

Terms & Conditions for The Heritage Bonus Campaign (“Campaign”)

The Heritage Bonus Campaign ("Campaign") is organised by AIA Bhd. (“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 May 2026 to 31 May 2026, both dates inclusive (“Campaign Period”).

To be eligible for the Campaign, the policy must be set in force by 30 June 2026.

2. Eligible Product

AIA Infinite Heritage (“Eligible Product”)

Note: This plan is underwritten by AIA Bhd.

3. Campaign Reward

Policy that meets the Terms and Conditions of the Campaign will receive an additional premium allocation, determined based on the Single Premium or Annualised Premium paid and the selected Premium Payment Term as outlined in the table below (“Eligible Policy”):

Premium Payment Term	Single Premium / Annualised Premium ¹ (RM)	Additional Premium Allocation ² (% of Single Premium / Annualised Premium ¹)
Single Premium	RM500,000 to less than RM750,000	0.5%*
	RM750,000 to less than RM1,000,000	0.7%*
	RM1,000,000 & above	1%*
5-Pay / 10-Pay	RM125,000 to less than RM150,000	3%*
	RM150,000 to less than RM250,000	5%* For Annualised Premium of RM200,000 to less than RM250,000: 5% (Year 1) + 2% (Year 2)
	RM250,000 to less than RM300,000	7%*
	RM300,000 & above	10%*

Notes:

* Only the 1st year annualised premium is entitled for the additional premium allocation, except for policies with annualised premium of RM200,000 to less than RM250,000, where the 2nd year annualised premium is entitled for an additional 2% premium allocation upon collection of the 2nd year premium.

¹ Annualised premium is including A-Plus Saver premium, if any.

² The additional premium allocation will be allocated 100% to the Protection Account when the premium is received and will be used to buy units of the policy’s selected fund(s).

4. Campaign Eligibility

- a) The Campaign is open to all customers, including Life Planners, who submit applications on Eligible Product during the Campaign Period, subject to meeting the applicable eligibility criteria and full underwriting requirements.

Self-purchase by Life Planners is **ALLOWED** under this Campaign. For the purposes of this Campaign, "Life Planner self-purchase" refers to cases where the policy owner and/or the Insured of the Eligible Policy is an AIA Life Planner.

- b) The Campaign is also open to purchases made by AIA staff.

5. Campaign Mechanism

- a) All applications must be submitted via iPoS between 1 May 2026 to 31 May 2026, both dates inclusive. To be eligible, the policy must be set in force by 30 June 2026.
- b) The Campaign is open to all payment modes: single-pay, annual, semi-annual, quarterly and monthly modes.
- c) The Campaign is open to all premium payment terms: single premium, 5-Pay and 10-Pay.
- d) All premium payment methods are accepted, including but not limited to E-Pay (credit card, debit card, e-pay online banking) and direct pay.
- e) The Campaign Bonus will be allocated according to the payment mode.
- f) A 5-year lock-in period will apply to the Campaign Bonus. Lock-in period is counted from the effective date of the Eligible Policy ("Lock-in Period).
- g) The Campaign Bonus cannot be withdrawn during the Lock-in Period. The Campaign Bonus shall remain payable after the Lock-in Period.
- h) The Campaign Bonus will be revoked / reversed out totally from the Eligible Policy if any of the following events occur:
 - (i) The Eligible Policy lapses and subsequently reinstated within the Lock-in Period;
 - (ii) The Eligible Policy is surrendered within the Lock-in Period;
 - (iii) Partial withdrawal is made within the Lock-in Period;
 - (iv) The Eligible Policy is cancelled within the free-look period;
 - (v) In the event proportion / whole of the premium of the Eligible Policy is switched to AIA Fixed Income Fund and / or AIA Dana Bon Fund under the Eligible Policy within the Lock-in Period;
 - (vi) The Eligible Policy exercises premium holiday within the Lock-in Period;
 - (vii) The premium is not paid up to date within the Lock-in Period; or
 - (viii) The Eligible Policy is terminated due to suicide within the first (1st) policy year.
- i) If the Eligible Policy is terminated due to death claim (except for suicide within the first (1st) policy year) or terminal illness claim, the Campaign Bonus will also be payable even within the Lock-in Period.
- j) Any withdrawal from the Campaign Bonus after the Lock-in Period will not affect the Loyalty Bonus and Maturity Bonus entitlement in the Eligible Policy.
- k) If the customers make any changes or transactions to the Eligible Policy which resulted in a lower Annualised Premium during the first (1st) policy year, any subsequent Campaign Bonus will be recalculated based on the revised lower Annualised Premium after the alteration, provided the revised Annualised Premium meets the minimum Annualised Premium requirement of this Campaign.
- l) Only increases in Annualised Premium arising from an increase in the basic sum assured or from the addition of the A-Plus Saver premium within the first (1st) policy year will qualify for the Campaign Bonus. Customers are required to pay the additional Annualised Premium for the increased basic sum assured or added A-Plus Saver premium from the effective date of the Eligible Policy. The Campaign Bonus entitlement will be recalculated based on the revised Annualised Premium from the effective date of the Eligible Policy.

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 satisfy yourself that the policy purchased will best serve your needs and that the premium payable under this policy 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.
- b) You are advised to refer to the Product Disclosure Sheet, Sales Illustration, Fund Fact Sheet, for further information before purchasing an insurance 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) **AIA Infinite Heritage is an insurance product that is tied to the performance of underlying assets, and is not a pure investment product such as unit trusts.**
- d) 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).

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 / Campaign Bonus 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 / Campaign Bonus 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's discretion, including but not limited to displaying the same in any of AIA's website or social media sites.
- e) The Campaign Reward / Campaign Bonus is non-transferable and any request for Campaign Reward / Campaign Bonus to be credited to a third-party account will not be entertained.