

A-Plus Health 2 Medical Upgrade Campaign Terms and Conditions

This A-Plus Health 2 Medical Upgrade Campaign ("Campaign") is organised by AIA Bhd. ("AIA", "we", "our" or "us"). By joining this Campaign, you ("you", "your", "customer" or "policy owner") agree that you have read, understood and agreed to be bound by the Terms and Conditions of this Campaign and by any change or modification that we may make to this Campaign and/or the Terms and Conditions of this Campaign with prior notice to you. By joining this Campaign, you further agree to be bound by our Privacy Policy accessible at <https://www.aia.com.my/en/index/privacy-statement.html>

Campaign Period

1 May 2024 to 30 June 2024, both dates inclusive ("Campaign Period").

Campaign Eligibility

This Campaign is open to selected basic policy listed below and with an active Supplementary A-Plus Health Contract attached to it ("Eligible Policy").

- A-Life Joy
- A-Life Joy 2
- A-Life Joy Xtra
- A-LifeLink
- A-LifeLink 2

Policy owners who have at least one Eligible Policy are referred to as "Selected Customers".

AIA reserves the right to include or exclude any customer in the Campaign. Fulfilment of the criteria set out above is an indication only, and not a guarantee of eligibility. Final eligibility shall be determined entirely at AIA's discretion.

Campaign Mechanism

1. This Campaign offers Selected Customers an upgrade on the medical plan, A-Plus Health attached in the Eligible Policy to A-Plus Health 2, the latest medical plan by AIA, with no medical check-up and no medical underwriting. The Selected Customer will be notified via an AIA+ app/portal notification, WhatsApp notification, or an email.
2. To participate in this Campaign, the Selected Customers must register and/or log in to the AIA+ app/portal and complete their participation via the self-serve journey designed for this Campaign. All application must be submitted via the AIA+ app/portal within the Campaign Period. All the application is subject to AIA's final approval.
3. This Campaign is limited to one (1) submission per insured. The Eligible Policy can only be upgraded to the A-Plus Health 2 plan as stated in their AIA+ app/portal. The selection of plan

to be upgraded is based on the nearest plan available after taking into consideration the A-Plus Health plan selected by the customer and attached in the Eligible Policy.

4. The upgrade application will be rejected if any of the following condition(s) is met:
 - (a) The Eligible Policy is not active at the time of the upgrade application.
 - (b) There is an existing record of upgrade application on the same Eligible Policy.

5. Upon successful upgrade, the Selected Customer will receive an email notification or SMS from AIA Bhd. The Selected Customer will receive the Medical Upgrade Endorsement, Premium Change Letter and a Supplementary A-Plus Health 2 Contract and Hospitalisation Section Provisions in the AIA+ app/portal, "STATEMENTS & LETTERS" section. The effective date of Supplementary A-Plus Health 2 Contract will start on the next monthly anniversary date of the Eligible Policy. New premium as per stated in the Premium Change Letter will be charged accordingly to the Eligible Policy and to be payable by the Selected Customer starting next premium due date. The Supplementary A-Plus Health Contract shall be terminated upon successful upgrade.

6. The waiting periods stated in Supplementary A-Plus Health 2 Contract shall be waived if the existing Supplementary A-Plus Health Contract attached in the Eligible Policy has passed its waiting periods. Otherwise, waiting periods shall continue to be applicable in the Supplementary A-Plus Health 2 Contract.

7. If there is any existing impairment(s), loading(s) and exclusion(s) from the Supplementary A-Plus Health Contract in the Eligible Policy, they will be carried forward to the new Supplementary A-Plus Health 2 Contract accordingly.

Important Notes and Disclaimers

- This campaign material is not intended as an offer or solicitation for the purpose or sale of any financial instrument/product. You should satisfy yourself that the Campaign offer/upgrade will best serve your needs and that the premium payable under this Campaign offer upgrade is an amount that you can afford. To achieve this, we recommend that you speak to your Life Planner who will perform a needs analysis and assist you in making an informed decision. You may also contact AIA directly for more information.

- You are advised to refer to the A-Plus Health 2 Product Brochure for further information on A-Plus Health 2 before upgrading, and to refer to the terms and conditions in the Medical Upgrade Endorsement, Supplementary A-Plus Health 2 Contract and Hospitalisation Section Provisions for details of the features and benefits, waiting periods and exclusions (if any) under the policy.

General Provisions

- You are always solely responsible for maintaining the accuracy of your information. AIA may request for further information from you to determine the authenticity of any information provided, including whether it is fraudulent or exaggerated.
- AIA may decline the Campaign entitlement in the event any of the Terms and Conditions pursuant to this Campaign is not fulfilled. No appeal(s) will be entertained.
- AIA shall have the right to decide all matters, and disputes concerning this Campaign.
- AIA shall have the right to amend the Terms and Conditions of this Campaign, and to suspend, terminate, delay or vary this Campaign with prior notice to you. The mode of notification (if any) of the amendment, suspension, termination, delay or variation shall be at AIA's discretion, including but not limited to displaying the same in any of AIA's website or social media sites.

Unless stated otherwise, words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.