

Terms & Conditions for Gemilang Lucky Draw Campaign

The **Gemilang Lucky Draw Campaign** ("Campaign") is organised by AIA Bhd. and AIA PUBLIC Takaful Bhd. ("AIA Malaysia", "AIA", "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 September 2026 to 31 October 2026, both dates inclusive ("Campaign Period").

2. Eligible Product

Conventional – Underwritten by AIA Bhd.

A-Life Cover A-Life Essential Critical Care A-Life Beyond Critical Care A-LifeLink 2 A-Life Joy Xtra A-Life Wealth Builder A-Life Wealth Prestige A-Life Wealth Venture A-Life Rewards AIA Infinite Prosperity AIA Infinite Heritage
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Takaful – Underwritten by AIA PUBLIC Takaful Bhd.

A-Life Kritikal Protector A-Life Kritikal Flex A-Life Idaman A-Life Sejuta Makna A-Life Legasi Beyond AIA Infinite Khazanah A-Enrich Impian (New)

("Eligible Product")

3. Campaign Mechanism

- 3.1. Under the Campaign, customers who successfully sign up for an Eligible Product during the Campaign Period and fulfil the Campaign requirements will be entitled to entries into the bi-weekly Lucky Draw ("Lucky Draw"). For each Lucky Draw, the policy/certificate must be activated prior to the draw date for the customer to be eligible for Lucky Draw.
- 3.2. To qualify for the Lucky Draw, a customer must have:
 - 3.2.1 a minimum annualised premium/contribution ("ANP/ANC") of RM2,400.
 - 3.2.2 be an AIA Vitality member (except for AIA Infinite Prosperity customers); and

- 3.2.3 complete the 'About You' Assessment via the AIA+ mobile application prior to the draw.
- 3.3. The calculation of the minimum ANP/ANC to be entitled for the Lucky Draw shall include premiums / contributions for A-Plus Saver, A-Plus Saver-i, A-Plus Enhancer-i, A-Plus Legasi Enhancer, A-Plus Infinite Enhancer Contribution, A-Enrich Saver-i and any Eligible Riders. AIA Vitality membership fees shall be excluded.
- 3.4. Eligible entries into the Lucky Draw will be allocated based on the ANP/ANC of each Eligible Product successfully activated, as follows:
- **New Customers:** One (1) Lucky Draw entry for every RM2,400 of ANP/ANC per policy/certificate.
 - **Existing Customers:** Two (2) Lucky Draw entries for every RM2,400 of ANP/ANC per policy/certificate.
- Note: AIA Infinite Prosperity, where the premium is denominated in USD/SGD, the premium will first be converted to MYR using the following fixed exchange rates for the purpose of calculating Lucky Draw entries: USD 1= RM4.00 and SGD 1 = RM3.03.
- A maximum of fifty (50) Lucky Draw entries per customer.
- 3.5. For the purpose of this Campaign, an Existing Customer ("Existing Customer") is defined as follows:
- A policy owner/certificate owner/insured/person covered of an in-force Conventional Individual Life product from AIA Bhd. or Takaful product from AIA PUBLIC Takaful Bhd. or Personal Accident (PA) insurance with AIA General Berhad, as at 31 August 2026 for September 2026 submission; 30 September 2026 for October 2026 submission.
 - A corporate policy owner/certificate owner of an in-force Conventional Group Employee Benefits Scheme from AIA Bhd. or Takaful Group Employee Benefits Scheme from AIA PUBLIC Takaful Bhd., or Group Personal Accident (PA) insurance with AIA General Berhad; or
 - An employee/member covered under Group Employee Benefits Scheme with an in-force Conventional Group Employee Benefits Scheme from AIA Bhd. or Takaful Group Employee Benefits Scheme from AIA PUBLIC Takaful Bhd., or Group Personal Accident (PA) insurance with AIA General Berhad.

4. Lucky Draw

4.1. Lucky Draw Prizes:

Lucky Draw Prizes	Quantity per draw
Proton e.MAS 5 (Premium) worth RM69,800	1 Winner per bi-weekly
20g 999.9 gold worth RM15,000	3 Winners per bi-weekly
Apple Voucher worth RM 5,000	6 Winners per bi-weekly
RM500 Cash Rewards	10 Winners per bi-weekly

4.2. There will be four (4) rounds of Lucky Draw.

- The first draw will be held on 21 September 2026 for Eligible Customers who meet the Campaign criteria and submit their application under this Campaign

from 1 September 2026 to 15 September 2026, with the policy/certificate set in-force by 20 September 2026.

- The second draw will be held on 5 October 2026 for Eligible Customers who meet the Campaign criteria and submit their application under this Campaign from 1 September to 30 September 2026, with the policy/certificate set in-force by 4 October 2026. This second draw will exclude Winners from the first draw.
- The third draw will be held on 20 October 2026 for Eligible Customers who meet the Campaign criteria and submit their application under this Campaign from 1 September to 15 October 2026, with the Eligible policy/certificate set in-force by 15 October 2026. This draw will exclude Winners from the first draw.
- The fourth draw will be held on 3 November 2026 for Eligible Customers who meet the Campaign criteria and submit their application under this Campaign from 1 September to 31 October 2026, with the Eligible policy/certificate set in-force by 31 October 2026. This draw will exclude Winners from the first draw.

Note: Each Eligible Customer shall be entitled to win one (1) Lucky Draw Prize only during the entire duration of the Campaign.

- 4.3. The Lucky Draw will be conducted using a randomisation program and will be conducted under AIA's supervision. Potential Winners will be contacted by AIA via WhatsApp (Mobile Number: +6016-852-1256) or phone call (Phone Number: +603-27230972). To claim the Lucky Draw Prize, Potential Winners must correctly answer the question provided within forty-eight (48) hours from the first WhatsApp message is sent or phone call is made ("Winners") by AIA, as recorded in AIA's system. The first response received will be the only response recorded.
- 4.4. Winners will be notified via email address registered with AIA and/or AIA's designated WhatsApp number (Mobile Number: +6016-852-1256) within three (3) working days from the time they answered question stated in item 4.3. The list of Winners will also be published on AIA's official website and shared through AIA's official social media accounts.
- 4.5. If the Potential Winners fails to respond within the stipulated timeframe or provides an incorrect answer, the Potential Winners will be disqualified and deemed ineligible to claim the Lucky Draw Prize.
- 4.6. **Winners of the Proton e.MAS 5 (Premium):**
 - (a) Winners of the Lucky Draw Prize will be contacted by AIA as specified in Item 4.4 and provided with the relevant steps for the collection of the Lucky Draw Prize.
 - (b) To claim the Lucky Draw Prize, the Winners are required to register the vehicle with Jabatan Pengangkutan Jalan (JPJ) before redeeming the vehicle at his/her own costs and expenses.
 - (c) Any tax, levy, fee or government charge arising from transfer, receipt or ownership of the Prize shall be borne solely by the Winners. AIA shall not be responsible to bear any of the cost on car registration fee, road tax, takaful/insurance coverage and any other miscellaneous costs relating to the Lucky Draw Prize.
 - (d) AIA's liability with regards to the Lucky Draw Prize is only to pay the purchase price of the vehicle to the dealer. The Lucky Draw Prize is non-transferable and non-exchangeable for cash or other kinds, whether in part or in full. AIA reserves the right to select the colour of the Lucky Draw Prize, where applicable. Visual(s) of the Lucky Draw Prize used in any advertisement, promotional, publicity and other materials relating to or in connection with the Campaign is/are

only for illustration purposes and may not depict the actual colour, model or specifications of the Lucky Draw Prize and excludes any optional accessories.

- (e) In the event the dealer is unable to supply the same model of the Lucky Draw Prize as described herein to AIA due to any reasons which include, but are not limited to manufacturer's recall or damage, force majeure, lost or stolen during storage and/or delivery, AIA reserves the right to substitute the Lucky Draw Prize with another model of like or similar value at its discretion with prior notice of at least twenty one (21) calendar days before announcement of Lucky Draw Prize Winners. However, AIA bears no responsibility to replace the Lucky Draw Prize when it is damaged or stolen after delivery to the Lucky Draw Prize Winners.

4.7. Winners of the 20g Gold - (999.9 gold):

- (f) For Lucky Draw Prize fulfilment, the Winners are advised to regularly check the AIA+ app.
- (g) The fulfilment of the Lucky Draw Prize will be done within six to eight (6-8) weeks after the Campaign period ends.
- (h) Upon receiving email and/or WhatsApp regarding the entitlement to the Lucky Draw, the Winners shall submit the required fulfilment details via AIA+ app within the stipulated deadline.
- (i) Failure to provide the required details within specified timeframe shall result in forfeiture of the Lucky Draw Prize.
- (j) No appeals or requests for reconsideration shall be entertained. Each Winner shall be allowed to submit the required details via AIA+ app strictly on one-time basis.
- (k) The delivery of the Lucky Draw Prize shall be confined to address located within Malaysia.
- (l) AIA shall not be liable for any loss or damage that occurs to the Lucky Draw Prize during the delivery process.
- (m) AIA reserves the right to change or replace Lucky Draw Prize with other items of equivalent or approximate value without prior notice.
- (n) AIA shall not be responsible for any loss, damage, delay, tampering, theft, or modification of the Lucky Draw Prize once it has been delivered to the delivery address provided by the Winners. Delivery shall be deemed completed upon confirmation of delivery by the appointed delivery service provider, following which AIA shall be released and fully discharged from further liability and demand in relation to the Lucky Draw Prize.
- (o) AIA is not the distributor of the Lucky Draw Prize and makes no warranty or representation as to the quality or merchantability of the Lucky Draw Prize provided and shall not be responsible for any defect or any other loss or damage that may be suffered in connection with the Lucky Draw Prize. Any dispute over the Lucky Draw Prize provided by the distributor of the Lucky Draw Prize should be resolved directly between the Winners and the distributor of the Lucky Draw Prize.

4.8. Winners of the Apple Voucher:

- (a) For Lucky Draw Prize fulfilment, the Winners are advised to regularly check the AIA+ app.
- (b) The fulfilment of the Lucky Draw Prize will be done within six to eight (6-8) weeks after the Campaign period ends.
- (c) Apple voucher codes are issued by the providers of the relevant services ("AIA Voucher Partners") and will be delivered via the AIA+

app. The voucher codes must be redeemed via the AIA+ app by the expiry date. The voucher codes will not be distributed via any other means. No appeals for a replacement voucher code will be entertained if the voucher codes have expired. The voucher codes are not exchangeable for cash or any other gifts or voucher types. No appeals on this matter will be entertained.

- (d) The Winners are to coordinate directly with the AIA Voucher Partners to utilise the voucher codes. The vouchers are governed by their own set of terms and conditions as specified by our AIA Voucher Partners, which may include but is not limited to a redemption deadline for the services, blackout dates, and others. All the terms and conditions as specified by the AIA Voucher Partners for the voucher redemption shall apply.

4.9. Winners of RM500 into AIA+ Wallet:

- (a) For Lucky Draw Prize fulfilment, the Winners are advised to regularly check the AIA+ app.
- (b) The fulfilment of the Lucky Draw Prize will be done within six to eight (6-8) weeks after the Campaign period ends into Winners' AIA+ wallet
- 4.10. Winner(s) who sign up under this this Campaign will be disqualified from participating in the Lucky Draw if, during the Campaign Period and/or prior to the fulfilment of the Lucky Draw Prize, any of the Terms and Conditions outlined herein are not satisfied, or if any of the following occurs first:
- Lapse, surrender, termination, or cancellation of the Eligible Product;
 - Eligible Product has a record of premium holiday at any time during the Campaign Period and/or prior to the Lucky Draw Prize fulfilment;
 - Premium payments for the Eligible Product is not up to date;
 - Eligible Product has lapsed and subsequently reinstated; or
 - Eligible Product has a record of premium payment deferment during the Campaign Period and/or prior to the Lucky Draw Prize fulfilment.
 - Any of the terms and conditions of the Campaign is not satisfied.
- 4.11. AIA Malaysia shall not be responsible for any loss, damage, delay, tampering, theft, or modification of the Lucky Draw Prize once it has been provided to the Winner(s). AIA shall be released and fully discharged from further liability and demand in relation to the Lucky Draw Prize.
- 4.12. AIA is not the distributor of the Lucky Draw Prize and makes no warranty or representation as to the quality or merchantability of the Lucky Draw Prize provided and shall not be responsible for any defect or any other loss or damage that may be suffered in connection with the Lucky Draw Prize. Any dispute over the Lucky Draw Prize provided by the distributor of the Lucky Draw Prize should be resolved directly between the Winners and the distributor of the Lucky Draw Prize.
- 4.13. The Lucky Draw Prizes given are on an "As Is" basis and are non-transferable, non-exchangeable, non-redeemable for cash, in part or in full and are subject to the Terms & Conditions stated herein.
- 4.14. No request for change of Lucky Draw Prizes, or any parts, or appearances or accessories will be entertained.
- 4.15. To the fullest extent permitted by law, AIA expressly excludes and disclaims any representations, warranties, or endorsements, express or implied, written or oral, including but not limited to any warranty of quality,

merchantability or fitness for a particular purpose in respect of the Lucky Draw Prizes.

- 4.16. AIA may extend the timeline and methods of delivery of the Lucky Draw Prizes without prior notice.

5. Important Notes and Disclaimers

- 5.1. 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, or certificate participated will best serve your needs and that the premium/contribution payable under this policy or 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.
- 5.2. You are advised to refer to the Product Disclosure Sheet, Sales Illustration, Product Illustration, Fund Fact Sheet(s) (if any), for further information before purchasing/participating an insurance policy or certificate, and to refer to the terms and conditions in the policy/certificate document for details of the features and benefits, waiting periods and exclusions under the policy/certificate.

6. General Provisions and Disclaimers

- 6.1. By participating in this Campaign, Eligible Customers and Winners agree that AIA may collect, use, share and process their name, image and other campaign-related materials for purposes related to the promotion and publicity of the Campaign. Eligible Customers and Winners may be featured in various communication channels and media platforms, including digital and print media, without further notice. Eligible Customers and Winners also acknowledge that AIA Malaysia may publish information relating to the Campaign, including their name, photograph and details of any prize won, and agree that such use does not require prior review or approval by them.
- 6.2. 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.
- 6.3. AIA may decline the Campaign entitlement in the event any of the Terms and Conditions pursuant to this Campaign is not fulfilled. No appeal(s) will be entertained.
- 6.4. 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.
- 6.5. The terms and conditions of the Campaign are subject to change and the decision of AIA on any matter concerning these terms and conditions are final.