

AIA One Billion Local Heroes Competition – Terms and Conditions of Participation

In participating in the AIA¹ One Billion Local Heroes Competition (“**Competition**”), you knowingly and voluntarily agree to the following Terms and Conditions.

The Competition is a Malaysia-level selection process conducted by AIA Malaysia (the Organizer) to identify one (1) representative to participate in the AIA One Billion Local Heroes Group-wide final competition which will be held in Hua Hin, Thailand in conjunction with AIA One Billion Day (“AOB Day”).

1. Eligibility

This competition is open exclusively to AIA Malaysia permanent employees and AIA Life Planners.

AIA Malaysia refers to AIA Bhd., AIA PUBLIC Takaful Bhd., AIA General Berhad, AIA Pension and Asset Management Sdn. Bhd. and AIA Health Services Sdn. Bhd.

2. Competition Structure

The Competition consists of three (3) stages.

Stage 1: Entry Submission

- a. Participants must complete the Competition form available on AIA Malaysia’s official website.
- b. All sections of the form must be filled in completely and accurately.
- c. Participants may nominate themselves or another AIA Malaysia employees or AIA Life Planners (“Nominee”) to participate in this Competition. There is no limit to the number of nominations a participant may submit and the same Competition form shall be used for this nomination. Only the nominated individual (‘Nominee’) is eligible to win the prize. The nominator will not receive any reward or benefit if their nominee is selected as the winner.
- d. All Nominees are required to be AIA Vitality members in order to be eligible to participate and will be required to provide their AIA Vitality Membership number for verification purposes.
- e. If you nominate another employee or AIA Life Planner within AIA Malaysia as the participant for this Competition, you shall bear full responsibility for (i) securing all necessary consent and authorization from the Nominee prior to submission of the nomination (ii) ensure that the Nominee has been made fully aware of, and has had the opportunity to review, these Terms and Conditions and the Nominee confirm having read and understood these Terms and Conditions and expressly consent to the processing, collection, use (including transfer, handling and storage) and disclosure of the Nominee’s personal data, and any other information provided to AIA, in the manner described in AIA’s Privacy Policy available at <https://www.aia.com/en/privacy>.
- f. AIA Malaysia will handle and process personal data in accordance with the Personal Data Protection Act 2010 and other applicable data privacy laws.
- g. Incomplete, inaccurate or late submission will be disqualified.
- h. The deadline for submission is 3 July 2026.

Stage 2: Shortlisting and Video Interview

- a. Submissions will be shortlisted by a panel of internal judges.

¹ AIA means AIA Company Limited and/or its affiliates, and its/their respective agents, officers, directors, employees, or advisors and representatives.

- b. Shortlisted participants will be contacted via email and invited to an online video recording session, where they need to respond to a series of questions.
- c. If a shortlisted participant is unable or unwilling to participate at this stage, AIA Malaysia reserves the right to replace them with another eligible participant.

Stage 3: Winner Selection

a. Selection Criteria

The determination of winners shall be conducted based on a dual evaluation system comprising (i) public audience voting and (ii) assessment by an internal panel of judges (collectively, the “Selection Criteria”).

b. Weightage Allocation

The final score for each eligible entry shall be calculated based on the following weightage:

- i. **Public Audience Voting:** Fifty percent (50%) of the total score shall be derived from votes cast by members of the public in accordance with the mechanisms prescribed by the Organizer; and
- ii. **Internal Panel of Judges:** Fifty percent (50%) of the total score shall be determined by an internal panel of judges appointed solely at the discretion of the Organizer.

c. Audience Voting Mechanism

- i. All audience votes must be submitted through the official channels designated by the Organizer. The Organizer reserves the right to verify the validity of all votes and to remove or discount any votes deemed fraudulent, duplicated, automated, or otherwise in breach of these Terms and Conditions.
- ii. Voting points shall be allocated based on relative ranking as follows:
 - Rank 1: 15 points
 - Rank 2: 12 points
 - Rank 3: 9 points
 - Rank 4: 6 points
 - Rank 5: 3 points
- iii. For the avoidance of doubt, **only the final ranking position (and not the absolute number of votes received)** shall be used in determining voting points.

d. Judging Panel Discretion

The internal panel of judges shall evaluate entries based on criteria determined by the Organizer, which may include, but are not limited to, creativity, originality, relevance, and quality. Each entry shall be scored across **three (3) questions**, with each criterion carrying a score of one (1) to five (5) points, for a maximum total of fifteen (15) points per entry. Scores will be averaged by the number of judges appointed. The judges’ decisions shall be exercised in their sole and absolute discretion.

e. Final Determination

The entrant(s) receiving the highest combined score, calculated in accordance with the weightage set out above, shall be declared the winner(s), subject to verification and compliance with these Terms and Conditions.

3. Prize

- a. One winning participant from AIA Malaysia will be selected to represent AIA Malaysia at the Group Final of the AIA One Billion Local Heroes Competition to be held in Hua Hin, Thailand on 21 November 2026 in conjunction with AIA One Billion Day (“AOB Day”).
- b. The winner must remain employed by AIA Malaysia or remain an active AIA Life Planner throughout the duration of this Competition and during the AOB Day.
- c. By submitting an entry to this Competition, the participant agrees to participate in AOB Day if selected. In the event the selected winner is unable, unwilling, or deemed unsuitable to participate in the Group Final for any reason, AIA reserves the right to select an alternate participant at its sole discretion.
- d. The prize includes one return economy class flight from Malaysia and two nights of hotel accommodation, subject to AIA Malaysia’s travel policy.
- e. The winner shall be solely responsible for obtaining all necessary travel documentation, including but not limited to a valid passport, visas and/or travel permit, required for entry into Thailand, and shall bear all costs associated therewith. The winner is also advised to procure adequate travel insurance for the duration of the trip. AIA Malaysia shall not be liable in the event the winner is unable to obtain the requisite travel documentation or is otherwise unable to attend the AOB Day for any reason. No replacement prize, compensation, or alternative arrangement shall be provided in such circumstance.
- f. AIA Malaysia reserves the right to modify or update the prize at its sole discretion.

4. Health and Fitness Declaration

- a. The participant represents and warrants being in good physical condition and not aware of any medical or other conditions that would prevent participation in the AOB Day.
- b. The participant further confirms not suffering from any illness, injury impairment or medical condition that would adversely affect participation in the AOB Day.
- c. In the event the Participant is unable to attend or participate in the AOB Day due to any health, medical, or fitness-related reasons, whether known or unknown at the time of acceptance, AIA Malaysia shall not be liable to provide any replacement prize, compensation, or alternative benefit.

5. Indemnity and Limitation of Liability

- a) The participant hereby waives, releases, and discharges AIA Malaysia from any and all liabilities, claims, damages, losses, injuries, disabilities, or death that may arise in connection with participation in the Competition, whether caused by AIA Malaysia’s negligence or otherwise.
- b) The participant agrees to indemnify, defend and hold harmless AIA Malaysia from and against any and all losses, liabilities, claims, damages, costs and expenses (including legal fees and compensation) arising directly or indirectly from any breach of any of the Terms and Conditions and any claims brought by the participant in connection with participation in the Competition, including those arising from injury, disability or death, whether caused by AIA Malaysia’s negligence or otherwise.
- c) The participant shall further indemnify and hold AIA Malaysia harmless from and against any and all liabilities, losses, damages, costs, and expenses incurred or suffered by AIA Malaysia arising out of or in connection with:

- (i) any third-party claim brought or threatened against AIA Malaysia relating to the participant's or involvement in the Competition; and
- (ii) any misuse or unauthorized use of AIA Malaysia's IT networks, systems, facilities, or equipment by the participant.

d) These Terms and Conditions shall be construed broadly to provide the maximum release and waiver permissible under applicable law.

6. Recordings

a) AIA Malaysia reserves the right to capture and use photographs, video footage, voice recordings and other media featuring the participant ("**Recordings**"), for press, promotional and marketing purpose across any media now known or developed in the future including without limitation to:

- (i) above-the-line usage with content used in advertising, digital advertising across paid digital/social– content boosted on AIA Malaysia's official social media channels and over-the-top streaming platforms;

- (ii) internet websites (including publicly accessible websites, intranet sites, third party content hosted sites, official social media platforms such as Facebook, Instagram, X (formerly known as Twitter), LinkedIn and YouTube, news websites and AIA Malaysia's websites (including making footage or material available for download on those websites));

- (iii) television broadcasts and rebroadcasts, web casts, multimedia links, videotapes, CDs, DVDs and electronic databases and other digital media;

- (iv) printed and electronic publications, presentations, reports and promotional materials;

- (v) radio broadcasts; and

- (vi) print and news media.

b) The participant irrevocably and unconditionally waives all existing and future rights (including performers' rights and copyright) in the Recordings, to the fullest extent permitted under applicable law. The participant warrants that no such rights have been previously transferred and agree not to transfer such rights in the future.

c) The participant irrevocably assigns and transfers to AIA Malaysia all rights, title and interest in the Recordings, including all intellectual property rights thereto.

d) AIA Malaysia shall have an irrevocable, perpetual, fully paid-up, exclusive, royalty-free, transferable, sublicensable (through multiple levels of sublicensees), worldwide right and license to make, copy, edit, publish, distribute, play, show, display and otherwise use and make available the Recordings and any works that may be derived from the Recordings, by any means and in any media now existing or hereafter invented, and to authorize others to do the same.

7. GENERAL

- a) AIA Malaysia reserves the right to disqualify any participant found to be using or in possession of any prohibited substances, including illegal drugs, narcotics, or other mood-altering substances.
- b) AIA Malaysia's failure to enforce any provisions of these Terms and Conditions shall not be construed as a waiver of its rights.
- c) AIA Malaysia may, at its sole discretion, amend, vary, delete or add to these Terms and Conditions from time to time.
- d) These Terms and Conditions shall be governed by, and construed in accordance with, the laws of the Malaysia and you submit to the exclusive jurisdiction of the courts of Malaysia.
- e) If any court or competent authority finds that any provision of these Terms and Conditions (or part of any provision) is invalid, illegal or unenforceable, that provision or part-provision shall, to the extent required, be deemed to be deleted, and the validity and enforceability of the other provisions of these Terms and Conditions shall not be affected or impaired.
- f) AIA Malaysia reserves the right to cancel, terminate, modify, or suspend the Competition at any time and for any reason, without prior notice and AIA Malaysia shall not be liable for any claims, damages or liabilities arising from such cancellation, termination, modification, or suspension. This includes, but is not limited to, situations where the Competition cannot be conducted as planned due to technical issues, force majeure events, or any other causes beyond the control of AIA Malaysia.