

Our Commitment to you.

As your reliable and caring partner, we are dedicated to protect every Filipino family and empower them to achieve healthier, longer, and better lives. Our Customer Service Standards demonstrate our commitment to effectively address your needs and our promise to provide you with financial and wellness solutions as you go through key milestones in your life such as starting with your first job, getting married, or planning for your retirement.

Our promises: Anchored on 3 Pillars

Our drive for excellence is anchored on three main pillars:

Pillar 1: Personalized Solutions

We aim to know your needs and preferences as we ground our understanding through direct conversations with you, market research and other relevant customer insights that are conducted within the framework of the Data Privacy Act. We provide you with relevant tools and complete product information that will help you assess your current financial health and find the right solutions. We strive towards continuously enhancing our products and services through actively listening to your feedback from various channels and surveys.



Pillar 2: Seamless Experience

We promise to deliver safe and secure operations, and to create a seamless experience with you by providing you with knowledgeable, properly equipped and empathetic Financial Advisors and call center or service branch support who can inform you of the products, services, and benefits that are available to you. Making sure you have the right tools, such as an easy access to a secure online portal, is also a priority for us to ensure that we can help you through various channels that are convenient for you anytime, anywhere.

Pillar 3: Consistent Delivery on our Promises

We set clear expectations on servicing and response times for any assistance you may require — these are done as promptly as possible. The next portion provides you a summarized list of services we offer and the corresponding time it will take for us to attend to your request.



Service Name	Service Description	Average Turnaround Time
New Business Application	From client's application of new policy coverage up to the ePolicy contract's delivery	<p>ePolicy*– 1 working day for complete applications and upon submission of all requirements</p> <p><i>Complete applications - no further requirements needed upon submission of policy application</i></p> <p><i>*Paper policy contract available upon request. Delivery may take longer than usual due to current quarantine limitations.</i></p>
Living and Death Claims	Living and Life Claims submission and payout	5 working days for clean applications and upon submission of complete requirements to the branch
General Policy Changes and Requests	<p>General policy requests or changes such as, but not limited to:</p> <ul style="list-style-type: none"> • Updating of contact information • Addition/Deletion of Beneficiary • Change of Beneficiary Designation • Transfer of Ownership • Change in Mode of Payment • Change in Payment Method 	5 working days upon submission of complete requirements to the branch
Benefit Payouts	For Ordinary Life Products: Scheduled maturity benefits to be available by benefit due date	On due date
	For Variable Unit-Linked Products: From fund execution date to disbursement	4 working days
Loans	For Ordinary Life Product: Client's application policy loan application to disbursement	6 working days upon submission of complete requirements to the branch
Dividend Withdrawal	For Ordinary Life Participating Product: Client's dividend withdrawal application to disbursement	6 working days upon submission of complete requirements to the branch
Reinstatement	Request for a terminated policy (due to missed premium payments) to be put in-force again.	2 working days upon submission of complete requirements to the branch
Fund Switch (per fund) Top-Up	Request for change for underlying funds of the VUL / ULP type of policy.	<p>(Peso) – 4 working days (Dollar) – 5 working days</p> <p>upon submission of complete requirements to the branch</p>

Service Name	Service Description	Average Turnaround Time
Change in Fund Allocation	Request for change in allocation of funds (percent, number of units, amount) without change in the underlying funds of the VUL / ULP type of policy.	2 working days upon submission of complete requirements to the branch
Sending of Billing Notice	Generation of billing notice 28 days before due date to delivery to client's mailing address	Released 28 Days before due date. Delivery dates may vary depending on courier services.
Sending of eBilling Notice	Generation of eBilling notice 25 days before due date to sending of soft copy via email.	Receipt of e- Billing Notice - 28 days before due date
Auto-Debit / Auto – Credit Enrollment	From submission, enrollment and processing of Auto-Debit or Auto-Credit payment method.	ADA Enrollment - 10 working days upon submission of complete requirements to the branch ACA Enrollment - 4 working days upon submission of complete requirements to the branch
Walk-In Customer Handling	Customer waiting time when they visit a Customer Service Branch	Within 15 minutes (depending on volume)
Call Center Customer Handling	Customer waiting time before a call is answered on our Customer Center support	Within 20 seconds (depending on volume)
Complaints Handling	Response time for complaints filed by a customer	Upon acknowledgement of complaint: Simple cases - within 3 days Complex cases - within 10 days Specialized cases - within 30 days

Service turnaround times indicated are for branch submissions. For some policy requests, faster processing can be done if requirements are submitted via ePlan. Contact your Financial Advisor for more information on ePlan submissions.

Prescribed daily cut-off time for requirement submissions is observed across all branches.

For your peace of mind, we will be sending you timely updates regarding your policy and the status of any concerns you have raised with us. We assure that all your information with us is kept safe and secured because your privacy is a priority for us, too. In case you may have any complaints, our team will acknowledge them and assure you that we will do our best in delivering our promise of providing you a fair resolution as quickly as we can.

At **AIA Philam Life**, we make it our promise to abide and commit to these Customer Service Standards. We assure you that your satisfaction and our relationship with you will always be our number one priority.



How you may contact us:

- Chat with AYA of AIA Philam Life on FB Messenger
- Send us an e-mail at philamlife@aia.com
- Call our Customer Hotline at (02) 8528 - 2000