

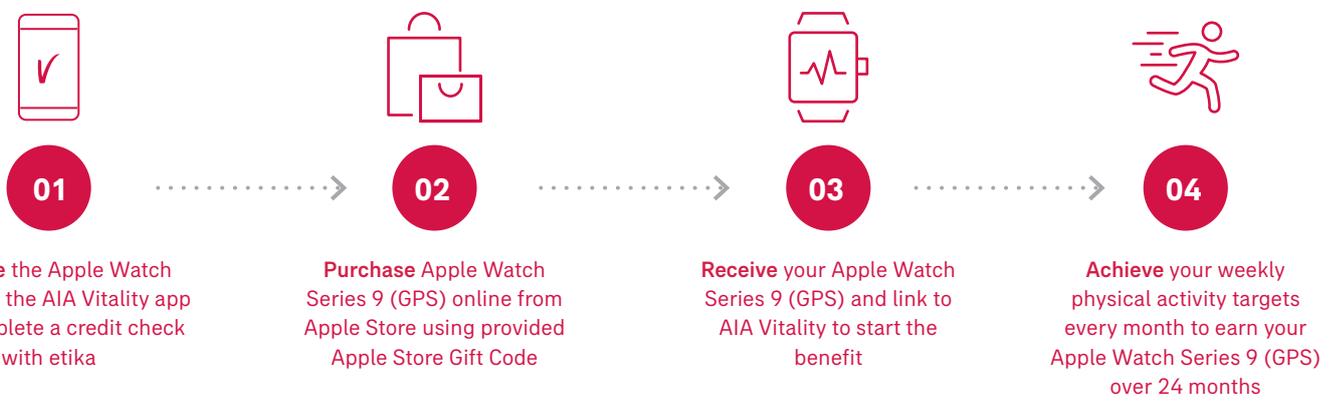
Get Apple Watch. Get Active. Get Rewarded.



We're thrilled to introduce you to the AIA Vitality Apple Watch Benefit, giving you the opportunity to earn an Apple Watch for reaching your weekly physical activity targets.

With Apple Watch you now have a new way to increase your physical activity and stay motivated to make healthier choices. Physical activity is one of the cornerstones of good overall health and wellbeing, and we're excited to be able to deliver this fantastic benefit to AIA Vitality members in New Zealand.

How it works



The more physical activity targets you reach every month, the less your repayment. You really can earn your Apple Watch just by being active!

| Weekly physical activity target(s) you achieve each calendar month | Your repayment to etika | AIA Vitality will pay |
|--------------------------------------------------------------------|-------------------------|-----------------------|
| 0 | \$31* | \$0 |
| 1 | \$26 | \$5 |
| 2 | \$21 | \$10 |
| 3 | \$16 | \$15 |
| 4/5 | \$0 | \$31* |

Interested? Learn more!

Are you ready to get active and get rewarded? For more information or to activate your Apple Watch Benefit, visit the AIA Vitality iOS app.

*The last (24th) monthly payment will be billed at \$36. AIA Vitality will cover the full \$36 in the last month if all physical activity targets are met.

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. 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. Member needs to apply for a \$749 interest free loan with etika Australia Loan SPV Pty Ltd (etika). Loan term is 24 months. Loan amount is \$749, the current RRP (as at October 2023) of an Apple Watch Series 9 (GPS), 41mm. AIA Vitality will cover all administration and standard interest charges on the loan. Member must achieve all weekly Active Rewards physical activity targets each calendar month for AIA Vitality to make all loan repayments on member's behalf. etika will directly debit the member the difference between the required repayment amount (as per the loan terms), and the amount paid by AIA Vitality based on member's achieved physical activity targets. Member cannot select any other \$5 Active Rewards while participating in the Apple Watch Benefit. Member will receive an Apple Store Gift Code (\$749 value) to purchase an Apple Watch Series 9 (GPS), 41mm online at the Apple Store. If different model or add on accessories are also added to cart, member must pay the difference at the time of purchase.

