

Terms and Conditions for Good Health, Big Rewards Campaign (“Campaign”)

Good Health, Big Rewards Campaign (“Campaign”) is organised by AIA Bhd. and AIA PUBLIC Takaful Bhd. (collectively known as “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

The Campaign shall run from 10 June 2026 to 31 July 2026, both dates inclusive.

To be eligible for the Campaign, the new business applications must be activated by 15 October 2026.

2. Eligible Products

| Eligible Products | Eligible Cost-Saving Options |
|--|---|
| A-Plus Health360 (Underwritten by AIA Bhd.) | <ul style="list-style-type: none"> • RM500 Deductible per rider year • RM1,000 Deductible per rider year • RM3,000 Deductible per rider year |
| A-Plus Health360-i (Underwritten by AIA PUBLIC Takaful Bhd.) | <ul style="list-style-type: none"> • RM500 Deductible per certificate year • RM500 Deductible per certificate year with SMART Option |

3. Campaign Reward

Customers who meet the Terms and Conditions of the Campaign will receive an amount, up to RM1,000 allocated into the Health Wallet of the Eligible Product. The amount allocated will vary based on the criteria below:

| Criteria | Health Wallet Amount (RM) |
|---|---------------------------|
| New policy/certificate signed up with A-Plus Health360/ A-Plus Health360-i with the Eligible Cost-Saving Options AND is an active AIA Vitality member (“Sign-up Reward”) | 400 |
| Completed AIA Vitality Health Check (VHC) from 1 January to 31 December 2026 and: | + |
| • Achieve 1 Healthy VHC Measurement; or | 150; or |
| • Achieve 2 Healthy VHC Measurement; or | 300; or |
| • Achieve 3 Healthy VHC Measurement; or | 450; or |
| • Achieve 4 Healthy VHC Measurement. | 600 |

Note:

- Customers must remain an active AIA Vitality member upon payout of the Campaign Reward
- AIA VHC comprises of 4 measurements which are Body Mass Index (BMI), Blood Pressure, Total Cholesterol and Blood Glucose. The following is the criteria for healthy measurement:

| Measurement | Criteria for Healthy |
|-----------------------|--|
| Body Mass Index (BMI) | Within healthy range of 18.5 to 24.9 |
| Blood Pressure | Healthy blood pressure of 120/80 mmHg or less |
| Total Cholesterol | Healthy total cholesterol level below 5.2mmol/L |
| Blood Glucose | Healthy fasting blood glucose of less than 5.6mmol/L OR Healthy random blood glucose of less than 7.8 mmol/L |

4. Campaign Eligibility

- a) The Campaign is open to all new and existing customers, who sign up for Eligible Product and Eligible Cost-Saving Option during the Campaign Period and meet all the requirements outlined in this Terms and Conditions.
- b) To be eligible for the Campaign, active AIA Vitality membership is required. The AIA Vitality membership must be signed up or active upon new application submission. For juvenile application (applicable to pre-natal and/or Insured/Person Covered with entry age 0 to 15 years old) the policy owner/participant (i.e. the applicant) must have an active AIA Vitality membership.
- c) Self-purchase/Self-participate by Life Planners is **ALLOWED** under the Campaign. Life Planner self-purchase/self-participate means that the policy owner/participant and/or the insured/person covered is a Life Planner.
- d) This Campaign is also open to AIA staff purchase participation.

5. Campaign Mechanism

- a) All applications must be submitted via iPoS within the Campaign Period, and the policy/certificate must be activated by 15 October 2026.
- b) The Campaign is open to all payment modes (annual, semi-annual, quarterly and monthly).
- c) All premium/contribution payment methods are accepted, including but not limited to E-Pay (credit card, debit card, e-pay online banking) and direct pay.
- d) The Campaign Reward will be allocated into the Health Wallet of the Eligible Product.
- e) Campaign Reward Payout Timeline

| Campaign Reward Type | Timeline of Crediting of the Health Wallet |
|--|--|
| Sign-up Reward of RM400 | 90 days after policy/certificate set-in-force |
| AIA VHC Healthy Measurement reward of RM150 per Healthy Measurement for VHC done between 1 Jan 2026 and before the new policy/certificate with APH360/APH360i is set in force | 90 days after policy/certificate set-in-force |
| AIA VHC Healthy Measurement reward of RM150 per Healthy Measurement done after the new policy/certificate with APH360/APH360i is set in force | 90 days after completion of VHC or submission of VHC results |

- f) For AIA VHC done outside of AIA Vitality partners, you must complete the VHC and upload the results to the AIA+ app by 31 December 2026 to be eligible for the Campaign Reward
- g) Health Wallet is a special savings pocket under A-Plus Health360/A-Plus Health360-i where you can utilise the Health Wallet to complement your healthcare journey. For details of the features and benefits of A-Plus Health360/A-Plus Health360-i, please refer to the Sales/Product Illustration, Product Disclosure Sheet and Policy/Certificate Contract.
- h) Customers can submit VHC or complete VHC multiple times by 31 December 2026. Customers will receive incremental Campaign Reward if there is a new VHC Measurement that falls into the criteria for healthy as stated in point 3 above.
- i) AIA Vitality members can complete AIA VHC for free once per membership year at AIA Vitality partner pharmacies. For more information on the AIA Vitality Health Check, please refer to [AIA Vitality Health Check | AIA Malaysia](#).
- j) The Campaign Reward will be forfeited if any of the following occurs upon the payout of the Campaign Reward
 - i. Customer is not an active AIA Vitality member;
 - ii. The Eligible Product is not in-force or inactive; or
 - iii. The Eligible Product was terminated or cancelled at anytime prior to the payout of the Campaign Reward; or
 - iv. Customer has history of switching of Cost-Saving Option that is not within the Eligible Cost-Saving Option; or
 - v. The Cost-Saving Option upon payout of the Campaign Reward does not fall within the Eligible Cost-Saving Option.
- k) For any enquiries related to this Campaign, please contact AIA through the designated channels provided [here](#).

6. Important Notes and 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 policy/certificate purchased/participated will best serve your needs and that the premium/contribution payable under this policy/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 directly for more information.
- b) You are advised to refer to the Product Disclosure Sheet, Sales/Marketing Illustration, Fund Fact Sheet, for further information before purchasing an insurance policy/takaful 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.
- c) Customer can sign up for a new policy of A-Life Link2 and A-Life Joy Xtra (underwritten by AIA Bhd.) to have the option to attach A-Plus Health360.
- d) A-Life Link2 and A-Life Joy Xtra are insurance products that are tied to the performance of underlying assets, and are not pure investment products such as unit trusts.
- e) 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).
- f) Customer can sign up for a new certificate of A-Life Idaman (managed by AIA PUBLIC Takaful Bhd.) to have the option to attach A-Plus Health360-i.
- g) The benefit(s) payable under eligible certificate / product is (are) protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to limits. Please refer to PIDM's TIPS Brochure or contact AIA PUBLIC Takaful Bhd. or PIDM (visit 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 Malaysia's discretion, including but not limited to displaying the same in any of AIA Malaysia'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.