

# Life+ Rewards Terms and Conditions

Life+ Rewards is organised by AIA Bhd., AIA PUBLIC Takaful Bhd. and AIA General Berhad (hereinafter collectively referred to as “AIA”, “we”, “our” or “us”). By joining Life+ Rewards, you (“you” or “your”) agree that you have read, understood and agreed to be bound by the Terms and Conditions of Life+ Rewards and by any change or modification that we may make to Life+ Rewards and/or the Terms and Conditions of Life+ Rewards with prior notice to you. By joining Life+ Rewards, you further agree to be bound by our Privacy Policy accessible at <https://www.aia.com.my/en/index/privacy-statement.html>

## **Eligibility**

The participation in Life+ Rewards is open to new and existing individual customer of AIA who fulfill any of the following criteria (“Eligible Customer\*”).

- (i) New and existing policy/certificate owner of at least ONE active Individual Life policy from AIA Bhd., Family Takaful certificate from AIA PUBLIC Takaful Bhd. or Personal Accident policy from AIA General Berhad. The policy/certificate owner and the insured/person covered must be the same individual.
- (ii) New and existing corporate member, i.e., employee covered under the Employee Benefits scheme with AIA Bhd., or AIA PUBLIC Takaful Bhd., or Group Personal Accident (PA) insurance from AIA General Berhad.  
Note: Dependent(s) of corporate members are NOT ELIGIBLE to join Life+ Rewards.
- (iii) Assignment (Transfer) of policy/certificate ownership to the insured/person covered such that the insured/person covered is the same individual as the policy/certificate owner.

### Example 1:

John (policy owner) purchased a policy for his daughter, Lucy (insured). John assigns the policy ownership to Lucy when Lucy reaches 18 years old. Lucy may now join Life+ Rewards.

### Example 2:

Ahmad (certificate owner) participated in a certificate for his daughter, Aminah (person covered). Ahmad assigns the certificate ownership to Aminah when Aminah reaches 18 years old. Aminah may now join Life+ Rewards.

Notwithstanding the criteria set out above, a customer who is below 18 years old will not be eligible to join Life+ Rewards.

*\*AIA reserves the right to include or exclude any customer in Life+ Rewards. Fulfilment of the criteria set out above is an indication only, and not a guarantee of eligibility. Final eligibility shall be determined entirely at AIA's discretion.*

## **Life+ Rewards Mechanism and Reward**

1. Eligible Customers must download the AIA+ app and register for an AIA+ account.
2. Eligible Customers will receive a personalised list of activities (“Activity Cards”) at the Life+ Rewards page on the AIA+ app.
3. The Activity Cards are specially designed for every Eligible Customer and each Eligible Customer may receive different Activity Cards. Activity Cards cannot be shared with any other individual.
4. Each Activity Card is governed by its own Terms and Conditions. Please refer to the Terms and Conditions of each Activity Card before you proceed. The Terms and Conditions of each Activity Card can be found in the following sections of this document.
5. AIA may reset the Activity Cards annually either on the **Eligible Customer’s birthday** or on the **Eligible Customer’s AIA Vitality membership anniversary date** depending on the type of activity involved. Please refer to the Terms and Conditions of each Activity Card for its applicable reset schedule. The Terms and Conditions of each Activity Card can be found in the following sections of this document.
6. Life+ Rewards is only accessible on the AIA+ app. Life+ Rewards is NOT ACCESSIBLE via the AIA+ portal.
7. Eligible Customers who are new individual customers of AIA may begin accessing Life+ Rewards on the AIA+ app one day after they fulfil any of the criteria listed under the Eligibility section, e.g., one day after their policy/certificate is activated.
8. If the Eligible Customer no longer fulfils at least one of the criteria listed under the Eligibility section (e.g., the Eligible Customer’s last policy/certificate with AIA lapses/inactive), the Eligible Customer will no longer be able to access Life+ Rewards. If the Eligible Customer subsequently fulfils at least one of the criteria listed under the Eligibility section (e.g., the policy/certificate is reinstated), the Eligible Customer will regain access to Life+ Rewards. The progress on Activity Cards that the Eligible Customer has attained before the policy/certificate lapsed will be retained and the Eligible Customer may resume completing the Activity Cards assuming that the reset dates of the Activity Cards have not passed.
9. Eligible Customers are eligible to receive ONE unit of cash reward for the completion of each Activity Card regardless of the number of policies/certificates the Eligible Customer has with AIA. The amount of cash reward for each activity is displayed on the Activity Card. The amount of cash reward is subject to change from time to time at AIA’s discretion.
10. If the Activity Card is successfully completed, the status on the Activity Card will change to “Eligible for Cash Reward”. Once the cash reward is credited to the Eligible Customer’s AIA+ Wallet, the status on the Activity Card will change to “Paid to Wallet”.
11. The cash reward will be credited and shown in the Eligible Customer’s AIA+ Wallet by AIA in accordance with the Terms and Conditions of Life+ Rewards.

12. After which, it shall be deemed as full payment and AIA shall be released and fully discharged from further liability and demand in relation to the cash rewards.
13. Cash reward will be credited into the Eligible Customer's AIA+ Wallet and be available for withdrawal within one working day after its corresponding Activity Card is successfully completed, except for Activity Cards related to the purchase/participation in a new policy/certificate where the cash reward withdrawal will be available between 6 months and 12 months after the policy/certificate inception (activation) date. If the cash reward withdrawal is unsuccessful, the Eligible Customer will receive a notification on the AIA+ app.
14. Cash reward in the AIA+ Wallet will expire one day before the Eligible Customer's second upcoming birthday. Please refer to the [AIA+ Wallet Frequently Asked Questions](#) for more information.
15. If the Activity Card status changes to "Not Eligible" due to not meeting the minimum requirements of the Activity Card or not fulfilling the Terms and Conditions of the Activity Card or not fulfilling the overall Terms and Conditions of Life+ Rewards, the Eligible Customer will not receive any cash reward for the Activity Card.

## **Plan Well**

### **Take the Financial Health Check**

1. Eligible Customers who complete the Financial Health Check (FHC) self-assessment survey on the AIA+ website or the AIA+ app will be eligible to receive ONE unit of cash reward for this activity. The amount of cash reward is displayed on the Activity Card. The amount of cash reward is subject to change from time to time at AIA's discretion.
2. Eligible Customers who have completed their FHC between 1<sup>st</sup> April 2023 and 31<sup>st</sup> March 2024 (both dates inclusive) will not be eligible to complete this activity and will not receive this reward.
3. This Activity Card will reset annually on the Eligible Customer's birthday. Once the Eligible Customer's birthday is reached, the Eligible Customer will receive this Activity Card and may complete this activity.
4. If the Activity Card is successfully completed, the status on the Activity Card will change to "Eligible for Cash Reward". Once the cash reward is credited to the Eligible Customer's AIA+ Wallet, the status on the Activity Card will change to "Paid to Wallet".
5. The cash reward will be credited and shown in the Eligible Customer's AIA+ Wallet by AIA in accordance with the Terms and Conditions of Life+ Rewards.
6. Cash reward will be credited into the Eligible Customer's AIA+ Wallet and be available for withdrawal within one working day after the Activity Card is successfully completed. If the

cash reward withdrawal is unsuccessful, the Eligible Customer will receive a notification on the AIA+ app.

7. Cash reward in the AIA+ Wallet will expire one day before the Eligible Customer's second upcoming birthday. Please refer to the [AIA+ Wallet Frequently Asked Questions](#) for more information.

## **Live Well**

### **Get Your Vitality Health Check**

1. AIA Vitality Health Check (VHC) enables AIA Vitality members to know their health by tracking the following four key measures i.e., Body Mass Index (BMI), blood pressure, blood glucose and cholesterol level.
2. Eligible Customers with an active full AIA Vitality membership who complete and submit all four VHC test results will be eligible to receive ONE unit of cash reward for this activity. The amount of cash reward is displayed on the Activity Card. The amount of cash reward is subject to change from time to time at AIA's discretion.
3. Partial submission of VHC results is allowed in the AIA+ app; however, this activity is not considered complete until the Eligible Customer has submitted all four VHC test results.
4. Eligible Customers will submit their VHC results into the AIA+ app via AIA Vitality platform which is offered and operated by AIA Health Services Sdn. Bhd. ("AHS"). AHS will review the VHC results submitted by Eligible Customers and will only notify AIA of the Eligible Customers who are qualified for the cash reward. [AIA Vitality Terms & Conditions](#) shall apply.
5. The VHC results will not be shared with AIA. However, customers have the duty to disclose to AIA of any material information e.g., health condition that they know to be material and relevant for the decision of AIA to assess whether to accept customers' future applications for any plans offered by AIA.
6. VHC results may be submitted multiple times and at any time, however Eligible Customers who have submitted their VHC results between 1st April 2023 and 31st March 2024 (both dates inclusive) will not be eligible to complete this activity and will not receive this reward.
7. This Activity Card will reset annually on the Eligible Customer's AIA Vitality membership anniversary date. Once the Eligible Customer's next AIA Vitality membership year begins, the Eligible Customer will receive this Activity Card and may complete this activity.
8. If the Activity Card is successfully completed, the status on the Activity Card will change to "Eligible for Cash Reward". Once the cash reward is credited to the Eligible Customer's AIA+ Wallet, the status on the Activity Card will change to "Paid to Wallet".

9. The cash reward will be credited and shown in the Eligible Customer's AIA+ Wallet by AIA in accordance with the Terms and Conditions of Life+ Rewards.
10. After which, it shall be deemed as full payment and AIA shall be released and fully discharged from further liability and demand in relation to the cash reward.
11. Cash reward will be credited into the Eligible Customer's AIA+ Wallet and be available for withdrawal within one working day after the Activity Card is successfully completed. If the cash reward withdrawal is unsuccessful, the Eligible Customer will receive a notification on the AIA+ app.
12. Cash reward in the AIA+ Wallet will expire one day before the Eligible Customer's second upcoming birthday. Please refer to the [AIA+ Wallet Frequently Asked Questions](#) for more information.
13. This Activity Card is only open to Eligible Customers with a full and active AIA Vitality programme membership. Completing the VHC under [AIA Vitality Starter](#) does not fulfil the requirement of this Activity Card and the customer with AIA Vitality Starter membership will not be eligible to receive the cash reward.

### **Achieve Healthy Vitality Health Check Results**

1. AIA Vitality Health Check (VHC) enables AIA Vitality members to know their health by tracking the following four key measures i.e., Body Mass Index (BMI), blood pressure, blood glucose and cholesterol level.
2. Healthy VHC results are defined as below:  
BMI: 18.5-24.9  
Blood Pressure: <=120/80mmHg  
Total Cholesterol: <5.2mmol/L  
Blood Glucose (Fasting): <5.6mmol/L & (Random): <7.8mmol/L
3. Eligible Customers with an active full AIA Vitality membership who submit all four VHC test results which are within the healthy range as defined in Clause 2 will be eligible to receive ONE unit of cash reward for this activity. The amount of cash reward is displayed on the Activity Card. The amount of cash reward is subject to change from time to time at AIA's discretion.
4. Partial submission of VHC results is allowed in the AIA+ app; however, this activity is not considered complete until the Eligible Customer has submitted all four VHC test results which are within the healthy range as defined in Clause 2.
5. Eligible Customers will submit their VHC results into the AIA+ app via AIA Vitality platform which is offered and operated by AIA Health Services Sdn. Bhd. ("AHS"). AHS will review

the VHC results submitted by Eligible Customers and will only notify AIA of the Eligible Customers who are qualified for the cash reward. [AIA Vitality Terms & Conditions](#) shall apply.

6. The VHC results will not be shared with AIA. However, customers have the duty to disclose to AIA of any material information e.g., health condition that they know to be material and relevant for the decision of AIA to assess whether to accept customers' future applications for any plans offered by AIA.
7. VHC results may be submitted multiple times and at any time, however Eligible Customers who have submitted their VHC results which are between the healthy range as defined in Clause 2 between 1<sup>st</sup> April 2023 and 31<sup>st</sup> March 2024 (both dates inclusive) will not be eligible to complete this activity and will not receive this reward.
8. This Activity Card will reset annually on the Eligible Customer's AIA Vitality membership anniversary date. Once the Eligible Customer's next AIA Vitality membership year begins, the Eligible Customer will receive this Activity Card and may complete this activity.
9. If the Activity Card is successfully completed, the status on the Activity Card will change to "Eligible for Cash Reward". Once the cash reward is credited to the Eligible Customer's AIA+ Wallet, the status on the Activity Card will change to "Paid to Wallet".
10. The cash reward will be credited and shown in the Eligible Customer's AIA+ Wallet by AIA in accordance with the Terms and Conditions of Life+ Rewards.
11. After which, it shall be deemed as full payment and AIA shall be released and fully discharged from further liability and demand in relation to the cash reward.
12. Cash reward will be credited into the Eligible Customer's AIA+ Wallet and be available for withdrawal within one working day after the Activity Card is successfully completed. If the cash reward withdrawal is unsuccessful, the Eligible Customer will receive a notification on the AIA+ app.
13. Cash reward in the AIA+ Wallet will expire one day before the Eligible Customer's second upcoming birthday. Please refer to the [AIA+ Wallet Frequently Asked Questions](#) for more information.
14. This Activity Card is only open to Eligible Customers with a full and active AIA Vitality programme membership. Submitting VHC results which are within the healthy range under [AIA Vitality Starter](#) does not fulfil the requirement of this Activity Card and the Customer with AIA Vitality Starter membership will not be eligible to receive the cash reward.

## Level Up to AIA Vitality Silver

1. Eligible Customers with an active full AIA Vitality membership who have achieved AIA Vitality status of silver will be eligible to receive ONE unit of cash reward for this activity. The amount of cash reward is displayed on the Activity Card. The amount of cash reward is subject to change from time to time at AIA's discretion.
2. Eligible Customers who have achieved AIA Vitality status of silver before the launch date of Life+ Rewards (1<sup>st</sup> April 2024) will not be eligible to complete this activity and will not receive this reward.
3. This Activity Card will reset annually on the Eligible Customer's AIA Vitality membership anniversary date. Once the Eligible Customer's next AIA Vitality membership year begins, the Eligible Customer will receive this Activity Card and may complete this activity in their membership year.
4. If the Activity Card is successfully completed, the status on the Activity Card will change to "Eligible for Cash Reward". Once the cash reward is credited to the Eligible Customer's AIA+ Wallet, the status on the Activity Card will change to "Paid to Wallet".
5. The cash reward will be credited and shown in the Eligible Customer's AIA+ Wallet by AIA in accordance with the Terms and Conditions of Life+ Rewards. After which, it shall be deemed as full payment and AIA shall be released and fully discharged from further liability and demand in relation to the cash reward.
6. Cash reward will be credited into the Eligible Customer's AIA+ Wallet and be available for withdrawal within one working day after the Activity Card is successfully completed. If the cash reward withdrawal is unsuccessful, the Eligible Customer will receive a notification on the AIA+ app.
7. Cash reward in the AIA+ Wallet will expire one day before the Eligible Customer's second upcoming birthday. Please refer to the [AIA+ Wallet Frequently Asked Questions](#) for more information.
8. This Activity Card is only open to Eligible Customers with a full and active AIA Vitality programme membership. Achieving AIA Vitality status of silver under [AIA Vitality Starter](#) does not fulfil the requirement of this Activity Card and the Eligible Customer will not be eligible to receive the cash reward. However, the AIA Vitality points and status earned under AIA Vitality Starter membership may be carried forward into the full AIA Vitality membership should the applicable [terms and conditions](#) be met. The availability of [AIA Vitality Starter](#) is subject to change, customers are encouraged to keep themselves updated with the latest information about AIA Vitality Starter [HERE](#).
9. [AIA Vitality Terms & Conditions](#) shall apply.

## Level Up to AIA Vitality Gold

1. Eligible Customers with an active full AIA Vitality membership who have achieved AIA Vitality status of gold will be eligible to receive ONE unit of cash reward for this activity. The amount of cash reward is displayed on the Activity Card. The amount of cash reward is subject to change from time to time at AIA's discretion.
2. Eligible Customers who have achieved AIA Vitality status of gold before the launch date of Life+ Rewards (1<sup>st</sup> April 2024) will not be eligible to complete this activity and will not receive this reward.
3. This Activity Card will reset annually on the Eligible Customer's AIA Vitality membership anniversary date. Once the Eligible Customer's next AIA Vitality membership year begins, the Eligible Customer will receive this Activity Card and may complete this activity in their membership year.
4. If the Activity Card is successfully completed, the status on the Activity Card will change to "Eligible for Cash Reward". Once the cash reward is credited to the Eligible Customer's AIA+ Wallet, the status on the Activity Card will change to "Paid to Wallet".
5. The cash reward will be credited and shown in the Eligible Customer's AIA+ Wallet by AIA in accordance with the Terms and Conditions of Life+ Rewards. After which, it shall be deemed as full payment and AIA shall be released and fully discharged from further liability and demand in relation to the cash reward.
6. Cash reward will be credited into the Eligible Customer's AIA+ Wallet and be available for withdrawal within one working day after the Activity Card is successfully completed. If the cash reward withdrawal is unsuccessful, the Eligible Customer will receive a notification on the AIA+ app.
7. Cash reward in the AIA+ Wallet will expire one day before the Eligible Customer's second upcoming birthday. Please refer to the [AIA+ Wallet Frequently Asked Questions](#) for more information.
8. This Activity Card is only open to Eligible Customers with a full and active AIA Vitality programme membership. Achieving AIA Vitality status of gold under [AIA Vitality Starter](#) does not fulfil the requirement of this Activity Card and the Eligible Customer will not be eligible to receive the cash reward. However, the AIA Vitality points and status earned under AIA Vitality Starter membership may be carried forward into the full AIA Vitality membership should the applicable [terms and conditions](#) be met. The availability of [AIA Vitality Starter](#) is subject to change, customers are encouraged to keep themselves updated with the latest information about AIA Vitality Starter [HERE](#).
9. [AIA Vitality Terms & Conditions](#) shall apply.



## Level Up to AIA Vitality Platinum

1. Eligible Customers with an active full AIA Vitality membership who have achieved AIA Vitality status of platinum will be eligible to receive ONE unit of cash reward for this activity. The amount of cash reward is displayed on the Activity Card. The amount of cash reward is subject to change from time to time at AIA's discretion.
2. Eligible Customers who have achieved AIA Vitality status of platinum before the launch date of Life+ Rewards (1<sup>st</sup> April 2024) will not be eligible to complete this activity and will not receive this reward.
3. This Activity Card will reset annually on the Eligible Customer's AIA Vitality membership anniversary date. Once the Eligible Customer's next AIA Vitality membership year begins, the Eligible Customer will receive this Activity Card and may complete this activity in their membership year.
4. If the Activity Card is successfully completed, the status on the Activity Card will change to "Eligible for Cash Reward". Once the cash reward is credited to the Eligible Customer's AIA+ Wallet, the status on the Activity Card will change to "Paid to Wallet".
5. The cash reward will be credited and shown in the Eligible Customer's AIA+ Wallet by AIA in accordance with the Terms and Conditions of Life+ Rewards. After which, it shall be deemed as full payment and AIA shall be released and fully discharged from further liability and demand in relation to the cash reward.
6. Cash reward will be credited into the Eligible Customer's AIA+ Wallet and be available for withdrawal within one working day after the Activity Card is successfully completed. If the cash reward withdrawal is unsuccessful, the Eligible Customer will receive a notification on the AIA+ app.
7. Cash reward in the AIA+ Wallet will expire one day before the Eligible Customer's second upcoming birthday. Please refer to the [AIA+ Wallet Frequently Asked Questions](#) for more information.
8. This Activity Card is only open to Eligible Customers with a full and active AIA Vitality programme membership. Achieving AIA Vitality status of platinum under [AIA Vitality Starter](#) does not fulfil the requirement of this Activity Card and the Eligible Customer will not be eligible to receive the cash reward. However, the AIA Vitality points and status earned under AIA Vitality Starter membership may be carried forward into the full AIA Vitality membership should the applicable [terms and conditions](#) be met. The availability of [AIA Vitality Starter](#) is subject to change, customers are encouraged to keep themselves updated with the latest information about AIA Vitality Starter [HERE](#).
9. [AIA Vitality Terms & Conditions](#) shall apply.

## **Protect Well**

### **Get Life Protection**

1. Eligible Customers who sign up for any of the selected life protection product from AIA Bhd. or family takaful protection product from AIA PUBLIC Takaful Bhd. (“Eligible Life/Family Takaful Protection Products”), meet the requirements below and the policy/certificate is subsequently approved and activated by AIA will be eligible to receive ONE unit of cash reward for this activity. The amount of cash reward is displayed on the Activity Card. The amount of cash reward is subject to change from time to time at AIA’s discretion.
2. Eligible Life/Family Takaful Protection Products

<b>Category 1: Total Health Solution</b>	
<b>AIA Bhd.</b>	<b>AIA PUBLIC Takaful Bhd.</b>
A-LifeLink 2	A-Life Idaman
<b>Category 2: Total Wealth Solution</b>	
<b>AIA Bhd.</b>	<b>AIA PUBLIC Takaful Bhd.</b>
A-Life Wealth Builder A-Life Wealth Premier A-Life Wealth Venture A-Life Wealth Prestige	A-Life Legasi Beyond A-Life Sejuta Makna A-Life Kasih Famili

3. The requirements are as follows:
  - (a) Minimum sum assured/covered is RM350,000. \*
  - (b) The policy/certificate owner and the insured/person covered must be the same individual.
  - (c) Eligible Customers must enroll for AIA Vitality programme during the Eligible Life/Family Takaful Protection Products application or have an active AIA Vitality membership.
  - (d) Payment method for the Eligible Life/Family Takaful Protection Products must be via a payment link, AIA E-Pay (credit/debit card) or E-Pay online banking.
  - (e) The following conditions are only applicable to Category 2 of Eligible Life/Family Takaful Protection Products:
    - (i) The premium/contribution payment term must be at least 10 years.
    - (ii) The policy/certificate must select any of the following AIA Investment-linked Funds (“Fund”). In the event the Eligible Customer performs any fund switching to other than the Fund before the cash reward payout, the cash reward entitlement will be forfeited. This requirement is not applicable to A-Life Wealth Venture and A-Life Sejuta Makna.

<b>A-Life Wealth Premier A-Life Wealth Builder</b>	<b>A-Life Legasi Beyond</b>
AIA Strategic Equity Fund	A-Dana Equity
AIA Strategic Fixed Income Fund	A-Dana Balanced

AIA Elite Conservative Fund	A-Dana Strategic Equity
AIA Elite Adventurous Fund	A-Dana Strategic Dynamic
AIA Dana Progresif	
AIA Equity Dividend Fund	
AIA Equity Plus Fund	
AIA Dana Dinamik	
AIA Aggressive Fund	
AIA Medium Cap Fund	
AIA Balanced Fund	
AIA Global Fixed Income Fund	
AIA Global Equity Income Fund	
AIA Global Balanced Fund	
AIA Global Equity Fund	
AIA New Horizon Fund	
AIA Asia Opportunity Fund	
AIA Asian Equity Fund	
AIA Asia Platinum Fund	

\*Sum assured/covered from multiple policies/certificates cannot be aggregated to meet the minimum sum assured/covered requirement.

4. Eligible Customers must ensure that all the requirements are met upon application submission and remain as is prior to and upon the payout of the cash reward.
5. Eligible Customers will be disqualified from receiving the cash reward for this activity if any of the criteria listed under Clause (3) is not met, or if any of the following event occurs before the payout of the cash reward:
  - (a) The policy/certificate is under premium/contribution holiday, surrender of policy/certificate, partial withdrawal, free-look cancellation or cancellation from inception.
  - (b) Policy/certificate has a lapse history.
  - (c) Policy/certificate with premiums/contributions not paid up to date.
6. In the event the policy/certificate has been cancelled from inception or free-look cancellation occurred, the refund (if any) shall deduct the cash reward that has been credited into the customer's AIA+ Wallet for the policy/certificate.
7. This Activity Card will reset annually on the Eligible Customer's birthday. Once the Eligible Customer's birthday is reached, the Eligible Customer will receive this Activity Card and may complete this activity.
8. If the Activity Card is successfully completed, the status on the Activity Card will change to "Eligible for Cash Reward". Once the cash reward is credited to the Eligible Customer's AIA+ Wallet, the status on the Activity Card will change to "Paid to Wallet".
9. The cash reward will be credited and shown in the Eligible Customer's AIA+ Wallet by AIA in accordance with the Terms and Conditions of Life+ Rewards. After which, it shall be

deemed as full payment and AIA shall be released and fully discharged from further liability and demand in relation to the cash reward.

10. The first cash reward payout will be credited into the Eligible Customer's AIA+ Wallet and be available for withdrawal 6 months after the policy/certificate inception (activation) date. The second cash reward payout will be available for withdrawal 12 months after the policy/certificate inception (activation) date. If the cash reward withdrawal is unsuccessful, the Eligible Customer will receive a notification on the AIA+ app.
11. Cash reward in the AIA+ Wallet will expire one day before the Eligible Customer's second upcoming birthday. Please refer to the [AIA+ Wallet Frequently Asked Questions](#) for more information.
12. Important Notes and Disclaimers shall apply. Please refer to the end of this document for such notes and disclaimers.

## Get Medical Protection

1. Eligible Customers who sign up for any of the selected medical protection product from AIA Bhd. or AIA PUBLIC Takaful Bhd. ("Eligible Medical Protection Products") together with their attachable basic plans, meet the requirements below and the policy/certificate is subsequently approved and activated by AIA will be eligible to receive ONE unit of cash reward for this activity. The amount of cash reward is displayed on the Activity Card. The amount of cash reward is subject to change from time to time at AIA's discretion.
2. Eligible Medical Protection Products

AIA Bhd.	AIA PUBLIC Takaful Bhd.
A-Plus Health 2 (Attachable to A-LifeLink 2)	A-Plus Health Flex-i (Attachable to A-Life Idaman)

3. The requirements are as follows:
  - (a) The policy/certificate owner and the insured/person covered must be the same individual.
  - (b) Eligible Customers must enroll for AIA Vitality programme during the Eligible Medical Protection Products application or have an active AIA Vitality membership.
  - (c) Payment method for the Eligible Medical Protection Products must be via a payment link, AIA E-Pay (credit/debit card) or E-Pay online banking.
4. Eligible Customers must ensure that all the requirements are met upon application submission and remain as is prior to and upon the payout of the cash reward.
5. Eligible Customers will be disqualified from receiving the cash reward for this activity if any of the criteria listed under Clause (3) is not met, or if any of the following event occurs before the payout of the cash reward:

- (a) The policy/certificate is under premium/contribution holiday, surrender of policy/certificate, partial withdrawal, free-look cancellation or cancellation from inception.
  - (b) Policy/certificate has a lapse history.
  - (c) Policy/certificate with premiums/contributions not paid up to date.
  - (d) The Eligible Medical Protection Product is removed from the basic plan attached.
6. Adding an Eligible Medical Protection Product to an existing policy/certificate with AIA through the rider addition process does not fulfil the requirement of this Activity Card and the Eligible Customer will not be eligible to receive the cash reward.
  7. In the event the policy/certificate has been cancelled from inception or free-look cancellation occurred, the refund (if any) shall deduct the cash reward that has been credited into the customer's AIA+ Wallet for the policy/certificate.
  8. This Activity Card will reset annually on the Eligible Customer's birthday. Once the Eligible Customer's birthday is reached, the Eligible Customer will receive this Activity Card and may complete this activity.
  9. If the Activity Card is successfully completed, the status on the Activity Card will change to "Eligible for Cash Reward". Once the cash reward is credited to the Eligible Customer's AIA+ Wallet, the status on the Activity Card will change to "Paid to Wallet".
  10. The cash reward will be credited and shown in the Eligible Customer's AIA+ Wallet by AIA in accordance with the Terms and Conditions of Life+ Rewards. After which, it shall be deemed as full payment and AIA shall be released and fully discharged from further liability and demand in relation to the cash reward.
  11. Cash reward will be credited into the Eligible Customer's AIA+ Wallet and be available for withdrawal 6 months after the policy/certificate inception (activation) date. If the cash reward withdrawal is unsuccessful, the Eligible Customer will receive a notification on the AIA+ app.
  12. Cash reward in the AIA+ Wallet will expire one day before the Eligible Customer's second upcoming birthday. Please refer to the [AIA+ Wallet Frequently Asked Questions](#) for more information.
  13. Important Notes and Disclaimers shall apply. Please refer to the end of this document for such notes and disclaimers.

### **Get Critical Illness Protection**

1. Eligible Customers who sign up for any of the selected critical illness protection product from AIA Bhd. or AIA PUBLIC Takaful Bhd. ("Eligible Critical Illness Protection Products"), meet the requirements below and the policy/certificate is subsequently approved and

activated by AIA will be eligible to receive ONE unit of cash reward for this activity. The amount of cash reward is displayed on the Activity Card. The amount of cash reward is subject to change from time to time at AIA's discretion.

2. Eligible Critical Illness Protection Products

AIA Bhd.	AIA PUBLIC Takaful Bhd.
A-Life Essential Critical Care	A-Life Kritikal Protector
A-Life Beyond Critical Care	

3. The requirements are as follows:

- (a) Minimum sum assured/covered is RM250,000. \*
- (b) The policy/certificate owner and the insured/person covered must be the same individual.
- (c) Eligible Customers must enroll for AIA Vitality programme during the Eligible Critical Illness Protection Products application or have an active AIA Vitality membership.
- (d) Payment method for the Eligible Critical Illness Protection Products must be via a payment link, AIA E-Pay (credit/debit card) or E-Pay online banking.

\*Sum assured/covered from multiple policies/certificates cannot be aggregated to meet the minimum sum assured/covered requirement.

- 4. Eligible Customers must ensure that the requirements are met upon application submission and remain as is prior to and upon the payout of the cash reward.
- 5. Eligible Customers will be disqualified from receiving the cash reward for this activity if any of the criteria listed under Clause (3) is not met, or if any of the following event occurs before the payout of the cash reward:
  - (a) The policy/certificate is under premium/contribution holiday, surrender of policy/certificate, partial withdrawal, free-look cancellation or cancellation from inception.
  - (b) Policy/certificate has a lapse history.
  - (c) Policy/certificate with premiums/contributions not paid up to date.
- 6. In the event the policy/certificate has been cancelled from inception or free-look cancellation occurred, the refund (if any) shall deduct the cash reward that has been credited into the customer's AIA+ Wallet for the policy/certificate.
- 7. This Activity Card will reset annually on the Eligible Customer's birthday. Once the Eligible Customer's birthday is reached, the Eligible Customer will receive this Activity Card and may complete this activity.
- 8. If the Activity Card is successfully completed, the status on the Activity Card will change to "Eligible for Cash Reward". Once the cash reward is credited to the Eligible Customer's AIA+ Wallet, the status on the Activity Card will change to "Paid to Wallet".
- 9. The cash reward will be credited and shown in the Eligible Customer's AIA+ Wallet by AIA in accordance with the Terms and Conditions of Life+ Rewards. After which, it shall be

deemed as full payment and AIA shall be released and fully discharged from further liability and demand in relation to the cash reward.

10. Cash reward will be credited into the Eligible Customer’s AIA+ Wallet and be available for withdrawal 6 months after the policy/certificate inception (activation) date. If the cash reward withdrawal is unsuccessful, the Eligible Customer will receive a notification on the AIA+ app.
11. Cash reward in the AIA+ Wallet will expire one day before the Eligible Customer’s second upcoming birthday. Please refer to the [AIA+ Wallet Frequently Asked Questions](#) for more information.
12. Important Notes and Disclaimers shall apply. Please refer to the end of this document for such notes and disclaimers.

### Get Life Protection For Dependents

1. Eligible Customers who sign up for any of the selected life protection for dependents product from AIA Bhd. or family takaful protection for dependents product from AIA PUBLIC Takaful Bhd. (“Eligible Life/Family Takaful Protection For Dependents Products”), meet the requirements below and the policy/certificate is subsequently approved and activated by AIA will be eligible to receive up to FIVE units of cash reward for this activity. The amount of cash reward is displayed on the Activity Card. The amount of cash reward is subject to change from time to time at AIA’s discretion.
2. Eligible customers who sign up for one dependent with any of the selected life protection for dependents product from AIA Bhd. or family takaful protection for dependents product from AIA PUBLIC Takaful Bhd. (“Eligible Life/Family Takaful Protection For Dependents Products”), will eligible to receive ONE unit of cash reward for this activity.
3. Eligible Life/Family Takaful Protection For Dependents Products

<b>Category 1: Total Health Solution</b>	
<b>AIA Bhd.</b>	<b>AIA PUBLIC Takaful Bhd.</b>
A-LifeLink 2 A-Life JoyXtra	A-Life Idaman
<b>Category 2: Total Wealth Solution</b>	
<b>AIA Bhd.</b>	<b>AIA PUBLIC Takaful Bhd.</b>
A-Life Wealth Builder A-Life Wealth Premier A-Life Wealth Venture A-Life Wealth Prestige	A-Life Legasi Beyond A-Life Sejuta Makna A-Life Kasih Famili

4. The requirements are as follows:

- (a) Minimum sum assured/covered is RM350,000. \*
- (b) The policy/certificate owner and the insured/person covered not the same individual.
- (c) Eligible Customers must enroll for AIA Vitality programme during the Eligible Life/Family Takaful Protection For Dependents Products application or have an active AIA Vitality membership.
- (d) Payment method for the Eligible Life/Family Takaful Protection For Dependents Products must be via a payment link, AIA E-Pay (credit/debit card) or E-Pay online banking.
- (e) The following conditions are only applicable to Category 2 of Eligible Life/Family Takaful Protection For Dependents Products:
  - (i) The premium/contribution payment term must be at least 10 years.
  - (ii) The policy/certificate must select any of the following AIA Investment-linked Funds (“Fund”). In the event the Eligible Customer performs any fund switching to other than the Fund before the cash reward payout, the cash reward entitlement will be forfeited. This requirement is not applicable to A-Life Wealth Venture and A-Life Sejuta Makna.

A-Life Wealth Premier A-Life Wealth Builder	A-Life Legasi Beyond
AIA Strategic Equity Fund	A-Dana Equity
AIA Strategic Fixed Income Fund	A-Dana Balanced
AIA Elite Conservative Fund	A-Dana Strategic Equity
AIA Elite Adventurous Fund	A-Dana Strategic Dynamic
AIA Dana Progresif	
AIA Equity Dividend Fund	
AIA Equity Plus Fund	
AIA Dana Dinamik	
AIA Aggressive Fund	
AIA Medium Cap Fund	
AIA Balanced Fund	
AIA Global Fixed Income Fund	
AIA Global Equity Income Fund	
AIA Global Balanced Fund	
AIA Global Equity Fund	
AIA New Horizon Fund	
AIA Asia Opportunity Fund	
AIA Asian Equity Fund	
AIA Asia Platinum Fund	

\*Sum assured/covered from multiple policies/certificates cannot be aggregated to meet the minimum sum assured/covered requirement.

- 5. Eligible Customers must ensure that all the requirements are met upon application submission and remain as is prior to and upon the payout of the cash reward.
- 6. Eligible Customers will be disqualified from receiving the cash reward for this activity if any of the criteria listed under Clause (3) is not met, or if any of the following event occurs before the payout of the cash reward:



- (a) The policy/certificate is under premium/contribution holiday, surrender of policy/certificate, partial withdrawal, free-look cancellation or cancellation from inception.
  - (b) Policy/certificate has a lapse history.
  - (c) Policy/certificate with premiums/contributions not paid up to date.
7. In the event the policy/certificate has been cancelled from inception or free-look cancellation occurred, the refund (if any) shall deduct the cash reward that has been credited into the customer's AIA+ Wallet for the policy/certificate.
  8. This Activity Card will reset annually on the Eligible Customer's birthday. Once the Eligible Customer's birthday is reached, the Eligible Customer will receive this Activity Card and may complete this activity.
  9. If the Activity Card is successfully completed, the status on the Activity Card will change to "Eligible for Cash Reward". Once the cash reward is credited to the Eligible Customer's AIA+ Wallet, the status on the Activity Card will change to "Paid to Wallet".
  10. The cash reward will be credited and shown in the Eligible Customer's AIA+ Wallet by AIA in accordance with the Terms and Conditions of Life+ Rewards. After which, it shall be deemed as full payment and AIA shall be released and fully discharged from further liability and demand in relation to the cash reward.
  11. The first cash reward payout will be credited into the Eligible Customer's AIA+ Wallet and be available for withdrawal 6 months after the policy/certificate inception (activation) date. The second cash reward payout will be available for withdrawal 12 months after the policy/certificate inception (activation) date. If the cash reward withdrawal is unsuccessful, the Eligible Customer will receive a notification on the AIA+ app.
  12. Cash reward in the AIA+ Wallet will expire one day before the Eligible Customer's second upcoming birthday. Please refer to the [AIA+ Wallet Frequently Asked Questions](#) for more information.
  13. Important Notes and Disclaimers shall apply. Please refer to the end of this document for such notes and disclaimers.

## **Get Medical Protection For Dependents**

1. Eligible Customers who sign up for any of the selected medical protection for dependents product from AIA Bhd. or AIA PUBLIC Takaful Bhd. ("Eligible Medical Protection For Dependents Products") together with their attachable basic plans, meet the requirements below and the policy/certificate is subsequently approved and activated by AIA will be eligible to receive up to FIVE units of cash reward for this activity. The amount of cash reward is displayed on the Activity Card. The amount of cash reward is subject to change from time to time at AIA's discretion.

2. Eligible customers who sign up for one dependent with any of the selected medical protection for dependents product from AIA Bhd. or AIA PUBLIC Takaful Bhd. (“Eligible Medical Protection For Dependents Products”) together with their attachable basic plans, will be eligible to receive ONE unit of cash reward for this activity.
3. Eligible Medical Protection Products For Dependents

AIA Bhd.	AIA PUBLIC Takaful Bhd.
A-Plus Health 2 (Attachable to A-LifeLink 2 and A-Life JoyXtra)	A-Plus Health Flex-i (Attachable to A-Life Idaman)

4. The requirements are as follows:
  - (a) Eligible Customers must enroll for AIA Vitality programme during the Eligible Medical Protection For Dependents Products application or have an active AIA Vitality membership.
  - (b) The policy/certificate owner and the insured/person covered not the same individual.
  - (c) Payment method for the Eligible Medical Protection For Dependents Products must be via a payment link, AIA E-Pay (credit/debit card) or E-Pay online banking.
5. Eligible Customers must ensure that all the requirements are met upon application submission and remain as is prior to and upon the payout of the cash reward.
6. Eligible Customers will be disqualified from receiving the cash reward for this activity if any of the criteria listed under Clause (3) is not met, or if any of the following event occurs before the payout of the cash reward:
  - (a) The policy/certificate is under premium/contribution holiday, surrender of policy/certificate, partial withdrawal, free-look cancellation or cancellation from inception.
  - (b) Policy/certificate has a lapse history.
  - (c) Policy/certificate with premiums/contributions not paid up to date.
  - (d) The Eligible Medical Protection For Dependents Product is removed from the basic plan attached.
  - (e) Attaching an Eligible Medical Protection For Dependents Product to an existing policy/certificate with AIA through the rider addition process does not fulfil the requirement of this Activity Card and the Eligible Customer will not be eligible to receive the cash reward.
7. In the event the policy/certificate has been cancelled from inception or free-look cancellation occurred, the refund (if any) shall deduct the cash reward that has been credited into the customer’s AIA+ Wallet for the policy/certificate.
8. This Activity Card will reset annually on the Eligible Customer’s birthday. Once the Eligible Customer’s birthday is reached, the Eligible Customer will receive this Activity Card and may complete this activity.

9. If the Activity Card is successfully completed, the status on the Activity Card will change to “Eligible for Cash Reward”. Once the cash reward is credited to the Eligible Customer’s AIA+ Wallet, the status on the Activity Card will change to “Paid to Wallet”.
10. The cash reward will be credited and shown in the Eligible Customer’s AIA+ Wallet by AIA in accordance with the Terms and Conditions of Life+ Rewards. After which, it shall be deemed as full payment and AIA shall be released and fully discharged from further liability and demand in relation to the cash reward.
11. Cash reward will be credited into the Eligible Customer’s AIA+ Wallet and be available for withdrawal 6 months after the policy/certificate inception (activation) date. If the cash reward withdrawal is unsuccessful, the Eligible Customer will receive a notification on the AIA+ app.
12. Cash reward in the AIA+ Wallet will expire one day before the Eligible Customer’s second upcoming birthday. Please refer to the [AIA+ Wallet Frequently Asked Questions](#) for more information.
13. Important Notes and Disclaimers shall apply. Please refer to the end of this document for such notes and disclaimers.

### **Get Critical Illness Protection For Dependents**

1. Eligible Customers who sign up for any of the selected critical illness protection for dependents product from AIA Bhd. or AIA PUBLIC Takaful Bhd. (“Eligible Critical Illness Protection For Dependents Products”), meet the requirements below and the policy/certificate is subsequently approved and activated by AIA will be eligible to receive up to FIVE units of cash reward for this activity. The amount of cash reward is displayed on the Activity Card. The amount of cash reward is subject to change from time to time at AIA’s discretion.
2. Eligible customers who sign up for one dependent with any of the selected critical illness protection for dependents product from AIA Bhd. or AIA PUBLIC Takaful Bhd. (“Eligible Critical Illness Protection For Dependents Products”), will eligible to receive ONE unit of cash reward for this activity.
3. Eligible Critical Illness Protection For Dependents Products

AIA Bhd.	AIA PUBLIC Takaful Bhd.
A-Life Essential Critical Care	A-Life Kritikal Protector
A-Life Beyond Critical Care	

4. The requirements are as follows:
  - (a) Minimum sum assured/covered is RM250,000. \*
  - (b) The policy/certificate owner and the insured/person covered not the same individual.

- (c) Eligible Customers must enroll for AIA Vitality programme during the Eligible Critical Illness Protection For Dependents Products application or have an active AIA Vitality membership.
- (d) Payment method for the Eligible Critical Illness Protection For Dependents Products must be via a payment link, AIA E-Pay (credit/debit card) or E-Pay online banking.

\*Sum assured/covered from multiple policies/certificates cannot be aggregated to meet the minimum sum assured/covered requirement.

- 5. Eligible Customers must ensure that the requirements are met upon application submission and remain as is prior to and upon the payout of the cash reward.
- 6. Eligible Customers will be disqualified from receiving the cash reward for this activity if any of the criteria listed under Clause (3) is not met, or if any of the following event occurs before the payout of the cash reward:
  - (a) The policy/certificate is under premium/contribution holiday, surrender of policy/certificate, partial withdrawal, free-look cancellation or cancellation from inception.
  - (b) Policy/certificate has a lapse history.
  - (c) Policy/certificate with premiums/contributions not paid up to date.
- 7. In the event the policy/certificate has been cancelled from inception or free-look cancellation occurred, the refund (if any) shall deduct the cash reward that has been credited into the customer's AIA+ Wallet for the policy/certificate.
- 8. This Activity Card will reset annually on the Eligible Customer's birthday. Once the Eligible Customer's birthday is reached, the Eligible Customer will receive this Activity Card and may complete this activity.
- 9. If the Activity Card is successfully completed, the status on the Activity Card will change to "Eligible for Cash Reward". Once the cash reward is credited to the Eligible Customer's AIA+ Wallet, the status on the Activity Card will change to "Paid to Wallet".
- 10. The cash reward will be credited and shown in the Eligible Customer's AIA+ Wallet by AIA in accordance with the Terms and Conditions of Life+ Rewards. After which, it shall be deemed as full payment and AIA shall be released and fully discharged from further liability and demand in relation to the cash reward.
- 11. Cash reward will be credited into the Eligible Customer's AIA+ Wallet and be available for withdrawal 6 months after the policy/certificate inception (activation) date. If the cash reward withdrawal is unsuccessful, the Eligible Customer will receive a notification on the AIA+ app.
- 12. Cash reward in the AIA+ Wallet will expire one day before the Eligible Customer's second upcoming birthday. Please refer to the [AIA+ Wallet Frequently Asked Questions](#) for more information.

13. Important Notes and Disclaimers shall apply. Please refer to the end of this document for such notes and disclaimers.

## **Served Well**

### **Download Your e-Policy/Certificate**

1. Eligible Customers who downloaded their e-policy/certificate on the AIA+ app/portal will be eligible to receive ONE unit of cash reward for this activity. The amount of cash reward is displayed on the Activity Card. The amount of cash reward is subject to change from time to time at AIA's discretion.
2. e-policy/certificate is available for all active Individual Life policy from AIA Bhd., Family Takaful certificate from AIA PUBLIC Takaful Bhd. or Personal Accident policy from AIA General Berhad which were activated from 15<sup>th</sup> March 2019.
3. Eligible Customers will not be eligible for the cash reward if they downloaded an e-policy/certificate of a policy/certificate that has lapsed.
4. Eligible Customers who downloaded their e-policy/certificate between 1<sup>st</sup> April 2023 and 31<sup>st</sup> March 2024 (both dates inclusive) will not be eligible to complete this activity and will not receive this reward.
5. This Activity Card will reset annually on the Eligible Customer's birthday. Once the Eligible Customer's birthday is reached, the Eligible Customer will receive this Activity Card and may complete this activity.
6. If the Activity Card is successfully completed, the status on the Activity Card will change to "Eligible for Cash Reward". Once the cash reward is credited to the Eligible Customer's AIA+ Wallet, the status on the Activity Card will change to "Paid to Wallet".
7. The cash reward will be credited and shown in the Eligible Customer's AIA+ Wallet by AIA in accordance with the Terms and Conditions of Life+ Rewards. After which, it shall be deemed as full payment and AIA shall be released and fully discharged from further liability and demand in relation to the cash reward.
8. Cash reward will be credited into the Eligible Customer's AIA+ Wallet and be available for withdrawal within one working day after the Activity Card is successfully completed. If the cash reward withdrawal is unsuccessful, the Eligible Customer will receive a notification on the AIA+ app.
9. Cash reward in the AIA+ Wallet will expire one day before the Eligible Customer's second upcoming birthday. Please refer to the [AIA+ Wallet Frequently Asked Questions](#) for more information.

## Switch to Credit Card

1. Eligible Customers who are existing AIA customers must change the payment method to credit card on ALL their policies/certificates (including policies/certificates where the insured/person covered is another individual) to be eligible to receive ONE unit of cash reward for this activity.
2. Eligible Customers who are new customers of AIA, i.e., those who do not currently have any policies/certificates with AIA, must select credit card as their payment method during the new policy/certificate application. When the policy/certificate is subsequently approved and activated by AIA, the Eligible Customer will be eligible to receive ONE unit of cash reward for this activity. If the new customer signs up for more than one policy/certificate with AIA at the same time, the Eligible Customer must select credit card as their payment method on ALL the policies/certificates.
3. Eligible Customers who only have one active policy with AIA and that policy is an active Personal Accident policy from AIA General Berhad will not be eligible to complete this Activity Card.
4. The amount of cash reward is displayed on the Activity Card. The amount of cash reward is subject to change from time to time at AIA's discretion.
5. A one-time password (OTP) will be sent via SMS to the customer's mobile phone number for verification purposes.
6. The credit card holder, the policy/certificate owner, and the payor of the policy/certificate must be the same individual. Only Visa or Mastercard are accepted.
7. These terms and conditions should be read together with the terms and conditions on the "Service Request" pages on the AIA+ app.
8. Eligible Customers who have changed the payment method to credit card on ALL their policies/certificates with AIA between 1<sup>st</sup> April 2023 and 31<sup>st</sup> March 2024 (both dates inclusive) will not be eligible to complete this activity and will not receive this reward.
9. This Activity Card will reset annually on the Eligible Customer's birthday. Once the Eligible Customer's birthday is reached, the Eligible Customer will receive this Activity Card and may complete this activity.
10. If the Activity Card is successfully completed, the status on the Activity Card will change to "Eligible for Cash Reward". Once the cash reward is credited to the Eligible Customer's AIA+ Wallet, the status on the Activity Card will change to "Paid to Wallet".
11. The cash reward will be credited and shown in the Eligible Customer's AIA+ Wallet by AIA in accordance with the Terms and Conditions of Life+ Rewards. After which, it shall be deemed as full payment and AIA shall be released and fully discharged from further liability and demand in relation to the cash reward.

12. Cash reward will be credited into the Eligible Customer's AIA+ Wallet and be available for withdrawal one working day after the Activity Card is successfully completed. If the cash reward withdrawal is unsuccessful, the Eligible Customer will receive a notification on the AIA+ app.
13. Cash reward in the AIA+ Wallet will expire one day before the Eligible Customer's second upcoming birthday. Please refer to the [AIA+ Wallet Frequently Asked Questions](#) for more information.
14. Eligible Customers agree that any SMS sent to the Eligible Customers is entirely dependent on the availability and quality of service of the relevant service/network provider(s) and fully understand that AIA does not have any control whatsoever in the event of SMS is delayed, not delivered or encountered any delivery issues due to SMS traffic congestion, network failure and/or interruptions that may be experienced by the relevant telecommunications network. As such, AIA shall not be liable for any loss or expense incurred by the Eligible Customers from any delay or failure in receiving any SMS and/or email transmission from AIA. No appeals on such delay or failure will be processed.

## **General Provisions**

- a) Life+ Rewards is launched on 1<sup>st</sup> April 2024.
- b) 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.
- c) AIA may decline the Life+ Rewards entitlement in the event any of the Terms and Conditions pursuant to Life+ Rewards is not fulfilled. No appeal(s) will be entertained.
- d) AIA shall have the right to decide all matters, and disputes concerning Life+ Rewards such as amending (adding, deleting, or varying) the terms and conditions of Life+ Rewards, including but not limited to the following:
  - (i) Varying the eligibility requirements to join Life+ Rewards.
  - (ii) Varying the Activity Cards by adding, deleting or substituting the Activity Cards.
  - (iii) Varying the eligibility requirement of the Activity Cards.
  - (iv) Revising the cash reward amount or substituting the cash reward with other form of gifts/rewards of equivalent value.
  - (v) Varying the reset schedule of the Activity Cards.
  - (vi) Varying the cash reward payout timeline.
- e) AIA shall have the right to suspend, terminate, delay or vary Life+ Rewards 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 official social media accounts.

- f) The cash rewards are non-transferable and any request for the cash rewards to be credited to a third-party account will not be entertained.
- g) No appeal(s) will be entertained regarding cash reward(s) in AIA+ Wallet that have expired.
- h) In addition to the Life+ Rewards Terms and Conditions stipulated herein, you shall agree that documents including but not limited to the Product Disclosure Sheet, Sales Illustration, Fund Fact Sheet(s), AIA Vitality Terms and Conditions, AIA Vitality Terms of Use, AIA+ App Terms of Use and marketing campaign terms and conditions (if any) shall be read together with these Life+ Rewards Terms and Conditions as an entire agreement. In the event of any discrepancies, the Life+ Rewards Terms and Conditions herein shall prevail only to the extent of such discrepancy in relation to Life+ Rewards.

### **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 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 the insurance company/Takaful operator directly for more information.
- b) You are advised to refer to the Product Disclosure Sheet, Sales Illustration, Fund Fact Sheet(s); if applicable, for further information before purchasing 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.