

Terms & Conditions

- 1. Medical For All X Three Guards, One Promise** ("Campaign") is organised by AIA Bhd. and AIA PUBLIC Takaful Bhd. ("AIA Malaysia", "we", "our" or "us"). Please read this Campaign's Terms and Conditions before deciding to participate in this Campaign. By participating in 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 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. 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:** This Campaign is valid from 16 May 2025 to 30 November 2025, both dates inclusive ("Campaign Period"). All new business applications must be received within the Campaign Period and activated by 16 March 2026.
- 3. Eligible Medical Plans:** A-Plus Health 2¹ and A-Plus Health Flex-i² ("Eligible Medical Plans").
- 4. Campaign Benefit:** Upgrade in Annual Limit of the selected Eligible Medical Plans ("Campaign Benefit").

Annual Limit		RM5 million Annual Limit	RM8 million Annual Limit	RM12 million Annual Limit	RM18 million Annual Limit
Requirements					
Medical Coverage	A-Plus Health 2 ¹	Plan 200	Plan 300	Plan 200 & 300	
	A-Plus Health Flex-i ²	Plan 250	Plan 350, 500	Plan 250, 350 & 500	
Life Coverage and/or CI Coverage		-	-	Min RM250,000 and/or Min RM175,000	Min RM500,000 and/or Min RM350,000
AIA Vitality		Yes			

- 5. Eligible Plan(s) / Rider(s) for this Campaign are ("Eligible Plan(s) / Rider(s)"):**

	AIA Bhd.	AIA PUBLIC Takaful Bhd.
a. (Life Coverage) Eligible Basic Policy/ Certificate(s)	A-Life Link 2 ¹ , A-Life JoyXtra ¹ , A-Life Wealth Builder ¹ , A-Life Wealth Premier ¹ , A-Life Wealth Venture ² , A-Life Wealth Prestige ¹ , A-Life Infinite Heritage ¹ , A-Life Promise ¹ or A-Life Cover ²	A-Life Idaman ² , A-Life Sejuta Makna ² or A-Life Legasi Beyond ¹
b. (Critical Illness (CI) Coverage) Eligible CI Rider(s)	A-Plus Critical Care ¹ , A-Plus Beyond Critical Shield ¹ , A-Plus Multi Critical Care ¹ , A-Plus Early Critical Care ¹ , A-Plus Recover ¹ , A-Plus Junior Critical Care ¹ , A-Plus Venus ¹ , A-Plus Venus Extra ¹ , A-Plus Gen Next ¹ , A-Plus CI Advance ¹ , A-Plus CI Guard ¹ , A-Plus Critical Assure ^{1,2} or A-Plus Critical Multi ²	A-Plus Critical Shield-i ² or A-Plus Beyond Critical Shield-i ²
c. (CI Coverage) Eligible CI Plan(s)	A-Life Essential Critical Care ² , A-Life Beyond Critical Care ² , A-Life Cancer360 ² , A-Life Lady ²	A-Life Kritikal Protector ² , A-Life Cancer360-i ² , A-Life Lady-i ² or A-Life Sejahtera ²

¹PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS POLICY/ CERTIFICATE / PRODUCT IS (ARE) SUBJECT TO LIMITATIONS. Please refer to PIDM's Takaful and Insurance Benefits Protection System ("TIPS") Brochure or contact **AIA Bhd.** or **AIA PUBLIC Takaful Bhd.** or **PIDM** (visit www.pidm.gov.my).

²The benefit(s) payable under eligible policy / certificate / product is (are) protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to limits. Please refer to PIDM's TIPS Brochure or contact **AIA Bhd.** or **AIA PUBLIC Takaful Bhd.** or **PIDM** (visit www.pidm.gov.my).

A-Life Link 2, A-Life JoyXtra, A-Life Wealth Builder, A-Life Wealth Premier, A-Life Wealth Prestige, AIA Infinite Heritage, A-Life Promise and A-Life Legasi Beyond are plans tied to the performance of the underlying assets and are not pure investment products such as unit trusts.

6. Campaign Eligibility:

- a) The Campaign is opened to all AIA Malaysia customers who have purchased / participated in the Eligible Medical Plans with Eligible Plan(s) / Rider(s) via new business application during the Campaign Period, and the application is activated by 16 March 2025. The Campaign is not applicable for customers who add/ convert/ upgrade/ downgrade the existing medical riders at policy / certificate servicing or during the coverage term of a policy / certificate.
 - b) The coverage amounts of the Eligible Basic Policy / Certificate and/or the Eligible Critical Illness ("CI") Rider / Plan and / or the Eligible Medical Plan must meet the requirements as stated in Item 4.
 - c) For adult application, the Insured / Person Covered must be an AIA Vitality member upon new business application submission. For juvenile application (applicable to pre-natal and / or Insured / Person Covered with entry age 0 to 15 years old), the policy / certificate owner must be an AIA Vitality member upon new business application submission.
7. Eligible policy / certificate owner will receive an endorsement for this Campaign, stating the Campaign Benefit within 3 months of successfully meeting the Campaign Eligibility. You are advised to read and understand the benefits, exclusions, terms and conditions stated in the endorsement.
8. The Campaign Benefit shall be reduced / removed accordingly in the event there is a reduction on the coverage amount of the Eligible Basic Policy / Certificate and/or the Eligible CI Rider(s) / Plan(s) and / or the Eligible Medical Plan at your request, provided that after the reduction, the coverage amount of the Eligible Basic Policy / Certificate and/or the Eligible CI Rider(s) / Plan(s) and / or the Eligible Medical Plan is still meeting the minimum coverage amount stated in Item 4. This shall not apply in the event the reduction on the coverage amount is due to claims approved by us.
- In the event there is an increase in coverage amount for the Eligible Basic Policy / Certificate and/or the Eligible CI Rider(s) / Plan(s) and / or the Eligible Medical Plan, the Campaign Benefit shall remain unchanged.
9. The Campaign Benefit shall cease upon the earliest occurrence of the following:
- a) The Eligible Medical Plan becomes expired, terminated, or is surrendered; or
 - b) If the Eligible Basic Policy / Certificate and/or the Eligible CI Rider(s) / Plan(s) which the Eligible Medical Plan is attached / issued is lapsed, matured, terminated, or is surrendered.
10. The Campaign is offered at no additional cost. **However, AIA Malaysia reserves the right to revise the cost of insurance / *Tabarru'* due to adverse claims experience. You will need to pay an additional premium / contribution if the cost of insurance/ *Tabarru'* is revised.**

11. Important Notes and Disclaimers

- a. The marketing materials of this Campaign are not intended as an offer or solicitation for the purpose or sale of any financial instrument / product. You should satisfy yourself that the policy / certificate purchased / participated will best serve your needs and that the premium / contribution payable under this policy / certificate is an amount that you can afford. To achieve this, we recommend that you speak to our AIA Life Planner who will perform a needs analysis and assist you in making an informed decision.
- b. You are advised to refer to the Product Disclosure Sheet, Sales Illustration and Fund Fact Sheet(s) (where applicable), for further information before purchasing / participating in an insurance policy / takaful certificate, and to refer to the terms and conditions in the policy / certificate document for details of the features and benefits, waiting periods and exclusions under the policy / certificate.
- c. AIA Vitality is a programme that supports and rewards its members for making healthier choices every day and is offered by AIA Health Services Sdn. Bhd. (199601016211 (388561-T)). Please visit <https://www.aia.com.my/en/aia-vitality/about-aia-vitality.html> for further information.

12. General Provisions

- a. You are always solely responsible for maintaining the accuracy of your information. AIA Malaysia may request for further information from you to determine the authenticity of any information provided, including whether it is fraudulent or exaggerated.
- b. AIA Malaysia may decline the Campaign Benefit entitlement in the event any of the Terms and Conditions pursuant to this Campaign is not fulfilled. No appeal(s) will be entertained.
- c. AIA Malaysia shall have the right to decide all matters, and disputes concerning this Campaign including substituting the Campaign Benefit with other form of gifts / rewards of equivalent value.
- d. AIA Malaysia 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 Malaysia's discretion, including but not limited to displaying the same in any of AIA Malaysia's website or social media sites.
- e. The Campaign Benefit is non-transferable and any request for Campaign Benefit to be credited to a third-party account will not be entertained.

Updated as at 1 October 2025