

**Terms & Conditions (T&C) for  
AIA+ Wallet Rewards Campaign ("Campaign")**

1. AIA+ Wallet Rewards Campaign (Campaign") is organised by AIA Bhd. ("AIA", "we", "our" or "us"). By joining this Campaign, you ("you", "your" or "customer") acknowledge that you have read, understood, and agreed to be bound by the Terms and Conditions of this Campaign and by any changes or modifications 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>.

**2. Campaign Period**

1 September 2025 to 30 September 2025, both dates inclusive ("Campaign Period"). Policies/Certificates must be activated by 15 October 2025.

**3. Eligible Products**

This Campaign includes the following products:

Eligible Conventional Products	Eligible Takaful Products
A-Life Wealth Builder	A-Life Sejuta Makna
A-Life Wealth Venture	A-Life Legasi Beyond
A-Life Promise	

Eligible Takaful Product for Additional Bonus	Criteria
Minimum annualised contribution of RM3,000 for A-Life Legasi Beyond AND Minimum sum covered of RM100,000 for A-Life Kritikal Protector  on the same day.	Minimum annualised contribution of RM3,000 for A-Life Legasi Beyond AND Minimum sum covered of RM100,000 for A-Life Kritikal Protector

Note: These conventional products are underwritten by AIA Bhd. while the takaful products are underwritten by AIA PUBLIC Takaful Bhd.

Policies/certificates signed up under the Campaign are referred to as "Eligible Policies/Certificates".

**4. Campaign Criteria**

Customers who sign up for any of the Eligible Products and fulfil all the requirements in the Campaign Eligibility and Campaign Mechanism sections will be entitled to the following cash reward for **each** of their Eligible Policy/Certificates, if the minimum annualised premium/ contribution (ANP/ANC) is met.

## Eligible Products Rewards

Eligible Products	Tier	ANP/ANC <sup>1</sup> Requirement	Campaign Reward
A-Life Wealth Builder A-Life Wealth Venture A-Life Promise A-Life Sejuta Makna A-Life Legasi Beyond	6	RM100,000 and above	Cash reward worth RM5,888
	5	From RM50,000 to less than RM100,000	Cash reward worth RM2,888
	4	From RM18,000 to less than RM50,000	Cash reward worth RM988
	3	From RM12,000 to less than RM18,000	Cash reward worth RM588
	2	From RM5,000 to less than RM12,000	Cash reward worth RM238
A-Life Sejuta Makna A-Life Legasi Beyond	1	From RM3,000 to less than RM5,000 <i>[Note: This tier is only applicable for Takaful Eligible Certificates]</i>	Cash reward worth RM128

## Eligible Additional Rewards

Eligible Takaful Products	Additional Cash Reward
<p>Sign up for <b>A-Life Legasi Beyond</b> with minimum ANC of RM3,000</p> <p>AND</p> <p><b>A-Life Kritikal Protector</b> with minimum sum covered of RM100,000 on</p> <p>the same day.</p>	<p>Additional <b>RM288</b> on top of Cash Reward</p>

Eligible Customers who meet the eligibility criteria will be credited the Cash Reward into their AIA+ wallet in seven ("7") months from the Policy/Certificate commencement date.

## 5. Campaign Eligibility

- All customers are eligible to participate in the Campaign, subject to meeting the eligibility criteria and full underwriting requirements.
- To qualify for the Campaign, for adult application, the Insured/Person Covered must be an AIA Vitality member. For juvenile application (A-Life Promise), the Policy Owner must be an AIA Vitality member. Please refer to item 6(d) for more information.
- This Campaign is also open to AIA staff purchase/participate.

- d. Life Planner self-purchase is **ALLOWED** under the Campaign. Life Planner self-purchase means that the policy owner/certificate owner and/or the insured/person covered is a Life Planner.

## 6. Campaign Mechanism

- a. All applications must be submitted from 1 September 2025 to 30 September 2025, both dates inclusive. The Eligible Policies/Certificates must be activated by 15 October 2025.
- b. A minimum annualised premium/contribution (ANP/ANC) of RM3,000 is required for Eligible Takaful Products and RM5,000 is required for Eligible Conventional Products. Sign up A-Life Legasi Beyond with minimum ANC of RM3,000 and A-Life Kritikal Protector with minimum sum covered of RM100,000 on the same day is required for the additional bonus reward. The additional bonus cash reward will be granted only upon meeting both qualifying criteria: A minimum ANC of RM3,000 for A-Life Legasi Beyond and a minimum sum covered of RM100,000 for A-Life Kritikal Protector, both on the same sign-up day. Refer to the Campaign Reward at the Campaign Criteria section above for more details.
- c. To be eligible for the additional bonus rewards, customers are required to sign up A-Life Legasi Beyond + A-Life Kritikal Protector on the same day. To avoid confusion, same day means both A-Life Legasi Beyond and A-Life Kritikal Protector submissions must be on the same day.
- d. The calculation of minimum ANP/ANC to be entitled for the Cash Reward is based on the total premium/contribution amount inclusive of A-Plus Saver, A-Plus Saver-i, A-Plus ScholarSaver, A-Plus Legasi Enhancer, A-Plus Enhancer-i, and any rider premium/contribution. AIA Vitality membership fees are excluded.
- e. AIA Vitality membership requirement is as per the table below. If AIA Vitality membership is required, it must be registered or activated upon new application submission and must remain active prior to and upon the fulfilment of the Cash Reward.

Product	AIA Vitality Membership	
	Insured/Person Covered who are below 16 years old	Insured/Person Covered who are 16 years old and above
A-Life Wealth Builder	Not required	Required for insured
A-Life Promise	Required for policy owner	Not applicable due to product entry age
A-Life Wealth Venture	Not applicable due to product entry age	Required for insured
A-Life Legasi Beyond	Not required	Required for person covered
A-Life Sejuta Makna	Not applicable due to product entry age	Required for person covered
A-Life Kritikal Protector	Not applicable due to product entry age	Required for person covered

- f. Payment method requirements are as follows:
- For Eligible Policies/Certificates with a modal premium/contribution of less than RM50,000, the payment method must be AIA E-Pay (**credit card or e-pay online banking**) or Send Payment Link (**credit card**). For the avoidance of doubt, payment via debit card is not allowed.
  - For Eligible Policies/Certificates with a modal premium/contribution of RM50,000 and above, all payment methods are accepted.
  - For A-Life Wealth Venture and A-Life Sejuta Makna customers 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.
- g. Open for all premium/ contribution payment frequency (annual, semi-annual, quarterly and monthly).
- h. Open for all premium/ contribution payment terms (5-pay, 6-pay 10-pay, etc.).
- i. If the Eligible Customer makes any changes or transactions (e.g., increase of sum assured/sum covered or addition of riders) to the Eligible Policy/Certificate which require additional premium/contribution during this Campaign Period and/or before the fulfilment of the Cash Reward, the additional premium/contribution will not be calculated in the Cash Reward entitlement.
- j. If the Eligible Customer reduces the premium/contribution, the Cash Reward shall be based on the reduced premium/contribution, provided that the reduced premium/contribution meets the minimum annualised premium/ contribution criteria.
- k. The selection of funds for A-Life Wealth Builder, A-Life Promise, and A-Life Legasi Beyond must always be fully within the list of AIA Investment-linked Funds provided in the table below before the fulfilment of the Cash Reward. Any combination of these listed funds is permitted, as long as the total allocation equals 100%. Fund switching within this list is permitted. However, selecting any funds outside this list will result in the forfeiture of the Cash Reward.

AIA Strategic Funds	AIA Strategic Equity Fund AIA Strategic Fixed Income Fund
AIA Elite Funds	AIA Elite Conservative Fund AIA Elite Adventurous Fund
Local Funds	AIA Dana Progresif AIA Equity Dividend Fund AIA Equity Plus Fund AIA Dana Dinamik AIA Aggressive Fund AIA Medium Cap Fund AIA Balanced Fund
Global Funds	AIA Global Fixed Income Fund AIA Global Equity Income Fund AIA Global Balance Fund AIA Global Equity Fund AIA New Horizon Fund

Asia Funds	AIA Asia Opportunity Fund AIA Asian Equity Fund AIA Asia Platinum Fund
Takaful Fund	A-Dana Equity A-Dana Balanced A-Dana Strategic Equity A-Dana Strategic Dynamic

- l. In the event of a free-look cancellation, the Cash Reward entitlement will be forfeited.
- m. The insured/person covered or policy owner/certificate owner must ensure that the Eligible Policy/Certificate meets all the Campaign requirements prior to and upon the fulfilment of the Cash Reward including but not limited to the minimum ANP/ANC criteria, ILP Fund criteria, payment method criteria and others.
- n. The Eligible Policy/Certificate will be disqualified from the Cash Reward entitlement if during this Campaign Period and/or before the fulfilment of the Cash Reward, any of the Terms and Conditions set out in this document are not met, or if any of the following events occurs:
  - Lapse, surrender, termination, or cancellation of the Eligible Policy/Certificate;
  - Partial withdrawal;
  - Activation of premium/contribution holiday;
  - Premium/contribution payments are not up to date;
  - Policy/Certificate has lapsed but reinstated; or
  - Deferment of premium/contribution payment
- o. Eligible Customer will have the Cash Reward credited into their AIA+ Wallet in seven ("7") months from the Policy/Certificate commencement date.
- p. AIA may extend the timeline of the Cash Reward at its own discretion.
- q. Eligible Customers are required to download the AIA+ app and register for an AIA+ account (if they do not have an AIA+ account). Eligible Customers will be notified about their Cash Reward entitlement via the AIA+ app. The Cash Reward in AIA+ Wallet will expire one day before the second anniversary of the crediting date.
- r. Eligible Customers may contact AIA [here](#) for enquiries.

## 7. 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 policy purchased/certificate participated will best serve your needs and that the premium/ contribution payable under the policy / 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, Sales/Product Illustration, Fund Fact Sheet(s); if applicable, for further information before purchasing a policy or participating in a 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. Unless stated otherwise, words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

## **8. 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 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 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.
- d. The Cash Rewards are non-transferable.

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.