

# Terms & Conditions (T&C) for Sepakat Membawa Berkat Campaign (“Campaign”)

**Sepakat Membawa Berkat Campaign** ("Campaign") is organised by AIA PUBLIC Takaful Bhd. (“AIA PUBLIC”, “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>.

## Amendment Notice:

The **Sepakat Membawa Berkat** Campaign which originally ran from 1 January 2025 to 31 March 2025 has been updated and renamed **Sepakat Membawa Berkat Edisi Ramadan** for the period of 1 March 2025 to 31 March 2025 (“Additional Reward”). During this period, extra rewards will be available. This Campaign was then extended from 1 April 2025 to 30 April 2025, under the new name **Sepakat Membawa Berkat Edisi Raya**. The Campaign will now be further extended from 1 May 2025 to 31 July 2025, continuing under the original campaign name, **Sepakat Membawa Berkat**. All other terms and conditions remain unchanged, except where stated otherwise.

### 1. Campaign Period

This Campaign will start from 1 July 2025 to 31 July 2025, both dates inclusive (“Campaign Period”). The takaful certificates signed up / participated into by the participants within the campaign period must be activated by 15 August 2025.

### 2. Eligible Products

The following products are eligible under this Campaign:

Wealth	Health
A-Life Legasi Beyond	A-Life Idaman
A-Life Sejuta Makna	A-Life MediFlex-i
A-Enrich Rezeki	A-Life Kritikal Protector
A-EnrichGold-i	A-Life Sejahtera
	A-Life Lady-i
	A-Life Cancer360-i
	A-Life Pelindung

Note: These products are underwritten by AIA PUBLIC Takaful Bhd.

Certificate owners who have at least one Eligible Product are referred to as “Eligible Customers”.

### 3. Campaign Reward

Customers who sign up for any of the Eligible Products and fulfil all the requirements mentioned in the Campaign Eligibility and Campaign Mechanism (Sections 4 and 5 below) will be entitled to the following rewards:

- (i) **Amal Jariah: RM10 cash reward** in AIA+ Wallet with no minimum annualised contribution (ANC) required when the customer opts in for surplus donation. The Company will donate RM10 to Tabung Penyala Harapan for each opt in by the participants to donate their surplus; and
- (ii) **Ganjaran Emas: Receive up to 2 units of 4.25g 999.9 gold** as per Table 3.2 if the minimum ANC criteria is met.

**Table 3.1**

**Amal Jariah: Campaign Requirements and Rewards**

Product	Requirements	Donate RM2 to Penyala Harapan by AIA PUBLIC Takaful Bhd	Donate additional RM8 to Penyala Harapan by AIA PUBLIC Takaful Bhd	RM10 Cash Reward in AIA+ wallet
All Eligible Products (refer to Clause 2 for the list)	No minimum ANC	No minimum ANC	No minimum ANC	No minimum ANC
	Opt in to Surplus Donation	Not required	Required	Required

**Table 3.2**

**Ganjaran Emas: Campaign Requirements and Rewards (Gift Reward)**

Product	ANC	Payment Method	Gift
<b>Health</b>			
A-Life Idaman	From RM3,000 to less than RM5,000	AIA E-Pay (credit card or e-pay online banking)  Or Send Payment Link (credit card)	0.5g – 999.9 Gold
A-Life Sejahtera			
A-Life Pelindung	From RM5,000 to less than RM12,000		1.0g – 999.9 Gold
A-Life MediFlex-i			
<b>Wealth</b>			
A-Life Legasi Beyond	From RM12,000 to less than RM25,000		2.125g – (1/2 Dinar) 999.9 Gold
A-Life Sejuta Mak	RM25,000 and above		4.25g – (1 Dinar) 999.9 Gold
A-Enrich Rezeki			
A-EnrichGold-i			

<b>Health</b> A-Life Kritikal Protector  A-Life Cancer360-i A-Life Lady-i  (Additional Reward)  <b>Wealth</b> A-Life Legasi Beyond  A-Life Sejuta Makna	From RM3,000 to less than RM5,000		0.5g – 999.9 Gold x 2
	From RM5,000 to less than RM12,000		1.0g – 999.9 Gold x 2
	From RM12,000 to less than RM25,000		2.125g – (1/2 Dinar) 999.9 Gold x 2
	RM25,000 and above		4.25g – (1 Dinar) 999.9 Gold x 2

#### 4. Campaign Eligibility

- This Campaign is open to all customers (including AIA Life Planners) who sign up any of the Eligible Products during the Campaign Period and fulfils the Campaign requirements stated in these Terms & Conditions.
- AIA Life Planner self-participation means that the certificate owner and/or the person covered is an AIA Life Planner.

#### 5. Campaign Mechanism

##### Section (i): General (Applicable to Amal Jariah and Ganjaran Emas)

- All applications must be submitted via iPoS between 1 July 2025 and 31 July 2025 and the certificate must be activated by 15 August 2025.
- Open for all payment modes (annual, semi-annual, quarterly and monthly).
- Open for all contribution payment terms.
- AIA Vitality membership is required for Ganjaran Emas as per table below. AIA Vitality membership must be signed up or activated upon new application submission and must remain active prior to and upon the fulfilment of the Gifts.

Product	AIA Vitality Membership
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A-Life Idaman	Applicable to the person covered if the person covered is an adult. Applicable to the certificate owner if the person covered is a juvenile.
A-Life MediFlex-i	Person covered*
A-Life Kritikal Protector	
A-Life Sejahtera	
A-Life Lady-i	
A-Life Cancer360-i	
A-Life Pelindung	
A-Life Legasi Beyond	

\*Juvenile applications (applicable to person covered from 14 days old to 15 years old) under these products are **NOT required to join AIA Vitality membership** to participate in this Campaign because AIA Vitality membership is only open for person covered aged 16 years old and above.

- e) If the Eligible Customer makes any changes or transactions (e.g. increase in sum covered or addition of riders) to the Eligible Product which require additional contribution during this Campaign Period and/or before the fulfilment of the Gift Reward, the additional contribution will not be calculated in the Gift Rewards entitlement.
- f) If the Eligible Customer reduces the contribution, the Gift Reward shall be based on the reduced contribution provided the reduced contribution meets the minimum annualised contribution criteria.
- g) In the event of a free-look cancellation, the Gift Reward entitlement will be forfeited.

Section (ii): Applicable to Amal Jariah

- a) No minimum annualised contribution is required to enrol in this Campaign. Refer to Campaign Reward section for more details.
- b) The Eligible Product must be paid via AIA E-Pay (credit card, debit card or e-pay online banking) or Send Payment Link (credit card or debit card) for all modal contribution amount.  
For A-Life Sejuta Makna where the Customer is a business organisation, the credit card used must be registered under the business organisation. A copy of the business credit card information must be submitted for verification upon submission.
- c) For every certificate signed up, AIA PUBLIC will donate RM2 to Tabung Penyala Harapan. An additional RM8 will be contributed by AIA PUBLIC to Tabung Penyala Harapan for customers who opt in for surplus donation. As a token of appreciation, customers opting for surplus donation will also receive a RM10 cash reward in AIA+ Wallet.
- d) Eligible Customers who are eligible for Cash Reward will have the Cash Reward credited into their AIA+ Wallet by 31 July 2025.

Section (iii): Applicable to Ganjaran Emas

- a) A minimum annualised contribution of RM3,000 is required for the Ganjaran Emas entitlement. Refer to Campaign Reward section for more details.
- b) The calculation of minimum ANC to be entitled for the Gift is based on the total contribution amount inclusive of A-Plus Saver-i, A-Plus Legasi Enhancer, A-Plus Health Enhancer, A-Plus Enhancer-i and any rider contribution. AIA Vitality membership fees are excluded.

- c) The Eligible Product must be paid via AIA E-Pay (credit card or e-pay online banking) or Send Payment Link (credit card) for all modal contribution amount. Payment by debit card is not allowed.

For A-Life Sejuta Makna where the Customer is a business organisation, the credit card used must be registered under the business organisation. A copy of the business credit card information must be submitted for verification upon submission.

- d) For Wealth products except A-Life Sejuta Makna, the selection of funds must always be fully within the list of AIA Investment-linked funds in the table below before the fulfilment of the Gift Reward. Any combination of these listed funds is permitted, as long as the total allocation equals 100%. Fund switching within this list is permitted. Selection of any funds outside of this list will result in a forfeiture of the Gift Reward.

Takaful Fund (only for A-Life Legasi Beyond, A-Enrich Rezeki, and A-EnrichGold-i)	A-Dana Equity A-Dana Balanced A-Dana Strategic Equity A-Dana Strategic Dynamic
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- e) The person covered or certificate owner must ensure that the Eligible Product meets all the Campaign requirements prior to and upon the fulfilment of the Gift Reward including but not limited to the minimum annualised contribution criteria, Investment-Linked Fund criteria for Wealth products, payment method criteria and others.
- f) The Eligible Product will be disqualified from the Gift Reward entitlement if during this Campaign Period and/or before the fulfilment of the Gift Reward, any of the Terms and Conditions set out in this document is not met, or if any of the event listed below occurs:
- Lapse, surrender, termination, cancellation of the Eligible Product;
  - Partial withdrawal;
  - Contribution holiday;
  - Contribution not paid up to date;
  - Lapsed but reinstated; or
  - Deferment of contribution payment
- g) The Gift Reward under Ganjaran Emas will be delivered after 6 months after the activation date of the certificates as per AIA PUBLIC's record.
- h) The Eligible Customers are required to download the AIA+ app and register for an AIA+ account (if they do not have an AIA+ account). The Eligible Customers will be notified about their Gift or Cash Reward entitlement via the AIA+ app.
- i) Delivery of the Gift Reward under Ganjaran Emas is limited to within Malaysia.
- j) The Eligible Customers agree and authorise AIA PUBLIC to disclose their personal information (including but not limited to name, NRIC number, mailing address, contact number and email address) to the vendor/distributor/agent who would then contact the Eligible Customers regarding the delivery of their Gift. The Eligible Customers shall be responsible to make the necessary arrangements with the vendor/distributor/agent for the delivery and/or collection of the Gift. All taxes, charges and incidental costs in this regard shall be borne by the Eligible Customers.
- k) AIA PUBLIC shall not be liable for any loss or damage that occurs to the Gift during the delivery process.
- l) AIA PUBLIC reserves the right to substitute the Gift with an item of a similar value, depending on availability at any time without prior notice.
- m) AIA PUBLIC shall not be responsible for any loss, damage, delay, tampering, theft, or modification of the Gift once it has been provided to the Eligible Customers. AIA shall be released and fully discharged from further liability and demand in relation to the Gift.
- n) AIA PUBLIC is not the distributor of the Gift and makes no warranty or representation as to the quality or merchantability of the Gift provided and shall not be responsible

for any defect or any other loss or damage that may be suffered in connection with the Gift. Any dispute over the Gift provided by the distributor of the Gift should be resolved directly between the Eligible Customers and the distributor of the Gift.

- o) AIA PUBLIC may extend the timeline and methods of delivery of the Gift or Cash Reward with prior notice.
- p) The Eligible Customers may contact AIA PUBLIC [here](#) for enquiries.

## **6. Important Notes and Disclaimers**

- a. This 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 certificate participated in will best serve your needs and that the contribution payable under the certificate is an amount that you can afford. To achieve this, we recommend that you speak to your AIA 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.
- b. You are advised to refer to the Product Disclosure Sheet, Product Illustration, Fund Fact Sheet(s); if applicable, for further information before participating in a certificate, and to refer to the terms and conditions in the certificate document for details of the features and benefits, waiting periods and exclusions under the certificate. Unless stated otherwise, words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

## **7. General Provisions**

- a) You are responsible for maintaining the accuracy of your information. AIA PUBLIC may request for further information from you to determine the authenticity of any information provided, including whether it is fraudulent or exaggerated.
- b) AIA PUBLIC may decline the Gift/Cash 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 PUBLIC shall have the right to decide all matters, and disputes concerning this Campaign including substituting the Gift/Cash Reward with other form of gifts/rewards of equivalent value.
- d) AIA PUBLIC 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.
- e) The Gift/Cash Rewards are non-transferable. Any request for the Gift to be delivered to a third-party or for the Cash Reward to be credited to a third-party account will not be entertained.

The terms and conditions of the Campaign are subject to change and the decision of AIA on any matter concerning these terms and conditions are final.