

**Terms & Conditions for
A-Plus Health360 Medical Upgrade Campaign 2026**

1. This A-Plus Health360 Medical Upgrade Campaign 2026 ("Campaign") is organised by AIA Bhd. ("AIA", "we", "our" or "us"). By joining this Campaign, you ("you", "your", "customer" or "policy owner") 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>

2. Campaign Period

10 July 2026 to 31 August 2026, both dates inclusive ("Campaign Period").

3. Eligible Products/Plans

This Campaign is open to selected basic policy listed below and with an active Supplementary A-Plus Health/A-Plus Health 2 Contract attached to it ("Eligible Policy").

Eligible Products/Plan	
A-LifeLink 2	A-Life Joy
A-Life Joy Xtra	A-Life Joy 2
A-LifeLink	A-LifeLink (For Staff)

("Eligible Products/Plans")

Note: Conventional products are underwritten by AIA Bhd.

Policy owners who have at least one Eligible Policy are referred to as "Selected Customers".

AIA reserves the right to include or exclude any customer in the participant of the Campaign. Fulfilment of the eligibility criteria does not automatically entitle participation as eligibility is subject to AIA's validation.

4. Campaign Eligibility

a. This Campaign offers Selected Customers an upgrade on the medical plan, A-Plus Health/A-Plus Health 2 attached in the Eligible Policy to A-Plus Health360, the latest medical plan by AIA, with no medical check-up and no medical underwriting. The Selected Customer will be notified via an AIA+ app/portal notification, WhatsApp notification, or an email.

b. To participate in this Campaign, the Selected Customers must register and/or log in to the AIA+ app/portal and complete their participation via the self-serve journey

designed for this Campaign. All application must be submitted via the AIA+ app/portal within the Campaign Period and subject to AIA's final approval.

- c. Customers participating in the A-Plus Health360 Medical Upgrade Campaign 2026 may also enjoy additional rewards from the following ongoing campaigns, subject to the terms and conditions of each respective campaign:
 - i. Healthy Start Rewards Campaign - Click [HERE](#) to view full campaign details.
- d. This Campaign is limited to one (1) submission per insured. The Eligible Policy can only be upgraded to the A-Plus Health360 plan as displayed in the AIA+ app/portal.
- e. The upgrade application will be rejected if any of the following condition(s) is met:
 - Step 1.** The Eligible Policy is not active at the time of the upgrade application.
 - Step 2.** There is an existing record of upgrade application on the same Eligible Policy.
- f. Upon approval of the upgrade application by AIA, the Selected Customer will receive a notification via email or SMS from AIA. The Selected Customer will also be able to access the Medical Upgrade Endorsement, Premium Change Letter, Supplementary A-Plus Health360 Contract and Hospitalisation Section Provisions in the AIA+ app/portal, under "STATEMENTS & LETTERS" section. The Supplementary A-Plus Health360 Contract will take effect on the next monthly anniversary date of the Eligible Policy ("Effective Date"). The new premium, as stated in the Premium Change Letter, will be charged to the Eligible Policy and shall be payable from the next premium due date. On the Effective Date, the existing Supplementary A-Plus Health/A-Plus Health 2 Contract attached to the Eligible Policy shall be terminated.
- g. The waiting periods applicable under the Supplementary A-Plus Health360 Contract shall be waived to the extent that the corresponding waiting periods under the existing Supplementary A-Plus Health/A-Plus Health 2 Contract attached to the Eligible Policy have been fully completed. Where any such waiting periods have not been fully served, the remaining unserved portion shall continue to apply under the Supplementary A-Plus Health360 Contract.
- h. Where any impairment(s), loading(s) and exclusion(s) exist under the Supplementary A-Plus Health/A-Plus Health 2 Contract in the Eligible Policy, such impairment(s), loading(s) and exclusion(s) will be carried forward and continue to apply under the Supplementary A-Plus Health360 Contract accordingly.
- i. After the free-look/cancellation period, the upgrade to A-Plus Health360 shall be final and irrevocable, and no reversion to A-Plus Health or A-Plus Health 2 will be permitted under any circumstances.

5. Important Notes and Disclaimers

- a. This material is not intended as an offer or solicitation for the purchase or sale of any financial instrument/product. You should satisfy yourself that the Campaign offer or upgrade suits your needs and that the premium payable is within your financial means. We recommend that you consult your Life Planner, who can perform a needs analysis and assist you in making an informed decision. Alternatively, you may also contact AIA directly for more information.
- b. You are advised to refer to the A-Plus Health360 Product Brochure for further information on A-Plus Health360 before proceeding with the upgrade. Please refer to the terms and conditions set out in the Medical Upgrade Endorsement, Supplementary A-Plus Health360 Contract and Hospitalisation Section Provisions for full details of the features, benefits, waiting periods and applicable exclusions (if any) under the policy.
- c. Unless stated otherwise, words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

6. General Provisions

- a. You are always 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 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 decide all matters, and disputes concerning this Campaign.
- d. 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.
- 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. These terms and conditions shall be governed by the laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.
- g. For information, enquiries, feedback and/or complaints related to this Campaign, please contact AIA at 1300-88-8922.

The terms and conditions of this Campaign are subject to change at any time with prior notice. AIA's decision on all matters relating to these terms and conditions shall be final.