

## Terms & Conditions (T&C) for Wonderful Rewards, Wondrous 2025 Campaign (“Campaign”)

1. This Wonderful Rewards, Wondrous 2025 Campaign ("Campaign") is organised by AIA 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 January 2025 to 31 March 2025, both dates inclusive ("Campaign Period").

Policies must be activated by 15 April 2025 except for policies of A-Life Essential Critical Care and A-Life Beyond Critical Care which must be activated by 16 June 2025.

### 3. Eligible Products

This Campaign includes the following products:

Total Health Solution	Total Wealth Solution
A-LifeLink 2	A-Life Wealth Premier
A-Life Joy Xtra	A-Life Wealth Builder
A-Life Essential Critical Care	A-Life Wealth Prestige
A-Life Beyond Critical Care	A-Life Wealth Venture

Note: These products are underwritten by AIA Bhd.

Policies purchased under the Campaign are referred to as "Eligible Policies".

Policy owners who have at least one Eligible Policy are referred to as "Eligible Customers".

#### 4. Campaign Reward

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 reward for each of their Eligible Policy:

One unit of **exclusive gift (“Gift”)** or **cash reward (“Cash Reward”)** as per the table below if the minimum annualised premium (ANP) is met.

Tier	ANP <sup>1</sup> Requirement	Campaign Reward
4	RM50,000 and above	<b>Dyson Gen5detect Complete</b> worth RM4,799  OR  Cash reward <sup>2</sup> worth RM2,500
3	From RM18,000 to less than RM50,000	<b>Dyson Purifier Cool Gen1</b> worth RM2,199
2	From RM12,000 to less than RM18,000	<b>Samsonite Cabin Luggage</b> worth RM1,000
1	From RM5,000 to less than RM12,000	<b>Bose SoundLink Flex Bluetooth Speaker</b> worth RM849

<sup>1</sup>Refer to Campaign Mechanism (c).

<sup>2</sup>Refer to Campaign Mechanism (k).

Eligible Customers who are eligible for Tier 4 will be required to choose whether they want to receive a Gift or Cash Reward during the application process of the Eligible Policy. **No changes can be made after the application is submitted.**

#### 5. Campaign Eligibility

- This Campaign is open to all customers who purchase any of the Eligible Products during the Campaign Period and fulfils the Campaign requirements stated in these Terms & Conditions.
- This Campaign is also open to AIA staff purchase.
- Life Planner self-purchase is **ALLOWED** under the Campaign. Life Planner self-purchase means that the policy owner and/or the insured is a Life Planner. Refer to Campaign Mechanism (k) for important information. Life Planner self-purchase is extended to be valid throughout the Campaign Period (it was previously announced to be valid only for submissions between 1 January 2025 and 31 January 2025).

## 6. Campaign Mechanism

- a. All applications must be submitted from 1 January 2025 to 31 March 2025. The Eligible Policies must be activated by 15 April 2025 except for Eligible Policies of A-Life Essential Critical Care and A-Life Beyond Critical Care which must be activated by 16 June 2025.
- b. A minimum annualised premium (ANP) of RM5,000 is required for Gift entitlement. A minimum ANP of RM50,000 is required for Cash Reward entitlement. Refer to the Campaign Reward section for more details.
- c. The calculation of minimum ANP to be entitled for the Gift/Cash Reward is based on the total premium amount inclusive of A-Plus Saver, A-Plus ScholarSaver, and any rider premium. AIA Vitality membership fees are excluded.
- d. AIA Vitality membership requirement is as per the table below. If AIA Vitality membership is required, it 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		AIA Vitality Membership	
		Insured who are below 16 years old	Insured who are 16 years old and above
Total Health Solution	A-LifeLink 2	Not applicable due to product entry age	Required for insured
	A-Life Joy Xtra	Required for policy owner	Not applicable due to product entry age
	A-Life Beyond Critical Care	Not applicable due to product entry age	Required for insured
	A-Life Essential Critical Care	Not applicable due to product entry age	Required for insured
Total Wealth Solution	A-Life Wealth Builder	Not required	Required for insured
	A-Life Wealth Premier	Not required	Required for insured
	A-Life Wealth Prestige	Not required	Required for insured
	A-Life Wealth Venture	Not applicable due to product entry age	Required for insured

- e. The Eligible Policy must be paid via **credit card or e-pay online banking** for all modal premium amount. For the avoidance of doubt, payment via debit card is **not allowed**.

For A-Life Wealth Venture 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.

- f. Open for all premium payment modes (annual, semi-annual, quarterly and monthly).
- g. Open for all premium payment terms (5-pay, 10-pay, etc.).

- h. If the Eligible Customer makes any changes or transactions (e.g., increase of sum assured or addition of riders) to the Eligible Policy which require additional premium during this Campaign Period and/or before the fulfilment of the Gift/Cash Reward, the additional premium will not be calculated in the Gift/Cash Reward entitlement.
- i. If the Eligible Customer reduces the premium, the Gift/Cash Reward shall be based on the reduced premium provided the reduced premium meets the minimum annualised premium criteria.
- j. For Total Wealth Solution products except A-Life Wealth Venture, the selection of funds must always be fully within the list of AIA Investment-linked Funds provided 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. However, selecting any funds outside this list will result in the 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

- k. Tier 4 cash reward option is not available to Life Planners who self-purchase under this Campaign, i.e., if the policy owner and/or the insured is a Life Planner. The Dyson Gen5detect Complete will be given by default.
- l. In the event of a free-look cancellation, the Gift/Cash Reward entitlement will be forfeited.
- m. The insured or policy owner must ensure that the Eligible Policy meets all the Campaign requirements prior to and upon the fulfilment of the Gift/Cash Reward including but not limited to the minimum ANP criteria, ILP Fund criteria for Total Wealth Solution products, payment method criteria and others.

- n. The Eligible Policy 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 Policy;
  - Partial withdrawal;
  - Premium holiday;
  - Premium not paid up to date;
  - Lapsed but reinstated; or
  - Deferment of premium payment
- o. The Gift will be delivered within 8 months after the activation date of the Eligible Policy as per AIA's record.
- p. Eligible Customers who choose to receive a Cash Reward under Tier 4 will have the Cash Reward credited into their AIA+ Wallet by **30 November 2025**.
- 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 Gift or Cash Reward entitlement via the AIA+ app.
- r. Eligible Customers will be requested to provide the following details via the AIA+ app. This requirement is not applicable to those who have selected to receive the Cash Reward under Tier 4.
- i. Full Name
  - ii. Mailing Address
  - iii. Contact Number
  - iv. Email Address
- Eligible Customers are allowed to fill in their details on the AIA+ app only once. The details that Eligible Customers provide at the AIA+ app must be complete, true, and accurate to the best of their knowledge.
- Failure to provide the required details by the deadline will result in a forfeiture of the Gifts. The deadline to provide the required details will be communicated to Eligible Customers via email and AIA+ push notification in due course.
- s. Delivery of the Gifts is limited to within Malaysia only.
- t. 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 Eligible Customers regarding the delivery of their Gift. 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 Eligible Customers.
- u. AIA shall not be liable for any loss or damage that occurs to the Gift during the delivery process.

- v. AIA reserves the right to substitute the Gift with an item of a similar value, depending on availability at any time without prior notice.
- w. AIA shall not be responsible for any loss, damage, delay, tampering, theft, or modification of the Gift once it has been provided to Eligible Customers. AIA shall be released and fully discharged from further liability and demand in relation to the Gift.
- x. AIA is not the distributor of the Gifts and makes no warranty or representation as to the quality or merchantability of the Gifts 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 Eligible Customers and the distributor of the Gift.
- y. AIA may extend the timeline and methods of delivery of the Gift or Cash Reward at their discretion.
- z. 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 will best serve your needs and that the premium payable under the policy 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, 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. 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 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.