BPI AIA
LIFE ASSURANCE CORPORATION
A SUBSIDIARY OF AIA PHILIPPINES AND AN AFFILIATE OF BPI

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.

For individual policies:

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	**ePolicy***– 1 working day for complete applications and upon submission of all requirements *Complete applications - no further requirements needed upon submission of policy application* **Paper policy contract available upon request. Delivery may take longer than usual due to current quarantine limitations.*
Policy Contract	General inquiries regarding policy contract	Same day when received on or before 3pm 1 working day when received beyond 3pm
General Policy Changes and Requests	General policy requests or changes such as, but not limited to: • 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
Refund	Request for refund of premium paid due to declined/postponed policy application	5 working days upon receipt of request. 7 working days upon receipt of request if chosen disbursement option is still for enrollment

Service Name	Service Description	Average Turnaround Time
Fund Switch (per fund) Top-Up	Request for change for underlying funds of the VUL / ULP type of policy.	**(Peso)** – 4 working days **(Dollar)** – 5 working days *Upon submission of complete requirements to the branch
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
Payment Posting/allocation	Customer requests for validation of payment made, and a subsequent payment application request post validation.	3 working days from receipt of request
Electronic Official Receipt (eOR)	Upon receipt of email request for a copy of the eOR	2 working days
Auto-Debit-Arrangement (ADA) Disenrollment	Request to discontinue the deduction of policy premium payments against the client’s nominated bank account.	5 working days **Requests have to be received 7 working days prior the client’s expected premium deduction due date.* **Clients need to request for disenrollment first to their branch of account.*
Auto-Credit-Arrangement (ACA) Disenrollment	Request to discontinue the charging of policy premium payments against the client’s enrolled credit card,	Within 5 working days Same day - if request is done via our Customer Service Center and if with cancellation of policy, full surrender or claims with active ACA enrollment. **Requests have to be received 7 working days prior the client’s expected premium deduction due date.*

Service Name	Service Description	Average Turnaround Time
Living and Death Claims	Living and Life Claims submission of complete requirements to the branch and payout	5 working days for clean applications 13 working days for unclean applications
Complaints Handling	Response time for complaints filed by a customer	Upon acknowledgement of complaint: **Simple cases** - within 3 working days **Complex cases** - within 10 working days **Specialized cases** - within 30 working days
Transfer of Business	Customer requests to transfer to another Financial Advisor/Agent	3 working days
Call Center Customer Handling	Customer waiting time before a call is answered on our Customer Center support	Within 20 seconds (depending on volume)
Walk-In Customer Handling	Customer waiting time when they visit a Customer Service Branch	Within 15 minutes (depending on volume)

For group policies:

NEW BUSINESS:		
Service Name	**Service Description**	**Average Turnaround Time**
Underwriting Approval of El Docs	From receipt of fully accomplished Health statement to release of Approval letter to Advisor	3 -5 working days **Cut off time for submission: 12NN* **This is applicable for both packaged and Customized products*
Initial Billing	From receipt of complete new business documents at CSC to release of initial billing to Advisor	5 working days **For Customized products*
Electronic Official Receipt (eOR)	Upon receipt of email request for a copy of the eOR	1 working day **After posting of payment*
Payment Posting	Upon receipt of the client's payment	1 working day **This is applicable if client paid using bills payment*
Payment Allocation	Recognition of payment in our system	5 working days
Transfer of Business	Upon request for a replacement of the servicing agent by another authorized agent.	3 working days

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Service Name	Service Description	Average Turnaround Time
FOR GL AND GA		
Master Policy Contract & Member Certificates Release (Initial)	From receipt of complete new business documents at CSC to release of policy to agency office together with the member certificates	**For Packaged Products:** - Metro Manila: 6 working days - Province: 7 working days **For Customized Products:** - Metro Manila: 7 working days - Province: 8 working days
Initial Release of Master ePolicy Contract & Member eCertificates	Upon receiving the proof of payment to release of policy & member eCertificates to Bancassurance Sale Executive	**Both Packaged & Customized Products:** - Nationwide: 2-3 working days **Subject to a maximum of 500 eCertificates to be issued*
FOR GM ONLY		
Initial Release of Master Policy Contract & Member Certificates	Upon receiving the proof of payment to release of policy & member eCertificates to Bancassurance Sale Executive	**Both Packaged & Customized Products:** - Metro Manila: 15 working days - Province: 20 working days

RENEWAL BUSINESS

Service Name	Service Description	Average Turnaround Time
Policy Changes	From receipt of policy change request/transfer of business and endorsement letter at the CSC to release of policy change confirmation letter (email)	3 working days **Both Packaged & Customized Products*
Endorsements due to Policy Changes	From receipt of policy change request/transfer of business and endorsement letter at the CSC to release of policy change confirmation letter (email)	5 working days **Both Packaged & Customized Products*
Refund	Request to refund premium paid due to adjustment / deletion of members as requested by client	5 working days from receipt of request to endorsement to our Finance team
Member Updates	From receipt to Member Maintenance Form at the CSC to updating of members in Compass (confirmation via email)	5 working days **Both Packaged & Customized Products*
Stoppage (Premium Deduction)	Deletion of members that were previously included in the application form submitted by client	5 working days

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Service Name	Service Description	Average Turnaround Time
Underwriting Approval of El Docs	From receipt of fully accomplished Health Statement to release of Approval letter to Advisor	3-5 working days **Cut off time for submission: 12NN* **Both Packaged & Customized Products*
Renewal Billing	From receipt of complete renewal requirements at the CSC to release of renewal billing to advisor (via email)	5 working days **Upon submission of complete renewal docs* **Both Packaged & Customized Products*
Adjustment Billing	From receipt of complete Member Maintenance Form at the CSC to release of adjustment billing to advisor (via email)	5 working days **Both Packaged & Customized Products*

CLAIMS

Living Claims	Upon receipt of complete requirements needed for claims assessment	Individual	NO adverse findings – 10 working days WITH adverse findings – 20 working days
		Group	NO adverse findings – 15 working days WITH adverse findings – 30 working days
Death Claims	Upon receipt of complete requirements needed for claims assessment	Individual	NO adverse findings – 10 working days WITH adverse findings – 20 working days
		Group	NO adverse findings – 15 working days WITH adverse findings – 30 working 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 BPI AIA, 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 BPI AIA Life Assurance Corp. on FB Messenger
- Send us an e-mail at bpiaia.customerservice@aia.com
- Call our Customer Hotline at (02) 8528-5501