

Terms & Conditions for Up To 30% Off! Campaign (“Campaign”)

Up To 30% Off! Campaign (“Campaign”) is organised by AIA Bhd. (“AIA Malaysia”, “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>.

1. Campaign Period

1 October 2026 to 31 December 2026, both dates inclusive (“Campaign Period”). The policy must be activated by 15 January 2027.

2. Eligible Product

Customers who purchase a new **“A-Life Cover”** policy with **“A-Plus Critical Multi”** rider attached can enjoy a discount on both the A-Life Cover and A-Plus Critical Multi premiums.

On top of that, customers will also enjoy the same discount on **“A-Plus Critical Recovery”** rider, if attached in the same policy upon purchase.

(“**Eligible Product**”)

Note: This plan is underwritten by AIA Bhd.

3. Campaign Discount

Customers who sign up for a new A-Life Cover policy with the A-Plus Critical Multi rider attached during the Campaign Period while fulfilling all the Campaign Eligibility and Campaign Mechanism sections will be entitled to discount on the premiums (“Campaign Discount”).

The Campaign Discount also applies to A-Plus Critical Recovery rider when it is attached to the policy at the point of purchase.

A Policy that is entitled to the Campaign Discount shall receive a discount as outlined in the table below (“**Eligible Policy**”):

Plan	Campaign Discount ^{1,2}	
	New Customer	Existing Customer ³
A-Life Cover (ALC)	20% on ALC premiums	30% on ALC premiums
A-Plus Critical Multi (APCM)	20% on APCM premiums	30% on APCM premiums
A-Plus Critical Recovery (APCR)	20% on APCR premiums	30% on APCR premiums

Notes:

¹ The Campaign Discount shall apply from the first premium and throughout the premium payment term of the Eligible Policy, subject to the Eligible Policy to continue fulfil all the Campaign Eligibility and Campaign Mechanism throughout the premium payment term.

² The Campaign Discount shall be applied on the respective premiums after any Large Sum Assured Discount and/or loading applicable.

³ Definitions of Existing Customer:

- Policyowner / Insured / Certificate owner / Person covered of an in force Conventional Individual Life products from AIA Bhd. or Takaful products from AIA PUBLIC Takaful Bhd. or Personal Accident (PA) insurance with AIA General Berhad, as of 30 September 2026.
- Corporate policyowner / certificate owner of an in force Conventional Corporate Solutions product from AIA Bhd. or Takaful Corporate Solutions products from AIA PUBLIC Takaful Bhd., or Group Personal Accident (PA) insurance with AIA General Berhad, as of 30 September 2026.
- Corporate Solutions covered employee / member of an in force Conventional Corporate Solutions product from AIA Bhd. or Takaful Corporate Solutions products from AIA PUBLIC Takaful Bhd., or Group Personal Accident (PA) insurance with AIA General Berhad, as of 30 September 2026.

4. Campaign Eligibility

- a) The Campaign is open to all new and existing customers, including Life Planners, who sign up for Eligible Product during the Campaign Period and meet all the requirements outlined in this Terms and Conditions.

Self-purchase by Life Planners is **ALLOWED** under the Campaign. Life Planner self-purchase means that the policy owner and/or the insured is a Life Planner.

- b) The following **minimum Sum Assured requirement** must be fulfilled:

Plan	Minimum Sum Assured (RM)
A-Life Cover	50,000
A-Plus Critical Multi	100,000
A-Plus Critical Recovery	100,000

- c) The **same coverage term** must apply for A-Life Cover, A-Plus Critical Multi, and A-Plus Critical Recovery.
- d) Other riders offered under A-Life Cover besides A-Plus Critical Multi and A-Plus Critical Recovery can be attached and purchased together with the Eligible Product under the same Policy, however, these other riders shall not be eligible to this Campaign.
- e) The policyowner must sign-up for/have an active **AIA Vitality membership**.

5. Campaign Mechanism

- a) All applications must be submitted via iPoS within the Campaign Period, and the policy must be activated by 15 January 2027.
- b) The Campaign is open to all payment modes (annual, semi-annual, quarterly and monthly).
- c) For applications with annualised premium 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). Debit cards are not allowed. For applications with annualised premium of RM50,000 and above, all payment methods are accepted.
- d) Any Vitality Yearly Cash Bonus (if any, for AIA Vitality member) for the Eligible Policy will be calculated based on the annualised premium paid, after applying the Campaign Discount.
- e) This Campaign entitlement for Eligible Policy shall cease if any of the following occurs:
- The attached A-Plus Critical Multi rider becomes lapsed, expired, terminated, cancelled or is surrendered;
 - The Eligible Policy becomes lapsed, expired matured, terminated, cancelled or is surrendered;
 - The death of the Insured;
 - The Sum Assured of the Eligible Policy is reduced beyond the minimum sum assured required as shown in clause 3, at the request of the Policyholder while the Policy is in force,

- except when the Sum Assured is reduced due to an approved claim, or due to any Premium and Coverage Transition Option taking effect;
- (v) The Eligible Policy has been converted to a Reduced Paid-Up Insurance;
 - (vi) Conversion Privilege is exercised while the Eligible Policy is in force;
 - (vii) At the expiration of the Grace Period, any premium due for the Eligible Policy is paid under the Automatic Premium Loan; or
 - (viii) Discontinuation of premium payments for the Eligible Policy.

6. Important Notes and Disclaimers

- a) This campaign 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 this policy is an amount that you can afford. To achieve this, we recommend that you speak to your 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 Illustration, Fund Fact Sheet, for further information before purchasing an insurance 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.
- c) The benefit(s) payable under eligible policy/product is(are) protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to limits. Please refer to PIDM's Takaful and Insurance Benefits Protection System ("TIPS") Brochure or contact AIA Bhd. or PIDM (visit www.pidm.gov.my).

7. 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 Campaign Reward / Campaign Bonus 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 Campaign Reward / Campaign Bonus 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 Campaign Reward / Campaign Bonus is non-transferable and any request for Campaign Reward / Campaign Bonus to be credited to a third-party account will not be entertained.