

# Get moving with **GARMIN**

For a limited time buy an eligible insurance policy, sign up to AIA Vitality to get a \$250 Garmin voucher, plus 25% off. T&Cs apply.



## AIA Vitality New Member Garmin Promotion – Terms & Conditions and Adviser FAQ's

### Overview

For a limited time, AIA Services New Zealand Limited (“AIA”) is offering customers who take out an eligible AIA insurance policy and attach and activate AIA Vitality, a \$250 Garmin voucher (expiring 31 October 2025) to help you get started and make the most of your AIA Vitality membership (“Promotion”).

### Terms and Conditions

The terms and conditions (“Terms”) for the Promotion are set out below. Please take the time to read the Terms as they contain important information about the Promotion including eligibility criteria and key dates.

1. Participation in the Promotion is deemed acceptance of these Terms.
2. The promoter is AIA Services New Zealand Limited of 74 Taharoto Road, Takapuna, Auckland 0622, New Zealand (“AIA”).
3. To be eligible for the Promotion, the customer must meet the following criteria (“Eligibility Criteria”):
  - a) Submit an application to AIA for a new Eligible Policy (as specified in section 5 below) with a retail AIA Vitality membership attached between 12:01am 1 April 2025 and 11:59pm 30 June 2025 (“Submission Period”); and
  - b) The resulting policy/policies AIA before 11:59pm 31 July 2025 (“Issuance Cutoff”); and
  - c) The AIA Vitality membership must be activated, by downloading and signing into the AIA Vitality app within six (6) weeks of the date the AIA Vitality enrolment email is sent (“Activation Period”).
4. Where there is more than one life assured under an Eligible Policy, each life assured with AIA Vitality attached to an Eligible Policy during the Submission Period, who activates their membership during the Activation Period will be eligible to receive the Promotion (a “customer” for the purposes of this Promotion).
5. For the purposes of this Promotion, Eligible Policies are:
  - a) AIA Living – Personal
  - b) AIA Living – Business
  - c) AIA Private Health
  - d) AIA Private Health Plus
  - e) AIA Cancer Care
  - f) AIA Start-Up Income Protection

- g) Standalone Top Ups issued on policies described in a) to g) are considered an eligible policy for the purpose of this Promotion where there is a minimum \$15 per month premium; All other AIA policies are excluded from this Promotion.
6. For the avoidance of doubt, the following are excluded from eligibility for the Promotion (“**Exclusions**”):
- a) applications for:
    - i. replacement of an existing policy or benefit;
    - ii. AIA Starter Plans; or
    - iii. any ASB branded insurance products;
  - b) existing:
    - i. AIA Vitality members; or
    - ii. AIA Vitality Starter members; or
    - iii. AIA Vitality members with a complimentary membership (such as those provided as a staff benefit);
  - c) customers who do not complete the relevant actions specified in section 3 within the applicable Submission Period, Issuance Cutoff, or Activation Period. The time periods specified in section 3 are strict and no concessions will be made; and
  - d) applications to attach an AIA Vitality membership not submitted at the same time as the application for an Eligible Policy;
7. Each customer meeting the Eligibility Criteria will receive one (1) Garmin voucher with the following terms (“**Voucher Criteria**”):
- a) valued at \$250 NZ Dollars;
  - b) expiring 31 October 2025;
  - c) Single use on one item only. Any unused value/balance on the \$250 voucher will be forfeited;
  - d) to be redeemed online through the NZ Garmin website or via the AIA Vitality app portal only;
  - e) only redeemable on smartwatch wearables;
  - f) is not transferable, exchangeable nor redeemable for cash;
  - g) can be used in conjunction with AIA Vitality Member 25% Garmin discount if purchased through the AIA Vitality App portal, or in conjunction with any other sale on smartwatch wearables available on Garmin’s NZ website at the time;
  - h) any other relevant Garmin voucher terms specified by Garmin or AIA including how it should be redeemed; and
  - i) any issues relating to the Garmin voucher or Garmin product availability to be resolved directly with Garmin.
8. The Garmin voucher will be emailed to the eligible customer within 10 Business Days of activation of their AIA Vitality Membership using the email address provided to AIA for their AIA Vitality membership (which may differ from the one used for their policy administration). AIA does not accept any liability for non-receipt of the Offer.
9. AIA reserves the right to exclude customers from the Promotion in situations where they have not met the Eligibility Criteria set out in these Terms.
10. The availability of insurance cover is subject to the customer’s application being approved. All applications are subject to individual consideration and normal underwriting criteria. Special conditions, exclusions or premium loadings may apply. An excess may apply for health insurance policies. For full details, refer to the relevant policy document. AIA accepts no responsibility for any delay in the underwriting or assessment of any application.
11. AIA reserves the right, in its sole discretion, to exclude any customer who it has reason to believe has breached any of these Terms, tampered with the Eligibility Criteria or engaged in any unlawful or other improper misconduct calculated to jeopardise fair and proper conduct of the promotion. Errors and omissions may be accepted at the AIA’s discretion.
12. If this Promotion is interfered with in any way or is not capable of being conducted as reasonably anticipated due to any reason beyond the reasonable control of AIA, including but not limited to

technical difficulties, unauthorised intervention or fraud, AIA reserves the right, in its sole discretion, to the fullest extent permitted by law to modify, suspend, terminate or cancel the promotion or these Terms, as appropriate by posting updated Terms and Conditions at [www.aia.co.nz](http://www.aia.co.nz).

13. Garmin is not a participant in or sponsor of this Campaign.
14. AIA may, at its sole discretion, choose to substitute the Garmin Voucher for another similar voucher, or vary the Voucher Criteria, at any time and for any reason.
15. To the maximum extent permitted by New Zealand law, AIA or any of its respective directors, employees, and/or agents shall not be liable for any claim, loss, damage, cost, expense or personal injury suffered, sustained or incurred (including but not limited to indirect or consequential losses) as a result of arising out of, or in any way in connection with the Promotion.
16. The collection, use and disclosure of personal information provided in connection with this Promotion is governed by New Zealand law. Customer's personal information shall not be provided to any third parties without prior consent, but by agreeing to these Terms, customer's authorise AIA to contact them with information pertaining to the promotion. All personal information will be held in accordance with AIA's current Privacy Statement which is available at [aia.co.nz/privacy](http://aia.co.nz/privacy).
17. This Promotion and these Terms are governed by New Zealand law and shall be subject to the non-exclusive jurisdiction of the courts of New Zealand.
18. All questions regarding eligibility for the Promotion and these Terms, or any dispute arising in connection with the Promotion should be addressed to AIA for resolution. Any decision made by AIA in relation to the Promotion (including in relation to any dispute) is final, and no correspondence will be entered into. Failure by AIA to enforce any of its rights does not constitute waiver of those rights.

## FAQ's

### What is the timing of the promotion?

There are three steps that must be taken within specific periods of time set out below:

1. Applications for a new Eligible Policy with a retail AIA Vitality membership attached, must be submitted to AIA between 12:01am 1 April 2025 and 11:59pm 30 June 2025.
2. The resulting policy must be issued by AIA before 11:59pm 31 July 2025.
3. The AIA Vitality membership must be activated by the customer downloading and signing into the AIA Vitality app, within six weeks of the date the AIA Vitality enrolment email is sent to the member (in most cases this will be aligned with the policy issuance date, but there may be exceptions).

### What are the Eligible Policies?

- a) AIA Living – Personal
- b) AIA Living – Business
- c) AIA Private Health
- d) AIA Private Health Plus
- e) AIA Cancer Care
- f) AIA Start-Up Income Protection
- g) Standalone Top Ups issued on policies described in a) to f) are considered an eligible policy for the purpose of this Campaign where there is a minimum \$15 per month premium;

All other AIA policies are excluded from this Promotion.

For more information on what a Standalone Top Up is, see FAQ below.

#### What is Excluded:

1. Applications for:
  - a. replacement of an existing AIA policy or benefit
  - b. AIA Starter Plans
  - c. any ASB branded insurance products

2. existing:
  - a. AIA Vitality members (including AIA Vitality Starter or those on any free employee, VIP or partner membership).

### **How does a customer claim their Garmin voucher?**

1. Once a customer policy and AIA Vitality membership has been issued, they will be sent an enrolment email from AIA Vitality.
2. The customer will need to follow the instructions in the enrolment email to activate their AIA Vitality membership by downloading and signing into the AIA Vitality app.
3. Activation must be completed within six weeks of the enrolment email being sent to qualify for the Garmin voucher.
4. The unique voucher code will be sent via email to the member within 10 business days of activation.
5. If the member does not receive the email, deletes it or cannot locate their voucher code for any other reason, the Vitality Services Team will be able to help the member. However, AIA does not accept liability for non-receipt of vouchers, so it is up to the member to make contact with the Vitality Services Team (before voucher expiry on 31 October 2025) if there are any issues.

### **Will customers receive more than one Garmin vouchers where there is more than one life assured on the policy?**

Where there is more than one life assured under an Eligible Policy, each life assured with AIA Vitality attached at the time of submission, will be eligible to receive a \$250 Garmin voucher, provided they each individually activate their AIA Vitality membership, via the AIA Vitality app within six weeks of being sent the enrolment email (You're Ready to Activate).

### **Will a member receive a Garmin voucher if they activate their membership more than six weeks after enrolment?**

No. The time limits specified for each step in the promotion are strict, and no exceptions will be made. Vouchers will only be sent to members who activate their AIA Vitality membership within six weeks of their AIA Vitality enrolment email being sent, as per the promotion Terms and Conditions. They can still access the 25% Garmin discount via the AIA Vitality app, as well as other existing AIA Vitality partner benefits and discounts.

### **How will Garmin vouchers be sent to members?**

Vouchers will be emailed to eligible members within 10 business days of activation of their AIA Vitality membership from NZVitality@aia.com. Vouchers will be emailed to the email address provided to AIA for AIA Vitality membership (the same one the customer will have received their welcome/enrolment email to).

### **How long will members have to use their Garmin vouchers?**

All \$250 Garmin vouchers will expire 11:59pm on 31 October 2025. Any unused vouchers will no longer be valid after that time.

### **What can members use their Garmin voucher to purchase?**

Members can use the Garmin voucher on Garmin smartwatch wearables only. When members access the Garmin website via the AIA Vitality app, they will also receive the 25% discount on their purchase (applied at checkout).

Members can use their Garmin voucher online via the Garmin New Zealand website to purchase a wearable smartwatch device of their choice – but they won't get the AIA Vitality member 25% discount. The voucher can be used in conjunction with any on sale smartwatch devices on Garmin NZ's website at the time.

### **Can members use their Garmin voucher to make multiple purchases?**

No. The Garmin vouchers are single use on one item only. Any unused value/balance on the \$250 voucher will be forfeited, and the voucher is not transferable, exchangeable nor redeemable for cash. If the member has more than one item in their cart, the voucher will only be applied to one smartwatch.

### **Can a member receive more than one Garmin voucher?**

No. Only one \$250 per new AIA Vitality member will be issued.

### **Can this promotion be combined with other AIA promotions in market?**

Customers can combine this promotion with the Take a Month Off promotion, provided the eligibility criteria is met. This promotion is not able to be combined with the Triple Play campaign (available for ASB customers only). Please check Terms and Conditions for eligibility criteria of each individual promotion.

### **Can a customer swap from other AIA promotions to the Garmin promotion?**

No. All promotions contain specific application submission dates as part of their eligibility criteria, and date of submission cannot be changed after an application has been received in order to meet desired eligibility criteria.

### **Is this offer available to existing AIA Vitality members?**

No. This promotion is for new AIA Vitality members only. All existing members can still access the 25% Garmin discount via the AIA Vitality app, as well as other existing [AIA Vitality partner benefits and discounts](#).

### **Is this offer available to existing AIA policy holders who attach AIA Vitality to their existing policy?**

Existing AIA customer who are not AIA Vitality members may be eligible if they take out a new Eligible Policy and attach AIA Vitality before 30 June 2025 (see FAQ on What are the Eligible Policies). If a customer would like advice on if taking out a new Eligible Policy or Standalone Top Up is right for them, they will need to speak to their financial adviser.

### **What's the difference between a replacement policy and a Stand-Alone top-up policy?**

A replacement policy is when a customer's existing policy is cancelled (or replaced) so they can take out the current version of the product that's available for sale e.g. AIA Living. A stand-alone top-up policy is when a customer keeps their existing policy but chooses to take out extra cover. This extra cover is issued under a separate policy and is treated as new business for the purposes of this Promotion. Standalone Top Ups are considered a Eligible Policy for the purposes of this Promotion where there is a minimum \$15 per month premium increase on the policy.