HEALTHIER, LONGER, BETTER LIVES

# Our Commitment to you.

As your reliable and caring partner, we are dedicated to protect every Filipino family and empower them to achieve healthier, longer, and better lives. Our Customer Service Standards demonstrate our commitment to effectively address your needs and our promise to provide you with financial and wellness solutions as you go through key milestones in your life such as starting with your first job, getting married, or planning for your retirement.

# Our promises: Anchored on 3 Pillars

Our drive for excellence is anchored on three main pillars:



### Pillar 1: Personalized Solutions

We aim to know your needs and preferences as we ground our understanding through direct conversations with you, market research and other relevant customer insights that are conducted within the framework of the Data Privacy Act. We provide you with relevant tools and complete product information that will help you assess your current financial health and find the right solutions. We strive towards continuously enhancing our products and services through actively listening to your feedback from various channels and surveys.



### Pillar 2: Seamless Experience

We promise to deliver safe and secure operations, and to create a seamless experience with you by providing you with knowledgeable, properly equipped and empathetic Life Planners and call center or service branch support who can inform you of the products, services, and benefits that are available to you. Making sure you have the right tools, such as an easy access to a secure online portal, is also a priority for us to ensure that we can help you through various channels that are convenient for you anytime, anywhere.



### Pillar 3: Consistent Delivery on our Promises

We set clear expectations on servicing and response times for any assistance you may require — these are done as promptly as possible. The next portion provides you a summarized list of services we offer and the corresponding time it will take for us to attend to your request.

**[Last update: November 2026]**

# Individual Policies:

| Service Name | Service Description | Average Turnaround Time |
|---|---|---|
| New Business Application | From client's application of new policy coverage up to the ePolicy contract's delivery | **ePolicy*** <br>• 1 - 2 working days for clean and paid applications <br>• 3 working days upon submission of complete requirements and payment <br><br>*VUL policies are sent from Monday to Friday only* <br>**ePolicy for VUL policies will have account value after policy effectivity date* <br>**Complete applications - no further requirements needed upon submission of policy application* <br>**Paper policy contract is available upon request (with a printing fee of P500 if annualized premium is below P500,000; FREE if annualized premium is P500,000 and above).* <br>**TAT for delivery of printed policy contract:* <br>• *Metro Manila: 5 - 10 working days* <br>• *Provincial: 10 - 16 working days* |
| Policy Contract | General inquiries regarding policy contract | Same day when received on or before 3pm <br>1 working day when received beyond 3pm |
| General Policy Changes and Requests | • Updating of contact information* <br>• Change in Mode of Payment <br>• Change in Dividend Option <br>• Change in NFO | Real-time via My AIA <br>* 6 - 9 working days if outside of digital channels |
| | • Change in Payment Method <br>• Change of Beneficiary <br>• Addition/Deletion of Beneficiary Designation | 6 working days upon submission of complete requirements to any customer touchpoint |

**[Last update: November 2026]**

# Individual Policies:

| Service Name | Service Description | Average Turnaround Time |
|---|---|---|
| Benefit Payouts | For Ordinary Life Products: Scheduled maturity benefits to be available by benefit due date | On due date |
| Full Redemption | Voluntary termination of Variable Unit-Linked Product and request for policy's account value, in accordance with the policy provision. | (Peso) - 6 working days<br>(Dollar) - 7 working days<br>**Upon submission of complete requirements to any customer touchpoint* |
| Surrender | Voluntary termination of a life insurance policy and request for payout of the policy's surrender value, in accordance with the policy provision | (Peso) - 6 working days<br>(Dollar) - 7 working days<br>**Upon submission of complete requirements to any customer touchpoint* |
| Loans | For Ordinary Life Product: Client's application policy loan application to disbursement | **(Peso)** - 6 working days<br>**(Dollar)** - 7 working days<br>**Upon submission of complete requirements to any customer touchpoint* |
| Dividend Withdrawal | For Ordinary Life Participating Product: Client's dividend withdrawal application to disbursement | **(Peso)** - 6 working days<br>**(Dollar)** - 7 working days<br>**Upon submission of complete requirements to any customer touchpoint* |
| Reinstatement | Request for an inactive policy (due to missed premium payments) to be put in-force again following the policy provisions stated in the contract | 5 working days upon submission of complete requirements to any customer touchpoint<br>*Real-time via My AIA |

**[Last update: November 2026]**

# Individual Policies:

| Service Name | Service Description | Average Turnaround Time |
|---|---|---|
| Refund | Request for refund of premium paid in excess or due to declined/ postponed policy application | **(Peso)** - 6 working days<br>**(Dollar)** - 7 working days |
| Fund Switch (per fund) | Request for change for underlying funds of the VUL / ULP type of policy | **(Peso)** – 4 working days<br>**(Dollar)** – 5 working days<br>**Upon submission of complete requirements to any customer touchpoint*<br>*Real-time via My AIA |
| Top-Up | Additional investment which can be made anytime subject to the requred minimum amount | **(Peso)** – 7 working days<br>**(Dollar)** – 8 working days<br>**Upon submission of complete requirements to any customer touchpoint* |
| Change in Fund Allocation | Request for change in allocation of funds (percent, number of units, amount) without change in the underlying funds of the VUL / ULP type of policy | **(Peso)** - 4 working days<br>**(Dollar)** - 5 working days<br>**Upon submission of complete requirements to any customer touchpoint*<br>*Real-time via My AIA |

**[Last update: November 2026]**

# Individual Policies:

| Service Name | Service Description | Average Turnaround Time |
|---|---|---|
| Sending of Billing Notice | Generation of billing notice 28 days before due date | • **ADA:**<br>- *Pre-Reminder:* every 30th, 14th, and a day prior.<br>- *Post-Reminder:* every 1st and 3rd day attempt.<br>• **ACA:**<br>- *Pre-Reminder:* none for Monthly; a day prior for Quarterly, Semi-Annual, and Annual.<br>- *Post-Reminder:* every 1st, 4th, and last day attempt. With disenrollment SMS after. |
| Sending of eBilling Notice | Generation of eBilling notice 25 days before due date to sending of soft copy via email | • **ADA:**<br>- *Pre-Reminder:* every 30th, 14th, and a day prior.<br>- *Post-Reminder:* every 1st and 3rd day attempt.<br>• **ACA:**<br>- *Pre-Reminder:* none for Monthly; a day prior for Quarterly, Semi-Annual, and Annual.<br>- *Post-Reminder:* every 1st, 4th, and last day attempt. With disenrollment SMS after. |
| Auto-Debit / Auto – Credit Enrollment | From submission, enrollment and processing of Auto-Debit or Auto-Credit payment method | **ADA Enrollment** - 10 working days<br>**ACA Enrollment** - 10 working days |

**[Last update: November 2026]**

# Individual Policies:

| Service Name | Service Description | Average Turnaround Time |
|---|---|---|
| Payment Posting / Allocation | Customer requests for validation of payment made, and a subsequent payment application request post validation | 3 working days from receipt of request<br>*5 - 7 working days if there are bank dependencies (if manual allocation due to unmatched payment vs. billing, incorrect policy number, gross up tax computation, others) |
| Electronic Official Receipt (eOR) | Upon receipt of email request for a copy of the eOR | 1 - 2 working days |
| Auto-Debit-Arrangement (ADA) Disenrollment | Request to discontinue the deduction of policy premium payments against the client's nominated bank account | 5 working days |
| Auto-Credit-Arrangement (ACA) Disenrollment | Request to discontinue the charging of policy premium payments against the client's enrolled credit card | 5 working days |
| Chargeback | Request for chargeback due to double payments | 7 working days |
| Benefit Recapture | Request to transfer benefits to another existing policy or new policy instead of pay-out | 2 working days<br>*In addition to the turnaround time defined for the specific financial request from which the funds will be withdrawn (e.g. surrender, full redemption) |

**[Last update: November 2026]**

# Individual Policies:

| Service Name | Service Description | Average Turnaround Time |
|---|---|---|
| Living and Death Claims | Living and Life Claims submission of complete requirements via the Claims website to decision or payout | • **Simple claims** - within 10 working days<br>• **Complex claims** - additional review is required to ensure a sound and fair outcome. We aim to provide a decision or payout within 30 working days. |
| Complaints Handling | Response/Resolution time for complaints filed by a customer | Upon acknowledgement of complaints:<br>• **Straight forward cases** - within 1 working day<br>• **Complex cases** - within 10 working days<br>• **Specialized cases** - within 30 working days |
| Transfer of Business | Customer requests to transfer to another Life Planner/Agent | 3 working days |

**[Last update: November 2026]**

# Group Policies:
# NEW BUSINESS

| Service Name | Service Description | Average Turnaround Time |
|---|---|---|
| Underwriting Approval of Evidence of Insurability Documents | From receipt of fully accomplished Health statement to release of Approval letter to Advisor | **Both Packaged and Customized Products:**<br>• **Simple Cases:** 3 - 5 working days<br>• **Complex Cases:** 5 - 10 working days<br>**Complex cases need referral to Medical Underwriter or Reinsurer* |
| Initial Billing | From receipt of complete new business documents to release of initial billing to Advisor | **Both Packaged and Customized Products:**<br>• **Policy Set Up:** 1 working day<br>• **Initial Billing:** 5 working days |
| Electronic Official Receipt (eOR) | Upon receipt of email request for a copy of the eOR | 1 working day<br>**After posting of payment* |
| Payment Posting | Upon receipt of the client's payment | 1 working day (*If payment = billing, auto-allocation)* |
| Payment Allocation | Recognition of payment in our systems | 7 working days* (if manual allocation due to unmatched payment vs. billing, incorrect policy number, gross up tax computation, others) |
| Transfer of Business | Upon request for a replacement of the servicing agent by another authorized agent | 3 working days |

**[Last update: November 2026]**

# Group Policies:
# NEW BUSINESS

| Service Name | Service Description | Average Turnaround Time |
|---|---|---|
| Master Policy Contract & Member Certificates Release (Initial) | From receipt of complete new business documents at CSC to release of policy to agency office together with the member certificates | **Both Packaged and Customized Products:**<br>**Soft Copies:**<br>• 5 working days upon receipt of payment (automatic issuance)<br>**Hard copies:**<br>• *Metro Manila* - 10 working days (only upon request)<br>• *Provincial* - 15 working days (only upon request) |
| Initial Release of Master ePolicy Contract & Member eCertificates | Upon receiving the proof of payment to release of policy & member eCertificates to Life Planners | **Both Packaged and Customized Products:**<br>**Soft Copies:**<br>• 5 working days upon receipt of payment (automatic issuance)<br>**Hard copies:**<br>• *Metro Manila* - 10 working days (only upon request)<br>• *Provincial* - 15 working days (only upon request) |

[Last update: November 2026]

# Group Policies:

# RENEWAL BUSINESS

| Service Name | Service Description | Average Turnaround Time |
|---|---|---|
| Mailbox Acknowledgement and Ticket Creation | Acknowledgement and ticket creation of request and inquiry | **Both Packaged and Customized Products:**<br>1 working day (through D365) |
| Renewal Billing | From receipt of signed renewal proposal, to updating of members | **For Packaged Products:**<br>T-90 working days<br>**For Customized Products:**<br>8 working days |
| Renewal Adjustment Billing | From receipt of complete member endorsements to releasing of renewal billing | **Both Packaged and Customized Products:**<br>8 working days |
| Renewal Adjustment Rates | From receipt of request to update rates to referring to UW team for customized account | **Both Packaged and Customized Products:**<br>5 working days |
| Account Termination | **For Packaged Plans:**<br>Auto-termination for non-receipt of renewal premium payment<br>**For Customized Plans:**<br>From receipt of email with advice to discontinue the policy | **For Packaged Products:**<br>31 days past due from Policy Anniversary Date<br>**For Customized Products:**<br>5 working days |
| Member Updates, Upload, or Reconciliation | From receipt of Member Maintenance Form to uploading of members in Compass | **Both Packaged and Customized Products:**<br>5 working days |
| Commission Crediting | From receipt of full payment and premium allocation until release of commission to advisor's account | **Both Packaged and Customized Products:**<br>5 working days |

**[Last update: November 2026]**

# Group Policies:
# RENEWAL BUSINESS

| Service Name | Service Description | Average Turnaround Time |
|---|---|---|
| Correspondence | Certificate coverage issuance to members and corporate account | **Both Packaged and Customized Products:**<br>5 working days |
| Payment Allocation | Upon successful posting in our systems | • 1 working day (if bill = payment; auto-allocation)<br>• 7 working days* (if manual allocation due to unmatched payment vs. billing, incorrect policy number, gross up tax computation, others) |
| Renewal Proposal Generation | Send out 60 days before policy anniversary | **For Customized Products only:**<br>T-60 days where T = policy anniversary |
| Underwriting Approval of Evidence of Insurability Documents | From receipt of fully accomplished Health Statement to release of Approval Letter | **Both Packaged and Customized Products:**<br>• **Simple Cases:** 3 - 5 working days<br>• **Complex Cases*:** 5 - 10 working days<br>**Complex cases need referral to Medical Underwriter or Reinsurer* |
| Policy Changes | Updating of policy set up in Compass due to changes in renewal terms | 5 working days |
| Endorsement due to Policy Changes | Create policy endorsement in the policy contract due to changes in the renewal process | 5 working days |

**[Last update: November 2026]**

# Group Policies:

# RENEWAL BUSINESS

| Service Name | Service Description | Average Turnaround Time |
|---|---|---|
| Refund | Premium refund processing due to excess payment | 5 working days |
| Member Updates | Updating of member information / demographics | 5 working days |

# CLAIMS

| Service Name | Service Description | Average Turnaround Time |
|---|---|---|
| Living and Death Claims | Living and Life Claims submission of complete requirements via the Claims website to decision or payout | • **Simple claims** - within 10 working days<br>• **Complex claims** - additional review is required to ensure a sound and fair outcome. We aim to provide a decision or payout within 30 working days. |

*Service turnaround times indicated are for branch submissions. For some policy requests, faster processing can be done if requirements are submitted via My AIA. Contact your Life Planner for more information on My AIA submissions.*

*Prescribed daily cut-off time for requirement submissions is observed across all branches.*

**[Last update: November 2026]**

For your peace of mind, we will be sending you timely updates regarding your policy and the status of any concerns you have raised with us. We assure that all your information with us is kept safe and secured because your privacy is a priority for us, too. In case you may have any complaints, our team will acknowledge them and assure you that we will do our best in delivering our promise of providing you a fair resolution as quickly as we can.

At **AIA Philippines**, we make it our promise to abide and commit to these Customer Service Standards. We assure you that your satisfaction and our relationship with you will always be our number one priority.

How you may contact us:

- Chat with **AYA of AIA Philippines** on FB Messenger
- Call our Customer Hotline at **(02) 8528 - 2000**

**[Last update: November 2026]**