

Terms & Conditions (T&C) for Wonder Waiver, Wonderful Rewards Campaign (“Campaign”)

1. This Wonder Waiver, Wonderful Rewards Campaign ("Campaign") is organised by AIA Bhd. and AIA PUBLIC Takaful Bhd. (“AIA”, “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>.

2. Campaign Period

1 December 2024 to 31 December 2024, both dates inclusive (“Campaign Period”). Policies/certificates must be activated by 15 January 2025.

3. Eligible Plans

Total Health Solution	
CONVENTIONAL PLAN	TAKAFUL PLAN
A-LifeLink 2	A-Life Idaman
A-Life Joy Xtra	A-Life Kritikal Protector
A-Life Essential Critical Care	A-Life Kasih Famili
A-Life Beyond Critical Care	

Total Wealth Solution	
CONVENTIONAL PLAN	TAKAFUL PLAN
A-Life Wealth Premier	A-Life Legasi Beyond
A-Life Wealth Builder	A-Life Sejuta Makna
A-Life Wealth Prestige	A-Enrich Rezeki
A-Life Wealth Venture	

Note: These plans are underwritten by AIA Bhd. or AIA PUBLIC Takaful Bhd.

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

4. Campaign Reward

Customers who sign up for any of the Eligible Plans and fulfil all the requirements in the Campaign Eligibility and Campaign Mechanism sections will be entitled to the following rewards for each of their Eligible Plan:

- (i) **1-month premium/contribution waiver (“Waiver”)** with no minimum annualised premium/contribution (ANP/ANC) or sum assured/sum covered (SA/SC) required; AND
- (ii) One unit of **exclusive gift (“Gift”)** or **cash reward (“Cash Reward”)** as per the table below if the minimum ANP/ANC or SA/SC criteria is met.

If an Eligible Plan meets the requirements of more than one tier, e.g., an Eligible Plan meets the requirements for both Tier 1 and Tier 2, the higher tier reward, i.e., Tier 2 reward will be awarded. One Gift/Cash Reward per Eligible Plan.

Tier	Plans	ANP/ANC ¹ or SA/SC Requirements	Campaign Reward		
6	All Eligible Plans	ANP/ANC ¹ RM100,000 and above	1-month premium/contribution waiver ²	&	Cruise Package for 2 pax worth RM10,000 OR Cash reward worth RM5,000
5		ANP/ANC ¹ from RM50,000 to less than RM100,000			Dyson Gen5detect Complete worth RM4,799 OR Cash reward worth RM2,500
4		ANP/ANC ¹ from RM18,000 to less than RM50,000			Dyson Purifier Cool Gen1 worth RM2,199
3		ANP/ANC ¹ from RM12,000 to less than RM18,000			Customised Samsonite Cabin Luggage worth RM1,000
2		ANP/ANC ¹ from RM5,000 to less than RM12,000			Bose SoundLink Flex Bluetooth Speaker worth RM849
1	Standalone Critical Illness (CI) Conventional Plans A-Life Essential Critical Care A-Life Beyond Critical Care Standalone CI Takaful Plans A-Life Kritikal Protector	SA/SC RM100,000 and above			Xiaomi Smart Camera C400 worth RM149
0	All Eligible Plans	No minimum ANP/ANC. No minimum SA/SC.			Not Applicable

¹Refer to Campaign Mechanism Section (III) (b).

²Refer to Campaign Mechanism Section (II) (c).

Eligible Customers who are eligible for Tiers 5 and 6 will be required to choose whether they want to receive a Gift or a Cash Reward during the application process of the Eligible Plan. **No changes can be made after the application is submitted.**

5. Campaign Eligibility

- a. This Campaign is open to all customers who purchase/participate in any of the Eligible Plans during the Campaign Period and fulfils the Campaign requirements stated in these Terms & Conditions.
- b. This campaign is also open to AIA staff purchase/participation.
- c. Life Planner self-purchase/self-participation is not allowed under the Campaign. Life Planner self-purchase/self-participation means the policy/certificate owner and/or the insured/person covered is a Life Planner.
- d. Life Planners on the Restricted List are only able to offer the Campaign to you if you choose annual payment mode. Please check with your AIA Life Planner on your eligibility to participate in this Campaign or contact AIA [here](#).

6. Campaign Mechanism

Section (I): General (Applicable to Waiver, Gift and Cash Reward)

- a. All applications must be submitted from 1 December to 31 December 2024 and the policy/certificate must be activated by 15 January 2025.
- b. Open for all premium/contribution payment modes (annual, semi-annual, quarterly and monthly).
- c. Open for all premium/contribution payment terms.
- d. AIA Vitality membership is required as per the 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 Gift or Cash Reward.

	Product/Plan	AIA Vitality Membership
Total Health Solution	A-LifeLink 2	Insured
	A-Life Joy Xtra	Policy Owner
	A-Life Beyond Critical Care	Insured
	A-Life Essential Critical Care	Insured
	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 Kritikal Protector	Person covered*

	A-Life Kasih Famili	Person covered
Total Wealth Solution	A-Life Wealth Builder	Insured*
	A-Life Wealth Premier	Insured*
	A-Life Wealth Prestige	Insured*
	A-Life Legasi Beyond	Person covered*
	A-Enrich Rezeki	Person covered*
	A-Life Wealth Venture	Insured
	A-Life Sejuta Makna	Person covered

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

- e. If the Eligible Customer makes any changes or transactions (e.g., increase of sum assured/sum covered or addition of riders) to the Eligible Plan which require additional premium/contribution during this Campaign Period and/or before the fulfilment of the Gift/Cash Reward, the additional premium/contribution will not be waived nor calculated in the Gift/Cash Reward entitlement.
- f. If the Eligible Customer reduces the premium/contribution, the Gift/Cash Reward shall be based on the reduced premium/contribution provided the reduced premium/contribution meets the minimum annualised premium/contribution criteria.
- g. In the event of a free-look cancellation, the 1st month premium/contribution will not be refunded, and the Gift/Cash Reward entitlement will be forfeited.
- h. The endorsement designated for the Campaign will be attached to the contract of the Eligible Plan.

Section (II): Applicable to Waiver

- a. No minimum annualised premium/contribution or sum assured/sum covered is required for the 1-month premium/contribution waiver entitlement.
- b. The Eligible Plan must be paid via **E-Pay (credit card, debit card and e-pay online banking)** for all modal premium/contribution amount.

For A-Life Wealth Venture and 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. The Waiver is inclusive of the following premium/contribution (including loading, if any):
 - (i) Selected basic plan
 - (ii) Attachable riders, A-Plus Health Enhancer for A-Life Idaman, and A-Plus Enhancer-i for A-Enrich Rezeki

For the avoidance of doubt, premium/contribution from A-Plus Saver, A-Plus Saver-i, A-Plus ScholarSaver, A-Plus Legasi Enhancer, A-Plus Enhancer-i for A-Life Idaman and A-Life Sejuta Makna, ad-hoc top-ups, and AIA Vitality membership fees will NOT be waived.

- d. For monthly payment mode, if there is no premium/contribution payment for the 2nd policy/certificate month (after 45 days grace period), the Eligible Plan will lapse.
- e. If partial withdrawal or surrender is performed within 6 months from the Eligible Plan issuance, the surrender amount will not include the 1-month allocated premium/contribution. If the Protection Account/Participant's Account Fund/Participant's Fund/Participant's Savings Fund is insufficient to deduct the 1st month allocated premium/contribution, it will not be deducted from Savings Account/Participant's Investment Fund (if any).

Section (III): Applicable to Gift and Cash Reward

- a. A minimum sum assured/sum covered of RM100,000 is required for Tier 1 Gift entitlement. A minimum annualised premium/contribution (ANP/ANC) of RM5,000 is required for Tiers 2 through 6 Gift entitlement. A minimum ANP/ANC of RM50,000 is required for Cash Reward entitlement. Refer to the Campaign Reward section for more details.
- b. The calculation of minimum ANP/ANC to be entitled for the Gift/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 Health Enhancer, A-Plus Enhancer-i and any rider premium/contribution. AIA Vitality membership fees are excluded.
- c. The Eligible Plan must be paid via **credit card or e-pay online banking** for all modal premium/contribution amount. For the avoidance of doubt, payment via debit card is **not allowed**.
For A-Life Wealth Venture and 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 Total Wealth Solution plans except A-Life Wealth Venture and 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/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. Selection of any funds outside of this list will result in a forfeiture of the Gift/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 Funds (only for A-Life Legasi Beyond and A-Enrich Rezeki)	A-Dana Equity A-Dana Balanced A-Dana Strategic Equity A-Dana Strategic Dynamic

- e. The insured/person covered or policy/certificate owner must ensure that the Eligible Plan meets all the Campaign requirements prior to and upon the fulfilment of the Gift/Cash Reward including but not limited to the minimum ANP/ANC criteria, ILP Fund criteria for Total Wealth Solution plans, payment method criteria and others.
- f. The Eligible Plan will be disqualified from the Gift/Cash Reward entitlement if during this Campaign Period and/or before the fulfilment of the Gift/Cash 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 Plan;
 - Partial withdrawal;
 - Premium/contribution holiday;
 - Premium/contribution not paid up to date;
 - Lapsed but reinstated; or
 - Deferment of premium/contribution payment
- g. The Gift (for all tiers) will be delivered within 8 months after the activation date of the Eligible Plan as per AIA's record.
- h. The Eligible Customers who choose to receive a Cash Reward under Tiers 5 and 6 will have the Cash Reward credited into their AIA+ Wallet by **31 August 2025**.
- i. 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.
- j. For Tiers 1 through 5 Gifts, the Eligible Customers will be requested to provide the following details via the AIA+ app.
- i. Full Name
 - ii. Mailing Address
 - iii. Contact Number
 - iv. Email Address
- Failure to provide the required details by the deadline will result in a forfeiture of the Tiers 1 through 5 Gifts. The deadline to provide the required details will be communicated to the Eligible Customers via an email and AIA+ push notification in due course.
- k. Delivery of the Tiers 1 through 5 Gifts is limited to within Malaysia.

- l. The Eligible Customers are allowed to fill in their details on the AIA+ app only once. The details that the Eligible Customers provide at the AIA+ app must be complete, true, and accurate to the best of their knowledge.
- m. The Eligible Customers agree and authorise AIA 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.
- n. AIA shall not be liable for any loss or damage that occurs to the Gift during the delivery process.
- o. For Tier 6 Gift, the voucher codes are issued by the providers of the relevant services (“AIA Voucher Partners”) and will be delivered via the AIA+ app. The voucher codes must be redeemed via the AIA+ app by the expiry date (1 year from the date of voucher issuance). The voucher codes will not be distributed via any other means. No appeals for a replacement voucher code will be entertained if the voucher codes have expired. The voucher codes are not exchangeable for cash or any other gifts or voucher types. No appeals on this matter will be entertained.
- p. The Eligible Customers are to coordinate directly with the AIA Voucher Partners to utilise the voucher codes. The vouchers are governed by their own set of terms and conditions as specified by our AIA Voucher Partners, which may include but is not limited to a redemption deadline for the services, blackout dates, and others. All the terms and conditions as specified by the AIA Voucher Partners for the voucher redemption shall apply.
- q. AIA reserves the right to substitute the Gift with an item of a similar value, depending on availability at any time without prior notice.
- r. AIA 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.
- s. AIA is not the distributor of the Tiers 1 through 5 Gifts or services of Tier 6 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 or AIA Voucher Partner should be resolved directly between the Eligible Customers and the distributor of the Gift or AIA Voucher Partner.
- t. AIA may extend the timeline and methods of delivery of the Gift or Cash Reward at their discretion.
- u. The 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/certificate purchased/participated in 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/participating in a policy/certificate, and to refer to the terms and conditions in the policy document/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 Waiver, Gift and 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 decide all matters, and disputes concerning this Campaign including substituting the Gift or Cash Reward with other form of gifts/rewards of equivalent value.
- d. 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.
- e. The Gift and Cash Reward 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.