Terms & Conditions for Rewards Up Campaign (“Campaign”)

Rewards Up Campaign ("Campaign") is organised by AIA 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 April 2026 to 31 May 2026, both dates inclusive, or up to A-Life Rewards reaching RM100 million Annualised Premium[1], whichever is earlier (“Campaign Period”).
   To be eligible for the Campaign, the policy must be activated by 15 June 2026.

2. **Eligible Product**
   A-Life Rewards (“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 Annualised Premium[1] paid as outlined in the table below (“Eligible Policy”):

Annualised Premium[1] (RM)	**Additional Premium Allocation[2]** (% of Annualised Premium[1])	
	New Customer	**Existing Customer[3]**
25,000 to less than 50,000	3.88%	4.88%
50,000 & above	6.88%	8.88%

(“Campaign Bonus”)

Notes:

[1] Annualised Premium includes regular premium and A-Plus Enhancer Saver premium. Only first policy year Annualised Premium is entitled to the additional premium allocation.

[2] The additional premium allocation will be allocated 100% to the Protection Account when the regular premium and A-Plus Enhancer Saver premium are received and will be used to purchase units of the selected fund(s).

[3] Definitions of Existing Customer:

- Policyowner / Insured / Certificate owner / Person covered of an in force Conventional Individual Life products from AIA Bhd. or Takaful products from AIA PUBLIC Takaful Bhd. or Personal Accident (PA) insurance with AIA General Berhad, as of 31 March 2026 for April submissions; as of 30 April 2026 for May submissions.
- Corporate policyowner / certificate owner of an in force Conventional Corporate Solutions product from AIA Bhd. or Takaful Corporate Solutions products from AIA PUBLIC Takaful Bhd., or Group Personal Accident (PA) insurance with AIA General Berhad.
- Corporate Solutions covered employee / member of an in force Conventional Corporate Solutions product from AIA Bhd. or Takaful Corporate Solutions products from AIA PUBLIC Takaful Bhd., or Group Personal Accident (PA) insurance with AIA General Berhad.

4. **Campaign Eligibility**

a) The Campaign is open to all new and existing customers, including Life Planners, who sign up for Eligible Product during the Campaign Period and meet all the requirements outlined in this Terms and Conditions.

Self-purchase by Life Planners is **ALLOWED** under the Campaign. Life Planner self-purchase means that the policy owner and/or the insured is a Life Planner.

5. **Campaign Mechanism**

a) All applications must be submitted via iPoS within the Campaign Period, and the policy must be activated by 15 June 2026.
b) The Campaign is open to all payment modes (annual, semi-annual, quarterly and monthly).
c) The Campaign is open to all premium payment terms (5-Pay, 10-Pay and 20-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 regular premium and the A-Plus Enhancer Saver premium must be paid on the due date, within the grace period, or during the late payment period.
f) The Campaign Bonus will be allocated based on the selected payment mode once the regular premium and the A-Plus Enhancer Saver premium are received.
g) A 2-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").
h) The Campaign Bonus cannot be withdrawn during the Lock-in Period. The Campaign Bonus shall remain payable after the Lock-in Period.
i) The Campaign Bonus allocated will be fully revoked or reversed from the Eligible Policy if any of the following occurs:
   (i) The Eligible Policy lapses within the Lock-in Period;
   (ii) The Eligible Policy lapses within the Lock-in Period and subsequently reinstated;
   (iii) The Eligible Policy is surrendered within the Lock-in Period;
   (iv) The Eligible Policy is terminated due to suicide within the first (1st) policy year;
   (v) The Eligible Policy is cancelled within the free-look period;
   (vi) The Eligible Policy is terminated due to death or Total and Permanent Disability arising from a non-accidental cause within the Lock-in Period;
   (vii) There is a reduction in regular premium or A-Plus Enhancer Saver premium after the first policy year and within the second policy year;
   (viii) A premium holiday is exercised within the Lock-in Period; or
   (ix) A partial withdrawal is made from the account value from regular premium or A-Plus Enhancer Saver premium in the Protection Account within the Lock-in Period.
j) If the Eligible Policy is terminated due to death or Total and Permanent Disability arising from accidental cause within the Lock-in Period, the Campaign Bonus will also be payable.
k) Any withdrawal from the Campaign Bonus after the Lock-in Period will not affect the entitlement to the Loyalty Bonus and Booster Bonus under the Eligible Policy.
l) 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.

6. **Important Notes and Disclaimers**
   a) This campaign 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. You may also contact AIA directly for more information.
   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) **A-Life Rewards 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 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 / 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 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 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.