

Terms & Conditions for Cashback Campaign

1. Cashback Campaign (“Campaign”) is organised by AIA Bhd. (“AIA Malaysia”, “we”, “our” or “us”). By joining this Campaign, you (“you”, “your” or “customer”) acknowledge that you have read, understood, and agreed to be bound by the Terms and Conditions of this Campaign and by any changes or modifications 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>.

2. Campaign Period

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

3. Eligible Products

Campaign includes the following products:

Eligible Products	
A-Life Wealth Prestige	A-Life Joy Xtra
A-Life Wealth Premier	A-Life Cover
A-Life Wealth Builder	A-Life Beyond Critical Care
A-Life Wealth Venture	A-Life Essential Critical Care
A-LifeLink 2	A-Life Promise

(“Eligible Products”)

Note: The Eligible Products are underwritten by AIA Bhd.

4. Campaign Criteria

Customers who sign up for any of the Eligible Products and fulfil all the requirements outlined under the Campaign Eligibility and Campaign Mechanism sections shall be entitled to receive the applicable 1-month premium cashback for each Eligible Policy, provided that the minimum Annualised Premium (ANP) is met as shown in the table below.

Campaign:

Annualised Premium (ANP)	All Eligible Products
RM3,600 and above	1-month premium cashback (“Cashback”)

The Annualised Premium used to determine eligibility for this Campaign includes any saver, such as A-Plus Saver and A-Plus ScholarSaver and any rider premium.

However, the calculation of the Cashback shall **EXCLUDE** any saver, such as A-Plus Saver, A-Plus ScholarSaver, AIA Vitality membership fees, and taxes.

Customers who satisfy all the Campaign Terms and Conditions shall receive the Cashback via their AIA+ Wallet by 28 February 2027.

5. Campaign Eligibility

- a. All customers are eligible to participate in the Campaign, subject to meeting the Campaign Terms and Conditions and full underwriting requirements.
- b. To be eligible for the Campaign, active AIA Vitality membership is required. The AIA Vitality membership must be signed up or activated upon new application submission.
- c. This Campaign is also open to AIA staff purchase participation.
- d. Life Planner self-purchase is **ALLOWED** under the Campaign. Life Planner self-purchase means that the policy owner and/or the insured is a Life Planner.

6. Campaign Mechanism

- a. All applications must be submitted between 16 February 2026 and 31 March 2026 (both dates inclusive), and the Eligible Policies must be activated by 15 April 2026.
- b. A minimum Annualised Premium (ANP) of RM3,600 is required for all Eligible Products. Please refer to the Campaign Criteria in section 4 for details.
- c. The Annualised Premium used to determine eligibility for this Campaign includes any saver, such as A-Plus Saver and A-Plus ScholarSaver, as well as premiums payable for any rider(s). AIA Vitality membership fees and any applicable taxes are excluded.
- d. AIA Vitality membership is required. It must be registered or activated upon new application submission and must remain active prior to and upon the fulfilment of the Cashback. Please refer table below for further information.

Product	AIA Vitality Membership	
	Insured who is below 16 years old	Insured who is 16 years old and above
A-Life Wealth Prestige	Not required	Required for insured
A-Life Wealth Premier	Not required	Required for insured
A-Life Wealth Builder	Not required	Required for insured
A-Life Wealth Venture	Not applicable due to product entry age	Required for insured
A-LifeLink 2	Not applicable due to product entry age	Required for insured

A-Life Joy Xtra	Required for policy owner	Not applicable due to product entry age
A-Life Cover	Required for policy owner	Required for insured
A-Life Beyond Critical Care	Not applicable due to product entry age	Required for insured
A-Life Essential Critical Care	Not applicable due to product entry age	Required for insured
A-Life Promise	Required for policy owner	Not applicable due to product entry age

- e. Payment method requirements are as follows:
- i. For Eligible Policies with Annualised Premium (ANP) of less than RM50,000, payment must be made via 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 strictly not permitted.
 - ii. For Eligible Policies with Annualised Premium (ANP) of RM50,000 and above, all available payment methods are accepted.
 - iii. For A-Life Wealth Venture Eligible Policies where the policy 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.
- f. This Campaign applies to all premium payment frequencies i.e. annual, semi-annual, quarterly and monthly.
- g. This Campaign applies to all premium payment terms including 5-pay and 10-pay, and other available options.
- h. If any changes or transactions are made to the Eligible Policy that require additional premium, such as an increase in sum assured or the addition of riders, during the Campaign Period and / or before the fulfilment of the Cashback, such additional premium will not be considered in the Cashback entitlement calculation.
- i. In the event the premium is reduced, the Cashback will be recalculated based on the reduced premium, provided that the reduced premium continues to meet the minimum Annualised Premium (ANP) requirement of RM3,600.
- j. The selection of funds for A-Life Wealth Builder, A-Life Promise, A-LifeLink 2, A-Life Joy Xtra, A-Life Wealth Prestige, A-Life Wealth Premier must always be fully within the list of AIA Investment-linked Funds provided in the table below before the fulfilment of the Cashback. Any combination of these listed funds is permitted, as long as the total allocation equals 100%. Fund switching within this list is permitted. However, selecting any funds outside this list will result in the forfeiture of the Cashback.

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

This requirement does not apply to A-Life Wealth Venture, A-Life Cover, A-Life Beyond Critical Care and A-Life Essential Critical Care.

- k. The insured and / or policy owner must ensure that the Eligible Policy meets all the Campaign requirements prior to and upon the fulfilment of the Cashback including but not limited to the minimum Annualised Premium (ANP) criteria, AIA Investment-linked Funds selection for investment-linked insurance plans, payment method criteria and others.
- l. The Eligible Policy will be disqualified from receiving the Cashback if, during the Campaign Period and/or prior to the fulfilment of the Cashback, any of the Terms and Conditions outlined herein are not satisfied, or if any of the following occurs:
- Lapse, surrender, termination, or cancellation of the Eligible Policy;
 - The Eligible Policy has a record of partial withdrawal;
 - The Eligible Policy has a record of premium holiday;
 - Premium payments for the Eligible Policy are not up to date;
 - The Eligible Policy has lapsed and subsequently reinstated; or
 - The Eligible Policy has a record of premium payment deferment.
 - AIA Vitality membership is not active prior to and/or upon fulfilment of the Cashback.
 - Applicable to A-Life Wealth Builder, A-Life Promise, A-LifeLink 2, A-Life Joy Xtra, A-Life Wealth Prestige, A-Life Wealth Premier only.
 - The policy owner did not invest in the selected AIA Investment-linked Funds as stated in Question 12, after a change of premium direction or fund switching outside of selected AIA Investment-linked Funds before the Cashback is credited.

m. **Cashback Payout Structure:**

- The Cashback amount under Campaign will be credited to the eligible policy owner's AIA+ Wallet by **28 February 2027** after the Eligible Policy is set in force.

The payout is subject to upon the fulfilment of all Campaign requirements, terms and conditions.

- n. AIA may extend the payout timeline of the Cashback at its own discretion.
- o. To receive the Cashback, eligible policy owners must download the AIA+ app and register for an AIA+ account (if they do not have an AIA+ account). Notification of Cashback entitlement will be provided via the AIA+ app. The Cashback credited to the AIA+ Wallet will expire one day before the second anniversary of the crediting date.
- p. For any enquiries related to this Campaign, please contact AIA through the designated channels provided [here](#).

7. **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 ensure that the policy purchased will best serve your needs and that the premium payable under the policy 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 AIA directly for more information.
- b. You are advised to refer to the Product Disclosure Sheet, Sales/Product Illustration, Fund Fact Sheet(s); if applicable, for further information before purchasing a 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. Unless stated otherwise, words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

8. **General Provisions**

- a. You are 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 Cashback 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 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.

d. The Cashback are non-transferable.

The terms and conditions of this Campaign are subject to change at any time with prior notice. AIA Malaysia's decision on all matters relating to these terms and conditions shall be final.