

## Terms & Conditions for AIA Infinite Heritage Waiver Xtra Campaign (“Campaign”)

**AIA Infinite Heritage Waiver Xtra 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 December 2025 to 31 December 2025, both dates inclusive (“Campaign Period”).  
To be eligible for the Campaign, the policy must be set in force by 31 January 2026.

### 2. Eligible Product

AIA Infinite Heritage (“Eligible Product”)

Note: This plan is underwritten by AIA Bhd.

### 3. Campaign Reward

Policy that meets the Terms and Conditions of the Campaign will be entitled to 1-month premium waiver (including A-Plus Saver Premium, if any) upon policy inception (“Eligible Policy”).

### 4. Campaign Eligibility

- a) The Campaign is open to all new and existing customers, including Life Planners, who submit applications on Eligible Product during the Campaign Period, subject to meeting the applicable eligibility criteria and full underwriting requirements.

For the purposes of this Campaign, “Life Planners’ self-purchase” refers to cases where the policy owner and/or the Insured of the Eligible Policy is an AIA Life Planner.

- b) The Campaign is also open to purchases made by AIA staff.

### 5. Campaign Mechanism

- a) All applications must be submitted via iPoS between 1 December 2025 to 31 December 2025, both dates inclusive. To be eligible, the policy must be activated by 31 January 2026.
- b) The Campaign is open to all payment modes: annually, semi-annually, quarterly and monthly modes.
- c) The Campaign is only open to 5-Pay and 10-Pay premium payment terms. Single premium and Future Premium Payment (FPP) option are **NOT** available under this Campaign.
- d) All premium payment methods are accepted, including but not limited to E-Pay (credit card, debit card, e-pay online banking) and direct pay.
- e) Any top up premium or AIA Vitality fees will not be waived.
- f) All policy charges shall apply from the effective date of the Eligible Policy.
- g) A 2-years lock-in period will apply. The lock-in period is counted from the effective date of the Eligible Policy.
- h) The 1-month premium will be deducted from the account value of the Eligible Policy if any of the following events occur:
  - i) The premium of the Eligible Policy is not up to date or premium of the Eligible Policy has been reduced within the first 2 policy years;
  - ii) The Eligible Policy exercises premium holiday within the first 2 policy years;
  - iii) The Eligible Policy is surrendered within the first 2 policy years;

- iv) The Eligible Policy is cancelled within the free-look period;
- v) If the customer performs partial withdrawal within the first 2 policy years; or
- vi) If the customer switches their funds to AIA Fixed Income Fund and/or AIA Dana Bon under the Eligible Policy within the first 2 policy years.
- i) For monthly mode, if there is no premium payment for 2<sup>nd</sup> policy month (after 45 days grace period), the Eligible Policy will automatically be terminated.

## 6. 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 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.
- 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) **AIA Infinite Heritage is an insurance product that is tied to the performance of underlying assets, and is not a pure investment product such as unit trusts.**
- d) PROTECTION BY PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM") ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS POLICY/PRODUCT IS (ARE) SUBJECT TO LIMITATIONS. Please refer to PIDM's Takaful and Insurance Benefits Protection System ("TIPS") Brochure or contact AIA Bhd. or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

## 7. General Provisions

- a) You are always solely responsible for maintaining the accuracy of your information. AIA Malaysia may request for further information from you to determine the authenticity of any information provided, including whether it is fraudulent or exaggerated.
- b) AIA Malaysia 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.
- c) AIA Malaysia 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.
- d) AIA Malaysia 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 is non-transferable and any request for Campaign Reward to be credited to a third-party account will not be entertained.