

Terms & Conditions (T&C) for Wonderful Rewards, Wondrous Treats Campaign (July Edition) ("Campaign")

1. This Wonderful Rewards, Wondrous Treats Campaign (July Edition) ("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 July 2025 to 31 July 2025, both dates inclusive ("Campaign Period").
Policies must be activated by 29 August 2025.

3. Eligible Products

This Campaign includes the following products:

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
	A-Life Promise

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	ANP¹ Requirement	Campaign Reward
5	RM100,000 and above	Cruise Package for 2 pax worth RM10,000 OR Cash reward ² worth RM5,000
4	From RM50,000 to less than RM100,000	Apple 13-inch iPad Air M3 (256GB) worth RM4,099 OR Cash reward ² worth RM2,500
3	From RM18,000 to less than RM50,000	Xiaomi Robot Vacuum X20 Pro worth RM2,199 OR Cash reward ² worth RM900
2	From RM12,000 to less than RM18,000	Samsonite Cabin Luggage worth RM1,000 OR Cash reward ² worth RM400
1	From RM5,000 to less than RM12,000	Fujifilm instax mini 12™ & Twin Pack Instant Film worth RM510 OR Cash reward ² worth RM200

¹Refer to Campaign Mechanism (c).

²Refer to Campaign Mechanism (k).

Eligible Customers 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

- a. 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.
- b. This Campaign is also open to AIA staff purchase.
- c. 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.

6. Campaign Mechanism

- a. All applications must be submitted from 1 July 2025 to 31 July 2025. The Eligible Policies must be activated by 29 August 2025.
- b. A minimum annualised premium (ANP) of RM5,000 is required for Gift or 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	
	Insureds who are below 16 years old	Insureds who are 16 years old and above
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
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 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. Payment method requirements are as follows:
- i. For Eligible Policies with a modal premium 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.
 - ii. For Eligible Policies with a modal premium of RM50,000 and above, all payment methods are accepted.
 - iii. 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 that the reduced premium meets the minimum annualised premium criteria.
- j. The selection of funds for A-Life Wealth Builder, A-Life Promise and A-Life Wealth Premier 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. Cash reward options are 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. Gifts will be given by default based on the annualised premium of the Eligible Policy.
- 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, 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 have chosen to receive a Cash Reward will have the Cash Reward credited into their AIA+ Wallet by **31 March 2026**.
- q. AIA may extend the timeline and methods of delivery of the Gift or Cash Reward at their discretion.
- r. 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.
- s. Eligible Customers who have chosen to receive a Gift will be requested to provide the following details via the AIA+ app. This requirement is not applicable to those who have chosen to receive a Cash Reward.
- 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.

- t. Delivery of Gifts is limited to within Malaysia only.
- u. By logging in to the AIA+ app and providing their delivery details, Eligible Customers consent to and authorise AIA to disclose their personal information which may include but is not limited to name, NRIC number, mailing address, contact number and email address to the third-party 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.
- v. AIA shall not be liable for any loss or damage that occurs to the Gift during the delivery process.
- w. For Tier 5 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.
- x. 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.
- y. AIA reserves the right to substitute the Gift with an item of a similar value, depending on availability at any time without prior notice.
- z. 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.
- aa. AIA is not the distributor of the Tiers 1 through 4 Gifts or services of Tier 5 Gift 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 or AIA Voucher Partner should be resolved directly between Eligible Customers and the distributor of the Gift or AIA Voucher Partner.
- bb. Once a Gift has been delivered, it cannot be exchanged for another gift or converted into cash. Only verified cases of incorrect fulfilment due to AIA or vendor/distributor/agent error will be corrected.
- cc. 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.