



## THE HANDBOOK OF LITTLE VICTORIES

# Cold Storage

**AIA Vitality**

AIAVitality.com.sg



**THE REAL LIFE  
COMPANY**

### Overview

AIA Vitality aims to make eating healthy easy with the HealthyFood™ benefit.

Cold Storage is one of the premier players in food retailing in Singapore, operating 44 supermarkets across the island.

Enjoy up to 25% cashback in the form of vouchers and receive up to 400 AIA Vitality Points each month when you purchase HealthyFood™ items at Cold Storage.

### Who may use the Cold Storage Benefit?

AIA Vitality members who complete the online AIA [Vitality Health Review](#) or the AIA Vitality Health Check at their preferred clinics qualify for this Benefit.

### About HealthyFood™

AIA Vitality aims to create a health-promoting environment by identifying healthier food products according to local and international dietary guidelines. In order for a food item to be added to on the HealthyFood™ list, it needs to meet the following criteria:

Item	Criteria
Fruit	All unseasoned, unflavoured fresh, frozen and dried fruit or fruit canned in natural juice
Vegetables	All unseasoned, unflavoured, fresh, frozen and dried vegetables and herbs
Carbohydrate-rich foods	High in fibre: $\geq 6\text{g}$ per 100g
	Low in saturated fat: $\leq 1.5\text{g}$ per 100g
	Not high in added sugars: $\leq 12.5\text{g}$ per 100g (breads, cereals)
	Low in added sugars: $< 5\text{g}$ per 100g (crackers)
	Not high in sodium: $\leq 590\text{mg}$ per 100g

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Protein-rich foods	All uncooked eggs
	All unflavoured, unseasoned, fresh skinless chicken and chicken mince
	All unflavoured, unseasoned fresh and frozen fish and seafood, fish tinned in brine, water, olive or canola oil and tomato or chilli sauce
	All unflavoured, unseasoned fresh or frozen ostrich and ostrich mince
	All unflavoured, unseasoned fresh skinless turkey
	All unflavoured, unseasoned tofu
Dairy	Fat-free unflavoured, fresh, long-life, UHT and powdered milk
	Fat-free plain and flavoured yoghurt with no added sugar
	Fat-free plain and unflavoured cottage cheese
	Unsweetened soy milk
Lentils and legumes	All dried legumes and legumes canned and bottled in brine and tomato sauce
Oils, spreads, nuts and seeds	Olive, canola and avocado oil
	Olive oil spray
	Canola and olive oil spreads
	Plain, raw, unsalted nuts and seeds
	Unsweetened, no sugar added peanut and nut butter

These foods are selected in line with the World Health Organization’s guidelines for preventing lifestyle-related chronic disease. These include limiting the intake of saturated fat, trans fats, salt and added sugars, while promoting optimal energy and fibre intake.

The guidelines are reviewed periodically to ensure that the benchmarks continue to be nutritionally sound and scientifically credible.

The HealthyFood™ range at Cold Storage is a range of food including vegetables, fruit, high fibre carbohydrate-rich foods, protein-rich foods, dairy products, lentils and legumes, and healthy fats and oils that can help prevent lifestyle related chronic diseases, such as diabetes, heart disease and certain cancers. So, you can save on a variety of HealthyFood™ items for better health and earn AIA Vitality Points too!

### About the Cold Storage Benefit

As an AIA Vitality member, you can enjoy up to 25% cashback on HealthyFood™ items at Cold Storage if you complete:

the online Vitality Health Review or the AIA Vitality Health Check at your preferred clinic.

You can activate the HealthyFood™ benefit within 24 hours after you have completed the online [Vitality Health Review](#) or the AIA Vitality Health Check at your preferred clinic. Monthly cashback is in the form of Cold Storage vouchers emailed to you and is calculated based on monthly HealthyFood™ spend, with a cap of \$160 on HealthyFood™, before GST.

You also earn 10 AIA Vitality Points for every \$4 spent on HealthyFood™ (up to 400 AIA Vitality Points a month).

Summary of the Benefit:

Cashback	Activity	Maximum cashback earned a month	Maximum AIA Vitality Points earned a month
15%	AIA Vitality Health Review	\$24	400
25%	AIA Vitality Health Check	\$40	400

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### How does the Benefit work?

**Step 1:** Activate the HealthyFood™ Benefit by completing the online Vitality Health Review or the AIA Vitality Health Check at your preferred clinic.

Your 15% cashback on HealthyFood™ will be activated within 24 hours after you complete the online Vitality Health Review. Log on to [AIAVitality.com.sg](http://AIAVitality.com.sg) to complete the AIA Vitality Health Review.

Your 25% cashback on HealthyFood™ will be activated within 24 hours after you submit your completed AIA Vitality Health Check done at your preferred clinic on the AIA Vitality Portal.

**Step 2:** Learn which items are considered HealthyFood™  
To find out which items are classified under HealthyFood™ at Cold Storage, look out for the V on the price tag, HealthyFood™ tag on the shelves, and the “V” on the shelf price tag. HealthyFood™ items are also marked ‘V’ on your Cold Storage receipt.

**Step 3:** Shop at Cold Storage and remember to take your AIA Vitality membership card  
Buy your HealthyFood™ at any Cold Storage supermarkets. Show the cashier your AIA Vitality membership card and make sure he/she scans the barcode on your membership card.

### Where is the Benefit available?

The Benefit is available at any Cold Storage supermarkets across Singapore. It is not available on the online store.

Please refer to Cold Storage website at [www.coldstorage.com.sg](http://www.coldstorage.com.sg) for their latest list of store locations.

### AIA Vitality Points

The AIA Vitality Points are awarded on a weekly basis (Sunday to Saturday) and will be shown on your AIA Vitality Points Statement the following week (Monday to Tuesday).

Note that you can also view your weekly spend on HealthyFood™ items at Cold Storage on your AIA Vitality Points Statement.

### Voucher redemption

- AIA Vitality will e-mail your Cold Storage voucher once a month. The voucher is valid for 6 months from the date of issue.
- Vouchers are issued in denominations of \$5 or \$10. If your Cold Storage cashback for the particular month is below one of these amounts it will be carried over until your cashback adds up to either \$5 or \$10.

Example: Mr. Tan spends \$80 of which \$50 are on HealthyFood™ items. Mr. Tan completed his AIA Vitality Health Check and therefore qualifies for 25% cashback in vouchers. The total amount due in cashback vouchers is \$12.50. Due to the fact that it is more than \$10 but less than \$15, Mr. Tan will receive a cashback voucher of \$10 and the remaining \$2.50 will be carried over to the next month and issued with the next month's voucher provided it is within the correct denominations.

- Similarly, if your membership is cancelled or lapsed and you have cashback amounts outstanding, we will issue you vouchers of \$5 or \$10 only. Amounts below these denominations will be forfeited.

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Example: Mr. Ong's AIA Vitality membership will be cancelled at the end of the month. He is due \$24 in cashback vouchers. Mr. Ong will be issued 2 vouchers worth \$10 each; the remaining \$4 will be forfeited as it is below the \$5 value.

- Your issued Cold Storage vouchers are valid for 6 months even if your membership has ended.
- If you have misplaced your unutilised Cold Storage vouchers, you can log on to [AIAVitality.com.sg](http://AIAVitality.com.sg) to reprint the Cold Storage vouchers.
- To redeem your voucher, print it and take it along to any Cold Storage supermarket. The cashier will scan the voucher's unique barcode. Vouchers must be printed in good print quality. Poor print quality might affect the ability of the barcode to be scanned. Should members use less than voucher's entire value, members will not receive the balance in change and cannot store it for use the next time members shop at Cold Storage.

### Important points to remember

- Cold Storage will show which items qualify as HealthyFood™ with a "V" on the price tag, the HealthyFood™ tag on the shelves, a "V" on the shelf price tag, and a "V" next to each HealthyFood™ on your receipt.
- You can only use one AIA Vitality membership card for each purchase. Therefore families with multiple AIA Vitality memberships will need to decide which card they want to scan as only one membership card can earn AIA Vitality Points for the purchase of HealthyFood™.
- If you do not present the AIA Vitality card to the cashier, you will not receive the cashback on HealthyFood™. You cannot do a retrospective claim for the cashback or for the AIA Vitality Points.
- You will qualify for up to 25% cashback on HealthyFood™ items upon completing the online Vitality Health Review or the AIA Vitality Health Check at your preferred clinic.
- You will need to retake your Vitality Health Review and / or AIA Vitality Health Check every 12 months to enjoy your cashback.
- Monthly cashback and AIA Vitality Points are calculated based on the monthly HealthyFood™ spend value capped at \$160. The points and cashback are calculated on the spend values before GST.
- Cashback will be in the form of Cold Storage vouchers in denominations of \$5 and \$10.
- Cold Storage vouchers will be electronically mailed to you in the middle of the following month.
- The selection of HealthyFood™ items is constantly under review and may change from time to time. Products listed in the catalogue are subject to seasonal and suppliers' availability and may only be available at certain Cold Storage supermarkets.
- The voucher is subject to Cold Storage's usual terms and conditions of use, as may be amended from time to time:
  - The voucher is valid for use in Cold Storage supermarkets in Singapore, excluding Cold Storage Online
  - The voucher will expire six (6) months from the date of issue
  - Should members use less than voucher's entire value, no change will be issued
  - The voucher is valid only in Singapore and its value is equivalent to the Singapore currency as printed
  - The voucher cannot be replaced if it expires
  - The voucher is non-refundable and non-exchangeable for cash and is not legal tender and cannot be deposited in any bank accounts or into the Cold Storage Choice card
  - The voucher cannot be used at self-service check-out counters

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- Your entitlement to, and enjoyment of, this Benefit is subject to the rules herein and the [AIA Vitality Terms and Conditions](http://www.aiavitality.com.sg/memberportal/terms_and_conditions). (see [www.aiavitality.com.sg/memberportal/terms\\_and\\_conditions](http://www.aiavitality.com.sg/memberportal/terms_and_conditions)) In the event of any conflict between this Benefit Guide and the AIA Vitality Terms and Conditions, the AIA Vitality Terms and Conditions shall prevail.
- By utilising this Benefit, you acknowledge that you have read these rules, the [AIA Vitality Terms and Conditions](http://www.aiavitality.com.sg/memberportal/terms_and_conditions) (see [www.aiavitality.com.sg/memberportal/terms\\_and\\_conditions](http://www.aiavitality.com.sg/memberportal/terms_and_conditions)), including the disclaimers below, and that you accept and will be bound by the terms hereof.
- In the event of dispute, the decision of AIA Singapore and Cold Storage shall be final.

## Disclaimers and Governing Law

We make no representations or warranties, express or implied, of any kind with respect to this Benefit, nor do we assume any legal liability or responsibility for the completeness, accuracy, adequacy or currency of the contents of this Benefit Guide. Any dispute about Cold Storage's services must be resolved directly with the merchant. We shall not be liable for any loss, injury, claim or damage suffered or incurred as a result of Cold Storage's services.

AIA Singapore is not an agent of the merchant or vice versa.

This Benefit Guide shall be governed by and interpreted in accordance with the laws of Singapore.

If you have any questions or need more information about this Benefit, please visit [AIAVitality.com.sg](http://AIAVitality.com.sg); or email us at [support@aiavitality.com.sg](mailto:support@aiavitality.com.sg); or call 1800 248 8000.

Information and prices (if any) are correct as at 18 October 2016 and are subject to change.