

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

The Khazanah Bonus 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 May 2026 to 31 May 2026, both dates inclusive (“Campaign Period”).

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

2. Eligible Product

AIA Infinite Khazanah (“Eligible Product”)

Note: This plan is managed by AIA PUBLIC Takaful Bhd.

3. Campaign Reward

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

Contribution Payment Term	Single Contribution / Annualised Contribution ¹ (RM)	Additional Contribution Allocation ² (% of Single Contribution / Annualised Contribution ¹)
Single Contribution	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	RM50,000 to less than RM125,000	2%*
	RM125,000 to less than RM150,000	3%*
		5%*
	RM150,000 to less than RM250,000	For Annualised Contribution 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 contribution is entitled for the additional contribution allocation, except for certificates with annualised contribution of RM200,000 to less than RM250,000, where the 2nd year annualised contribution is entitled for an additional 2% contribution allocation upon collection of the 2nd year contribution.

¹ Annualised contribution is including A-Plus Infinite Enhancer contribution, if any.

² The additional contribution allocation will be allocated 100% to the Protection Account when the contribution is received and will be used to buy units of the certificate’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-participation by Life Planners is **ALLOWED** under this Campaign. For the purposes of this Campaign, "Life Planner self-participation" refers to cases where the certificate owner and/or the Person Covered of the Eligible Certificate is an AIA Life Planner.

- b) The Campaign is also open to participation 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 certificate 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 contribution payment terms: single contribution, 5-Pay and 10-Pay.
- d) All certificate 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 Certificate ("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 Certificate if any of the following events occur:
 - (i) The Eligible Certificate lapses within the first five (5) certificate years and subsequently reinstated within the Lock-in Period;
 - (ii) The Eligible Certificate is surrendered within the Lock-in Period;
 - (iii) Partial withdrawal is made within the Lock-in Period;
 - (iv) The Eligible Certificate is cancelled within the free-look period;
 - (v) In the event proportion / whole of the contribution is switched to A-Dana Income Fund within the Lock-in Period ;
 - (vi) The Eligible Certificate exercises contribution holiday within the Lock-in Period;
 - (vii) The contribution is not paid up to date within the Lock-in Period; or
 - (viii) The Eligible Certificate is terminated due to suicide within the first (1st) certificate year.
- i) If the Eligible Certificate is terminated due to death claim (except for suicide within the first (1st) certificate 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 Certificate.
- k) If the customers make any changes or transactions to the Eligible Certificate which resulted in a lower Annualised Contribution during the first (1st) certificate year, any subsequent Campaign Bonus will be recalculated based on the revised lower Annualised Contribution after the alteration, provided the revised Annualised Contribution meets the minimum Annualised Contribution requirement of this Campaign.
- l) Only increases in Annualised Contribution arising from an increase in the basic sum covered or from the addition of the A-Plus Infinite Enhancer contribution within the first (1st) certificate year will qualify for the Campaign Bonus. Customers are required to pay the additional Annualised Contribution for the increased basic sum covered or added A-Plus Infinite Enhancer contribution from the effective date of the Eligible Certificate. The Campaign Bonus entitlement will be recalculated based on the revised Annualised Contribution from the effective date of the Eligible Certificate.

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 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.

- b) You are advised to refer to the Product Disclosure Sheet, Product Illustration, Fund Fact Sheet, for further information before purchasing 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) **AIA Infinite Khazanah is a takaful product that is tied to the performance of the 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 TAKAFUL CERTIFICATES / PRODUCTS IS (ARE) SUBJECT TO LIMITATIONS. Please refer to PIDM's Takaful and Insurance Benefits Protection System ("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 / 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.