

Terms and Conditions for Ganjaran Ekstra Campaign (“Campaign”)

Ganjaran Ekstra Campaign (“Campaign”) is organised by AIA PUBLIC Takaful Bhd. (known as “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>

1. Campaign Period

The Campaign shall run from 6 October 2026 to 30 November 2026, both dates inclusive.

To be eligible for the Campaign, the certificate of the Eligible Product must be activated by 15 December 2026.

2. Eligible Product

Eligible Product	Requirements to be Eligible for Campaign
A-Enrich Impian <i>Underwritten by AIA PUBLIC Takaful Bhd.</i>	- Sign up for A-Enrich Impian - Active member of AIA Vitality

** The annual contribution consist of the Basic Contribution and A-Plus Enrich Saver-i only, excluding A-Plus Saver-i contributions and any ad hoc top-ups.*

3. Campaign Reward

Customers who meet the Terms and Conditions of the Campaign will receive an additional Annual Savings Reward (“Campaign Reward”) as a percentage of the Annual Contribution from Certificate Year (“CY”) 2 to CY 4. Thereafter, the original Annual Savings Reward shall be payable from CY 5 onwards.

Example:

Contribution and Coverage Term	Annual Savings Reward (% of ANC ²)	Campaign Reward ³ - Additional Annual Savings Reward (% of ANC ²)	Total Annual Payout (CY 2 to 4)
20 Pay 30	4%	+4%	8%
20 Pay 20, 30 Pay 30	6%	+6%	12%

Note:

- Participants must remain an active AIA Vitality membership upon payout of the Campaign Reward

4. Campaign Eligibility

- The Campaign is open to all new and existing customers, who sign up for Eligible Product during the Campaign Period and meet all the requirements outlined in this Terms and Conditions.
- To be eligible for the Campaign, active AIA Vitality membership is required. The AIA Vitality membership must be signed up or active upon new application submission. For juvenile application (applicable to Person Covered with entry age 0 to 15 years old) the Participant (i.e. the applicant) must have an active AIA Vitality membership.
- Self-participate by Life Planners is **ALLOWED** under the Campaign. Life Planner self-participate means that the participant and/or the person covered is a Life Planner.
- This Campaign is also open to AIA Malaysia staff purchase participation.

5. Campaign Mechanism

- a) All applications must be submitted via iPoS within the Campaign Period, and the certificate must be activated by 15 December 2026.
- b) The Campaign is open to all payment modes (annual, semi-annual, quarterly and monthly).
- c) Payment methods must be E-Pay (credit card or e-pay online banking) or Send Payment Link (credit card). Debit cards are not allowed.
- d) The certificate will be disqualified from this Campaign in the event of lapsed, surrender, termination or cancellation of the Eligible Product.
- e) The additional Annual Savings Reward ("Campaign Reward") shall only be payable together with the eligible product Annual Savings Reward of either 4% or 6% depending on the payment term chosen. The Campaign Reward shall be reinvested into the Participant's Investment Fund (PIF). The fund allocation shall be the same as the Eligible Product fund selection.
- f) In the event the eligible product Annual Savings Reward is not payable, the Campaign Reward will not be payable as well.
- g) For the Campaign Reward, the Participant AIA Vitality membership status must remain active as at the payout date.
- h) If the Participant reduces the Annual Contribution to below RM3,600, the Campaign Reward shall not be payable.

6. Important Notes & Disclaimers

- a) This campaign 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 will best serve your needs and that the contribution payable under this certificate 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. You may also contact AIA Malaysia directly for more information.
- b) You are advised to refer to the Product Disclosure Sheet, Product Illustration and Fund Fact Sheet(s), for further information before participating in a takaful 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.
- c) You are advised to talk to your Life Planner or contact AIA Malaysia directly if you would like to know more about the other available plans and options.

7. 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 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 Malaysia shall have the right to decide all matters, and disputes concerning this Campaign including substituting the Campaign Reward 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 Reward is non-transferable and any request for Campaign Reward to be credited to a third-party account will not be entertained.