

## Terms & Conditions for Waiver Xtra Campaign ("Campaign")

**Waiver Xtra 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 December 2025 to 31 December 2025, both dates inclusive ("Campaign Period"). The policy/certificate must be activated by 31 January 2026.

### 2. Eligible Products

Conventional Products	Takaful Products
A-Life Cover A-Life Wealth Builder A-Life Wealth Venture A-Life Wealth Prestige A-Life Wealth Premier A-LifeLink 2 A-Life Joy Xtra A-Life Promise A-Life Essential Critical Care A-Life Beyond Critical Care A-Life MediFlex	A-Life Legasi Beyond A-Life Sejuta Makna A-Life Idaman A-Life Kritikal Protector A-Life Sejahtera A-Life MediFlex-i

Note: Conventional products are underwritten by AIA Bhd. while Takaful products are underwritten by AIA PUBLIC Takaful Bhd.  
Policy/Certificate owners who have at least one Eligible Product are referred to as "Eligible Customers".

### 3. Campaign Reward

Customers who sign up for any of the Eligible Products during the Campaign Period and fulfil all the Campaign Eligibility and Campaign Mechanism sections will be entitled to a 1-month premium/contribution waiver ("Waiver").

### 4. Campaign Eligibility

- This Campaign is open to all customers who sign up for any Eligible Products during the Campaign Period and meet all requirements outlined in these Terms & Conditions.
- This Campaign is also open to AIA Malaysia staff purchase participation.
- Life Planner self-purchase/self-participation is **ALLOWED** under the Campaign. Life Planner self-purchase/participate means that the policy/certificate owner and/or the insured/person covered is a Life Planner.

- d) Life Planners on the Restricted List are only able to offer the Campaign to customers who choose the annual payment mode. Customers may check with their Life Planner on their eligibility to participate in this Campaign or contact AIA [here](#).

## 5. Campaign Mechanism

- a) All applications must be submitted via iPoS (except for A-Life Wealth Venture and A-Life Sejuta Makna – where the applicant is a business organisation, which should be submitted manually) from 1 December 2025 to 31 December 2025 and the policy/certificate must be activated by 31 January 2026.
- b) The Campaign is open to all payment modes: annually, semi-annually, quarterly and monthly modes.
- c) All premium payment methods are accepted, including but not limited to E-Pay (credit card, debit card, e-pay online banking) and direct pay.

## 6. How does the Waiver Reward works

Payment Frequency	Basic Regular Premium / Contribution at Inception (1 <sup>st</sup> Policy/Certificate Year)
Annual	11 months
Semi Annual	5 months
Quarterly	2 months
Monthly	<p>No premium or contribution will be collected for the first month on regular premiums.</p> <p>Applicable to Takaful products only: The one-month advance premium will not be charged.</p> <p>However, payment for one month of A-Plus Saver, A-Plus Saver-i, A-Plus Legasi Enhancer, and A-Plus Enhancer-i premium/contribution is required at the time of case submission.</p> <p>The 2nd month premium/contribution (RP+APS) will be collected in the 2nd month.</p>

- a) Customers are entitled for a 1-month premium/contribution waiver upon policy/certificate inception and the 1-month premium/contribution that is waived will be deducted on the first month premium/contribution. This means:
  - a. For non-monthly payment mode – The customers are only required to pay the pro-rated premium/contribution at the point of policy/certificate inception.
  - b. For monthly payment mode – Customers are not required to pay the first month premium/contribution upfront. The next renewal premium/contribution is required to be made on the 2nd policy/certificate month.

- b) Premium/contribution for A-Plus Saver, A-Plus Saver-i, A-Plus Legasi Enhancer, A-Plus Enhancer-i and ad-hoc top ups, if any, or AIA Vitality fees, will not be waived.
- c) 1-month premium/contribution after deducting unallocated premium/contribution will be credited into the policy/certificate to allow the policy / certificate to be set in force.
- d) During the 1st policy/certificate month, policy/certificate will continue as BAU i.e. all policy/certificate charges and premium/contribution allocation shall apply.
- e) For monthly mode, if there is no premium/contribution payment for 2nd policy/certificate month (after 45 days grace period), the policy/certificate will lapse through “cancellation from inception” method. Any agent commission paid will be clawed back.
- f) Partial withdrawal, surrender: Within 6 months from the policy/certificate issuance, 1-month allocated premium/contribution will be deducted from the amount payable. If the Protection Account/Participant’s Account Fund/Participant’s Fund/Participant’s Savings Fund is insufficient to deduct the 1<sup>st</sup> month allocated premium/contribution, it will not be deducted from Savings Account/Participant’s Investment Fund (if any).
- g) The Endorsement designated for the Campaign will be attached to the policy/certificate contract.
- h) Future Contribution Payment Option (FCPO) and Future Premium Payment Option (FPPO) are not applicable for this Campaign.

## **7. Important Notes & 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/certificate signed 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. You may also contact AIA Malaysia directly for more information.
- b) You are advised to refer to the Product Disclosure Sheet, Product Illustration and Fund Fact Sheet(s), 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) You are advised to talk to your Life Planner or contact AIA Malaysia directly if you would like to know more about the other available plans and options.

## **8. 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 entitlement(s) under this Campaign 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 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.
- d) AIA Malaysia 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 Malaysia.
- e) AIA Malaysia shall have the right to decide all matters, and disputes concerning this Campaign.
- 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 Malaysia at 1300-88-1899.
- h) 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 the Campaign are subject to change and the decision of AIA Malaysia on any matter concerning these terms and conditions are final.