

“CUKUP COVER” CAMPAIGN

TERMS AND CONDITIONS

1. This Cukup Cover Campaign (“Campaign”) is organised by AIA Bhd. (“AIA Malaysia”, “we”, “our” or “us”). Please read this Campaign’s Terms and Conditions before deciding to join this Campaign. By joining this Campaign, you (“you”, “your” or “customer”) 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. And 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>.
2. **Campaign Period:**
1st October 2026 – 31st December 2026, both dates inclusive (“Campaign Period”).
3. **Campaign Eligibility:**
 - a) To be eligible for this coverage, the customer (“Customer”) needs to be:
 - i. AIA Malaysia Corporate Members and their dependent(s) who are Insured/ Person Covered with AIA Malaysia’s Group Employee Benefits Scheme; or
 - ii. Any individual within the accepted countries who is residing in Malaysia
Note: The list of accepted countries is based on the selections available in the microsite registration form.
 - b) This Campaign shall **EXCLUDE**:
 - i. Employees of AIA Malaysia, its subsidiaries, or related companies; and
 - ii. Their immediate family members of such employees;
 - iii. Vendors, agents, service, providers, or parties directly involved in the organization, administration, or execution of the campaign.
 - iv. Customer who fails to meet the Campaign requirements; or
 - v. Customer who provides incomplete, inaccurate or fraudulent information.
 - c) “Eligible customer” means Customer who has sign up to receive the “Gift” from AIA Malaysia during the Campaign Period by satisfying the eligibility criteria and campaign mechanism set out below, subject to AIA Malaysia’s review and approval.
 - d) This Campaign is available at the following participating AIA Agency Branches:
 - i. Penang
 - ii. Ipoh
 - iii. Petaling Jaya (PJ)
 - iv. Klang
 - v. CapSquare
 - vi. Shamelin
 - vii. Johor Bahru
 - e) Only leads submitted to and serviced by the participating branches listed in Clause 3(d) above will be eligible to participate in this Campaign.
 - f) AIA Malaysia reserves the right, at its sole discretion and without prior notice, to add, remove, suspend, or replace any participating branch at any time during the Campaign Period.
4. **Campaign Mechanism:**
 - a) To participate in the Campaign, the Customer must register their interest through the designated campaign iCari channel during the Campaign Period.
 - b) Upon successful registration, an AIA Life Planner may contact the Customer to arrange a F2F appointment for a protection needs review and financial discussion.
 - c) Customer must attend and complete the F2F appointment with the assigned AIA Life Planner during the Campaign Period.
 - d) During the F2F appointment, the Customer must provide accurate and complete information required for the completion of the CFF. A CFF shall be deemed completed only upon successful submission by AIA Life Planner.
 - e) A Customer shall qualify as an “Eligible Customer” only when all the terms and conditions stipulated herein are met.
 - f) Eligible Customers will be notified by the attending AIA Life Planner once the Gift is available for collection or delivery.

5. Campaign Gift:

- a) "Gift" is one (1) complimentary WorkWell AIA Umbrella. The gift specifications, model, colour and design shall be determined solely by AIA Malaysia. AIA Malaysia reserves the right to substitute the gift with another item of similar value without prior notice should circumstances require.
- b) Eligibility will be determined based on the Eligible Customer's:
 - i. NRIC number;
 - ii. Passport number; or
 - iii. Other identification document accepted by AIA Malaysia.
- c) Multiple appointments booked or attended by the same Eligible Customer shall not qualify for additional gifts.
- d) The Campaign is limited to the first 2,000 Eligible Customers only. No further gifts will be awarded once the 2,000-gifts quota has been reached, regardless of whether the Campaign Period remains ongoing.
- e) Gift entitlement shall be awarded on a first-come, first-served basis and while stocks last.
- f) A Qualified Appointment shall deem completed only after:
 - i. The face-to-face appointment ("F2F") has been conducted; and
 - ii. The Customer Fact Find ("CFF") has been completed and successfully submitted by AIA Life Planner.
- g) AIA Malaysia reserves the right to verify and validate all appointments before approving any gift's entitlement.
- h) AIA Malaysia's decision shall be deemed final and conclusive.
- i) Eligible Customers will be notified by the attending Life Planner once the Gift is available for collection.
- j) Any Life Planner who collects a campaign gift but fails to conduct the required face-to-face (F2F) appointment, complete and submit the Customer Fact Find (CFF) in iPOS or deliver the gift to the eligible customer may be subject to a cash-equivalent chargeback per gift at AIA Malaysia's discretion. Any such chargeback shall be borne solely by Life Planner and shall not affect the Eligible Customer's entitlement to the Campaign Gift.

6. General Provisions:

- a) AIA Malaysia reserves the right (upon giving reasonable notice) to amend the terms and conditions of the Campaign, shorten, cancel, suspend, or terminate the Campaign or any part thereof at any time at its absolute discretion. Such notice may be sent to all participants via email and/or through any other mode of communication AIA Malaysia determines in its absolute discretion.
- b) For the avoidance of doubt, any changes, cancellation, suspension, or termination of the Campaign by AIA Malaysia shall not entitle the participants or any other persons whatsoever to any claim or compensation against AIA Malaysia for any losses or damages suffered or incurred as a direct or indirect result of such amendment, shortening, cancellation, suspension, or termination.
- c) AIA Malaysia shall not be liable for any losses, damages or costs incurred or suffered by any customer as a result of the customer's participation in the Campaign. Furthermore, AIA Malaysia shall not be liable for any default of its obligations under the Campaign due to any force majeure event which includes but not limited to act of God, war, riot, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of AIA Malaysia.
- d) The terms and conditions stated herein shall be governed by the Laws of Malaysia and subject to the jurisdiction of the Courts of Malaysia.
- e) By participating in this Campaign, Participants agree and consent to the collection, use and processing of his/her personal data by AIA Malaysia in accordance with AIA Malaysia's Privacy Statement available at <https://www.aia.com.my/en/index/privacy-statement.html>.
- f) In addition, and without prejudice to the foregoing, Participants further agree and consent that AIA Malaysia may use and/or disclose his/her personal data to its related companies and authorized agents for purposes including but not limited to the administration of this Campaign and for marketing and promotional activities relating to AIA Malaysia's products and services. This includes contacting Participants via telephone, email or other communication channels. Participants may at any time request to withdraw or limit such consent in accordance with the Privacy Statement.
- g) AIA Malaysia at its absolute discretion may disqualify or otherwise reject any participant who does not comply with the Terms and Conditions stated herein and/or are found or suspected of being tampering. Tampering shall include fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to the Campaign.
- h) Any variation of any of the terms and conditions stated herein shall be binding on the participants and be deemed to be brought to their attention through any e-mail sent via email and/or through any other mode of communication as determined at the absolute discretion of AIA Malaysia.
- i) For more information, enquiries, feedback and/or complaints related to the Campaign, please contact AIA at 1300-88-8922.