Terms & Conditions for
Healthy Start Reward Campaign

1. Healthy Start Reward Campaign ("Campaign") is organised by AIA Bhd. and AIA PUBLIC Takaful 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 modifi cations 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.

   Amendment Notice:

   The Campaign which originally ran from 1 July 2026 to 31 July 2026 has been extended. **With this amendment, the campaign is extended from 1 September 2026 to 30 September 2026 and policies/certificates submitted during this time must be activated by 31 October 2026.** In addition, eligible Takaful Plans have been added under this Campaign. All other terms and conditions remain unchanged unless expressly stated otherwise.

2. **Campaign Period**

   1 September 2026 to 30 September 2026, both dates inclusive ("Campaign Period"). Policies/Certificates must be activated by 31 October 2026

Eligible Conventional Products	Eligible Takaful Products
A-LifeLink 2	A-Life Idaman
A-Life Joy Xtra	A-Life MediFlex-i
A-Life MediFlex	A-Life Lady-i
A-Life Lady	A-Life Sejahtera
A-Life Essential Critical Care	A-Life Kritikal Protector
A-Life Beyond Critical Care	A-Life Cancer360-i
A-Life Cover	A-Life Legasi Beyond
A-Life Cancer360	A-Life Sejuta Makna
A-Life Promise	A-Life Kritikal Flex
A-Life Wealth Builder	
A-Life Wealth Prestige	
A-Life Wealth Venture	

("Eligible Products")

Note: The conventional products above are underwritten by AIA Bhd. and family takaful plans are managed by AIA PUBLIC Takaful Bhd.

3. **Campaign Criteria**

Customers who sign up for any of the Eligible Products and fulfil all requirements outlined under the Campaign Eligibility and Campaign Mechanism sections may be eligible to receive RM100 ("Reward") credited into their AIA+ Wallet, subject to fulfilment of all applicable terms and conditions.

Eligible Conventional Products	Criteria	Reward
A-Life MediFlex A-Life Lady A-Life Essential Critical Care A-Life Beyond Critical Care A-Life Cover A-Life Cancer360 A-Life Promise A-Life Wealth Builder A-Life Wealth Prestige A-Life Wealth Venture A-LifeLink 2 A-Life Joy Xtra	Sign up with AIA Vitality and complete 'About You' Assessment from 1 April to 31 December 2026.	RM100 credited into AIA+ Wallet by 31st March 2027.

Eligible Takaful Products	Criteria	Reward
A-Life MediFlex-i A-Life Lady-i A-Life Sejahtera A-Life Kritikal Protector A-Life Cancer360-i A-Life Legasi Beyond A-Life Sejuta Makna A-Life Idaman A-Life Kritikal Flex	Sign up with AIA Vitality and complete 'About You' Assessment from 1 April to 31 December 2026.	RM100 credited into AIA+ Wallet by 31st March 2027.

4. **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. This Campaign is also open to AIA staff purchase/ participation (via AIA Life Planner).
c. AIA Life Planner's self-purchase/self-participation is **ALLOWED** under the Campaign. Life Planner's self-purchase/self-participation means that the policy/certificate owner and/or the insured/person covered is an AIA Life Planner.
d. Customers participating in this Campaign may also enjoy additional rewards from the following ongoing campaigns, subject to the terms and conditions of each respective campaign:

   - Gemilang Lucky Draw;

- Top-Up APH360;
- Cover Ekstra Campaign;
- Up to 30% Off Campaign; and
- A-Plus Health360 Medical Upgrade Campaign (for selected customers).

5. **Campaign Mechanism**

a. All applications must be submitted between 1 September 2026 and 30 September 2026 (both dates inclusive), and the Eligible Policies/Certificates must be activated by 31 October 2026.
b. AIA Vitality membership is required for this campaign. It must be registered or activated upon new application submission and must remain active. Customers must submit/resubmit the 'About You' assessment in AIA+ app between 1 April 2026 and 31 December 2026. Assessment must be successfully submitted and recorded within the stipulated time frame.

c. Payment method requirements are as follows:
   i. For Eligible Policies/Certificates with an Annualised Premium/Contribution 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/Certificates with an Annualised Premium/contribution of RM50,000 and above, all available payment methods are accepted.
   iii. For A-Life Wealth Venture/A-Life Sejuta Makna where the policy/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.

   Failure to comply with the prescribed payment method requirements will result in disqualification from the Campaign.

d. This Campaign applies to all premium/contribution payment frequencies i.e. annual, semi-annual, quarterly and monthly.
e. This Campaign applies to all premium/contribution payment terms including 5-pay, 6-pay, 10-pay, 20-pay and other available options.
f. In the event of an Eligible Policy/Certificate cancellation during the free-look period, any entitlement to the Reward will be forfeited.
g. The insured/person covered or policy /certificate owner must ensure that the Eligible Policy/Certificate comply with all the Campaign requirements prior to and upon the fulfilment of the Reward including but not limited to payment method criteria and others.
h. Each insured/person covered or policy/certificate owner may only enjoy the Reward once during the Campaign Period. For clarity, insured/person covered or policy/certificate owner who purchase/participate in more than one policy/certificate during the Campaign Period, will only receive one time Reward of RM100 credited to their AIA+ wallet.

i. The Eligible Policy/Certificate will be disqualified from receiving the Reward if, during the Campaign Period and/or prior to the fulfilment of the Reward, 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/Certificate;
   - The Eligible Policy/Certificate has a record of partial withdrawal;
   - The Eligible Policy/Certificate has a record of premium/contribution holiday;
   - Premium/Contribution payments for the Eligible Policy/Certificate are not up to date;
   - The Eligible Policy/Certificate has lapsed and subsequently reinstated; or
   - The Eligible Policy/Certificate has a record of premium/contribution payment deferment; or
   - or any other circumstance which, in AIA Malaysia's sole opinion, is inconsistent with the intent of this Campaign.

j. The Campaign reward will be credited into Customers' AIA+ Wallet by 31st March 2027. Rewards are subject to the continued fulfilment of all Campaign requirements, terms and conditions. AIA Malaysia reserves the right to extend the Reward payout timeline at its sole and absolute discretion.

k. To receive the Reward, eligible policy/certificate owner must download the AIA+ app and register for an AIA+ account (if they do not have an AIA+ account). Notification of Reward entitlement will be provided via the AIA+ app and/or via email. The Reward credited to the AIA+ Wallet will expire one day before the second anniversary of the crediting date.

l. For any enquiries related to this Campaign, please contact AIA Malaysia through the designated channels provided here.

6. **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 /certificate participated will best serve your needs and that the premium/contribution payable under the policy/certificate 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 Malaysia 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 or participating in a 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. For avoidance of doubt, different timelines apply to application, activation, fulfilment requirements and reward crediting, as specified in the respective clauses.

7. General Provisions

a. You are 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 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. The Reward is non-transferable.
e. 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, governmental restriction, 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.
f. AIA Malaysia shall have the right to decide all matters, and disputes concerning this Campaign.
g. These terms and conditions shall be governed by the laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.
h. For information, enquiries, feedback and/or complaints related to this Campaign, please contact AIA Bhd. at 1300-88-1899 or AIA PUBLIC Takaful Bhd. at 1300-88-8922.
i. 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 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.