Terms and Conditions for Infinite Signature Campaign (“Campaign”)

Infinite Signature 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”) 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 30 September 2026, both dates inclusive (“Campaign Period”).
To be eligible for this Campaign, the policy/certificate must be set in force by 31 October 2026.

2. Eligible Products

AIA Infinite Heritage, AIA Infinite Khazanah and AIA Infinite Prosperity (“Eligible Products”)

3. Campaign Eligibility

(a) This Campaign is open to all new and existing customers, including Life Planners, who submit applications for Eligible Products via iPoS during the Campaign Period, and approved by AIA Malaysia on or before 31 October 2026, subject to meeting the applicable eligibility criteria and underwriting requirements, if any (“Eligible Policy/Certificate”).

For the purposes of this Campaign, “Life Planners’ self-purchase” refers to cases where the policy/certificate owner and/or the Insured/Person Covered of the Eligible Policy/Certificate is an AIA Life Planner.

(b) This Campaign is also open to applications of Eligible Products by AIA Malaysia’s staff.

(c) For all Eligible Products except for AIA Infinite Prosperity, the Insured/Person Covered must be an active AIA Vitality member at the time of submission, and the AIA Vitality membership must remain active prior to and upon the Campaign Reward fulfilment. Failure to maintain an active AIA Vitality membership status at the point of Campaign Reward fulfilment may result in forfeiture of the Campaign Reward entitlement.

(d) The Campaign is open to all payment modes of Eligible Products: annually, semi-annually, quarterly and monthly modes.

(e) The Campaign is open to all premium/contribution payment terms of Eligible Products: single premium/contribution, 5-Pay and 10-Pay.

(f) All premium/contribution payment methods of Eligible Products in iPoS are accepted, including but not limited to E-Pay (credit card, debit card, e-pay online banking) and direct pay.

4. Campaign Mechanism and Reward

(a) Policy/Certificate that meets the Terms and Conditions of this Campaign will be entitled to a choice of Machines Gift Card, SEIBU Voucher or Malaysia Airlines (MH) e-Gift Card (“Campaign Reward”).

AIA Infinite Heritage and AIA Infinite Khazanah

Premium / Contribution Payment Term	Single Premium / Contribution or Annualised Premium / Contribution*	Campaign Reward Value
Single Premium / Contribution	RM 500,000 to less than RM 750,000	RM 5,000
	RM 750,000 to less than RM 1,000,000	RM 7,000
	RM 1,000,000 & above	RM 10,000
5-Pay / 10-Pay	RM 125,000 to less than RM 220,000	RM 5,000
	RM 220,000 to less than RM 300,000	RM 7,000
	RM 300,000 & above	RM 10,000

*Annualised Premium / Contribution includes A-Plus Saver Premium / A-Plus Infinite Enhancer Contribution, if any.

AIA Infinite Prosperity

Single Premium	Campaign Reward Value
USD/SGD 100,000 & above	RM 5,000#

#The Campaign Reward is issued as RM 5,000, while the deduction amount during the lock-in period is USD 1,250 or SGD 1,650 which is based on an exchange rate of 4.00 for USD and 3.03 for SGD respectively.

(b) A 3-year lock-in period will apply to the Campaign Reward. Lock-in period is counted from the Eligible Policy/Certificate effective date.

(c) The Campaign Reward value as stated in the table above (except for AIA Infinite Prosperity) will be deducted from the account value / benefit payout of Eligible Policy/Certificate if any of the following events occur during the lock-in period:

(i) The premium/contribution of the Eligible Policy/Certificate is not paid up to date;
(ii) The Eligible Policy/Certificate exercises premium/contribution holiday;
(iii) The premium/contribution (including A-Plus Saver Premium or A-Plus Infinite Enhancer, if any) has been reduced;
(iv) Partial withdrawal is made to the Eligible Policy/Certificate;
(v) The Eligible Policy/Certificate is cancelled within the Free-look Period;
(vi) The Eligible Policy/Certificate lapses within the first three (3) policy/certificate years and subsequently reinstated;
(vii) The Eligible Policy/Certificate is surrendered;
(viii) The Eligible Policy/Certificate is terminated due to suicide within the first (1st) policy/certificate year; or
(ix) In the event proportion of the premium/whole of the premium switched to AIA Fixed Income Fund and/or AIA Dana Bon Fund (for AIA Infinite Heritage) or proportion of the contribution/whole of the contribution switched to A-Dana Income (for AIA Infinite Khazanah).

For AIA Infinite Prosperity, the Campaign Reward is issued as RM5,000 while the deduction amount during the lock-in period is USD 1,250 or SGD 1,650, based on an exchange rate of 4.00 for USD and 3.03 for SGD respectively.

(d) If any changes or transactions occur to the Eligible Policy/Certificate which required additional premium/contribution, the additional premium/contribution will not be calculated in the Campaign Reward entitlement.

(e) Only one (1) type of Campaign Reward may be selected during enrolment via iPoS. The selected Campaign Reward type cannot be changed thereafter, and the combination or mixture of different Campaign Rewards is not permitted. Fulfilment will be based on the selected reward option.

(f) The format, denomination, maximum entitlement and delivery of each Campaign Reward are as set out in the table below:

Campaign Reward	Format	Denomination	Maximum Entitlement	Delivery
Machines Gift Card	Physical card	RM 1,000 per card	Up to maximum Campaign Reward value entitlement	Delivered to the customer's residential address
SEIBU Voucher	Physical voucher	RM 500 per voucher	Up to maximum Campaign Reward value entitlement	Delivered to the customer's residential address
MH e-Gift Card	Electronic	Fixed value based on entitlement	Up to maximum Campaign Reward value entitlement	Delivered to the customer's email address

(g) Redemption and use of the Campaign Reward shall be subject to the terms and conditions imposed by respective reward issuer, including any applicable expiry date. It is the sole responsibility of the Campaign Reward recipient to monitor and utilise the Campaign Reward before its expiry date. AIA Malaysia shall not be liable for any expired, unused, lost or forfeited Campaign Reward.

Campaign Reward	Redemption Method	Terms and Conditions
Machines Gift Card	Physical redemption in any of Machines outlets	Machines Physical Gift Card RM1000 | Buy Apple Products Gift Machines
SEIBU Voucher	Physical redemption via SEIBU The Exchange TRX or SOGO KL	SEIBU Gift Voucher – SEIBU The Exchange TRX
MH e-Gift Card	Online redemption via MH giftcard website	MHgiftcard

5. Campaign Reward Fulfilment

(a) Campaign Reward fulfilment will be made via email or post (according to the selected Campaign Reward) in batches provided the Eligible Policy/Certificate is set in force:

(i) Eligible Policy/Certificate in force within 1-30 September 2026 will be receiving the Campaign Reward by 31 October 2026.

(ii) Eligible Policy/Certificate in force within 1-31 October 2026 will be receiving the Campaign Reward by 30 November 2026.

(b) The Machines Gift Card and SEIBU Voucher will be issued in physical form, while the MH e-Gift Card will be issued electronically in the form of an e-code.

(c) The Machines Gift Card and SEIBU Voucher will be delivered to the Campaign Reward recipient's mailing address, while the MH e-Gift Card will be sent to the recipient's email address, as provided during enrolment via iPoS.

(d) It is the sole responsibility of the Campaign Reward recipient to ensure that the mailing address, email address and all other information provided in the application for enrolment are accurate, complete and up to date. AIA Malaysia shall not be responsible for any delay, non-delivery, failed delivery, loss or forfeiture of the Campaign Reward arising from inaccurate, incomplete or incorrect information provided by the Campaign Reward recipient.

(e) Any Campaign Reward that has been successfully delivered to the email address or mailing address provided in the application for enrolment shall be deemed received by the Campaign Reward recipient. AIA Malaysia shall not be obliged to replace, reissue or compensate for any Campaign Reward that is lost, misplaced, stolen, deleted or otherwise not utilised after delivery.

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/certificate 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.

(b) You are advised to refer to the Product Disclosure Sheet, Sales/Product Illustration and 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) **AIA Infinite Heritage and AIA Infinite Prosperity are insurance products that are tied to the performance of underlying assets, and are not pure investment products such as unit trusts.**

(d) **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.**

(e) (For AIA Infinite Heritage)
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) (For AIA Infinite Khazanah)
PROTECTION BY PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM") ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS TAKAFUL CERTIFICATE/PRODUCT 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).

(g) (For AIA Infinite Prosperity)
The policy/product is(are) NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM"). 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 entitlement in the event any of the Terms and Conditions pursuant to this Campaign are 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 supplied by independent third-party merchants and service providers. AIA Malaysia makes no representation or warranty regarding the quality, merchantability, fitness for purpose or availability of any Campaign Reward and shall not be responsible for any acts, omissions, products or services provided by such third parties.

(f) Any taxes, duties, levies or charges arising from the receipt or use of the Campaign Reward shall be borne solely by the recipient.

(g) The Campaign Reward is not exchangeable for cash, credit, rebate or any other benefit unless otherwise determined by AIA Malaysia.

(h) The Campaign Reward is non-transferable and any request for Campaign Reward to be delivered to a third-party is not allowed.

(i) These Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia.