

AIA Customer Privileges:

Collaboration between AIA Bhd., AIA PUBLIC Takaful Bhd., AIA General Berhad and PB Trustee Services Berhad

The submission of your contact information signifies your acceptance to the terms and conditions of herein and the Privacy Notice published in PB Trustee Services Berhad (“PBTBSB”)’s Website.

General Terms and Conditions

- (a) To enjoy the discount, you must be a first-time customer of PB Trustee Services Berhad for that specific products and services (i.e.: Will / Wasiat Writing Service and/or Insurance / Takaful Trust Service) (“the Services”) and an existing customer of AIA Bhd., AIA PUBLIC Takaful Bhd. and/or AIA General Berhad (“AIA Customer”).
- (b) In order to enjoy the AIA Customer Privileges for the Services, kindly furnish the following via email to pbtrustee@publicbank.com.my:
 - i. Your full name as per NRIC
 - ii. Your contact number
 - iii. Type of Service (i.e.: Will / Wasiat Writing Service AND/OR Insurance / Takaful Trust Service)
 - iv. A screenshot of the MyAIA app dashboard (*with your full name clearly shown*)
- (c) All payment for the products and services shall be made via the following mode of payment:
 - (i) JomPAY via online banking or ATM at all major banks
 - (ii) Credit Card
- (d) No refund shall be given upon partial or full payment of the Service Fee and Charges.
- (e) The discount is not exchangeable in cash or any other products or services offered by PBTBSB.
- (f) The discount is not valid with any other promotions and campaigns that are concurrently offered by PBTBSB.
- (g) The products and services are exclusive for your private use only. You must not take up the products and services on behalf of another person or transfer this discount to another person.
- (h) PBTBSB reserves the right to reject the application at its sole and absolute discretion without providing any reasons whatsoever.
- (i) PBTBSB shall not be responsible to verify your identity and the information that you have provided.
- (j) PBTBSB shall not be responsible for any delays or failure in its performance resulting from circumstances beyond the control of PBTBSB including but not limited to any act of God, war, riot,

strike, lockout, industrial action, fire, flood, drought, storm, epidemic, pandemic, technical or system failure.

- (k) You shall indemnify PBTSB against all losses, damages, fees, costs, charges, duties, expenses, legal costs etc. sustained or incurred by PBTSB, arising directly and indirectly from:
 - (i) Your use, purported use or misuse of PBTSB's products and services;
 - (ii) Your breach of the Terms and Conditions; or
 - (iii) Any intellectual property right or proprietary right infringement in connection with your use of PBTSB's products and services.

- (l) PBTSB reserves the right to add, delete or amend any of the Terms and Conditions including revising the fees and charges at any time by publishing a notice and the duly amended Terms and Conditions on PBTSB's Website.

- (m) The invalidity, illegality or unenforceability of any terms and conditions shall not affect the continuation in force of the remainder of the Terms and Conditions.

- (n) The Terms and Conditions are governed by and are to be construed in accordance with the laws of Malaysia.

- (o) AIA Bhd., AIA PUBLIC Takaful Bhd. and AIA General Berhad shall not be liable to you for any direct, indirect, special, incidental, exemplary, punitive or consequential damages (including loss of use, data, business or profits) arising out of or in connection with the services provided by PBTSB, whether such liability arises from any claim based upon contract, warranty, tort (including negligence), strict liability or otherwise, and whether or not AIA Bhd., AIA PUBLIC Takaful Bhd. and AIA General Berhad have been advised of the possibility of such losses or damages.

- (p) Should you have any questions or queries on PBTSB's products and services or the redemption of discount voucher, please do the following:
 - (i) log on to PBTSB's website at www.pbtrustee.com.my and fill in the necessary information required in the "Contact Us" webpage, or
 - (ii) write to PBTSB via email at pbtrustee@publicbank.com.my.

[End of the General Terms and Conditions]