

AIA360 General Terms & Conditions

1. Conditions of AIA360 membership

1.1 Participation in AIA360 constitutes your consent to be bound by these AIA360 Terms and Conditions.

1.2 By selecting the “I Accept” button, you confirm that you understand and accept the AIA360 Terms and Conditions and any changes that we may make to the AIA360 Terms and Conditions from time to time will apply to you.

1.3 AIA Singapore's decision on all matters and disputes concerning AIA360 shall be final and binding on you.

1.4 The following persons shall not be eligible to participate in AIA360 or any activities associated with AIA360,

- Persons who are or become insane, deceased, insolvent or have legal proceedings of any nature instituted against them; and
- Any other person or class of persons deemed ineligible or notified by AIA Singapore as being ineligible from time to time.

1.5 By participating in AIA360, you agree to be bound by the terms and conditions herein and all amendments, additions, replacements and modifications as may be made by AIA Singapore thereto from time to time. You acknowledge and agree that AIA Singapore may use any information provided in relation to AIA360 for such purpose as AIA Singapore may deem necessary for marketing and promotional purposes. You hereby provide consent for AIA Singapore to send you any future communications, promotional offers and information on privileges.

1.6 AIA Singapore, its directors, officers and authorised agents shall not be liable for any injury, loss or inconvenience arising out of or in connection with your participation in AIA360.

1.7 Under no circumstances whatsoever shall AIA Singapore be liable for any indirect, punitive, incidental, special or consequential damages that result from, or arise out of the usage of any information stated herein or your participation in AIA360.

2. AIA360 membership period

2.1 AIA Singapore will conduct a review of your AIA360 membership annually.

2.2. No membership fees is required to participate in AIA360.

2.3 If you wish to terminate your AIA360 membership at any point in time, you may do so by emailing us at support@aia360.com.sg. Your request to do so will be processed as soon as practicable.

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3. Termination

3.1 We reserve the right to terminate, suspend, cancel or deactivate AIA360 (in whole or in part) at our sole and absolute discretion for any reason whatsoever with reasonable notice.

We further reserve the right to terminate, suspend or deactivate your participation in AIA360 at our sole and absolute discretion without any prior notice, if we detect any unusual, irregular, suspicious, fraudulent or unauthorised use or activity or any threatened or actual breach by you of the AIA360 Terms and Conditions, or if we deem it inappropriate or unreasonable for you to continue participating in AIA360.

4. Other important information

4.1 Dishonesty/Fraud or other Illegalities

Where you commit any acts of dishonesty, fraud (which includes exaggeration), defamation, intellectual property infringement or other illegal activity as part of your participation of AIA360, your membership may be cancelled, any prizes or entitlements may be revoked and the matter may be referred to the police. Additionally, we may take other action consistent with our legal rights.

4.2 Changes to the AIA360 Terms and Conditions

These AIA360 Terms and Conditions are subject to change (including without limitation, modification, deletion or replacement thereof) from time to time at our sole and absolute discretion. If you are not satisfied with the changes your sole recourse shall be to terminate your membership in accordance with section 2.3.

4.3 Acceptance of the AIA360 Terms and Conditions

You have no legal relationship with us, other than being bound by the AIA360 Terms and Conditions.

Nothing herein shall be construed as a representation by us that AIA360 is available for use in geographic areas or jurisdictions other than Singapore.

The AIA360 Terms and Conditions shall be governed by and construed in accordance with the laws of Singapore and you agree to submit to the exclusive jurisdiction of the Singapore courts.

If for any reason, any provision or part of the AIA360 Terms and Conditions is found to be void or unenforceable, such provision or part of the AIA360 Terms and Conditions shall be deemed to be severed from the AIA360 Terms and Conditions and the remainder of such provision or of the AIA360 Terms and Conditions, as the case may be, shall remain in full force and effect and may be enforced to the fullest extent possible.

4.4 How we communicate with you

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 Singapore or otherwise) in respect of your membership and participation in AIA360.

Any notice or other information to be given to you may be given by electronic transmission (e.g. email), mail, SMS, MMS, telephone, fax and other means of communication (by any of your telephone numbers, whether registered in Singapore or otherwise), at the address as may from time to time be notified in writing.

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4.5 Disclosure of information

You hereby agree that any information provided by you for your participation in AIA360 is on a voluntary basis and is only for your membership and participation in AIA360. You also agree that the information provided by you for your membership and participation in AIA360 does not constitute disclosure of information for the purposes of an insurance policy contract between us and you. Notwithstanding the information provided by you for the membership and participation in AIA360, you are still obliged to disclose all relevant and material information in any proposal or claim form for the purchase of an insurance policy or claims under an insurance policy sold by us.

4.6 AIA360 Surveys and activities

As our AIA360 member, you may from time to time be requested to take part in various online surveys or activities. If you agree to participate in any survey or activity (the "Survey"), you acknowledge that the ideas, information, data and concepts conveyed to you in the Survey are proprietary and confidential. By clicking "I Agree" to participate in the Survey, you agree to keep everything you will read and learn during this Survey strictly confidential. That means after the Survey, you will not communicate to anyone, including family members and close friends, any details about the Survey; and you will not use any information from the Survey in any way upon completion of the Survey.

4.7 Consent for Use of Personal Data

You consent to the collection, use, disclosure and processing ("Use") of your personal data including (a) personal particulars such as name, address and contact details; and (b) identification details such as images and voice recordings, by us, our affiliated persons/organizations, selected third parties and representatives for the purpose of your participation as an AIA360 member, details of which are set forth in the AIA360 Declaration and Authorisation. You also agree to provide reasonable written notice to us if you wish to withdraw your consent to the Use of your personal data and in such event, any consent withdrawal shall be effective and affect only future Use of your personal data by us. All personal data furnished by you and collected in connection with AIA360 shall be subject to AIA Singapore's Personal Data Policy which is available at AIA Singapore's website.

Exclusion of Liabilities

To the fullest extent permitted by law, we disclaim all express or implied warranties including, but not limited to, warranties of satisfactory quality, merchantability and fitness for a particular purpose. We shall not be liable for any damage or loss of any kind directly or indirectly arising from or in connection with AIA360, any information, software, products, services or content obtained through AIA360, or your dealings with third party service providers available through AIA360. Any third party links provided by us on any of our websites, 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. You must evaluate and bear all risks associated with the use of the content downloaded and acquired through our/third party websites. 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 website /third party 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 websites, communication channels and social media, including all text, photographs, images, illustrations, graphics, audio, video and audio-video clips, is provided by way of information only. Whilst we, (including our holding company, subsidiaries and/or the subsidiaries of our holding company), 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.

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4.7 Others

In the AIA360 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.

Please review the AIA360 Terms and Conditions periodically for changes and updates. To notify you of when the AIA360 Terms and Conditions were last revised, please refer to the date stated at the end of the AIA360 Terms and Conditions.

5. Definitions and interpretation

AIA Singapore, we, our, company	Refers to AIA Singapore Private Limited and/or its holding company and/or its subsidiaries and/or the subsidiaries of its holding company.
AIA360	“AIA360” refers to an exclusive online research community owned by AIA Singapore Private Limited, and managed and administered by a third party vendor.
AIA360 Terms and Conditions	Refers to the terms and conditions which govern an AIA360 member’s participation in AIA360 including the terms and conditions herein
You, your	Refers to an individual who was invited and been granted membership in AIA 360.