Cover Ekstra Campaign ("Campaign") Terms and Conditions (T&C)

This **Cover Ekstra Campaign** ("Campaign") is organised by AIA PUBLIC Takaful 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 August 2026 to 30 September 2026, both dates inclusive ("Campaign Period"). Certificates must be activated by 31 October 2026.

An exception is allowed for selected customers who have an active A-Life Legasi Beyond or A-Life Sejuta Makna certificate before the Campaign commencement date. However, the A-Life Kritikal Flex application must be submitted during the Campaign Period and activated by 31 October 2026.

2. Eligible Bundle

Eligible Family Takaful Plan	Eligible Critical Illness Plan ("Eligible CI Plan")
A-Life Legasi Beyond A-Life Sejuta Makna	A-Life Kritikal Flex

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

An Eligible Bundle means a combination of the following:

a. One Eligible Family Takaful Plan, and
b. One Eligible CI Plan

Certificate owners who have at least one Eligible Bundle are referred to as "Eligible Customers".

3. Campaign Reward

Customers who meet the Campaign Eligibility (Section 4 below) will be entitled to the following for each of their Eligible Bundle:

a. An **Additional Life Coverage**[1] as a percentage of the sum covered[2] of the Eligible CI Plan; and

b. In conjunction with the AIA Vitality 10th Anniversary celebration, an **AIA Vitality Bonus Life Coverage**[1,3] as a percentage of the sum covered[2] of the Eligible CI Plan if the person covered (or the certificate owner if the person covered is below 16 years old) completes the Vitality Health Check and AIA Vitality "About You" assessment in the AIA+ app between 1 January 2026 and 31 December 2026, both dates inclusive.

A-Life Kritikal Flex Sum Covered[2]	**Additional Life Coverage[1]**	**AIA Vitality Bonus Life Coverage[1,3]**	**Total Extra Life Coverage**
	as a percentage of A-Life Kritikal Flex sum covered[2]		
From RM120,000 to less than RM200,000	+5%	+25%[3]	+30%
From RM200,000 to less than RM500,000	+10%		+35%
RM500,000 and above	+15%		+40%[3]

[1] Refer to Campaign Mechanism (5h)
[2] Refer to Campaign Mechanism (5b)
[3] AIA Vitality Bonus Life Coverage is capped at RM200,000 per Eligible Bundle. This will affect the Total Extra Life Coverage amount if the A-Life Kritikal Flex sum covered is above RM800,000.

Note: Additional Life Coverage and AIA Vitality Bonus Life Coverage are collectively referred to as “Additional Death Benefit” in the Cover Ekstra Campaign Endorsement attached to the Eligible Bundle.

4. Campaign Eligibility

a. This Campaign is open to customers who have an active AIA Vitality membership as outlined in 5(f), meet all the requirements set out in these Terms & Conditions, and fall under one of the categories below:
   i. Participate in an Eligible Bundle during the Campaign Period, or
   ii. Selected customers who have an active A-Life Legasi Beyond or A-Life Sejuta Makna certificate before the Campaign commencement date, and participate in A-Life Kritikal Flex during the Campaign Period.

   Note: AIA Malaysia reserves the sole and absolute discretion to determine customer eligibility for participation in this Campaign. AIA may, at any time and without prior notice, include or exclude any customer from the Campaign, and such decisions shall be final and binding.

b. Life Planner’s self-participation is allowed under the Campaign. Life Planner’s self-participation means that the certificate owner and/or the person covered is a Life Planner.

c. This Campaign is also open to AIA Malaysia staff participation.

5. Campaign Mechanism

<u>Section (I): General (Applicable to Additional Life Coverage and AIA Vitality Bonus Life Coverage)</u>

a. All applications must be submitted during the Campaign Period, and the certificates must be activated by 31 October 2026.

   An exception is allowed for selected customers who have an active A-Life Legasi Beyond or A-Life Sejuta Makna certificate before the Campaign commencement date. However, the A-Life Kritikal Flex application must be submitted during the Campaign Period, and the certificate must be activated by 31 October 2026.

b. The sum covered that the Additional Life Coverage and AIA Vitality Bonus Life Coverage are based upon is either the **initial Eligible CI Plan sum covered** upon certificate activation or the **revised Eligible CI Plan sum covered within the first three years after certificate activation**, whichever is lower.

c. Open for all payment modes (annual, semi-annual, quarterly and monthly).

d. Open for all contribution payment terms (e.g., 6-pay, 10-pay).

e. For applications with an annualised contribution of less than RM50,000, payment methods are limited to AIA E-Pay (credit card or e-pay online banking) or Send Payment Link (credit card). Debit cards are not allowed.

   For applications with an annualised contribution of RM50,000 and above, all payment methods are accepted.

f. AIA Vitality membership is required as per the table below.

Plan	AIA Vitality Membership	
	Person covered below 16 years old	Person covered aged 16 and above
A-Life Legasi Beyond	Required for certificate owner Note: Vitality membership must be signed up through A-Life Kritikal Flex application, unless it is already activated.	Required for person covered
A-Life Sejuta Makna	Not applicable due to product entry age	Required for person covered
A-Life Kritikal Flex	Required for certificate owner	Required for person covered

g. The selection of funds for A-Life Legasi Beyond must always be fully within the selected Investment-Linked Fund(s) listed in the table below. Any combination of these funds is permitted, as long as the total allocation equals 100%. Fund switching within this list is permitted.

Takaful Funds	A-Dana Equity A-Dana Balanced A-Dana Strategic Equity A-Dana Strategic Dynamic

h. Additional Life Coverage and AIA Vitality Bonus Life Coverage apply only to death benefit. The entire sum (100%) of Additional Life Coverage and AIA Vitality Bonus Life Coverage will be payable upon death **regardless of the nature of death**, except in the case of suicide occurring within one (1) year from the certificate activation date. For clarity, there is no additional payment on top of the Additional Life Coverage and AIA Vitality Bonus Life Coverage for death due to public conveyance, accidental causes or natural disasters.

i. The Additional Life Coverage and AIA Vitality Bonus Life Coverage will not be payable for claims other than death claim.

j. The juvenile lien is applicable to the Additional Life Coverage and AIA Vitality Bonus Life Coverage.

k. The Additional Life Coverage and AIA Vitality Bonus Life Coverage are applicable to the entire coverage term of the Eligible Family Takaful Plan certificate, subject to continued adherence to the terms and conditions of this Campaign.

l. The Additional Life Coverage and AIA Vitality Bonus Life Coverage are provided without any additional contribution or Tabarru', and they are not subject to underwriting.

m. Within the first three years from the Eligible CI Plan certificate activation, if the Eligible Customer reduces the sum covered of the Eligible CI Plan, the percentage of the Additional Life Coverage will be reduced accordingly, provided that the Eligible CI Plan sum covered still meets the minimum sum covered requirement.

   The revised percentage of the Additional Life Coverage will take effect from the effective date of the reduction.

n. Any increase in the Eligible CI Plan sum covered after certificate activation will not result in an increase in the percentage of the Additional Life Coverage.

o. If a person covered has more than one selected Eligible Family Takaful Plan certificate before the Campaign commencement date, or if a person covered participates in more than one Eligible Family Takaful Plan certificate during the Campaign Period, the Additional Life Coverage and AIA Vitality Bonus Life Coverage will be applied to the certificate with the earliest activation date. An endorsement will be issued to indicate which Eligible Bundle is entitled to the Additional Life Coverage and AIA Vitality Bonus Life Coverage.

p. All Additional Life Coverage and AIA Vitality Bonus Life Coverage will be terminated if any of the terms and conditions of this Campaign are not met, or at the earliest occurrence of any of the following:
   i. Contribution is not paid up to date.
   ii. Contribution holiday has been exercised.
   iii. The Eligible Family Takaful Plan has matured, lapsed, expired, or is surrendered, terminated or cancelled.
   iv. The Eligible CI Plan has lapsed or is cancelled, expired, surrendered or terminated within the first three years from certificate activation.
   v. A claim is made under the Eligible CI Plan within the first three years from certificate activation. For clarity, if a claim is made under the Eligible CI Plan from the fourth certificate year, the Additional Life Coverage and AIA Vitality Bonus Life Coverage will continue.

<u>Section (II): Applicable to Additional Life Coverage</u>

a. Additional Life Coverage will take effect upon the certificate activation of the Eligible Family Takaful Plan or the Eligible CI Plan, **whichever occurs later**.

b. Selected customers who have an active Eligible Family Takaful Plan certificate before the Campaign commencement date and participates in an Eligible CI Plan certificate during the Campaign Period will have their Additional Life Coverage take effect **upon the Eligible CI Plan certificate activation**.

Section (III): Applicable to AIA Vitality Bonus Life Coverage

a. AIA Vitality Bonus Life Coverage will take effect upon completion of Vitality Health Check (VHC) and AIA Vitality “About You” assessment in the AIA+ app (“Assessment”).

b. If the person covered is aged 16 and above, the person covered needs to complete the VHC and Assessment. If the person covered is below 16 years old, the certificate owner needs to complete the VHC and Assessment.

c. VHC and Assessment must be conducted between 1 January 2026 and 31 December 2026, both dates inclusive. For clarity, the VHC results must be submitted via the AIA+ app by 31 December 2026.

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 participated 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 Malaysia 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 Life Planner or contact AIA Malaysia 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 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 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 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 Malaysia's discretion, including but not limited to displaying the same in any of AIA Malaysia's website or social media sites.

d. AIA Malaysia 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 Malaysia.

e. AIA Malaysia 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 Malaysia 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.