

“PURCHASE & SIGNUP AIA E-PAY ONLINE BANKING AUTODEBIT” CAMPAIGN - TERMS AND CONDITIONS

This Purchase & Signup AIA E-PAY Online Banking autodebit Campaign ("Campaign") is organised by AIA Bhd. ("AIA") & AIA PUBLIC Takaful Bhd. ("AIA PUBLIC Takaful"), (collectively as “we”, “our” or “us”).

By joining this Campaign, you (“you”, “your” or “customer”) agree that you have read, understood and have 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 reasonable prior notice to you.

All personal data collected will strictly only be used for the purposes of this campaign.

Kindly read our Privacy Statement which is accessible at:-

<https://www.aia.com.my/en/index/privacy-statement.html>

- a. Campaign Period: **15th September 2025 – 14th December 2025**, whereby both dates are inclusive unless otherwise notified ("Campaign Period").
- b. Participation & Eligibility:
 - i) This Campaign is open **ONLY** to Customers who have purchased new policy (ies)/ certificate(s) and have signed up for E-PAY Online Banking autodebit via IPOS.
 - ii) The following Policy (ies) / Certificate (s) are **NOT ELIGIBLE** to participate or **WILL BE DISQUALIFIED** from this Campaign in the event of:
 - Existing Policy / Certificate re-enrolment to E-PAY Online Banking autodebit, during the Campaign Period or at the time of fulfilment of the Campaign Reward.
- c. Campaign Mechanics:
 - i. Eligible Policy (ies) / Certificate (s) **MUST BE ACTIVE via AUTODEBIT** within campaign period or for first 3 months.
 - ii. **Each Eligible Policy / Certificate** is entitled to enjoy the Campaign Reward throughout the Campaign Period.
 - iii. Each Policy Owner / Certificate Owner of the Eligible Policy (ies) / Certificate (s) will be able to receive their **rewards in their bank account in accordance with E-PAY Online Banking enrollment at 4th month**.

d. Campaign Reward: -

- RM10.00 for each successful auto-debit enrolment

e. General Provisions: -

- You are solely responsible for maintaining the accuracy of your information with AIA and AIA PUBLIC Takaful. AIA and AIA PUBLIC Takaful may request for further information from you to determine the authenticity of any information provided, including whether it is fraudulent or exaggerated.
- AIA and AIA PUBLIC Takaful 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.
- AIA and AIA PUBLIC Takaful 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.
- The Campaign Reward is not refundable and not exchangeable for cash, credit, or other goods. Any request for Campaign Reward to be re-directed to another individual will not be entertained.
- Picture(s) of the Campaign Reward shown in any advertisement, promotional, publicity and other materials relating to or in connection with this Campaign is/are solely for illustration purposes only and may not depict the actual colour, model or specifications of the Campaign Reward and does not include any optional accessories.
- AIA and AIA PUBLIC Takaful is not responsible for any loss, damage, delay, tampering, theft, or modification of the Campaign Reward once it has been credited to your bank account. AIA and AIA PUBLIC Takaful shall be released and fully discharged from any further liability and demands in relation to the Campaign Reward.
- AIA and AIA PUBLIC Takaful shall have the right to amend the Terms and Conditions of this Campaign, and to suspend, terminate, delay or vary this Campaign without prior notice to you. The mode of notification (if any) of the amendment, suspension, termination, delay or variation shall be at AIA and AIA PUBLIC Takaful's discretion, including but not limited to displaying the same in any of AIA and AIA PUBLIC Takaful's website or social media sites.

- For the avoidance of doubt, the amendment, suspension, cancellation or termination of this Campaign by AIA and AIA PUBLIC Takaful shall not entitle the Eligible Policy/Certificate Owners or any other person whatsoever to make any claim against, or request for compensation from, AIA and AIA PUBLIC Takaful for and losses or damages suffered or incurred as a direct or indirect result of the said amendment, shortening, cancellation, suspension or termination.
- By participating in this Campaign, the Eligible Policy/Certificate Owners hereby agree that AIA and AIA PUBLIC Takaful shall not be liable for any losses, damages or cost incurred or suffered by any Eligible Policy/Certificate owners as a result of their participation in this Campaign. Furthermore, to the fullest extent permitted by law, AIA and AIA PUBLIC Takaful shall not be liable for any default of its obligations under this Campaign due to any force majeure event which includes but is not limited to the act of God, war, riot, lockout, industrial action, fire, flood, drought, storm, pandemic or government action or any event beyond the reasonable control of AIA and AIA PUBLIC Takaful.
- These terms and conditions shall be governed by the laws of Malaysia and all relevant parties hereby submit to the exclusive jurisdiction of the Courts of Malaysia.