

**Terms & Conditions for
Level up Up UP Campaign**

1. Level up Up UP 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 modifications 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 **Level up Up UP** Campaign which originally ran from 1 April 2026 to 30 April 2026 has been updated. **With this amendment, the campaign is extended from 1 May 2026 to 31 May 2026 and policy/certificate submitted during this time must be set in force by 30 June 2026.** All other terms and conditions remain unchanged unless expressly stated otherwise.

2. **Campaign Period**

1 May 2026 to 31 May 2026, both dates inclusive (“Campaign Period”). Policies/Certificates must be activated by 30 June 2026 (“Level up Up UP Eligible Policy/Certificate”)

3. **Eligible Products/Plans**

Eligible Conventional Products	Eligible Family Takaful Plans
A-Life Wealth Builder	A-Life Legasi Beyond
A-Life Wealth Venture	A-Life Sejuta Makna
A-LifeLink 2	A-Life Idaman
A-Life Joy Xtra	A-Life Kritikal Flex
A-Life Cover	
A-Life Essential Critical Care	

(“Eligible Products/Plans”)

Note: Conventional products are underwritten by AIA Bhd. while takaful plans are managed by AIA PUBLIC Takaful Bhd.

4. **Campaign Criteria**

Customers who sign up for any of the Eligible Products/Plans and fulfil all requirements outlined under the Campaign Eligibility and Campaign Mechanism sections shall be entitled to receive the applicable rewards for each Eligible Policy/Certificate and, provided that the minimum Annualised Premium/ Contribution (ANP/ANC) is met as shown in the table below.

Eligible Family Takaful Plans (Life)		
A-Life Legasi Beyond and A-Life Sejuta Makna		
Annualised Contribution (ANC)	Base Tier Reward	AIA Vitality 10 th Anniversary Bonus
From RM3,600 to less than RM7,200	RM128	AIA Vitality

From RM7,200 to less than RM15,000	RM338	Silver Status: Additional x1 Base Tier Reward AIA Vitality Gold Status OR AIA Vitality Platinum Status: Additional x2 Base Tier Reward
From RM15,000 to less than RM50,000	RM788	
From RM50,000 and above	4g – 999.9 Gold	

Eligible Conventional Life Products		
A-Life Wealth Builder and A-Life Wealth Venture		
Annualised Premium (ANP)	Base Tier Reward	AIA Vitality 10th Anniversary Bonus
From RM7,200 to less than RM15,000	RM338	AIA Vitality Silver Status: Additional x1 Base Tier Reward AIA Vitality Gold Status OR AIA Vitality Platinum Status: Additional x2 Base Tier Reward
From RM15,000 to less than RM50,000	RM788	
From RM50,000 and above	4g – 999.9 Gold	

Eligible Family Takaful Plans (Health)		
A-Life Idaman and A-Life Kritikal Flex		
Annualised Contribution (ANC)	Base Tier Reward	AIA Vitality 10th Anniversary Bonus
From RM2,400 to less than RM3,600	RM68	AIA Vitality Silver Status: Additional x1 Base Tier Reward AIA Vitality Gold Status OR AIA Vitality Platinum Status: Additional x2 Base Tier Reward
From RM3,600 to less than RM4,800	RM128	
From RM4,800 and above	RM228	

Eligible Conventional Health Products		
A-LifeLink 2, A-Life Joy Xtra, A-Life Cover and A-Life Essential Critical Care		
Annualised Premium (ANP)	Base Tier Reward	AIA Vitality 10th Anniversary Bonus

From RM3,600 to less than RM4,800	RM128	AIA Vitality Silver Status: Additional x1 Base Tier Reward
From RM4,800 and above	RM228	AIA Vitality Gold Status OR AIA Vitality Platinum Status: Additional x2 Base Tier Reward

Customers who satisfy all the Campaign Terms and Conditions shall receive the applicable Base Tier Reward & AIA Vitality 10th Anniversary Bonus via their AIA+ Wallet in the **seventh (7th) month** and **thirteenth (13th) month** respectively following the Eligible Policy/Certificate commencement date. For customers who participate in the Eligible Conventional products or Family Takaful plans above RM50,000 ANP/ANC and meet all the campaign criteria, the 4g of 999.9 gold reward will be delivered to customer in **seventh (7th) month** and **thirteenth (13th) month** respectively following the Eligible Policy/Certificate commencement date.

For the AIA Vitality 10th Anniversary Bonus under the Conventional Life Products and Family Takaful Plans (Life) RM50,000 ANP/ANC Gold tiers, an equivalent of 999.9 Gold reward will be given — **1x for AIA Vitality Silver status** or **2x for AIA Vitality Gold/Platinum status**.

**Please note that the AIA Vitality Status will be based on the status as at the twelfth (12th) month from policy/certificate inception, and paid out on the thirteenth (13) month.*

Please refer to the Terms and Conditions in the following section of this document for more details.

5. 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 (via AIA Life Planner) participation.
- c. Life Planner self-purchase is **ALLOWED** under the Campaign. Life Planner self-purchase means that the policy owner/certificate owner and/or the insured/person covered is a Life Planner.

6. Campaign Mechanism

- a. All applications must be submitted between 1 May 2026 and 31 May 2026 (both dates inclusive), and the Eligible Policies/Certificates must be activated by 30 June 2026.
- b. **For Life Products:** A minimum Annualised Premium/Contribution (ANP/ANC) of RM3,600 is required for A-Life Sejuta Makna and A-Life Legasi Beyond, and RM7,200 for all other Life Eligible Products.
- c. **For Health Products:**
A minimum Annualised Premium/Contribution (ANP/ANC) of RM2,400 is required for A-Life Idaman and A-Life Kritikal Flex and RM3,600 for all other Health Eligible Products.

- d. The calculation of the minimum Annualised Premium/Contribution (ANP/ANC) to qualify for the Campaign is based on the total premium/contribution amount, inclusive of A-Plus Saver, A-Plus Saver-i, A-Plus ScholarSaver, A-Plus Legasi Enhancer, A-Plus Health Enhancer, A-Plus Enhancer-i, and any rider premium/contribution (where applicable). AIA Vitality membership fees and taxes are excluded.
- e. AIA Vitality membership requirement is as per the table below. It must be registered or activated upon new application submission and must remain active and achieve the required AIA Vitality status prior to and upon the fulfilment of the Reward.

Product/Plan	AIA Vitality Membership	
	Insured/Person Covered who are below 16 years old	Insured/Person Covered who are 16 years old and above
A-Life Wealth Builder	Not Required*	Required for insured
A-Life Wealth Venture	Not applicable due to product entry age	Required for insured
A-LifeLink 2	Not applicable due to product entry age	Required for insured
A-Life Joy Xtra	Required for policy owner	Not applicable due to product entry age
A-Life Cover	Required for policy owner	Required for insured
A-Life Essential Critical Care	Not applicable due to product entry age	Required for insured
A-Life Kritikal Flex	Required for certificate owner	Required for person covered
A-Life Idaman	Required for certificate owner	Required for person covered
A-Life Legasi Beyond	Not Required*	Required for person covered
A-Life Sejuta Makna	Not applicable due to product entry age	Required for person covered

*To qualify for the **second payout (AIA Vitality 10th Anniversary Bonus)** — which is calculated based on the customer's AIA Vitality Status — the **Policy Owner / Certificate Owner must have an active AIA Vitality membership** at the time the eligibility is assessed (12th month).

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

- g. This Campaign applies to all premium/contribution payment frequencies i.e. annual, semi-annual, quarterly and monthly.
- h. This Campaign applies to all premium/contribution payment terms including 5-pay, 6-pay, 10-pay, 20-pay and other available options.
- i. If any changes or transactions are made to the Eligible Policy/Certificate that require additional premium/contribution, such as an increase in sum assured/sum covered or the addition of riders, during the Campaign Period and/or before the fulfilment of a Reward, such additional premium/contribution will not be considered in the Reward entitlement calculation.
- j. In the event the premium/contribution is reduced, the reward will be based on the reduced premium/contribution, provided that the reduced premium/contribution continues to meet the minimum Annualised Premium/ Contribution (ANP/ANC) requirement.
- k. The selection of funds for A-Life Wealth Builder, A-LifeLink 2, A-Life Joy Xtra, and A-Life Legasi Beyond must always be fully within the list of AIA Investment-linked Funds provided in the table below before the fulfilment of the Reward. Any combination of these listed funds is permitted, as long as the total allocation equals 100%. Fund switching within this list is permitted. However, selecting any funds outside this list will result in the forfeiture of the Reward.

AIA Strategic Funds	AIA Strategic Equity Fund AIA Strategic Fixed Income Fund
AIA Elite Funds	AIA Elite Conservative Fund AIA Elite Adventurous Fund
Local Funds	AIA Dana Progresif AIA Equity Dividend Fund AIA Equity Plus Fund AIA Dana Dinamik AIA Aggressive Fund AIA Medium Cap Fund AIA Balanced Fund
Global Funds	AIA Global Fixed Income Fund AIA Global Equity Income Fund AIA Global Balance Fund AIA Global Equity Fund AIA New Horizon Fund
Asia Funds	AIA Asia Opportunity Fund AIA Asian Equity Fund AIA Asia Platinum Fund
Takaful Fund	A-Dana Equity A-Dana Balanced A-Dana Strategic Equity A-Dana Strategic Dynamic

- l. In the event of a Eligible Policy/Certificate cancellation during the free-look period, any entitlement to the Reward will be forfeited.

- m. The insured/person covered or policy owner/certificate owner must ensure that the Eligible Policy/Certificate meets all the Campaign requirements prior to and upon the fulfilment of the Reward including but not limited to the minimum ANP/ANC criteria, AIA Investment-linked Funds selection (for investment-linked insurance / takaful products), payment method criteria and others.
- n. 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.
- o. Level Up Up UP Cash Reward Payout Structure:
- **First payout:** The initial Campaign Cash Reward amount under Level Up Up UP Campaign will be credited into customers' AIA+ wallet **seven (7)** months after the Eligible Policy/Certificate is set in force.
 - **Second payout (AIA Vitality 10th Anniversary Bonus):** The additional payout will be based on the AIA Vitality status in the **twelfth (12) month** will be credited **thirteen (13)** months after the Eligible Policy/Certificate is set in force.
- p. Level Up Up UP 999.9 of Gold Gift Reward Delivery Structure:
- **First delivery:** The 4g - 999.9 of Gold Gift under Level Up Up UP Campaign will be delivered to the eligible policy/certificate owner **seven (7)** months after the Eligible Policy/Certificate is set in force.
 - **Second delivery (AIA Vitality 10th Anniversary Bonus):** The second delivery (based on AIA Vitality Status) will be delivered **thirteen (13)** months after the Eligible Policy/Certificate is set in force.
- Both Rewards are subject to the continued fulfilment of all Campaign requirements, terms and conditions until delivery. AIA reserves the right to extend the Reward payout timeline at its sole and absolute discretion.
- q. AIA may extend the timeline of the Reward at its own discretion.
- r. To receive the Cash Reward, eligible policy/certificate owners must download the AIA+ app and register for an AIA+ account (if they do not have an AIA+ account). Notification of Cash Reward entitlement will be provided via the AIA+ app. The Cash Reward credited to the AIA+ Wallet will expire one day before the second anniversary of the crediting date.
- s. For the 4g –999.9 of Gold Gift Reward, the Eligible Customers will be requested to provide the following details via the AIA+ app.
- i. Full Name
 - ii. Mailing Address
 - iii. Contact Number
 - iv. Email Address

- t. Failure to provide the required details by the deadline will result in a forfeiture of the Gift Reward. The deadline to provide the required details will be communicated to the Eligible Customers via an email and AIA+ push notification in due course.
- u. Delivery of the Gift Reward is limited to within Malaysia.
- v. The Eligible Customers are allowed to fill in their details on the AIA+ app only once. The details that the Eligible Customers provide at the AIA+ app must be complete, true, and accurate to the best of their knowledge.
- w. The Eligible Customers agree and authorise AIA to disclose their personal information (including but not limited to name, NRIC number, mailing address, contact number and email address) to the vendor/distributor/agent who would then contact the Eligible Customers regarding the delivery of their 999.9 Gold reward. The Eligible Customers shall be responsible to make the necessary arrangements with the vendor/distributor/agent for the delivery and/or collection of the Gift Reward. All taxes, charges and incidental costs in this regard shall be borne by the Eligible Customers.
- x. AIA shall not be liable for any loss or damage that occurs to the Gift Reward during the delivery process.
- y. For any enquiries related to this Campaign, please contact AIA through the designated channels provided [here](#).

7. 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 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. Unless stated otherwise, words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

8. General Provisions

- a. You are solely responsible for maintaining the accuracy of your information. AIA may request for further information from you to determine the authenticity of any information provided, including whether it is fraudulent or exaggerated.

- b. AIA 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 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.
- d. The Gift Reward and Cash Reward are non-transferable. Any request for the Gift Reward to be delivered to a third-party or for the Cash Reward to be credited to a third-party account will not be entertained.
- e. AIA 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, 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.
- f. AIA 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 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.