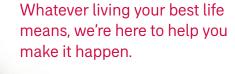




# AIA Vitality



PAGE 2



AIA Vitality motivates you to make healthy choices through a sustainable and continuous 3-step cycle.

# Know your health



Understand your current health status and discover your AIA Vitality Age.

You will also earn AIA Vitality Points by completing health assessments and health checks.

# Improve your health



Set your health goals and engage in healthy activities, like exercising and eating right.

You can earn more AIA Vitality Points to move up your AIA Vitality Status.

# **Enjoy the rewards**



Enjoy fantastic rewards as you progress. The higher your AIA Vitality Status, the greater your reward.

# The more points you earn, the greater your rewards

All AIA Vitality members start off with Bronze status, and earn points for making healthy lifestyle choices. The more points you earn, the higher your AIA Vitality status, the greater the rewards. You can even enjoy extra insurance benefits with AIA.

# You start on Bronze status

## **Bronze status**

Up to RM300 health screening benefit

Nil

# 10,000 AIA Vitality points

## Silver status

Up to RM300 health screening benefit

Nil

# 20,000 AIA Vitality points

## **Gold status**

Up to RM500 health screening benefit

+5% of Total Health Wallet Amount every year

# 30,000 AIA Vitality points

#### **Platinum status**

Up to RM600 health screening benefit

+10% of Total Health Wallet Amount every year

Your AIA Vitality Points will reset every membership year, but not to worry, your rewards will be based on the AIA Vitality Status you achieved from the previous year.

However during the year, if you earn enough points to reach an even higher AIA Vitality Status, you will automatically enjoy the benefits of your new AIA Vitality Status!





# **Getting started is easy!**

#### Step 1

Download the AIA+ mobile app from the App Store, Google Play or Huawei App Gallery.

#### Step 2

Register for a AIA+ account.

#### Step 3

Login to your AIA+ account, and complete the About You assessment to find out what your AIA Vitality Age is.

#### Step 4

Link a compatible fitness app / device to the programme to start earning physical activity points and Weekly Challenge rewards.

# **Know Your Health by completing these free online assessments**

<u>Assessments</u>	AIA Vitality Points to earn
About You Assessment	Up to 1,000 points
Mental Wellbeing Assessment	Up to 1,000 points
AIA Vitality Nutrition Assessment	Up to 1,000 points
Sleep Assessment	Up to 500 points
Exercise Assessment	Up to 500 points



Earn up to 4,000 points per year. You can retake the above assessments every 6 months.

Complete all the assessments now and you can earn 2,000 points instantly!

# **Get Healthy**

#### **Know Your Health**

# **AIA Vitality Health Check**

• Measure BMI, blood pressure, blood glucose and cholesterol.

# Up to 10,000 points per membership year

Test	Completion	Result In Healthy Range			
BMI	+1,000	+1,500			
Blood Pressure	+1,000	+1,500			
Blood Glucose	+1,000	+1,500			
Cholesterol	+1,000	+1,500			

Learn more at www.bit.ly/vhchowto

# Choose Screenings or Vaccinations Ald Visite Health Check Out to acceptant, Blied Check Health Check Out to acceptant, Blied Check Blied Bluckes Advanced Screenings Out to acceptant, Par Smar, Feed Occapital Blood Part We or to acceptant Screen Checketter Screenings Out to acceptant Screenings O

# **Advanced Health Screenings**

Earn 1,000 points per screening and up to 3,000 points a year, depending on age and/or gender.

- Mammogram
- Pap Smear
- Fecal Occult Blood Test (FOBT)

# **Vaccinations**

Earn 1,000 points per vaccination and up to 4,000 points a year, depending on age and/or gender.

- Flu
- Shingles
- Hepatitis B
- Pneumococcal
- HPV

# **Dental Assessment**

Earn 1,000 points per year for completing annual dental assessment and submitting the receipt on the app.

# **Non-Smoking Declaration**

Earn 1,000 points per year for completing the Non-Smoking Declaration.

PAGE 4 PAGE 5

# **Eat Healthy**

Enjoy 10% off and earn 1 point for every ringgit spent on HealthyFood™ (fresh fruits and vegetables) at Jaya Grocer outlets nationwide. Earn up to 400 points a month!





# How it works

#### Step 1

Present your AIA Vitality e-card on the AIA+ app to cashier at checkout.

#### Step 2

Scan your purchase.

#### Step 3

Enjoy 10% off fresh fruits and vegetables.

# AIA Vitality Nutrition Consultation

Know your diet with a virtual or in-person consultation with a BIG Pharmacy dietician, for a fee.



Step 1 Under Benefits, select BIG Pharmacy.



**Step 2**Book your appointment virtually or in-person.

\* Members must complete the online Nutrition Assessment within the last 6 months as a pre-requisite.

# **Food Tracker**

Upload a photo of your meal, earn up to 5 points each day and learn about your meals all at once with the new AI-powered Food Tracker.





Upload at least 7 photos a week and receive personalised nutritional advice from our dietitians the following week.

Learn more at www.aia.com.my/vitalityfoodtracker

# **Get Active**

Staying active is even more rewarding with AIA Vitality!











weekly targets





Download and activate

**WEEKLY CHALLENGE** 

**DEVICE CASHBACK CHALLENGE** 

Select between 2 challenges. Members can only participate in one at a time.



Complete your About You Assessment (Health Profile) to obtain your AIA Vitality Age first.

#### Earn rewards each week when you stay active



#### Step 1

Link your fitness device or app to the AIA+ app and start tracking your workouts or steps. Earn up to 150 points per day.



#### Step 2

Achieve your personalised weekly target (between 150 to 400 points) to qualify for a reward each week. Log into the AIA+ app every Monday to check your weekly target.



Step 3 Redeem your reward.

\* Sync your device to capture your points no later than Wednesday of the following week to be eligible for your reward.

Learn more at www.aia.com.my/newweeklychallenge



Purchase a new device and earn RM10 cashback every week



Step 1 Select the Device Cashback Challenge from the 'Device/App' page.



Step 2
Purchase your
preferred device
from the list and
have it delivered to
your doorstep.



Step 3
Select your
purchased device
to join the
challenge.



**Step 4** Track your cashback progress.

Learn more at

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# Level up your status to get more rewards!

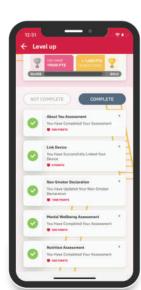
Use the Level Up dashboard on your AIA+ app for personalised recommendations on how to earn points.

# Step 1

On the AIA Vitality dashboard in your AIA+ app, select the Level Up dashboard.

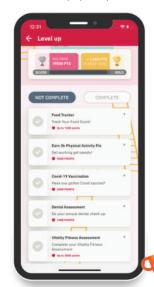


# Step 2 View the activities you'e done so far.



## Step 3

And complete the remaining activities so that you can earn points and level up quickly!





10,000 PTS

**SILVER** 



#### **NEED TO KNOW**

- 1. This is only a recommendation. You may complete the activities in no particular order (except the AIA Vitality Nutrition Consultation which can only be done after completing the AIA Vitality Nutrition Assessment).
- 2. All online assessments can be completed twice a year, 6 months apart within the membership year.
- 3. Up to 15,000 physical activity points per membership year and maximum of 10,000 step points in a membership year.
- 4. The AIA Vitality Nutrition Assessment and Nutrition Consultation has a combined limit of 2,500 points per membership year.
- 5. You can earn a maximum of 400 points per month, or a maximum of 4,800 points per membership year from vour HealthvFood™ spend.
- 6. The AIA Vitality Health Check is limited to one per membership year at either Guardian or BIG Pharmacy or Caring or Georgetown or Wellings or Alpro pharmacies. Prior appointment must be made.





# **AIA Vitality Member Benefits and Rewards** Your guide to wellness

KNOW YOUR HEALTH			HOW DOES IT WORK?	AIA VITALITY POINTS	POINTS LIMIT PER ANNUI
HEALTH SCREENINGS					
guardian	AIA Vitality Health Check (4 basic tests for FREE once per membership year or RM13 for subsequent rounds) AIA Vitality Express Health Check (RM3 for three quick tests) Rapid Cholesterol Test (RM10 for this test)	Going for a health check is a great first step to help you identify your health risks: - Body Mass Index (BMI) - Blood Pressure - Blood Glucose - Rapid Cholesterol Test (Not included in AIA Vitality Express Health Check)	Call for a health check appointment at your selected BP Healthcare or Guardian outlet. Present your AIA Vitality e-membership card when you go for your appointment.*  *For tests done at your own preferred healthcare provider you can submit	1,000 per assessment  Bonus 1,500 per assessment if your results are in the recommended healthy range.	Up to 10,000
	AIA Vitality Health Check (4 basic tests for FREE once per membership year or RM11 for subsequent rounds)	Going for a health check is a great first step to help you identify your health risks: -Body Mass Index (BMI) -Blood Pressure -Blood Glucose -Total Cholesterol Test	your results manually via AIA+ app to earn points.		
<b>∌BIG</b> PHARMACY°	AIA Vitality Health Check with full lipid profile test (RM22 for this test)	This health covers: -Body Mass Index (BMI) -Blood Pressure -Blood Glucose -Full Lipid Profile Test			
	AIA Vitality Nutrition Consultation RM10	Get a complete view of your dietary habits.	Complete the online Nutrition Assessment, then make an appointment for a virtual or in-person consultation through the AIA+ app.	1,000 per assessment (Twice a year, frequency determined by dietician)	Up to 2,500*  *Combined limit with AIA Vital Nutrition Assessment.
Caring (	AIA Vitality Health Check (4 basic tests for FREE once per membership year or RM11 for subsequent rounds)	Going for a health check is a great first step to help you identify your health risks: - Body Mass Index (BMI) - Blood Pressure - Blood Glucose - Total Cholesterol Test	Call for a health check appointment at your selected outlet. Present your AIA Vitality e-membership card when you go for your appointment*  *For tests done at your own preferred	1,000 per assessment  Bonus 1,500 per assessment if your results are in the recommended healthy range.	Up to 10,000
Georgesown wethings  — A member of CASING Pharmacy Group —	AIA Vitality Health Check with full lipid profile test (RM22 for this test)	This health covers: -Body Mass Index (BMI) -Blood Pressure -Blood Glucose -Full Lipid Profile Test	<ul> <li>healthcare provider you can submit your results manually via AIA+ app to earn points.</li> </ul>		
e alpro	AIA Vitality Health Check (4 basic tests for FREE once per membership year or RM9 for subsequent rounds)	Going for a health check is a great first step to help you identify your health risks: - Body Mass Index (BMI) - Blood Pressure - Blood Glucose - Total Cholesterol Test - Waist Circumference - Muscle Strength Test			
	AIA Vitality Health Check with Uric Acid Test (RM12 for this test)	-This health covers: -Body Mass Index (BMI) -Blood Pressure -Blood Glucose -Total Cholesterol Test -Waist Circumference -Muscle Strength Test - Uric Acid Test			

Please note that all information displayed in this Membership Guide is a summary of the AIA Vitality benefits. Specific terms and conditions apply to each benefit and is subject to change.



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# AIA Vitality Member Benefits and Rewards Your guide to wellness

KNOW YOUR HEALTH			HOW DOES IT WORK?	AIA VITALITY POINTS	POINTS LIMIT PER ANNUM
HEALTH SCREENINGS					
	AIA Vitality Health Check All 4 tests at 50% discount	-Body Mass Index (BMI) -Blood Pressure -Blood Glucose -Rapid Cholesterol Test (Not included in AIA Vitality Express Health Check)	Call for an appointment for dental assessment, advanced screenings, and vaccinations at BP Healthcare. Present your AIA Vitality e-membership card when you go for your appointment.*  *For tests and vaccinations done at your own preferred healthcare provider you can submit your results manually via AIA+ app to earn points.	1,000 per assessment  Bonus 1,500 per assessment if your results are in the recommended healthy range.	Up to 10,000
الم	Advanced Screenings 18% discount	Find out your health risks when you complete these screenings: -Fecal Occult Blood Test (FOB test (adults 45+)) -Pap Smear (Females 16+) -Mammogram (Females 40+)		1,000 per screening	Up to 3,000
BP	Vaccinations 10% discount	Protect yourself with these vaccinations: -Flu vaccination (adults 16+) -Hep B (adults 16+, once a lifetime) -Shingles (adults 60+, once a membership year) -Pneumococcal (adults 65+, once a membership year)		1,000 per vaccination	Up to 4,000
	Dental Assessment 50% discount	Maintain good dental health.		1,000	1,000
	AIA Vitality Nutrition Consultation RM30	Get a complete view of your dietary habits.	Complete the online Nutrition Assessment, then make an appointment for a virtual or in-person consultation through the AIA+ app.	1,000 per assessment (Twice a year, frequency determined by dietician)	Up to 2,500*  *Combined limit with AIA  Vitality Nutrition Assessment.
FITNESS ASSESSMENT	I.				1
fitness first	AIA Vitality Fitness Assessment FREE	Learn more about your current fitness level.	Make an appointment with Fitness First via the AIA+ App. Present your AIA Vitality membership card when you go for your appointment.	750 per assessment (Twice a year, 6-months apart) Bonus 750 per assessment if your result are in the recommended healthy range.	Up to 3,000

Please note that all information displayed in this Membership Guide is a summary of the AIA Vitality benefits. Specific terms and conditions apply to each benefit and is subject to change.



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# **AIA Vitality Member Benefits and Rewards**

IMPROVE YOU	R HEALTH	HOW DOES IT WORK?	AIA VITALITY POINTS	POINTS LIMIT PER ANNUM				HOW DOES IT WORK?	AIA VITALITY POINTS	POINTS LIM PER ANNUI			
GYM AND FITN	IESS		SMOKING CESSATION										
Fitness First	Enjoy gym membership fee discounts.	- 20% off membership fee. - Up to 50% off off-peak membership.	Visit a Fitness First gym to enquire and sign up.	100 points daily	Up to 15,000	BP	Sign up for a Smoking Cessation Programme and receive a complimentary RM150 cash voucher.	Cessation Programme and receive a complimentary RM150	Cessation Programme and receive a complimentary RM150		Complete a non-smoker's declaration if you are a non-smoker	1,000 (once a year)	1,000
	Save on personal training packages.	Up to 15% off.		-	-				have not smoked within the last 3 months.				
FITNESS APPA	REL		ı	1	<u> </u>								
PUMA	Enjoy discounts on running and training gear.	Up to 25% off normal-priced running and training gear.	Only available at PUMA outlets nationwide & show your AIA Vitality membership e-card upon payment at cashier to enjoy the discount.	-	-								
FITNESS DEVIC	CES			1	1	HEALTHYF00D™			1	1			
Switch® GARMIN. SAMSUNG	Device Cashback Challenge Get your fitness device on us or up to RM1,040 cashback.	Earn RM10 cashback weekly when you achieve your personalised weekly target.	Purchase a device from the challenge page on the AIA+ app.	Up to 100 points daily	Up to 15,000	Jaya GRÖCER	10% off HealthyFood™ items (fresh fruits and vegetables) at Jaya Grocer outlets nationwide.	Enjoy savings and earn AIA Vitality Points when purchasng fresh fruits and vegetables. Monthly limit of RM400 spend on HealthyFood™ items.	Present your AIA Vitality e-card from the AIA+ app at checkout to enjoy this discount and	1 for every Ringgit spend on HealthyFood™ items.	Up to 4,800 (maximum 400 per month)		
GARMIN.  HUAWEI  SAMSUNG	Up to 20% off on selected fitness tracking devices.	Track your physical activities to improve your health and fitness using mobile apps or Fitness Tracking Devices.	Link the devices/apps to AIA Vitality and sync your workout data to earn points.	Up to 100 points daily	Up to 15,000				earn points.				
Other Devices	and Free Mobile apps.	Track your rest time and get a good night's sleep of 7 hours or longer.	Link the device/apps to AIA Vitality and sync your sleep data to earn points.	10 points daily	Up to 2,000								

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**ENJOY THE REWARDS HOW DOES IT WORK? HOW DOES IT WORK?** 

#### **INSURANCE BENEFIT**

Get extra

insurance

benefits on

eligible life

insurance or

Takaful plans.

Subject to

terms and

conditions

eligible plans.

of the

#### A-Life Wealth Premier 1,3

Vitality Wealth Booster: Enjoy extra rewards when you live healthier with AIA Vitality. Your initial Vitality Wealth Booster Percentage is 20%. For each subsequent year, the Vitality Wealth Booster Percentage may vary depending on your AIA Vitality Status 45 days before your Vitality Wealth Booster Anniversary. Vitality Wealth Booster payable is subject to a maximum 20% of your basic plan's coverage amount.

AIA Vitality Status	Change in Vitality Wealth Booster Percentage from previous year
Platinum	Vitality Wealth Booster Percentage increases by 1% (+1%) from previous year.
Gold	No change (0%) in Vitality Wealth Booster Percentage
Silver	Vitality Wealth Booster Percentage decreases by 2% (-2%)
Bronze	Vitality Wealth Booster Percentage decreases by 4% (-4%)

Platinum	Vitality Wealth Booster Percentage increases by 1% (+1%) from previous year.
Gold	No change (0%) in Vitality Wealth Booster Percentage
Silver	Vitality Wealth Booster Percentage decreases by 2% (-2%)
Bronze	Vitality Wealth Booster Percentage decreases by 4% (-4%)

Health Rewards: Enjoy additional Health Rewards on top of your benefits

earn, the higher your AIA Vitality Status, the better your rewards.

without having to pay additional premium. The more AIA Vitality points you

For further details. talk to an AIA Life Planner.



Get extra insurance benefits on eligible life insurance or Takaful plans. Subject to terms and conditions of the eligible plans.

#### A-Life Beyond Critical Care<sup>1,4</sup>

Yearly Cash Bonus: Get cash back annually when you make healthy choices with AIA Vitality. The Yearly Cash Bonus is paid out on each policy anniversary and is subject to a maximum of 20% of Basic Premium Paid. The Yearly Cash Bonus may vary depending on your AIA Vitality Status as at 45 days before your Policy Anniversary. The higher your AIA Vitality status, the higher your Yearly Cash Bonus!

AIA Vitality Status	Yearly Cash Bonus	Health Screening Benefit (every 2 years)
Platinum	20% of the basic premium & any loading premium paid for the year	Up to RM600
Gold	10% of the basic premium & any loading premium paid for the year	Up to RM500
Silver	0% of the basic premium & any loading premium paid for the year	Up to RM300
Bronze	0% of the basic premium & any loading premium paid for the year	Up to RM300

For further details. talk to an AIA Life

# A-Life Kritikal Protector 2,4

Vitality Booster: Enjoy extra rewards when you live healthier with AIA Vitality without having to pay additional premium. Earn better rewards with higher AIA Vitality Status. Vitality Booster is payable upon occurrence of a claim event based on the coverage amount.

AIA Vitality Status		Hospitalisation Cost Benefit (upon hospital admission)	Hospital Room & Board Benefit Upgrade (upon hospital admission)	Health Wallet Booster
Pla	latinum	RM500 waived	+100% of Initial Room & Board Benefit Amount	+10% of Total Health Wallet Amount every year
Go	old	RM250 waived	+50% of Initial Room & Board Benefit Amount	+5% of Total Health Wallet Amount every year
Sil	lver	Nil	Nil	Nil
Br	ronze	Nil	Nil	Nil

AIA Vitality Status	Vitality Booster Percentage
Platinum	20%
Gold	10%
Silver	2%
Bronze	Nil

A-Plus Health 21,3

Planner.

This product is offered by AIA Bhd 200701032867 (790895-D) AIA Bhd is a member of PIDM

This product is offered by AIA PUBLIC Takaful Bhd. 201101007816 (935955-M). AIA PUBLIC Takaful Bhd. is a member of PIDM. PROTECTION BY PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM") ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS CERTIFICATE/POLICY/PRODUCT IS(ARE) SUBJECT TO

PROTECTION BY PERSONALWARM INSOLVANS LEPOLATION SEPOLATION OF THE PROTECTION OF THE

# **AIA Vitality Member Benefits and Rewards**

ENJOY THE RE	WARDS		НС	W DOES IT WORK?					HOW DOES IT WORK?	
INSURANCE B	ENEFIT					LIFESTYLE				
AIR.	Get extra insurance benefits on eligible life insurance or Takaful plans.	A-Life Legasi Beyond <sup>2,3</sup> Vitality Booster: Enjoy additional rewards when you live AIA Vitality without having to pay additional premium. V is payable upon occurrence of a claim event based on the amount or upon maturity. The more AIA Vitality points you higher your AIA Vitality Status and the better your rewards.	al premium. Vitality Booster nt based on the coverage ality points you earn, the	For further details, talk to an AIA Life Planner.	klook	Enjoy up to 7% off sitewide including food and dining, movies and staycation packages.	Min spend RM500  Min spend RM300	7% off sitewide, capped at RM50 5% off sitewide, capped at RM30	Access Klook's website from the AIA+ app. Look for Klook under the 'AIA Vitality Rewards' section to obtain the	
	Subject to terms and conditions	AIA Vitality Status	Vitality Booster Payable Upon Claim Event	Vitality Booster Payable Upon Maturity		DINING	DINING			
	of the eligible plans.	Platinum	20%	2%		salad atelier	20% off total receipt at Salad Atelier outlets	Valid for dine-in or takeaway meals, up to 4 meals per receipt.  Maximum 2 redemptions per day per member.		Show the QR code from the Salad Atelier page
		Gold	10%	1%			nationwide.			on the AIA+ app upon purchase.
		Silver	2%	Nil		FITNESS DEVICES	FITNESS DEVICES & LIFESTYLE			1
		Bronze	Nil	Nil		SAMSUNG	Enjoy up to 25% off selected products: Galaxy Smartphones &	Up to 25% off selected products.		Get your registration code from AIA+ app to create a Samsung account.
4		7					tablets, Samsung accessories and Consumer electronics.			
						RETAIL				
						medklinn' your world	Enjoy 25% off selected Medklinn Air+ Surface Sterilizers.	Limited to 5 units pe	r model per membership year.	Access Medklinn online store via AIA+ App. Enter the promotion code
			F				0411400 01011420101			provided and your AIA Vitality membership number to enjoy the discount.
						AIA VITALITY WEEKLY CHALLENGE REWARDS				
						V	RM5 rewards every week.  * Rewards line-up is subject to change from time to time.	Up to RM8 rewards e	every week	Achieve your personalised weekly target each week to qualify for a reward on your AIA+ app.
				A						Note: To achieve your Weekly Target and earn your Rewards, you must obtain your AIA Vitality Age and sync a fitness tracking device or app to your AIA Vitality account.

- 1 This product is offered by AIA Bhd. 200701032867 (790895-D). AIA Bhd. is a member of PIDM.
  2 This product is offered by AIA PUBLIC Takaful Bhd. 201101007316 (935955-M). AIA PUBLIC Takaful Bhd. is a member of PIDM.
  3 PROTECTION BY PERBADANAN INSURANS DEPOSIT MALAYSIA (PIDMY) ON BENEFITS PAYBBLE FROM THE UNIT PORTION OF THIS CERTIFICATE/POLICY/PRODUCT IS(ARE) SUBJECTTO LIMITATIONS. Please refer to PIDM's Takaful and Insurance Benefits Protection System ("TIPS") Brochure or contact us or PIDM (visit www.pidm.gov.my).
  4 The benefit(s) payable under eligible certificate/policy/product [sign-protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to limits. Please refer to PIDM's Takaful and insurance Benefits Protection System ("TIPS") Brochure or contact us or PIDM (visit www.pidm.gov.my).

# **AIA Vitality Member Benefits and Rewards**

\* Subject to change.

#### **ONLINE ASSESSMENTS**

About You Assessment Mental Wellbeing Assessment **Nutrition Assessment** Sleep Assessment **Exercise Assessment** 

## **HEALTH SCREENINGS**

AIA Vitality Health Check Free once per membership year

AIA Vitality Nutrition Consultation **RM10** 

AIA Vitality Health Check

**Advanced Screenings** 

18% off

50% off

Vaccinations

10% off

**Dental Assessment** 

50% off

AIA Vitality Nutrition Consultation

**RM30** 

#### **FITNESS ASSESSMENT**

AIA Vitality Fitness Assessment

Free

















# **HEALTHYFOOD™**

Fresh Fruits and Vegetables



# **FITNESS APPAREL**

Running and Training Gear Up to 25% off



Gym Membership 20% off

Gym Membership (off-peak) Up to 50% off

Personal Training Package Up to 15% off



**Smoking Cessation Programme** RM150 cash voucher



Up to 20% off





**GARMIN W** HUAWEI SAMSUNG

Switch. GARMIN. SAMSUNG

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Leisure & Travel Essentials Up to 7% off

## LIFESTYLE DEVICES

Selected products Up to 25% off



# **DINING**

Dine-in or takeaway 20% off total receipt

#### **AIA INSURANCE BENEFITS**

Selected insurance and Takaful plans

Nutrition

assessment

assessment





Air-Surface Sterilisers 25% off

# klook



**ENJOY THE REWARDS** 

AIA Vitality

fitness



