

Introducing AIA Vitality's new Apple Watch Benefit




Get Apple Watch. Get Active. Get rewarded.


This exciting initiative offers AIA Vitality members the opportunity to earn an Apple Watch Series 9 (GPS) by getting out, getting active, and achieving weekly physical activity targets over a 24-month period.

Apple Watch Series 9 helps you stay connected, active, healthy, and safe. Track progress in the Workout app, easily connect Bluetooth accessories to get metrics like Power and Cadence. See new views like Power Zones. Stay motivated and close your Activity rings when you hit your personal daily goals.

The example below shows how the Apple Watch Benefit works.

 **Saturday 11 November 2023** – David, an AIA Vitality member, logs in to the AIA Vitality app and activates the Apple Watch Benefit. He completes the online application, including a realtime credit check with etika, and is approved for an interest free loan that covers the upfront cost of an Apple Watch Series 9 GPS, 41mm (RRP \$749). David receives his Apple Store Gift Code and purchases an Apple Watch Series 9 (GPS) online from the Apple Store.

 **Saturday 25 November 2023** – David receives his Apple Watch Series 9 and links it to his AIA Vitality account. He is now eligible to start earning his Apple Watch on the first Monday of the following month.


 **Monday 4 December 2023** – David's Apple Watch Benefit begins. Any Active Rewards David earns over the next 24 months will come in the form of repayments for his Apple Watch Series 9 (GPS). He is not able to select any other Active Rewards during this time.

David is eligible to earn up to 150 AIA Vitality Points per day by engaging in physical activities that are tracked through a fitness device or app he's synced to his AIA Vitality account – for example, by exercising at a gym or hitting daily step count targets (organised fitness events aren't included). If David exercises more than once a day, or uses more than one activity-tracking device, the activity he earns the higher amount of points for will be counted.


The more weekly targets David achieves each month, the smaller his Apple Watch Benefit repayments will be.

For example, if David achieves:

- no weekly targets he will earn \$0 for the month and have to pay \$31
- one weekly target he will earn \$5 and have to pay \$26
- two weekly targets he will earn \$10 and have to pay \$21
- three weekly targets he will earn \$15 and have to pay \$16
- four or five weekly targets he will earn \$31 and have to pay \$0

 **Tuesday 16 January 2024** – In the first month of his Apple Watch Benefit period (from 5 December to 30 December) David hits all four of his weekly physical activity targets. His first repayment to etika is therefore completely covered by AIA Vitality, and David will not need to contribute to the required monthly repayment.

 **December 2024** – David is now halfway through his Apple Watch Benefit journey. He's been keeping active over the past year, achieving four weekly targets for 6 months, three weekly targets for 4 months and two weekly targets for 2 months. As a result he's made \$106 in repayments to etika and earned \$266 in Active Rewards payments towards his Apple Watch Series 9 (GPS).

 **December 2025** – David's Apple Watch Benefit ends. Over the past 24 months he's achieved many of his physical activity targets and earned more Active Rewards payments for his Apple Watch Series 9 (GPS). He's paid \$212 in total for his Apple Watch, while AIA Vitality has paid \$537!



Apple is not a participant in or sponsor of this promotion. Apple Watch is a registered trademark of Apple Inc. All rights reserved. Apple Watch Series 9 requires an iPhone Xs or later with iOS 17 or later. Apple Watch Benefit terms and conditions apply. Pricing and repayment details contained in the example above are correct as at October 2023, and are subject to change. The AIA Vitality Apple Watch Benefit is available only to current, activated AIA Vitality members who opt into Active Rewards and activate the Apple Watch Benefit on an iOS device with the AIA Vitality app installed. Full terms and conditions available in the AIA Vitality app.