

Terms & Conditions for Berkat Berganda Campaign (“Campaign”)

The **Berkat Berganda Campaign** (“Campaign”) is organised by AIA PUBLIC Takaful Bhd. (“AIA PUBLIC Takaful”, “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

16 February 2026 to 31 March 2026, both dates inclusive (“Campaign Period”). Certificates must be activated by 15 April 2026.

2. Eligible Products

Takaful Products
A-Life Legasi Beyond
A-Life Sejuta Makna
A-Life Idaman
A-Life Kritikal Protector
A-Life Sejahtera
A-Life Kritikal Flex

Note: These products are managed by AIA PUBLIC Takaful Bhd.

Certificates signed up under the Campaign are referred to as “Eligible Certificates”.

Certificate owners who have at least one Eligible Certificate are referred to as “Eligible Customers”.

3. Campaign Reward

Customers who sign up for any of the Eligible Products during the Campaign Period and fulfil all the Campaign terms and conditions will be entitled to the following rewards for each of their Eligible Certificate:

- a. A 1-month contribution waiver (“Waiver”); and
- b. AIA PUBLIC Takaful shall contribute to the AIA Penyala Harapan charity fund (“AIA Penyala Harapan”) an **equivalent surplus amount** to the Eligible Customer’s share of surplus (if any), where the Eligible Customer chooses to donate their surplus to AIA Penyala Harapan for the financial year 2026 (“Surplus Donation Match”).

4. Campaign Eligibility

- a. This Campaign is open to all customers who participate in any of the Eligible Products during the Campaign Period and meet all requirements outlined in these Terms and Conditions.
- b. This Campaign is also open to participation by AIA Malaysia staff.
- c. AIA Life Planner self-participation is allowed. Life Planner self-participation means that the certificate owner or the person covered is a Life Planner.
- d. AIA Life Planners on the Restricted List are only able to offer the Campaign to you under annual payment mode. You may check with your AIA Life Planner on their status or contact AIA [here](#).

5. Campaign Mechanism

Section (I): General (Applicable to Waiver and Surplus Donation Match)

- a. All applications must be submitted within the Campaign Period and the certificate must be activated by 15 April 2026.
- b. Open for all contribution payment modes (annual, semi-annual, quarterly and monthly) except for customers of Life Planners on the Restricted List who may only choose annual payment mode. Refer to Campaign Eligibility (d) for more information.
- c. Open for all contribution payment terms.
- d. The endorsement designated for the Campaign will be attached to the certificate contract.
- e. Future Contribution Payment Option (FCPO) is not applicable for this Campaign.

Section (II): Applicable to Waiver

- a. Eligible Certificates must meet the minimum annualised contribution (ANC) requirement of RM1,800 which includes A-Plus Saver-i, A-Plus Legasi Enhancer, A-Plus Health Enhancer, A-Plus Enhancer-i, and any rider contribution.
- b. AIA Vitality membership is required as per the table below. Membership must be registered or activated upon new application submission and must remain active upon the Campaign Reward fulfilment.

Product	AIA Vitality Membership	
	Person Covered who are below 16 years old	Person Covered who are 16 years old and above
A-Life Kritikal Flex	Required for certificate owner	Required for person covered
A-Life Idaman	Required for certificate owner	Required for person covered
A-Life Kritikal Protector	Not required	Required for person covered
A-Life Legasi Beyond	Not required	Required for person covered
A-Life Sejuta Makna	Not applicable due to product entry age	Required for person covered
A-Life Sejahtera	Not required	Required for person covered

- c. Payment method requirements are as follows:
 - i. If the ANC is 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. If the ANC is RM50,000 and above, all payment methods are accepted.
 - iii. For A-Life Sejuta Makna applications where the certificate owner 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 application submission.

d. For A-Life Legasi Beyond applications, the selection of funds must be fully (100%) within the list of selected Investment-Linked Funds in the table below at the time of application submission. Any combination of these listed funds is permitted, as long as the total allocation equals 100%.

Takaful Fund (only for A-Life Legasi Beyond)	A-Dana Equity A-Dana Balanced A-Dana Strategic Equity A-Dana Strategic Dynamic
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e. The Waiver is inclusive of the following contribution (including the loading, if any):

- Selected basic plan
- Attachable riders and A-Plus Health Enhancer

For the avoidance of doubt, contribution from A-Plus Saver-i, A-Plus Legasi Enhancer, A-Plus Enhancer-i, ad-hoc top-ups, and AIA Vitality membership fees ("Savers and Other Fees") will NOT be waived.

f. The Waiver will be on the second month's contribution.

Annual, semi-annual and quarterly payment mode
Eligible Customers are only required to pay the prorated contribution during application submission.

Monthly payment mode

During application submission, Eligible Customers are required to pay the following:

- First month's full contribution (basic plan, riders, A-Plus Health Enhancer, Savers and Other Fees), and
- Second month's Savers and Other Fees

The second month contribution for the basic plan, riders and A-Plus Health Enhancer will be waived. Therefore, there will not be any payment during the second month.

g. For A-Life Legasi Beyond, if partial withdrawal from Protection Account is performed within 6 months from the Eligible Certificate issuance, the 1-month contribution waived by AIA PUBLIC Takaful will not be refunded and will be deducted from the amount payable to customers.

h. If the Eligible Certificate is surrendered within 6 months from the Eligible Certificate issuance, the 1-month contribution waived by AIA PUBLIC Takaful will not be refunded and will be deducted from the surrender amount. For the avoidance of doubt, where the Protection Account/Participant's Account Fund/Participant's Account is insufficient to deduct the 1-month contribution waived by AIA PUBLIC Takaful, the deduction shall be made from the surrender amount and shall not be deducted from Savings Account/Participant's Investment Fund (if any).

i. If the Eligible Customer makes any changes or transactions (e.g., increase of sum covered or addition of riders) to the Eligible Certificate which requires additional contribution, the additional contribution will not be waived.

j. In the event of a free-look cancellation, the 1-month contribution waived by AIA PUBLIC Takaful will not be refunded.

Section (III): Applicable to Surplus Donation Match

- a. To be eligible for the Surplus Donation Match, Eligible Customers must choose to donate their surplus to AIA Penyala Harapan.
- b. The Surplus Donation Match is conditional upon the Eligible Certificate being entitled to surplus.
- c. For the avoidance of doubt, the eligibility for the Surplus Donation Match is not subject to any minimum annualised contribution, payment method, AIA Vitality membership or fund selection requirements.

6. Important Notes & 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 certificate signed will best serve your needs and that the contribution payable under this certificate 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 PUBLIC Takaful directly for more information.
- b. You are advised to refer to the Product Disclosure Sheet, Product Illustration and Fund Fact Sheet(s), for further information before participating in a takaful certificate, and to refer to the terms and conditions in the certificate document for details of the features and benefits, waiting periods and exclusions under the certificate.
- c. You are advised to talk to your AIA Life Planner or contact AIA PUBLIC Takaful directly if you would like to know more about the other available plans and options.

7. General Provisions

- a. You are always solely responsible for maintaining the accuracy of your information. 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.
- b. AIA PUBLIC Takaful may decline the entitlement(s) under this Campaign in the event any of the terms and conditions pursuant to this Campaign is not fulfilled. No appeal(s) will be entertained.
- c. 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 with prior notice to you. The mode of notification (if any) of the amendment, suspension, termination, delay or variation shall be at AIA PUBLIC Takaful's discretion, including but not limited to displaying the same in any of AIA PUBLIC Takaful's website or social media sites.
- d. AIA PUBLIC Takaful shall not be liable for any default of its obligation under this Campaign due to any force majeure events which include but is not limited to acts of God, civil commotion, acts of war, strike, riot, lockout, industrial action, fire, flood, drought, storm, epidemic and pandemic or any events and circumstances of whatever nature beyond the reasonable control of AIA PUBLIC Takaful.
- e. AIA PUBLIC Takaful shall have the right to decide all matters, and disputes concerning this Campaign.
- f. These terms and conditions shall be governed by the laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.

- g. For information, enquiries, feedback and/or complaints related to this Campaign, please contact AIA PUBLIC Takaful at 1300-88-8922.
- h. Unless stated otherwise, words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

The terms and conditions of the Campaign are subject to change and the decision of AIA PUBLIC Takaful on any matter concerning these terms and conditions are final.