty/fraud/misrepresentation/abuse of AIA Vitality program privilege

- a) Your membership of, and participation in the AIA Vitality is based on mutual trust. Where dishonesty or fraud or misrepresentation or abuse of AIA Vitality privilege is detected, benefits may not be awarded, your AIA Vitality membership may be cancelled and the matter may be referred to the appropriate authorities. This AIA Vitality membership may become invalid and we may take other action consistent with our legal rights.
- b) If any act or omission by you is dishonest or fraudulent or constitutes an abuse of the AIA Vitality privilege, 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 AIA Vitality, then all benefits under this program may be lost or forfeited, your AIA Vitality 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.

10.5 Exclusion of liabilities

- a) 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 Vitality Operator 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 Vitality. By agreeing to these terms and conditions you, your beneficiaries and any third parties indemnify AIA Vitality Operator accordingly.
- b) All liability of AIA Vitality Operator 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 Vitality (regardless of whether we have any control over circumstances giving rise to the claim or not) including termination or suspension of your AIA Vitality membership, termination of AIA Vitality 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 Vitality Operator and/or partners and their respective officers, employees, directors, agents, advisers and/or contractors disclaim all warranties, express or implied, in connection with AIA Vitality and the benefits. If AIA Vitality Operator and/or partners are liable to you in any way, our liability shall be limited to allocating to your AIA Vitality membership the number of points and/or status which we consider is appropriate in connection with which the relevant claim arose.
- c) To the fullest extent permitted by law, AIA Vitality Operator 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 Vitality Operator shall not be liable for any damage or loss of any kind directly or indirectly arising from or in connection with AIA Vitality, any information, software, products, services, benefits or content obtained through AIA Vitality, or your dealings with our partners and third party service providers available through AIA Vitality.

- d) AIA Vitality Operator shall not be liable for any disruption to the Vitality program or any delay to or inability to provide any of the benefits cause by circumstances beyond the control of AIA Vitality Operator 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.
- e) Any third party links (including those of partners) provided by us on any of our application, 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.
- f) You must evaluate and bear all risks associated with the use of the content downloaded and acquired through our/third party (including partner) website and applications. 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 application/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 application, 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.
- g) We recommend that you consult with your physician before you undertake to follow any health and fitness recommendation you may receive from AIA Vitality, our application, communication channels and social media. We are not a licensed medical provider and have no expertise in diagnosing, examining, or treating medical conditions of any kind, or in determining the effect of any specific exercise on a medical condition. AIA Vitality does not provide any medical advice or treatment. AIA Vitality is not intended to be a substitute for professional medical advice, diagnosis, treatment or management of care following an assessment in the event of abnormal health screen results. No recommendation is intended to be instructional for medical diagnosis or treatment. Should you have any health-related questions, please call or see your healthcare provider or doctor promptly. In the event of an emergency, call your healthcare provider or doctor immediately.
- h) You expressly agree that your athletic activities carry certain inherent and significant risks of property damage, bodily injury or death and that you voluntarily assume all known and unknown risks associated with these activities even if caused in whole or part by the action, inaction or negligence of us or by the action, inaction or negligence of others (including partners). You also expressly agree that we do not assume responsibility for the inspection, supervision, preparation, or conduct of any race, contest, group athletic activity or event that may earn you points.
- i) If you ever start to feel unwell or have discomfort at any time after trying the workout or exercise, stop immediately and seek further advice from your healthcare professionals. Do not disregard, avoid or delay obtaining medical or health related advice from your healthcare professional because of what you may have read on any of our application, communication channels and social media. Current health and fitness research may exist that could impact the information provided by us; information provided may not be

based on the most recent findings or developments. We shall not be held responsible for any injuries and/or damages that may result from your participation in or engagement of the workout or exercise or any health and wellness program, of which the information has been provided to or shared with you on any of our application, communication channels and social media.

- j) We do not accept any liability with respect to death, injury or any consequential damage or loss arising from or in connection with AIA Vitality generally or from the supply of a benefit or service or from the loss, theft or destruction of a benefit (including, but not limited to vouchers).
- k) You may incur a tax liability or disclosure obligation through joining or use of AIA Vitality. You should obtain your own financial or tax advice regarding any benefit you may receive through AIA Vitality. AIA Vitality Operator is not liable for any financial or tax consequences that may arise. AIA Vitality Operator 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 Vitality Operator excludes all liability for cooperating with tax authorities in this matter.
- l) Please also refer to the AIA Vitality Application Terms of Use, AIA Vitality PICS, AIA Vitality Privacy Policy and other governing documentation set out in clause 1 of these terms and conditions.

10.6 Exclusive memberships

- a) From time to time and in our sole and absolute discretion, we may select individuals and offer exclusive memberships to them for AIA Vitality. 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 the annual membership fee, the requirement to be insured under an eligible AIA Philippines or BPI AIA insurance policy, or other requirements of AIA Vitality 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 Vitality Operator.
- b) These terms and conditions apply to such exclusive memberships, except where the terms and conditions are inconsistent with this clause 10.6, in which case this clause 10.6 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 the AIA Vitality application, mail, email, SMS or such other facility as AIA Vitality Operator 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.
- c) Where a selected individual has an exclusive membership with AIA Philippines or BPI AIA, they are not eligible for discounts to their premium or any cash back which may otherwise be available under AIA Vitality. However, an individual being granted an exclusive membership may choose to cease having the exclusive membership status, and apply for a paying AIA Vitality membership, and in which case, if accepted, that individual would be eligible to enjoy any discounts or cash back which may normally be available to other ordinary paying AIA Vitality members.
- d) Without in any way limiting the termination rights of AIA Vitality Operator or other rights contained in these terms and conditions or rights under rules, regulations, policies, procedures and other documentations relating to AIA Vitality, where a selected agent or a selected personnel of our business partner has been granted an exclusive

membership, the exclusive membership will automatically 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 Philippines or BPI AIA insurance policies; retirement; death. AIA Vitality Operator reserves the right, and retains the sole discretion, to terminate or suspend the exclusive membership at any time without the need to provide reasons.

- e) 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.

10.7 Third party rights

These terms and conditions, benefit guides and other documentations issued by us relating to AIA Vitality are not intended to, and do not give any person who is not our member any right to enforce any of the provisions.

10.8 Severance

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.

10.9 Waiver

No failure or delay by AIA Vitality Operator 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.

10.10 Law and jurisdiction

These terms and conditions and the relationship between you and AIA Vitality Operator are governed by Philippines laws. By joining AIA Vitality, you agree to submit to the exclusive jurisdiction of the Philippines courts.

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 Vitality Operator reserves the right to final decision.

11. Definitions and Interpretation

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 Vitality Operator, we, our, us	Refers to AIA Philippines, BPI AIA and/or where appropriate, its related bodies corporate and affiliates (including AIA Vitality).
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AIA Vitality Philippines	Refers to AIA Philippines and BPI AIA, part of the AIA Group [or AIA Vitality Company Limited]
AIA Vitality member	As set out in clause 4 of these terms and conditions.
AIA Vitality Program	<p>Is a program offered and administered by, or on behalf of, AIA Philippines and BPI AIA. It is a science-backed health and total wellness program, encouraging you to get healthier and gain rewards. AIA Vitality's proven approach takes you on a personal pathway to better health: you get to know your health, learn how to improve your health and enjoy the rewards when you do.</p> <p>AIA Vitality is operated in the Philippines by AIA Philippines and BPI AIA (members of the AIA group of companies) and its subsidiaries and affiliates (collectively, "AIA Vitality Operator").</p>
AIA Vitality application	The application used by members to engage to the AIA Vitality program.
AIA Vitality PICS	Refers to the AIA Vitality Personal Information Collection Statement. In order to provide AIA Vitality members with its services and benefits under AIA Vitality, it shall be necessary for AIA Vitality Operator to collect, use and share certain personal data about you. The AIA Vitality Personal Information Collection Statement provides you with notice as to why your personal data is collected, how it is intended to be used, to whom your personal data may be provided, from whom your personal data may be collected and how to access, review and amend your personal data, in connection with AIA Vitality. This statement will be provided to you on or before collection of your personal data (and also from time to time) in an appropriate format and manner.
annual membership fee	Refers to the annual membership payment that must be paid upon joining AIA Vitality and annually to remain a member of the AIA Vitality program, included with your application for an eligible plan or Corporation Solutions policy or as part of your application for AIA Vitality, as may be updated or varied from time to time on the AIA Vitality application or in other notices or documentation issued to you. The annual membership fee may be payable on an annual or such other periodic basis [save and except for some Corporate Solutions policies, the membership fee may be payable on a monthly basis] and using payment methods as may be permitted by us (please refer to clause 8).
benefits	Refers to discounts, exclusive offers, cash back rewards, and other benefits relating to goods and/or services offered by our partners from time to time and available to AIA Vitality members through the AIA Vitality program.

benefit guide	A guide setting out the rules governing the use of and access to a benefit. You can obtain the full set of benefit guides by emailing a request to ask@aiavitality.com.ph or call (02) 8528-2000 for AIA Philippines or (02) 8528-5501 for BPI AIA. The benefit guides are also included on the AIA Vitality application.
business partners	Brokers, independent financial advisors and AIA Vitality Operator's bank partners
card replacement fee	A fee chargeable for replacement of lost or damaged card.
Corporate Solutions policy	Refers to a single master (group) insurance policy issued by AIA Vitality Operator to insure the lives or health of a specific group of people, such as a group of employees.
Discovery	Refers to Discovery Limited and/or its affiliates.
employer	A corporation who has purchased AIA Vitality membership for and on behalf of its employees
grace period	Refers to the extra 30 days that we give to you, from the membership fee due date, for you to pay your fee (subject to AIA Vitality Operator's discretion)
eligible plan	Means those designated insurance products offered and issued by AIA Vitality Operator which allow insurance benefits on the basis of the AIA Vitality status of an AIA Vitality member
membership year	The 12-month period starting from the commencement of your AIA Vitality membership. Exceptions to this duration shall be clearly notified by AIA Vitality Operator
membership fee due date	Refers to the date when your annual membership fee payment is due.
partner	Means a retailer, association, or any other person, entity, firm or corporation who offers products or services or benefits as awards in AIA Vitality and who permits the accrual of AIA Vitality points to AIA Vitality members who utilize their products or services. The partners are separate and independent persons or entities from AIA Vitality Operator.
partner benefits	Refers to discounts, rewards, benefits, incentives, cash back, goods and/or services available to members through AIA Vitality offered by our Partners.

partner cash back	Discounts you may be entitled to with certain partners which may be distributed in the form of electronic funds transfer or check or coupons or vouchers or other methods, whether conditional or otherwise, as may be determined by us from time to time and at our sole discretion.
points / AIA Vitality Points	The points awarded to an AIA Vitality member for doing certain healthy activities.
policy owner	The entity or person who contracts with AIA Vitality Operator and owns the insurance policy.
status / AIA Vitality Status	The member status level on AIA Vitality that a member can achieve in accordance with the number of points he/she may have earned and accumulated during a membership year. Status levels are bronze, silver, gold and platinum. AIA Vitality members start on bronze and may progress through the levels to platinum as they earn points while engaging in healthy activities.
status thresholds	The minimum points an AIA Vitality member must earn and accumulate each membership year before moving to a particular AIA Vitality status.
terms and conditions	These terms and conditions and, where applicable, any other terms and conditions which govern an AIA Vitality member's participation in AIA Vitality, including where applicable and without limitation, the AIA Vitality Application Terms of Use, AIA Vitality PICS, Privacy Policy benefit guides, and promotional rules.
You, your	Refers to a living individual who has applied and been granted membership in the AIA Vitality program.

Information is correct as of 15 July 2021.