

Terms & Conditions for Future Premium Payment Option (FPPO) Campaign for AIA Infinite Heritage (“Campaign”)

FPPO Campaign (“Campaign”) is organised by AIA Bhd. (“AIA Malaysia”, “we”, “our” or “us”). 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. 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>.

FPPO is a payment facility which facilitates and eases future premium payments of your policy to ensure uninterrupted protection. The premium paid to this payment facility is calculated at a discount rate determined by AIA during application and will be utilised to pay for the premium due on each policy anniversary, until the premium paid to this payment facility is fully utilised or is insufficient to pay for the premium due. AIA would notify you to pay the future premium (if any) in the event the premium paid to this payment facility is fully utilised or is insufficient to pay for the premium due. The crediting rate will be credited in the FPPO facility based on the unutilised premium paid in the FPPO facility.

1. Campaign Period

1 May 2025 to 30 June 2025, both dates inclusive (“Campaign Period”).

2. Eligible Product

AIA Infinite Heritage (“Eligible Product”)

3. Campaign Eligibility

This Campaign is open to all customers who submitted application to purchase Eligible Product within the Campaign Period. To qualify for this Campaign, the customer must select a lump sum payment or scheduled payment (FPPO payment) with minimum total of 5 years annual premium payment in advance during application. The application must be approved by AIA by **31 July 2025** (“Eligible Policy”).

4. Campaign Reward

Enjoy a guaranteed minimum 4% crediting rate per annum at each policy anniversary for the first 5 policy years on the unutilised premium paid into this FPPO Campaign for the Eligible Policy (“Campaign Reward”).

5. Campaign Mechanism

- (a) Application which meets the Terms and Conditions of this Campaign will be enrolled automatically. An approval letter will be issued to the policy owner of the Eligible Product (“Eligible Policy Owner”) within three (3) months from the date of application of the Eligible Policy. Only Eligible Policy Owner who receives the approval letter of this Campaign together with the policy contract shall be deemed as successfully enrolled into this Campaign.
- (b) The entitled Campaign Reward under this Campaign will cease for the policy year and the remaining policy years (if any), upon the earliest occurrence of any of the following events:
 - (i) Upon withdrawal of future premiums paid to FPPO facility of the Eligible Policy. The FPPO facility of the Eligible Policy will be terminated, and any remaining balance from the FPPO facility of the Eligible Policy will be refunded. Customer who reapplies FPPO facility to the Eligible Policy after the Campaign Period

will not enjoy the minimum guaranteed crediting rate in this Campaign, but prevailing rate(s) determined by AIA from time to time.

- (ii) The Eligible Policy is lapsed, terminated, surrendered, or the application is cancelled. The FPPO facility of the Eligible Policy or application will be terminated and any remaining balance from FPPO facility of the Eligible Policy will be refunded.
- (c) In the event of any claim(s) occurring within the first five (5) Eligible Policy years which require premiums to continue to be payable, the Campaign Reward will continue subject to the Terms and Conditions of this Campaign.

6. Important Notes and Disclaimers

- (a) This Terms & Conditions is not intended as an offer or solicitation for the purpose or sale of any financial instrument/product. You should satisfy yourself that the policy purchased will best serve your needs and that the premium payable under this policy 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.
- (b) You are advised to refer to the Product Disclosure Sheet, Sales Illustration, Fund Fact Sheet(s) (if any), for further information before purchasing an insurance policy, and to refer to the terms and conditions in the policy document for details of the features and benefits, waiting periods and exclusions under the policy.

7. General Provisions

- (a) 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.
- (b) AIA may decline the Campaign Reward 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 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.